



Education and Gender Equality: Impact on the Wage Gap

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Abstract

Measure the degree of direct link between educational levels, gender and salary factor in the financial sector in Ocaña Colombia with the aforementioned labor market. The construct was based on the use of a descriptive quantitative approach and the data collection tool used was the interview. The target population was 150 employees of the financial sector of the municipality of Ocaña. The research development was based on obtaining necessary information so that with 3 specific objectives we could address the main objective. The subsidiary objectives allowed us to characterize each of the positions with the profiles and sexual orientation of the employees; on the other hand, they aimed to reveal the dimensions of human capital and the dynamics of the productivity of internal collaborators and, finally, to address a proposal focused on aspects and general administrative factors that help improve financial processes in the functions of the entities. That people still perceive fear of exposing their sexual orientation and gender identity in public, especially in the workplace. That there is still an inequality gap in access to the workplace, which, although it has been reduced and today there is a more inclusive role for women, it is still not equal to the access that men have to the work environment. The bias or limitation is recognized even today in the labor market that must now be separated as a labor practice. A series of strategies were formulated such as the creation of a policy framed in national and international criteria for the protection of human rights and labor rights focused on inclusion and diversity.

Keywords: Job access, Education, Gender, Salary, Financial sector.

INTRODUCTION

It is no secret that women have gradually been gaining ground in the workplace, thanks to the firm decision of States and society in general, but also to the educational firmness that has emerged so that women can train and assume leading roles in social management, in addition to being mothers.

Professionalization and training have led to greater numbers of women joining the workforce and entering professions historically dominated by men, which is why the gender pay gap has decreased considerably. Thus, women are more ambitious than ever and flexibility in the workplace is driving them forward. However, despite some very successful progress, women's representation is not keeping pace.

In 1980, the unadjusted gender pay ratio was 0.60, but by 2020 it had dropped to 0.85 (England et al. 2020). However, this average reduction in the gender pay gap masks important variation in wage distribution. Indeed, while overall changes in the gender pay gap reflect greater parity between low- and middle-income workers, this gap remains high among top earners (Yavorsky et al., 2019). In that sense, in recent decades, women have made significant progress in higher education, achieving higher enrolment rates than men in numerous regions of the world. For example, in OECD countries, the share of women aged 25–34 with tertiary education exceeds that of men in the same age group by 12.1 percentage points (Lundberg and Stearns, 2019). Unfortunately, despite improvements in female educational attainment, women earn markedly less than men in most developed countries (OECD, 2023). A growing body of research is investigating the link between gender wage disparities among tertiary education graduates and gender differences in field of study choices (Belfield et al. 2018; Goldin et al. 2017; Zhu and Xu, 2022). Existing studies have shown that men tend to enroll in fields of study that generate higher salaries. In contrast, women are overrepresented in the lowest-paid sectors, which is one of the factors contributing to the differences in average wages between men and women.

Despite the above, the substantial increase in women's participation in the labor market and other settings where they were excluded for decades, it is true that women continue to experience wage inequality, inequity and invisibility, as a response to a history that has positioned women's roles, attributes and responsibilities in relation to their biological and reproductive condition. In this regard, gender discrimination in the workplace is a problem that is evident in the persistent wage gap between men and women. In Colombia, the situation has not been different, since during the colonial era and the subordination to the Spanish Crown, women were relegated to household chores, without being able to hold public office, nor access to academic training.

Therefore, when analyzing normative compendia such as the Colombian Civil Code, it can be established that its first provisions revealed the power of men over women, excluding them from the power to dispose of their assets, to exercise the right to vote, among others. In that same context, with the social and cultural transformation of the Colombian State, some gender barriers have also been broken down, such as the right to elect and be elected. Today, women's participation is more active in politics, in the labor market, in academic training, evidencing their capabilities in the face of the repression they suffered for decades.

However, citing Ramos & Bolívar, 2021, they argue that the differences in human capital, horizontal and vertical segregation between both genders, the sexual division of labor, among other causes, which are very positive factors, also determined different differential studies of gender wages and the factors that influence this phenomenon.

The Colombian State has made significant progress in the implementation of policies that promote the protection and respect for gender equality. The 1991 Constitution, as the highest law in the country, establishes fundamental guarantees for human dignity and gender equality, laying the foundations for a legal framework committed to these principles. In response to this constitutional mandate, the legal regime has recognized the urgent need to address gender equality and has implemented measures to correct the historical protection deficit in this area. A prominent example This is Law 2126 of 2021, which reorganizes the Family Police Stations and strengthens their competence in protecting the family bond,



thus providing a robust mechanism to safeguard gender rights within the family nucleus. This law is a crucial step towards creating a more equitable and fair environment for all citizens, underlining the State's commitment to promoting gender equity at all levels of society.

From the above perspective, the research study has revealed gradual improvements for women working in financial services in certain indicators, such as the proportion of women holding positions of responsibility. Indeed, education is a fundamental factor for the employment and empowerment of women around the world; however, as development studies have shown, the strength of this educational outcome varies considerably from one country to another.

Theoretically, as authors such as Pradhan et al., (2015), existing comparative studies mainly explore the link between women's educational attainment and employment using insights from human capital theory, focusing on the role of institutions and policies, or paying specific attention to the influence of social norms. However, ethnographic studies with a more regional or local basis have shown that these various factors are interrelated when it comes to the education-employment connection for women. Likewise, connecting different theoretical traditions of research, they were made from the perspective of gender and development, which assumes that the political, structural and cultural context of a country likely shapes the gender impact of social policies and economic development.

Our study focused on Colombia, a South American country with a tradition and institutional context distinct from most of the countries studied in previous literature on gender wage disparities and college graduates. First, the adjusted gender pay gap in Colombia is much larger than the raw difference in men's and women's wages, implying that there is a large, unexplained gender pay gap. Second, Colombia stands out for simultaneously having traditional gender norms regarding child and family care and relatively high female employment rates (especially among childless women).

Female employment rates in prime age remain significant despite labor market hostility toward women. This hostility manifests itself in large gaps in child care coverage, lack of flexibility in work schedules, limited part-time work options, insufficient public transportation, low wages, and social norms that discourage mothers from working. According to the National Administrative Department of Statistics (DANE), in 2023, the unemployment rate for women was 12.8%, while for men it was 8.2%. Although these figures represent a decrease from 2022, the disparity persists. In addition, the employment rate was 70.4% for men and 45.9% for women. These data highlight the importance of factors such as academic training, which directly influences access to job opportunities. Current approaches show how the participation of men and women in the labor market and their level of qualification affect their access to employment; these changes have had a clear gender pattern (Cárdenas, 2022).

In this sense and in a general way, the quantitative study sought to demonstrate how gaps in connection still persist that compel us to know about gaps and complex contexts that do not allow us to eradicate gender disparity in relation to work activities once and for all, and that inclusion is not efficient and effective. Therefore, we raise the following question: Are education and gender equity elements that impact the wage gap for job access in the financial sector in Ocaña-Colombia?

LITERATURE REVIEW

Evolution and conceptualization of work-life balance

Concern about the lack of female labor was raised earlier by working mothers in the 1960s and 1970s in the United Kingdom. Later, the issue was given due attention by the U.S. government in the mid-1980s. During the 1990s, the lack of female labor gained proper recognition as a human resource management issue in other parts of the world (Bird, 2006). Academic work related to female labor has



increased, mainly due to the growing female labor force, technological innovations, cultural changes in attitudes toward the relationship between work and family, and the diversity of family structures (Greenhaus and Kossek, 2014). Research work on work-family-balanced work includes several theoretical models. While research on work with work-family balance has expanded to a greater extent, there are important gaps in our knowledge on work-family issues (Powell et al. 2019).

In this regard, notes Madraswale & Velmurugan, (2023), quality of work life is a crucial factor influencing the development of firms. An adequate work environment boosts employee motivation, which is fundamental for the efficient development of activities and the achievement of goals. The company's understanding of the expectations of its human resources allows it to retain dedicated talent and recruit high-performing employees, thus increasing productivity; on the other hand, compendiums such as burnout, excessive workload, intimidation by the company, lack of job growth opportunities and personal problems directly affect the quality of work life. These factors influence the performance of activities and employee satisfaction (Rohita et al., 2022).

Along the above lines, it is added gender pay inequality remains an active field of research (Blau and Kahn, 2017; Olivetti and Petrongolo, 2016, for comprehensive literature reviews). Early studies suggested that differences in human capital factors, such as educational attainment or work experience, were behind the observed gender wage gaps (Goldin, 2017). However, recent developments invalidated these claims. Women have largely narrowed the gap with men in terms of education, and the gender disparity in work experience has also decreased. Despite this, the gender wage gap persists and the progress previously made in narrowing it has stalled (Goldin, 2017). One of the reasons behind the persistence of gender wage gaps are gender differences in the choice of fields of study (Joy, 2003) and the fact that wage returns vary widely across these fields of study (Ceci et al. 2014; Triventi, 2013).

That is, differences in the average salaries of men and women persist, as women tend to be overrepresented in fields where graduates consistently earn lower salaries, while men tend to dominate the higher-paying fields. However, little is known about whether men and women graduating from the same fields of study earn similar wages, once other individual and job characteristics are discounted. Previous empirical work on gender wage gaps among graduates in various academic fields of study has not provided conclusive evidence on the existence and potential sizes of these within-field gaps (Xu, 2015). As Ceci et al. (2014) point out, they analyzed studies on various aspects of women in academic careers.

Accordingly, citing human capital theory which, considers schooling as an investment in skills, which contributes to improved productivity (Becker, 1975; Schultz, 1971). The growth accounting literature postulates that education, by increasing the stock of human capital of individuals, improves their productivity and, therefore, contributes to economic growth. The endogenous growth literature, popularized by the work of Romer (1990), assumes that the creation of new designs/ideas is a direct function of human capital, which is reflected in the accumulation of scientific knowledge. Therefore, investment in human capital, by enhancing research and development, generates growth in physical capital, resulting in economic growth (Asterious & Agiomirgianakis, 2001; Romer, 1990). Moreover, the persistent accumulation of knowledge by individuals, either through intentional efforts as explained by Lucas (1988) or learning by doing as explained by Azariades and Drazen (1990), improves the productivity of labor and capital, thus contributing to economic growth.

While this wave of renewed perspectives represents a possible step forward, this article argues that the mere adoption of this ideological shift will not translate into significant transformations in reality (Pillay, 2020). To achieve substantial change and a more inclusive quality of life, it is imperative to

critically examine the inherent or structural barriers to its improvement. This involves delving into the underlying systems, power dynamics, and institutions that may hinder progress. These critical reflections on the politics of "good (quality of) work life" will identify the institutional changes necessary for a more equitable and flourishing society. However, the identification of these structural impediments should not be seen as an end in itself; rather, it should serve as a starting point for democratically well-planned changes aimed at ensuring a just and equitable transition to the gender gap. Therefore, the quest for a more balanced and sustainable future requires not only recognizing the need for change, but also diligently strategizing and orchestrating the transition to avoid unintended repercussions.

While it is true that, employee job performance refers to the experience of an employee in performing his or her duties in a way that helps the organization to achieve its objectives (Moonsri, 2018). Under this theoretical reference, it is also defined as the productivity of an individual in comparison to his or her coworkers in a variety of work-related behaviors and outcomes (Aeknarajindawat & Jermstiparsert, 2020). Performance is determined by the quality and quantity of work completed as part of an employee's assigned responsibilities. Employee performance directly influences the financial and non-financial performance of an organization (Anitha, 2014). Therefore, organizations need high-performing employees to achieve their corporate goals, vision and mission and gain a competitive advantage (Thevanes and Mangleswaran, 2018).

RESEARCH METHOD

The research has been delimited under a general objective formulated to determine the correlation between educational level, gender and salary in access to employment in the financial sector in Ocaña-Colombia, which will be developed within the framework of the specific objectives, raised under the quantitative approach of a descriptive type that seeks to "explain, verify and predict phenomena (causality), generate and test theories." (Hernández Sampieri, 2014)

In this regard, Neill & Cortes, (2017) state that this approach "is conclusive in its purpose since it tries to quantify the problem and understand how widespread it is by searching for results that can be projected to a larger population." Thus, the research approach allowed us to more precisely know the criteria that impact employment under the level of academic training, gender and income in the financial sector.

RESULTS AND DISCUSSION

Within this framework, by characterizing each of the positions with profiles and sexual orientation of the employees of the financial entities of Ocaña-Colombia, it is possible to determine that the participation of women in the financial sector is 41.3%. While the male gender remains dominant with a participation or employment relationship of 58.7%. In addition, it is relevant that regarding the issue of non-binary gender, there was no response, which can lead to the belief that it is still taboo or that there are really no people who define themselves with another gender identity or sexual orientation.

It is for this reason that cissexism (that is, prejudice and discrimination towards non-cisgender people) directed at non-binary people is often framed through statements about the ontology, or true nature, of gender/sex. Specifically, endorsement of essentialist claims that gender/sex is fundamentally binary in structure, immutable, and determined by specific biological characteristics (e.g., particular genitalia or sex chromosomes) is associated with negative attitudes about nonbinary people and all transgender people (Morgenroth & Ryan, 2021). In contrast, ontological beliefs that affirm the existence



of gender/sex diversity primarily include social constructivist beliefs about the contingent, fluid, and multifaceted nature of gender/sex (Schudson, & Van Anders, 2022).

Thus, sexism, by definition, is prejudice or discrimination based on a person's gender. In the workplace, this bias manifests itself in a variety of ways, undermining professional growth, damaging mental well-being, and perpetuating harmful stereotypes. As employees and allies, it is vital to understand the roots, types, effects, and legal protections against sexism. Equally important is knowing the steps to combat this widespread problem (Lipsky, 2023). In this sense, the law prohibits discrimination based on sexual orientation and gender identity in any aspect of employment, including hiring, firing, payment, work assignments, promotions, breaks, training, complementary benefits, and any other term or condition of employment.

Adding to the above, aspects such as academic training, it is evident that sixty-one point three percent (61.3%) of the employees contractually linked to the financial entities of Ocaña-Colombia have been professionally trained, which generates a factor of association or relationship between their academic training and the employment they currently have. For their part, nineteen point seven percent (19.7%) claimed to have a technical level and another twenty percent (20%) of the population to have reached a technological level. Thus, it is concluded that there are indeed determining criteria between employment, especially in the private sector, and academic training. Thus, in order to maintain and improve their professional competence (knowledge and skills), workers need to participate in ongoing professional development. This also helps them advance in their careers, practice safely, provide better services to clients and maintain their trust.

In the research carried out, 48.7% of the population has chosen to train in areas such as administration in organizations, which has a strong affinity with the services and functions developed in financial institutions. On the other hand, 25.3% have acquired knowledge in areas such as accounting systems, which are also decisive in the financial products and services offered by these entities. On the other hand, 15.3% have opted for other areas, and smaller percentages claim to have knowledge in engineering, legal skills and communications. Consequently, academic training plays a key role in the development of professional skills a crucial role in work activities within financial institutions; furthermore, adequate academic preparation not only provides the necessary technical skills, but also improves the ability to analyze, make decisions and solve problems, fundamental aspects in the financial sector.

In this regard, measuring work performance, where variables such as the work environment, labor inclusion and salary scale between men and women are determinants in gender homeostasis, leading to better productivity and stability for both the worker and the organization. From the above evidence, the financial and professional services sectors still face challenges in terms of diversity, particularly in high-level positions, which has resulted in them progressing more slowly than other sectors in terms of measures such as the gender pay gap; this is particularly serious in financial services.

It should be noted that a high gender pay gap does not mean that colleagues receive unfair salaries. It could mean that there are more men occupying higher-level and better-paid positions. The reality is that it is harder to influence diversity in senior roles in these sectors in the short term due to a number of legacy factors, such as:

- The financial and professional services sectors have traditionally attracted a higher number of men. It is becoming more diverse, but this is still the case.
- Higher-paid senior roles are often supported by experience developed over a long career and through established client relationships.
- There is low staff turnover in senior roles.

To highlight, the evaluation of participation according to gender in the financial labor market was carried out, such as the labor and administrative aspects and factors stated in the following table (1).

DIMENSIONS	WEAKNESSES	STRATEGIC FACTORS	TACTICAL	IMPACT	HUMAN RESOURCES	PHYSICAL RESOURCES OR MATERIALS
Participation by gender in the financial labor market	Inequality gap in access to the labor market, which, although it has been reduced and today there is a more inclusive role for women, is still not equal to the access that men have to the work environment	– Hire, promote and nurture women's career growth – Value women's career paths and skills – Provide benefits and flexibility for childcare	– Creation of a policy framed within national and international criteria for the protection of human rights and labor rights focused on inclusion and diversity. – Flexible strategies and spaces for child care	– Contribution to administrative levels, production processes, among others. – Equal and equitable access to employment for women and men – Strengthening of labor relations.	– Human Resources Office – Three professionals contractually linked to the organization with extensive experience in human talent management and with working conditions adjusted to the current legal regime.	– Computer, Adobe programs, Word, Office, printer, adhesive paper – Chairs, tables, place, snacks
Perception of income and quality of life	They do not achieve a high standard of living, according to the salaries they receive.	Combat the wage gap, ensuring that there are no unfair disparities in compensation between different groups of employees, such as men and women who perform similar roles	Provide a clear and transparent framework to determine employee salaries based on factors such as experience, skills, and job responsibilities	– Better performance and quality of processes – Creation of plans, programs and projects for business development and growth	– Leaders of each process – Three professionals contractually linked to the organization with extensive experience in human talent management and with working conditions adjusted to the current legal regime.	– Computer, Adobe programs, Word, Office, printer, adhesive paper – Chairs, tables, place, snacks
Professional profile	Weakness in the academic offer in academic profiles directly related to the operation of financial entities, stock markets and others.	Strengthen, in conjunction with Higher Education Institutions, the curricular programs in competencies and financial services.	Propose the study of new academic programs focused on the needs of the financial sector in the municipality of Ocana	Improving the possibilities of access to the labor market in the financial sector	– Human Resources Office – Three professionals contractually linked to the organization with extensive experience in human talent management and with working conditions adjusted to the current legal regime	– Computer, Adobe programs, Word, Office, printer, adhesive paper – Chairs, tables, location, snacks
Relationship between job functions and professional profile.	Weaknesses in strengthening positions and enhancing competencies	Clearly define what the company expects from the employee or any person who intends to occupy his position	Develop training plans for employees, focused on strengthening their weak areas according to the position they occupy.	– Increased efficiency in activities – Improved working conditions for employees	– Human Resources Office – Three professionals contractually linked to the organization with extensive experience in human talent management and with working conditions adjusted to the current legal regime	Computer, Adobe programs, Word, Office, printer, adhesive paper
Measuring job performance	Tools for measuring job performance need to be strengthened	-	– Develop a system for promotion and greater responsibilities – Control the management	– Identify promotion possibilities and greater responsibilities – Optimal management of	– Human Resources Office – Three professionals contractually linked to the organization with extensive experience in	– Computer, Adobe programs, Word, Office, printer, adhesive paper

			of economic resources through strategic planning	financial and economic resources – Contribution to improving job performance	and human talent management and with working conditions adjusted to the current legal regime.	– Chairs, tables, place, snacks
Work Environment	Weaknesses in some communication channels	– Flexibility in the workplace – Recognize employee achievements – Create learning and development programs – Schedule activities outside of work	– Regular meetings with each process – Opening of new communication channels – Activities to improve labor relations and the organizational climate	Promotes policies that promote a more adaptable or responsible environment.	– Human Resources Office – Three professionals contractually linked to the organization with extensive experience in human talent management and with working conditions adjusted to the current legal regime.	–
Employment gaps and salary scale between men and women	Inequality in women's access to employment	– Benefits and recognition program for employees not only allows them to increase their level of commitment to the company, but also gives them the opportunity to access different tools to grow professionally, which generates a feeling of security and desire to continue in the organization. – Retaining female talent is an especially important challenge, so companies must consider providing opportunities for training and continuous growth through agreements, flexible time and recognition.	–	–	– Human Resources Office – Three professionals contractually linked to the organization with extensive experience in human talent management and with working conditions adjusted to the current legal regime.	–

Table 1. The Aspect of crucial for effective business management in financial institutions

The labor and administrative aspects and factors listed in Table 1 are crucial for effective business management in financial institutions (FIs). In that order, labor factors such as continuous training and



professional development are essential to maintain a competent workforce in FIs; citing McKenzie and Woodruff (2014), they highlight that investment in employee development improves skills and knowledge, which translates into better job performance and innovation. Also, diversity in the workforce improves creativity and decision making, Richard et al. (2007) point out that diverse teams provide different perspectives, which can lead to more innovative solutions and better financial performance. Likewise, high levels of employee satisfaction and retention are crucial to maintain a stable and motivated workforce; Herzberg (1968) suggests that both hygiene factors (e.g., salary, working conditions) and motivators (e.g., recognition, responsibility) are essential for employee satisfaction. Similarly, administrative and business management aspects that drive and reduce the gender gap are the organizational structure, which influences the operational efficiency of a FF. Therefore, Mintzberg (1980) points out that a well-defined structure with clear roles and responsibilities facilitates better coordination and control. In this way, strategic planning is essential to establish long-term goals and define the direction of the FF. According to Porter (1980), he emphasizes the importance of competitive strategies to maintain a position in the market and achieve sustainable growth, leading to effective risk management, which is crucial for the stability and profitability of FFs. Taking into account Stulz (1996), he emphasizes that comprehensive risk management frameworks help identify, evaluate and mitigate various financial risks.

Along the same lines, the adoption of new technologies improves operational efficiency, customer service and innovation, despite its promise of greater productivity, it occurs at the expense of an increase in initial investment costs. To offset this increase in investments (and often to fund them), FBs are now focusing on efficiency, leading to the emergence of administrative effectiveness as an essential part of the financial narrative; Omol et al. (2023) argue that the modern business landscape is rapidly evolving, due to the winds of change that are often driven by the relentless march of digital innovation. Finally, sound corporate governance practices ensure accountability, transparency and ethical conduct within FBs; citing Nyakundi et al. (2014) corporate governance represents one of the guarantors of the proper functioning of business processes in a controlled environment to ensure improved financial performance.

CONCLUSIONS

Labor inequality has been present throughout the history of Colombia, but it is still present today, despite the public policies and regulatory regime that have been designed decades ago, in search of equal opportunities for access to the labor market and the empowerment of women from different scenarios, based on cultural factors and gender stereotypes rooted in Colombian society, producing occupational segregation and a differential assessment of the work performed by each gender, limiting access to labor contracts with better pay and improved living conditions.

The formulation of the research was based on three specific objectives that responded to the general objective. Regarding the first objective, which was intended to characterize each of the positions with profiles and sexual orientation of the employees of the financial entities of the municipality of Ocaña-Colombia, it was concluded that people still perceive fear of exposing their sexual orientation and gender identity in public, especially in the workplace, in addition to the fact that most of the labor links currently in the financial sector are covered by men, and that women, despite not perceiving acts of machismo, do not find sufficiently efficient tools to face situations of sexual harassment or abuse in the workplace, since companies generally omit the elaboration of policies against this type of situations and protocols for the restoration of rights and the respective sanctioning regime, regarding the perception to report cases like these, the answer was a resounding no, which means that they are present behavior but that the fear of



losing job stability is undeniable, which generates some concern about the intimidation and continuity of these acts, which also limit and put gender barriers to access the labor world. Regarding the second objective, which sought to reveal the dimensions of human capital and the productivity dynamics of internal collaborators of financial institutions in Ocaña, Norte de Santander, it was concluded that there is still an inequality gap in access to the labor field, which although it has decreased and today there is a more inclusive role for women, it is still not equal to the access that men have to the work environment; professional training is decisive for access to work in the financial sector, entities are responsible for the potentialization of human talent and for establishing criteria for a good work environment, among others. And finally, when addressing a proposal focused on general administrative aspects and factors that help improve financial processes in the functions of financial institutions in Ocaña, Norte de Santander, a series of specific criteria were established where there were findings or weaknesses, and a series of strategies were formulated such as the creation of a policy framed in national and international criteria for the protection of human rights and labor rights focused on inclusion and diversity; flexible strategies and spaces for child care; Provide a clear and transparent framework for determining employee salaries based on factors such as experience, skills and job responsibilities; propose the study of new academic programs focused on the needs of the financial sector in the municipality of Ocaña; develop employee training plans focused on strengthening their weak areas according to the position they occupy, among others.

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