THE PSYCHOLOGY OF WOMEN'S DECISION-MAKING THEORETICAL STUDY

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RESEARCH SUMMARY

This study of the psychology of decision-making in women is a theoretical study that deals with the psychological literature on the decision-making variable, especially among women. Women are more involved in public life today than they have ever been in recent history. In several facets of public life in low- and middle-income countries, the gender disparity has narrowed dramatically in the last 30 years. Women's contributions to the family, industry, and society are now widely acknowledged. As a result of changing demographics, women's roles in family decisions are becoming more prominent.

Women's role in family decision-making has increased as their education and literacy levels have improved, as has their contribution to family income. In the past, the majority of financial decisions were taken by a male family. With the rise of the female economy, women actively participate in most family decisions, including financial decisions. The results of the current research and according to what was stated in the literature and many studies' findings revealed quantitative and qualitative disparities in decision-making among women, which are consistent with gender stereotypes. The most significant quantitative difference is that women are less capable of making financial decisions due to risk aversion caused by their desire to achieve a sense of security.

In terms of qualitative differences, the dependent or adopted decision-making pattern was used by women more often than it was by men. Relying on others for guidance, attribution, and advice. This was evident in research that looked into the issue of women making important life decisions, such as marriage and childbearing decisions, investment decisions, and professional life decisions in general. In terms of self-presentation style in social interactions, women prefer to choose preventive self-introduction as a means of gaining recognition and approval. The study came to a conclusion with a collection of guidelines and suggestions.

Key words: (psychology, decision-making, women, gender).

I. OBJECTIVES OF THE RESEARCH

The Research importance:

Individuals' personal and professional lives are dependent on their ability to make decisions. Some of the individual's decisions are fundamental, critical, and complicated, such as decisions about joining the country into war and choosing a life partner, while others are plain, such as what a person should wear today or how much money he would spend on food (Mansour, 2010).

Making choices can be simple at times, but it is often complicated. The number of options available determines how easy or difficult it is to make a decision. The more options you have, the more difficult it would be to choose one. (Manh & Truong, 2021, p.16).

All of the processes that go into making a decision include cognition, and psychological theories are geared toward understanding how people make decisions, including the cognitive processes that go into making a decision.

According to Beresford and Sloper (2008), individuals in diverse contexts frequently think about choices in the same manner, indicating that humans share a range of cognitive skills. These cognitive abilities and their
shortcomings are also useful in constraining choices, resulting in decision-making that varies from what is desirable and rational in practice. (Beresford and Sloper, 2008, p. 2).

There is no denying that personality traits and decision-making have a connection. Personality traits influence all features of decision-making, including: The manner in which an individual views a situation or a problem; The degree to which he wishes to exert power over decision-making; To what degree does the individual search or use information? (Beresford and Sloper, 2008, p. 76).

The ability to make a decision and follow the steps to its execution instills enthusiasm and eagerness in the person, increasing his life energy and action. Despite the fact that making a decision is a reasonable process, the value system and patterns shape motivations that are directed at the individual's decisions.

When a person is afraid of being disappointed or regretful after making a decision, this may lead to postponing the process of taking a decision. The mental state of an individual has a significant impact on his ability to make choices.

Stress and psychological tension, as well as feelings of sadness and depression, cause people to lose their energy and interest in life, as well as their ability to make choices, as if they were suffering from mental paralysis. Mental health and maturity are essential determinants of a person's ability to make rational decisions. His willingness to take chances and accept responsibility for his mistakes, as well as the negative consequences that can occur as a result of them (Mansour, 2010).

Women are more involved in public life today than they have ever been in recent history. From the courts to parliament, and from technical associations to the board of directors, women have more access to positions of authority than they did 30 years ago. In several facets of public life in low and middle income countries, the gender disparity has narrowed dramatically over the last 30 years.

Between 1995 and 2015, the global proportion of national women parliamentarians - the most popular indicator - rose from 11.3 percent to 22 percent, and women made up 40% of the formal workforce and 27% of judges worldwide. Women started to break into traditionally male realms like the police and security forces, as well as the board of directors, (IPU, 2015).

Women's contributions to the family, industry, and society are now widely acknowledged. With the changing demographics and more women engaging in economic activities, the role of women in family decisions is growing. Her opinion of family decisions is growing as her education, jobs, and contribution to family income shift. And, according to numerous studies around the world, women are risk averse, cautious, have lower levels of financial literacy, lack trust, and depend on others' advice when making investment decisions. When it comes to purchasing goods or making investment decisions, the position of the husband becomes particularly important for women, (Sharma & Kota, 2019, p.90).

According to a Boston Consulting Group report, there are many periods in a woman's life that is most in need of support from those close to her, such as taking a first job, getting married, buying a house, and getting upon a job promotion, divorce or widowhood etc (Sharma & Kota, 2019, p.92).

The disparities in decision-making between men and women in financial matters have been analyzed to see whether they can be interpreted as general characteristics or whether they are caused by situational factors. According to a study conducted by Powel and Ansic in 1997, females seek out risk less than males when making financial decisions. It also revealed that in financial decision-making environments, males and females use different strategies, and that these strategic differences can reinforce stereotypes that females are less capable of making financial decisions. (Powel & Ansic, 1997, P 605) & (Bakewell & Mitchell, 2006, p. 1297).

Powel & Ansic (1999) indicated that women are on average more risk averse and see that the financial market arena is more risky compared to men, so they will try to stay in less risky positions and invest in less risky institutions, with the result that they earn lower rates in the future. It indicates that women are more risk averse than men in
financial decisions and related businesses, and this evidence is part of the broader literature that shows that women are more risk averse in other decision areas as well (Powel & Ansic, 1999, P.75).

As a result, there has been a renewed interest in the psychological literature for modelling gender disparities in risk-taking decision-making as important features rather than a result of background factors. Theoretical reasons for trait differences have centred on motivation, as it seems that women are motivated by a desire for stability, while men are motivated by a desire for more resources. As a result, women have a lower preference for danger. (i.e., risk aversion in decision-making) (Powel & Ansic, 1999, P.75).

In a review of meta-analysis of all kinds of gender differences in decision-making, Hyde (1990) argues that the magnitude of some gender differences has diminished as a result of the dramatic changes in gender roles in advanced economies in the past 20 to 30 years. However, there is no indication to recommend that gender differences in risk-taking or confidence attitudes have diminished with the changing socio-economic role of women in relation to financial decisions (Powel & Ansic, 1999, P.76).

Powel & Ansic, 1999 resolved the argument in this regard that the results provide additional evidence for gender differences in confidence, propensity to risk, and perception of risk in the area of financial decisions. Trait and context factors may influence risky behavior and that gender differences in ultimate risk behavior are likely to result from the interaction of both factors (Powel & Ansic, 1999, P.90).

As for the decision-making in the issue of marriage and childbearing; (Rob & Stephenson & Rubenson) 2010 studied decision-making among a sample of Pakistani women whose size reached (1803) women aged between 15-34 years, with a number of issues, namely choosing a husband, agreeing with him on the number of children who will have children, and the timing of using contraceptives. The results showed that positive relationship with parents and effective bonding in a healthy social upbringing lead to healthy self-development in women. And that women who have freedom to make decisions in the family's home have carried this ability with them to their new homes after marriage, and that the greater the woman's ability to make decisions in choosing her husband, the more communication between the spouses about family planning and the use of modern contraceptives (Rob & Stephenson & Rubenson, 2010).

Johnson (1992) looked at the factors that influence battered women's decisions to return to their abuser's home. Data was obtained from 426 battered women who sought assistance from a Central Florida spousal abuse shelter. The findings revealed that battered women are more likely to return home to their abusers when their family's annual income is high, they are unemployed, and they have low self-esteem. (Johnson, 1992).

It appears that there is a discrepancy in resorting to certain patterns of decision-making according to the gender variable; In a study conducted by (Allwood) 2011, to reveal this among a sample of male and female investigators in Sweden; Male investigators had higher values in the rational decision-making style, which is the total knowledge quest and rational evaluation of alternatives, according to gender analyses. And that female investigators had higher based decision-making style values., which is the style of searching for and relying on the advice of others, and the other result is that the adopted decision-making style makes a woman more vulnerable to tension in the context of organizational work (Allwood & Salo, 2011, p. 97).

Similarly, according to a survey conducted by (Nielson) of investors from 56 countries around the world, women are 25% more likely than men to seek financial advice from friends and relatives. (Sharma & Kota, 2019, p.90).

In an American study conducted by Delaney et al. 2016, for a sample of 1075, 56% of them were women, and 44% were men. It showed that women are more inclined than men to depend on others and more willing to seek support and assistance from others compared to men, in terms of professional decision-making (Delaney et al, 2016, p.24).

According to a study conducted in the United States by Market Strategies International, 38 percent of millennial women seek investment information from friends, relatives, and coworkers. Another survey of more than 100 married working women conducted in three small cities in the Mumbai suburbs of India showed that nearly half of them consult their husbands before making investment decisions. The remaining 51% of women consult their siblings, coworkers, and friends for guidance (Sharma & Kota, 2019, p.92).
As for women's decision to engage in self-presentation behavior in social interactions, the 1983 Arkin study showed that there is a qualitative difference between men and women in self-presentation behavior. Men tend to engage in an Acquisitive Self-Presentation (a style of self-presentation based on the desire for power, control, and superior status) while women tend to engage in a protective self-presentation (a style of self-presentation based on the search for acceptance and approval) (Arkin, 1983, p. 321).

And, since the psychology of women's decision-making is a relatively new field with limited literature and analysis, the current study is an attempt to resolve this issue by potentially closing the scientific gap for this concept by addressing the following questions: What is the concept of decision-making in the literature of psychological research? Is there a quantitative or qualitative nature for a woman’s decision-making from a psychological point of view? This research acquires its importance from the importance of the variable studied in it, as this represents the first attempt to theoretically study this variable and its connections, because of this variable's significant impact on increasing motivation to work and creativity as well as on the possible effects on aspects of social relations and health aspects in both physical and psychological aspects, especially among women.

Objectives of the Research: The following are the study's objectives:

First: Identify the perception of decision-making in the literature of psychological research.

Second: The most well-known theories and theoretical models that described it will be presented.

Third: Presenting the outcomes of the most prominent studies conducted about it, which show its links to other demographic, psychological and social variables, including the gender variable (males and females), with a focus on studies that show decision-making exclusively by women.

Research boundaries: The researcher was able to obtain modern literature on the psychology of decision-making in women, which informed the current study.

II. DEFINING TERMS:

Decision making
It is the outcome or performance of a mental or cognitive process that leads to the selection of a course of action from among the numerous options available. The decision-making process often results in a single final decision. And choices are taken in order to accomplish objectives by implementation or intervention (2021, p.16 Manh & Truong).

- It is the method of assessing many alternatives (forming views about them) and choosing the most likely alternative to accomplish one or more goals. (Kahneman & Tversky, 1979, p. 263)

- It is the process by which an individual, group of individuals or an organization reaches conclusions about future actions that must be taken in light of a set of goals and limitations on the available resources (Johnson & Powell, 1994, p. 84).

- Individuals should learn to improve this mental capacity. It is a learning process in which the person can be taught how to make rational decisions by training him in critical thinking, problem sensitivity, goal planning and drafting, and improving analysis, discovery, and investigative (skills. Mansour, 2010).

- It is the outcome of a process that involves both assessment and judgement; that is, evaluating various options and deciding which one to pursue. There must be two or three options to choose from for these procedures to take place and selection to take place.

Furthermore, these options should have some positive meaning. In this context, choosing between something that is unquestionably desirable and something that is unquestionably undesirable is a mistake. Cognition is involved in many of the processes involved in choice, and psychological theories concentrate on understanding how people make decisions, especially the cognitive processes that underpin decision-making. (Beresford and Sloper, 2008, p. 2).
Based on the above concepts, it can be concluded that the decision is based on a process of deliberately and purposely differentiating between a collection of alternatives or options (at least two or more alternatives) available to the decision maker in order to choose one of them as the most suitable means of achieving the decision maker's desired goal or goals. There are several factors that go into making a decision:

**Decision maker:** an individual with a valuable structure, patterns, goals, motivations, and desires to accomplish the best, a stock of experience, expertise, information sources, mental ability, and specific thinking skills, and who has a mission that needs to be implemented or a problem that needs to be solved.

- A particular objective or set of goals that the individual wishes to achieve.
- Situations and conditions surrounding the individual, some of which are helpful and cooperative, and others pose challenges and obstacles.
- Individuals can select from a variety of options or paths of action.
- The implications and consequences of implementing the chosen solution

**Theoretical background**

A number of models and theories on decision-making will be presented here, arranged according to the logical sequence of the psychological decision-making process, as follows:

**First: The Conceptual Paradigm**

(Ajzen) 1996 provided a theoretical view of the steps to be taken before a decision is made. He believes that the decision environment provides a set of potential challenges and that the most important element is the composition, nature, or structure of the problem that occurs and which the individual must make a decision to solve, and that before making a decision, the following steps should be taken:

1. That the individual is aware and conscious of the existence of a problem that needs a decision to be taken to solve it;
2. Determine the steps to be taken;
3. Identify available alternatives and collect information about them;
4. Knowing the possible future events and the conditions related to them and considering the possible consequences that result from choosing one of the alternatives;
5. Estimating the probability of the possible outcomes of various other alternatives;
6. Evaluate the intrinsic value and benefits of these results;
7. Collecting these judgments to select a specific alternative;
8. Implementation of the decision at the earliest possible opportunity;
9. Finally, the decision-maker uses feedback from the implementation of behavioral decisions to reassess them for future reference depending on the degree of satisfaction with the consequences of the decision taken (Ajzen, 1996, p. 297).

**Second: The Information-Processing Approach to Decision-making (Payne and Bettman, 2004)**

The principle of finite rationality, which states that humans are constrained by constraints in the environment, such as knowledge costs, and in the mind, such as cognitive constraints, (limited memory) dates back to (Simon) 1955. People's behavior is influenced by these constraints. The cognitive aspect of decision-making was the subject of the first research using this method, and has recently broadened to include emotional factors as well as the ease with which decisions can be justified (Beresford and Sloper, 2008, p. 3). This method is based on the following norms:

**First.** Humans are very demanding about the information they generate and how it is used.

**Second:** The cost of gathering and interpreting information is both cognitive and emotional.

**Third:** Inference instruments are used for selection and treatment.

**Fourth:** The conclusion is determined by the essence of the dilemma or task at hand.
Fifth: the decision-making method often builds or generates values and desires.

The method is mainly focused on comprehending the controllable emotional mechanisms, or the so-called first thought mechanism. However, it has lately been recognised that further research is required to consider the relationship of the first and second reasoning systems in relation to the interpretation of automatic decision-making processes (Beresford and Sloper, 2008, p. 3).

Third: Decision-making styles
Scott and Bruce (1995) defined two major approaches to decision-making style. The first is to recognize decision-making patterns as the typical style that people use when making decisions. The second is to recognize decision-making types as a distinct trend of how people perceive and react to decision-making situations.

Decision-making patterns were identified by the researchers as an individual's normal learned pattern of response when faced with a decision. It is a habit-based propensity to behave in a particular way in the sense of a specific decision, rather than a personality trait. Decision-making and cognitive styles are frequently used interchangeably. As a result of a project focused on five distinct classes that are represented in behavioral terms, five types of decision-making have been identified:

1. The logical approach, which is characterized by a thorough search for knowledge and a methodical assessment of alternatives;
2. Intuitive approach, marked by informal information collection, meticulous attention to detail, and a proclivity to rely on obsessions and feelings;
3. Dependent style, which is characterized by seeking and relying on the guidance of others.
4. The avoidant model, which is characterized by a desire to avoid making choices at all costs;
5. The automatic or random process, which is characterized by a sense of immediacy and a desire to make a choice quickly (Bavol'ar & Orosova, 2015).

According to Scott & Bruce, individuals generally have different levels of all five patterns, although usually one pattern predominates (Allwood & Salo, 2012, p. 34).

Fourth: The Framework for Adaptive Decision-Making
An information processing approach to decision making is exemplified by an adaptive decision maker framework. It is concerned with how people select among diverse ways of act, particularly in contexts where there is no single best option (or choice) for all of the traits (or traits and features). Preference-selection problems are the name for certain kinds of choices, and according to an integrated decision-maker system, preference-selection problems are solved by gathering knowledge and comparing alternatives and their characteristics.

The criteria used to evaluate the various options vary depending on a variety of factors, including the decision maker's approval. Uncertainty about the selection's monetary value; The decision maker's ability to take a loss on one attribute in exchange for benefits on another. Theorists assume that an individual can solve the problem of multiple-trait choice by employing a variety of strategies. The approach chosen will be determined by the task's criteria, such as the number of alternatives to consider, decision consistency, and individual differences between people. In some words, different people will prefer different tactics, and these will vary depending on the importance of the decision-making role of the same person, as well as the fact that some strategies use all available knowledge, while others use it in a very narrow and sometimes selective manner.

Some strategies concentrate on alternatives and treat each one individually, while others concentrate on characteristics, examining the values of several alternatives on one function before considering details on another. Decision-makers may also mix selection methods, according to research. Decision-makers may also combine selection methods, according to research. In a traditional combined approach, certain alternatives may be eliminated in the initial choice proposal, followed by a second step in which the remaining options are examined in greater depth.
With regard to the procedure of diverse selection strategies, there is a lot of study investigating by what method we practice or select diverse selection strategies. **The main results related to this work were as follows:**

1. When faced with multiple options (four or more), people process information very differently than when faced with just two or three options.

2. People have a variety of decision-making strategies at their disposal, and they often prepare ahead of time how to solve a dilemma (based on evidence of what the task entails). However, in some cases, the decision to pursue a strategy is made gradually, with little or no knowledge of the strategy being pursued.

3. When people gain a better understanding of the decision structure, they adapt their approach to the issue in a realistic way.

4. When the consistency of the decision takes precedence over the provision of rational effort, decision strategies with a high rational effort are further possible to be used.

5. One of the most critical decision-task variables has been shown to be time pressure (that is, when a decision must be made at a specific time). Making a decision too quickly (rushing to pass judgment) or delaying decisions for too long can lead to errors in judgment.

6. Individual differences in values decide what constitutes an accurate or high-quality decision (i.e., whether an individual is pleased and comfortable with the decision made or not?). Individuals may also change their quality standards in response to task requirements (e.g. Time pressure and decision complexity).

(Batman et al. 1998) established a system for selecting decision-making goals. They assume there are two additional goals for selection, in addition to optimizing decision efficiency and reducing cognitive effort: minimizing the experience of negative emotion during and after decision-making, and maximizing the ease with which an individual's decision is justified for himself and others.

Although not all decisions evoke emotional responses, people are sometimes faced with difficult choices. There are differing viewpoints on the influence of negative feelings on decision-making.

The alternative view is based on the Copy Theory, which holds that people directly adapt to negative emotions in one of two ways, either as dealing with a problem focused. Adopting this strategy means that the person tries to solve the problem as much as possible, seeing negative emotions to indicate the importance of the decision for the individual. The alternative viewpoint is based on the Copy Theory, which states that people explicitly respond to negative feelings in one of two ways: either as a problem-solving strategy or as a defense mechanism. Adopting this strategy entails the person attempting to solve the problem to the greatest extent possible, while still recognizing negative emotions as a signal of the decision's significance to the individual. Or the emotion-focused interaction; In this form of handling negative emotions, direct steps are taken to minimize feelings by adjusting the volume or content of thought in the decision.

This can be accomplished in a number of ways, including refusing to make any decisions; allowing another person to make the decision on their behalf; and refusing to make any decisions at all. Demonstrate a stronger preference for the status quo or some other self-justifying choice. Alternatively, instead of avoiding the decision entirely, one should postpone any parts of it that are more complicated (Beresford and Sloper, 2008, p. 8)

**Fifth: Socio analytic Theory**

Social analysis theory emphasizes that all social behaviors and actions have symbolic elements. Everything we do can be explained in the context of decision-making related to self-introduction The clothes we wear, the books that we have or that are on the shelves, the music we prefer, our jobs, our friends, our enemies all of these things are decisions that tell others how we want others to look at us, and of course others notice all these outward signs and evaluate us and make their idea of us based on that. Social analysis theory also emphasizes that human beings must live in groups to ensure their continuity (Slama& Wolfe, 1999, p.135))

And it sees that individuals on the one hand are looking for acceptance, approval and popularity, and this is harmony or getting along, and on the other hand, they are looking for power and control, a high position, and this is winning
or getting a head. (Wolfe, Lennox and Cutler, 1986, p. 356). Within groups, both acceptance and status are important, and that introductory self-decision making (which creates a social identity) is important for human life. To have a role to play, once this part of the social identity has been achieved it must be preserved and that the person maintains a reasonable social identity through self-introductory decision-making.

The way we follow in making a self-presentation decision at any time may reflect fluctuating environmental conditions, but the tendencies for decision-making are old and unconscious, which is a distinctive feature of our species.

Individuals' decisions to present themselves, as seen by social analysis theory - do not reflect the goals of protection to avoid disapproval (that is, harmony only), but also reflect gain goals (i.e. winning). Often it serves to get along and accept in harmony with others, but to win or (gain) individuals must be more assertive and adept in their practices. In other words: The types of introductory decision-making for the self as a tool for harmony may be very inconsistent with self-presentation decision-making as a tool for gain and win, and therefore, harmony and winning are interpreted as distinct methods of self-presentation decision-making that accompany the behavioral repertoire of each individual. (Slama Wolfe, 1999, p. 135). Of course, the process of self-introductory decision-making - as theorists of social analysis see - requires that the individual be distinguished by some stability in his dependence on one method without another, otherwise he will face difficulties that arise when the individual's attempts (to win) and (to harmonize) exist simultaneously. (Wole, Lennox and Cutler, 1986, p. 356)

Sixth: Arkin's theory of gainful and preventive self-presentation

Acquisitive and protective Self-Presentation in Decision making

Robert M. Arkin 1981 presented his theory of decision-making in gainful and preventive self-presentation. And (Arkin) this is one of the cognitive self-psychologists who focused specifically on the process of forming self-identity through controlling the various self-images of others.

(Aarkin, 1987, p. 152), and (Arkin) has observed that both the acquisition motive (to gain social approval) and the protective motive (to avoid disapproval and rejection) affect an individual's decision to present himself. It has been suggested that there is an Acquisitive decision-making pattern in addition to a protective pattern, and he indicates that although the search for approval (or approval) forms the basis of most dealings for acquisition decision-making, the avoidance of disapproval produces a different pattern of presentation of the same in a manner that can be demonstrated and established. Evidence for it, which is preventive (or protectionism), protectiveness in decision-making, and this is prevalent in interpersonal relationships (Arkin, 1981, p. 330).

III. CONCLUSIONS, RECOMMENDATIONS AND SUGGESTIONS

Research conclusions

Through what has been presented in the research, a number of conclusions can be reached, as follows:

First: The decision-making process is a deliberate and dynamic mental process that involves selecting one of many options in order to solve a problem or achieve a goal.

Second: In important crucial decisions, the decision-making process is complicated. This necessitates the existence of mental fluency, automatic versatility, and creativity. These are the fundamental components of divergent thought.

Third: The decision-making method is a mental capability that can be learned in individuals by training in analytical thought, attention to challenges, preparing, drawing targets, and improving analysis and discovery skills.

Fourth: The decision-making method is defined by consistency and continues over time. It is linked to historical events, but it elicits in the present through a series of sequential and purposeful mental processes, and it has an effect on the future, especially in major decisions in an individual's life.

Fifth: The decision-making process is a dynamic and evolutionary process. In the sense that the problem is constantly changing as the decision-making steps advance, and it may be divided into sub-problems and the person must meet with these modifications on a continuous basis in order to make the right decision.
Sixth: The value system and patterns are motivations aimed at what comes from the individual in terms of decisions, despite the fact that the decision is a rational process. When a person feels defeated or regretful after making a decision, he or she may pause in the decision-making process.

Seventh: Studies with regard to gender differences indicate that there are differences in how to make decisions related to the style of self-presentation in social interactions. Women use preventive decision-making based on the search for acceptance and approval.

Recommendations and proposals
In view of the information provided, the current study suggests the following:

First: Current research should be used to better understand the psychological processes that occur before, during, and after decision-making. The current study's hypotheses and models aimed to improve scientific perception, comprehension, and prediction of one of psychology's most complex systems. The researcher hopes that this study can be used as a starting point for developing hypotheses that can be tested experimentally and confirmed using the key theoretical psychological knowledge that has been proposed to explain decision-making, especially among women.

Second: From childhood, through the process of socialization, the family and educational structures can strive to improve women's decision-making abilities.

Third: The possibility of involving young girls in psychological rehabilitation programs to work on providing them with decision-making skills in both personal and professional life.

Forth: Women's rights to decision-making and leadership should be well reinforced by the worldwide public.

The most relevant proposals are as follows:

The importance of conducting applied research to reveal the naturalness of women's decision-making in matters of leadership, financial matters, marital choice, reproductive health, domestic violence, violence against women and others.

REFERENCES
