Rural and Indigenous women empowerment through productive groups and social microbusinesses in Mexico

Empoderamiento de la mujer rural e indígena en México a través de grupos productivos y microempresas sociales

Abstract

The organization of indigenous and rural women in productive and micro-enterprise groups aims to be a tool of empowerment, fighting against poverty and gender equity, with the three Sustainable Development Objectives of the 2030 Development Agenda of the United Nations. In Mexico, these objectives are addressed from the National Development Plan (2013-2018), in which gender is also established as a transversal strategy to be applied in the design and implementation of sector policies, programs and budgets. In this sense, it is established as a priority to address the social lag of the population, especially minorities. The objective of this article is to show the relationship between the empowerment of rural and indigenous women through their participation in productive projects and social micro-enterprises. The research is conducted using a descriptive methodology with documentary design, based on a literature review of publications that relate both concepts. As a result of the research, an integrative process is proposed towards the empowerment of rural and indigenous women who participate in productive projects or social micro-enterprises in Mexico. It is concluded that accompaniment, empathy and training are required to create social micro-enterprises that foster transformation, and social value and contribute to the local development.

Resumen

La organización de las mujeres indígenas y rurales en grupos productivos y microempresas pretende ser un mecanismo hacia el empoderamiento, el combate a la pobreza y la equidad de género, siendo los tres Objetivos de Desarrollo Sostenible de la Agenda 2030 para el Desarrollo de las Naciones Unidas. En México, dichos objetivos se abordan desde el Plan Nacional de Desarrollo (2013-2018), donde además se establece como estrategia transversal la perspectiva de género para ser aplicada en el diseño e implementación de políticas, programas y presupuestos sectoriales. En este sentido se define como prioridad atender el rezago social de la población, en especial de las minorías. El objetivo del presente artículo es evidenciar la relación del empoderamiento de las mujeres rurales e indígenas a través de su participación en emprendimientos de proyectos productivos y microempresas sociales. La investigación se realiza bajo una metodología de tipo descriptiva con diseño documental, a partir de una revisión de literatura de publicaciones que relacionan ambos conceptos. Como resultado de la investigación se propone un proceso integrador hacia el empoderamiento de mujeres rurales e indígenas que participan en proyectos productivos o microempresas sociales en México. Se concluye que se requiere de acompañamiento, empatía y capacitación para construir microempresas sociales que propicién la transformación, agreguen valor social y aporten al desarrollo local.

Keywords | palabras clave

Empowerment, productive groups, social microbusiness, microcredits.

Empoderamiento, proyectos productivos, microempresa social, microcréditos.

1. Introducción

Human Development is the process that seeks to expand the same options for all people and not just for a few. The right to education, housing, decent work, health service, and equity (UNDP, 2016), recognition of women's rights, ethnic minorities, and combating gender discrimination, are challenges as difficult as the abolition of slavery and the elimination of colonialism (PNUD, 2014).

In the case of indigenous women, a situation of double discrimination is experienced: by gender and by their ethnic origin, in addition to poverty and social lag (Zarza-Delgado, Serrano-Barquín, 2013; Serrano-Barquín, Palmas-Castrejón, Cruz-Jiménez, 2013; García-Canclini, 2012; Stavenhagen, 2007). The path to empowerment is a political process that should be accompanied by an inclusive philosophy characterized by consciously and voluntarily actions assuming an active role (Coughlin and Thomas, 2002).

In Mexico, in accordance with the United Nations Sustainable Development Goals (SDG), problems such as end of poverty and gender equity (UNDP 2017) are included in the National Development Plan (PND 2013-2017). The Institution responsible for serving the indigenous population is the National Commission for the Development of Indigenous People (CDI), whose mission is to orient, coordinate, promote, monitor and evaluate programs, projects, strategies and public action to this population (DOF, 2018). For Institutions such as the CDI to meet their objective, they need to achieve results in initiatives that address issues such as women’s empowerment and poverty reduction.

The purpose of this article is to propose an integrative process towards the empowerment of rural and indigenous women in Mexico, through their participation in social entrepreneurship projects and social micro-enterprises. The process is constructed from 5 components that are: 1) The critical review of cases in the world on women’s empowerment from social entrepreneurship, 2) The definition of the concept of ‘women’s empowerment’, 3) The recovery of different cases of empowerment through microcredit, 4) The existing relationship between social micro-enterprises and productive projects and 5) The review of successful cases in the world.

The research is carried out based on a descriptive methodology with documentary design. A review of the literature is made on worldwide studies of the topic. To carry out the literature search, the Web of Science® platform is used in the categories of Administration, Business, and Women’s Studies. The focus is on academic articles of indexed journals. Searches are performed in English, and Boolean algorithms are used to drive the results towards the concepts of interest, and publications from 2012 to 2017 are included.

The order of this research is presented as follows: it first describes the characteristics of the revised publications and the categories of analysis, then it explains how the concept of “empowerment of women” arises, its characteristics, the inhibitory factors and their manifestation in productive groups supported by microcredits and public policy programs; subsequently, the social sector of the economy to which the productive projects or micro-enterprises belong are defined as well as the concept of “social enterprise”, its characteristics, and dynamics. Finally, there is an integrative
process towards the empowerment of rural and indigenous women who consider factors of both revised theories.

2. State-of-the-art


A critical review is then carried out (Garcés and Duque, 2007; Diaz, 2012) considering only publications related to the empowerment of rural and indigenous women through productive projects, social micro-enterprises, and social enterprises in different parts of the world. This search provides a total of 32 publications.

Table 1 presents the categories analyzed: coincidence of topics addressed, place of study, universities and years in which the research is carried out, as well as the methodology used. The review and mapping allow to compare results and contribute to the construction of the proposal of the integrative process towards the empowerment of rural and indigenous women, through their participation in social entrepreneurship projects and social micro-enterprises in Mexico.

Most of the researches are conducted in Asia, particularly in India and Bangladesh, where the issue of microcredits is important as a consequence of the creation of the “Yunus Garmeen Bank” founded in 1983. The most studied topic is “social entrepreneurship”, followed by microcredits and empowerment. The applied methodology is predominantly qualitative, but little by little they begin to highlight the studies that use both methodologies (quantum-qualitative). For its part, the results are heterogeneous, since the sociocultural situation of each region differs.

However, the work agrees with the predominance of the patriarchal system as limiting the personal development of women, which allows to identify the introduction of women. It also emphasizes the study of the productive work of the rural and indigenous women as an important thematic of study that seems to be consolidated in the diverse regions. In accordance with the above, it is possible to identify an increasing trend in the subject in recent years.
## Table 1. Description of articles

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<thead>
<tr>
<th>Category analyzed</th>
<th>Description</th>
<th>Percentage</th>
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<tbody>
<tr>
<td><strong>Articles</strong></td>
<td>Social entrepreneurship in rural women</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>Microcredits and empowerment</td>
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<td>Cohesive Help Group (SHG)</td>
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<tr>
<td></td>
<td>Gender in the business</td>
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<td></td>
<td>Management of resources and empowerment</td>
<td>3.12</td>
</tr>
<tr>
<td></td>
<td>Negotiation and empowerment</td>
<td>3.12</td>
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<td><strong>Journals</strong></td>
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<td>12</td>
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<td>Administration</td>
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<td></td>
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</tr>
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<td>17</td>
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<tr>
<td></td>
<td>Australia</td>
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<td></td>
<td>Spain</td>
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<td>Canada</td>
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<td>Sweden</td>
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<td></td>
<td>France</td>
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</tr>
<tr>
<td></td>
<td>Ethiopia, Germany, South Africa, China, Romania, Mauritius Island and Israel</td>
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<td></td>
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2.1. Origin and definition of the concept of women’s empowerment

The UN held the IV World Conference on Women in Beijing in 1995, in which the term Gender Mainstreaming (GM) was introduced as a key mechanism for achieving gender equality and women’s empowerment, defined by the United Nations as the gender integration into the design, implementation, monitoring and evaluation of programs in the political, social and economic fields (Tunón, 2010; Partart, 2014).

The Conference in Beijing presents a strong change in the global agenda for gender equality, originating the ‘Beijing Declaration and Platform for Action’ establishing a set of strategic objectives and measures for the advancement of women and the achievement of gender equality (UN Women, 2018). Since then, revisions have been made to the document towards the empowerment of women in society to end discrimination and achieve equality in all areas of life, in public and private aspects (ONU Mujeres, 2018).

Empowerment is also defined as the ability to make strategic life decisions in areas where it has previously been denied (Kabeer, 1999); in addition, it is also defined as a process through which women begin to be aware of their own power, their ability to make decisions about their own lives (Longwe, 1995; Rowlands, 1997; Mayoux, 2000; Kabeer, 2001; Malhotra, 2002; Tunón, 2010; Díaz-Carrión, 2012), coupled with the awareness of the place they occupy at home and in the society. Decision-making implies public and private space in the different dimensions from the personal, family, economic, political, legal and sociocultural (Malohtra, Boender and Schuler, 2002).

On a personal level, it affects the self-esteem, the family, the dynamics at home, i.e., how the power relations are with the domestic group (Rowlands, 1997; Mayoux, 2000; Kabeer, 2001; Malhotra, 2002). Empowerment makes it possible to demand
radical cultural, economic and political changes, it requires renegotiating the patterns of decision-making, resource use, and inclusion of men for the achievement of this process (Haugh and Tawlar, 2016).

Traditionally, women are in charge of taking care, of performing a work learned by inheritance and in pre-established social constructs, leaving themselves in last place at the service of other people (Alberti-Manzanares et al., 2014). By entering into a process of empowerment, they begin to realize their choices and ability to make decisions, they value their time and recognize their autonomy.

Empowerment is multidimensional. It is presented at the micro level in the individual aspect and the family. At the macro level, it is observed in the wider community and spaces (Malhotra, Schuler, Boender, 2002; Gigler, 2014; Mayoux, 1998; Hashemi, Schuler, Riley, 1996). Empowerment starts from the own awareness to an internal level, so it is necessary for the environment to propitiate it by means of information, i.e., that women know their rights and that there are economic and social programs that support them (Mathur, and Agarwal, 2016; Aguilar-Pinto, Tuñón-Pablos and Zapata-Martelo, 2017).

At the public level, empowerment refers to the construction of community relations, support networks, knowledge of their legal rights, the power to express themselves openly about their preferences, interests and decisions. In this sense, collective organizations can be powerful agents of change (Zapata-Martelo and García-Horta, 2012). The empowerment process puts emphasis on people’s decision-making, individual empowerment strongly influences the creation of major transformative networks (Foley, 1997), gaining women representation by collectively organizing themselves (Longwe, 1995; Batliwala, 1994).

The public policy programs in Mexico addressed to this vulnerable group recognize the need to reinforce the entrepreneurial-social culture of productive projects and the transverse edges of the gender approach, supporting the fact that by grouping the rural and indigenous women and undertaking a project to carry out productive work, the dynamics of empowerment in the organization are observed and an economic and social impact is produced; they begin to make decisions on how to invest the money, on what to spend, what to buy, and initiate a network among themselves and externally by relating commercially with suppliers and sellers (Zapata-Martelo and García-Horta, 2012; Zapata-Martelo and Mercado 1996; Tuñón, 2010; Meza et al., 2002; Rivas et al., 2015; Banerjee and Jackson, 2017).

2.2. Empowerment through microcredits for productive groups

One of the dimensions of empowerment corresponds to the full participation of women in all areas of the economic life. By organizing to work in productive groups or undertaking social micro-enterprises, women begin to develop relationships within the group and with external people, such as suppliers, government and organizations that provide microcredits. This is the beginning of a construction of networks and opportunities of economic and social benefit (Mair, Marti and Ventresca, 2012; Yunus, 2007).

Therefore, in the decade of 1980 to 1990, there was a boom of micro-financial institutions around the world with the aim of granting credit and capital to the
poorest and most vulnerable. These credits were backed by a policy of support and regulatory framework for micro-finance, which defines microcredit as a provision of savings, credit, services and financial products of small amounts for poor people in rural, urban and semi-urban areas, to help them to raise their income and improve their living standards (Pokhriyal, Rani and Uniyal, 2014). These are easy-to-access loans at low cost that offer less interest than banks that do not care about low-income individuals as “credit subjects” (Bhatia, Rubio and Saadat, 2002).

Micro-financiers give microcredits preferably to women because these are more reliable credit subjects (Yunus, 2007). To apply for microcredit, they should be organized into small “self-contained cohesive groups” formed by 5 to 20 people who voluntarily meet to access a credit and who share the same socio-cultural and economic reality (Sulur Nachimuthu and Gunatharan, 2012; Mathur and Agarwal, 2016). Group empowerment is collective and depends on the social capital, which are the social resources available and able to provide the actor and particular groups with a number of benefits. It refers to the rules and networks that link groups of poor people with financial institutions (Bhatia, Rubio and Saadat, 2002). Poorly used microcredits can erode the social relations that remain in the group, and these are of great importance in rural communities as subsistence economies characterized by sharing community resources, collective standards, reciprocity and strong kinship relationships essential to their survival. For example, when a woman asks for a credit and fails to pay it on time, she enters a spiral of debt that she hardly manages to leave, leading her families to public shame and specifically women to a “disempowerment” in the public and personal aspect (Banerjee and Jackson, 2017).

There is a challenge between individual empowerment, which relates to the magnitude of personal development that depends on economic, political, social, cultural, and educational factors, decoupled from the group’s collective growth. This can also cause negative factors to some members of the group by creating greater asymmetries and inequalities. For example, when women with power and group leaders use micro-credits for their families, they benefit from new networks and deteriorate the other ones in terms of cooperation, reciprocity and trust (Banerjee and Jackson, 2017).

A micro-credit is not enough to enter into an empowerment process. The different dimensions (personal, family, economic, sociocultural, political), and spheres (public and private) of women’s lives must be taken into account. The economic benefit is only one factor that contributes to initiate the process (Mayoux, 2000; Kabeer, 2003; Sarmah and Rahman, 2016; Mathur and Agarwal, 2016).

Productive work leads women to generate additional income for themselves and their families. Thanks to this, they begin to intervene in the decision making on the expenditure of the household, to transform their family relations and propitiates a growth in different aspects of their life (Mair, Marti and Ventresca, 2012; Mathur and Agarwal, 2016; Yunus, 2007).

The results of the microcredits identified after the evaluation of the literature are heterogeneous, and vary depending on the context, the personal, family and sociocultural conditions of women and the accompaniment of the organization that contributes to the microcredit. The keys to women’s successful empowerment highlight the presence of a strong specialized accompaniment and the consideration of
theoretical and practical tools for empowerment, reason for which it is important to have a general framework that allows social entrepreneurship to be guided and empowered as a positive transversal result. The proposal of the process presented in this article intends to integrate the components that lead to the empowerment of women through their participation in productive groups.

Figure 1 compares “empowerment” and “disempowerment” factors in three different areas: the staff/family, the economic and the organization. Empowerment, as mentioned above, is a positive consequence that allows women or the group to improve their abilities to govern themselves, to make decisions about their own lives and to enforce their interests. Notwithstanding the foregoing, in a negative situation a woman might not enter into a process of empowerment but can have a setback in the living conditions that surround her. Therefore, it establishes the possibility of workload, family problems by the participation in the productive group, problems with her couple by the control of the income, among other factors, generating a lack of financial autonomy; consequently, maintaining the asymmetry between both genders.

Figure 1. Results of microcredits provided to rural or indigenous women

Source: own elaboration based on different authors.
On the other hand, the benefits of empowerment for women are the power to make decisions, the construction or consolidation of networks, the transformation towards equity in their family relationships, the obtaining of social recognition, as well as the management of their own income.

The design of gender-focused public policy programs should be a joint effort with microfinance to consider women’s sociocultural reality (Bhatia, Rubio and Saadat, 2002).

2.3. Social micro-enterprises and productive projects

The Productive and micro-social projects that integrate rural and indigenous women are part of the “Social Sector of the Economy”, from which four trends are distinguished: Social Economy, Third Sector, Solidarity Economy and Social Solidarity Economy (Conde, 2016; Lara and Maldonado 2014).

Table 2. Trends in the social sector of the economy

<table>
<thead>
<tr>
<th>Social economy or Third Area</th>
<th>Social area of the Economy</th>
<th>Solidarity Economy</th>
<th>Social Solidarity Economy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lara and Maldonado 2014</td>
<td>Conde, 2016</td>
<td>Lara and Maldonado 2014</td>
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<tr>
<td>Defourny, Nyssens 2012 Defourny 2014</td>
<td>EMES 2017</td>
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<td>EMES 2017</td>
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</tbody>
</table>

It originates from the civil society to work against poverty; it appeals to a morally-focused economy. It defines the private non-profit sector; its resources come from donations and these are philanthropic.

It is grouped into three categories according to their legal approach: cooperatives, societies and mutual aid organizations, associations.

These are economic activities of the social sector: workers’ organizations, cooperatives, enterprises of communities, mainly workers, all forms for the production, distribution and consumption of necessary social goods and services (CPEUM, 2016).

It is a democratic and egalitarian form of organization of different economic activities. Democracy is its center; everyone has the same decision in the economy, people who are representatives have to be elected through the vote.

It seeks the common good, its basis is solidarity, its center is the benefit of people and their communities. It is an instrument towards social inclusion and the reduction of poverty from the alliance of government, society and social partners, who play an essential role in creating a more inclusive society.

All forms of organization in this sector are characterized by democratic decision-making and consensus in the public or private area. They can also establish alliances with governments and other civil society organizations, seeking poverty reduction and social inclusion that encompass purely material benefits, considering the socio-cultural, political and environmental dimensions (Conde, 2016; Defourny

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and Nyssens, 2012; Defourny, 2014; EMES, 2017; Fonceca and Marcuello, 2012; Giovannini, 2012; Lara and Maldonado, 2014). Table 2 illustrates this information.

In Mexico, Conde (2016) categorizes and identifies that more than 40 terms are used to designate associative figures that could be considered social enterprises: networks, communities, workers’ organizations, cooperative societies, social groups, companies that are exclusive or mostly of workers, and all forms of social organization for the production, distribution and consumption of socially necessary goods and services (LESS, 2015). These are organizations whose primary objective is to solve the needs of the non-profit population (Conde, ob cit.; Girardo and Mochi, 2012).

The social enterprise is inserted in the “Social Solidarity Economy” (Lara and Maldonado, 2014; Corragio, 2014; Conde, 2016), whose main objective is to solve social problems. This is managed as the lucrative company, but it has as a center the social benefit; it has low costs to make processes efficient, it meets social needs and generates economic benefit. Additionally, it must have an intrinsic social objective in its mission. The social enterprise distinguishes from the capital companies mainly in which the decision making does not depend on the capital but on the individual and on the autonomous vote of each person who is freely associated (Peredo and Chrisman, 2006; Yunus, 2007; Hurtado, 2014; Defourny, 2014; Lara and Maldonado, 2014).

The productive organizations that make up rural and indigenous women supported by microcredits or government subsidies are defined as “social micro-enterprises” because they identify with the dynamics of the “social enterprise” (Zapata-Martelo and Mercado, 1996; Mair, Martí and Ventresca, 2012; Defourny and Nyssen, 2012; Haugh and Talwar, 2014; Lamaitre and Helsing, 2012). Zapata-Martelo and Mercado (1996) mention that in addition to seeking economic profitability and social benefit, these organizations achieve the creation of spaces for the generation of women’s empowerment, in which the work of women is valued, and open spaces of participation and cohesion of group are created. In most of the cases studied, the social benefit transcends the economic. For women, it represents the struggle from the economic spaces to achieve access to health, education, childcare, disability by maternity, housing, access to their rights and decision-making in the public and private areas. The organization allows them to leave the domestic space, occupy public offices, demand their rights and create networks. The change in the social system is not a byproduct, but the very essence of its efforts. Each social enterprise is different and must be judged from its own context (Nicholls, 2008), while the sociocultural reality directly influences the empowerment process that women live.

3. Models and results in rural and indigenous social micro-enterprises

The management of the Social Enterprise is presented in different dimensions: environmental, economic, social, cultural and political (Hurtado, 2014; Fonseca et al., 2012; Lemaitre and Helmising, 2012; Haugh and Talwar, 2014).

The productive organization is studied from three perspectives: i) the achievements, ii) the economic relations and, III) the internal relations. The achievements refer to the contribution to local development in 4 dimensions: a) The economic dimension corresponds to the activity of producing goods and/or services in a finan-
cially sustainable way; b). The social dimension refers to relations in the community, social cohesion, reduction of gender inequality, creation of employment and working conditions; c). The environmental dimension are aspects that relate to the preservation of environmental diversity in order to produce ecological benefit, for example by reducing waste and integrating sustainable activities to the production process, d) the political dimension is related to workers’ empowerment issues and the common good, it is the company’s ability to take action in the public area (Lemaitre and Helsing, 2012).

Economic relations are divided into non-monetary and monetary. The first assigns a value to activities that do not generate economic income but have a value in the market because they constitute a cost to the organization, such as volunteering, reciprocity, work at home and the link with public policies. On the other hand, the currency relation has to do with the market, i.e., income by sale of products or services.

Empowerment is observed through social micro-enterprises in India, where changes and transformations are manifested in the economic, social, personal, political and cultural areas. In the social area, women see differently the value of their work, the family respect the work of women, and there is equity and there are changes in gender discrimination, women are aware of their own disempowered situation and their potential in their personal growth (Haugh and Talwar, 2014), it is possible to empower up (from institutions) down, since there is an enabling environment. However, it is necessary to deploy multidimensional strategies that include men in the process, as it is the way to generate changes in the patriarchal system (Mathur and Agarwal, 2016; Haugh and Talwar, 2014).

An example of this is the rural women’s groups in Palestine, who produce handicrafts from their home for micro-enterprises that sell their products, and they are supported by Non-Governmental Organizations (NGOS), and there is a link between entities for a social benefit, which also generates economic benefit. It is an innovative productive process as it adapts to the reality of women who are subordinate to a patriarchal system, in which going out to work to be inserted into the productive economy is not well seen, so working from their homes represents an option for a paid work without breaking with their traditions, although the labor division by gender is preserved. This is an example of the incorporation of elements related to localized sociocultural practices (Al-Dajani et al., 2015).

4. Proposal for an integrative process towards the empowerment of rural and indigenous women through social micro-enterprise

Women’s participation in the productive work from a social organization with a non-lucrative or lucrative approach aimed at social inclusion and poverty reduction can offer conditions for their empowerment. However, the documentary evaluation allows to demonstrate the importance of the sociocultural reality of the participants, but specially the understanding of the dynamics and their daily life, which primarily involves identifying their own possibilities, in addition to the needs of the location in order to determine the feasibility of the project to be developed.
In order for the productive group to be characterized by the impulse of democratic, egalitarian and horizontal relations, strengthening alliances with other organizations and social networks, the accompaniment of women is necessary in the development of their productive activities, the training and advice on a personal level and the management of its productive project or social micro-enterprise.

Accompaniment requires focusing on empathy, constant training and balanced achievement in the dimensions considered in empowerment: economic, personal, family and sociocultural, in the public and private area. Because of the latter, a process proposal is presented (Figure 2) to help promote changes in the lives of rural and indigenous entrepreneur women.

Figure 2. Proposal for an integrative process towards the empowerment of rural and indigenous women through productive projects or social micro-enterprises

The elements are explained as follows:

1. **Empathy**: a personal/group/collective listening work is done on expectations as a result of entrepreneurship and women as protagonists. As documented, the emancipation proposal can be applied “from up” or “from down”. “From up” means that an organized collectivity seeks to accompany a group of women in conditions of vulnerability and non-empowerment through entrepreneurship to achieve their empowerment. “From down” is considered when a group of women seek their own empowerment through the micro social enterprise.

2. **Diagnosis**: It is intended to evidence a baseline of the 4 dimensions in which the woman is at the starting point.

3. **Identification**: The productive project to be carried out according to the skills of women is identified, and the economic, personal, family and sociocultural factors of the context are recognized.

4. **Feasibility**: The skills with the market needs are contrasted.

Accompaniment and training in four dimensions:
a. Economic: It provides accompaniment and training for the development of productive activity. Set of technical know-how in economic terms.
b. Staff: Accompaniment and training for the empowerment of women in the aspect of self-identification and social identity.
c. Family: Accompaniment and training for the empowerment of women in the determination and recognition of their social identity.
d. Sociocultural: Accompaniment and training in terms of the empowerment of women in the public space (collective, community).

5. Evaluation: Before, during and after the process to measure the transformation level.

The accompaniment and training of the four ut supra dimensions explained, consider a certain degree of progress in terms of the following elements contained in each dimension (Table 3):

<table>
<thead>
<tr>
<th>Table 3. Factors to consider in each dimension</th>
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It is proposed to review the determinant factors to recognize advances, changes or lags before, during and after the process in each of the dimensions. Empowerment is made up of progress in all dimensions, not with the same degree of compliance, but with some degree of improvement or transformation.

5. Conclusion
The development of productive organizations that arise in the beginning by an economic support or subsidy to alleviate of poverty generates a social value, in some cases even higher than the economic one. The social enterprise represents the mon-
etary and non-monetary interest, highlighting the social benefit and propitiating the beginning of an empowerment process of women. Women’s empowerment is part of the dynamics expected to be observed in productive organizations.

Considering the context of women, their sociocultural, personal, family and economic realities, requires including factors that should be taken into account by microcredit companies, public policy programs, institutions and non-governmental organizations (NGOS) to achieve projects that lead to transformation.

It is essential to listen the women members, who from their own needs can propose the requirements to be included in the programs. The latter can be through the application of qualitative tools such as focus groups, interviews, workshops and debates that promote awareness and communication.

Empathy, training and accompaniment are necessary to create social and economic value. Empathy is the main factor that allows the understanding of the sociocultural situation and guides the process. It is important to create new integrative proposals that will promote development and inclusion that serve the interests of the parties.

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References


