



Social Norms

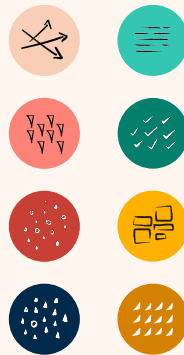
Women’s disproportionate time burden

This barrier refers to the social norms that lead to the heavy reliance on women as primary caretakers for their household leading to less time to engage in paid work or having to work additional hours in the home in addition to paid labor.

Why is this barrier important?

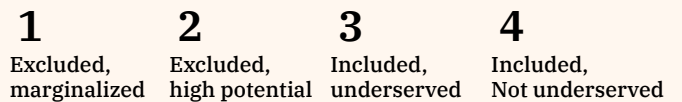
There is evidence on the relationship between labor force participation and the uptake and use of financial services. Yet currently, in many parts of the world, both high-income and low-income markets, women still perform a significant amount of unpaid work that limits their mobility, access to DFS, and ability to generate income.

Connected Barriers

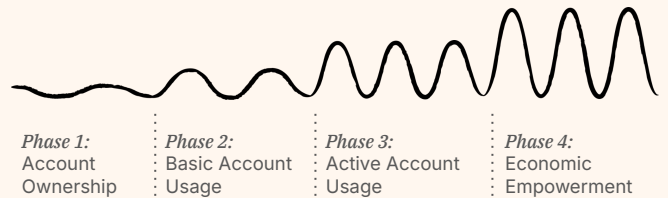


All Other Barriers
Social norms barriers influence and are connected to all other barriers

Most Relevant Segments



Customer Journey Relevance





Key evidence relevant to this barrier

- **A study of 90 countries found that “women devote on average roughly three times more hours a day to unpaid care and domestic work than men” (UN, 2019).** Women in Asia and the Pacific spend from up to 2 to 11 times more time everyday in unpaid care work than men and work more hours when paid and unpaid care work are combined ([ILO, 2018](#)).
- The COVID-19 pandemic further increased women's share of unpaid work.
 - On average, women did three times more unpaid care work than men at home even before COVID-19. 34% of women reported that domestic work increased the most for women. Women typically shoulder a more significant burden of care ([World Bank, 2020](#)).
 - Previous crises (preceding COVID-19) have shown a heightened burden of care work for women when they lose their jobs, and a denial of job opportunities when jobs are scarce. As a result, concerns have been raised regarding the impact of the COVID-19 crisis on women's situation in the labour market along with the positive (albeit slow) changes in the distribution of unpaid care work ([ILO, 2020](#)).
- Unpaid work, such as familial responsibilities, creates time poverty:
 - In Bangladesh, 60% of women spend an average of 10 hours per day on work on unpaid labour compared to 10% of men, which “restricts women from opportunities of accessing formal financial institutions” ([UNCDF, 2018](#)).
 - “Normative expectations such as “women should take care of children” or “women should prioritize household responsibilities” mean that women spend significant amounts of their time on unpaid care responsibilities (e.g., cooking, cleaning, caring for children and elders).” ([CGAP, 2021](#)).
- Women's domestic care responsibilities limit their ability to travel long distances for work ([Salon and Gulyani, 2010; Dickerson, 2002; Schwanen, 2007 cited in ILO, 2016](#)) and the burden of reduced mobility is borne disproportionately by women and children ([Hunt and Samman, 2016](#)).
- An RCT conducted in Ecuador illustrates how women's unpaid work can negatively impact their financial and business literacy.

“A sample of 2,408 microentrepreneurs were randomly assigned to three different groups with about 800 people per group: traditional training, heuristic training, and the control group (which did not receive any training). Women represented 68% of the sample... The promising results of the heuristic approach seem to be driven by women entrepreneurs, who were more likely than men to adopt best practices and consequently experienced larger gains in both sales (10%) and profits (10%) in comparison to women in the control group. Again, when looking only at women who actually completed the heuristic training, both average sales and profits increased by 17%. These findings may partly be explained by women doing worse at baseline, and then catching up with the men later. But the data also tells another story. **Women in the sample reported devoting significantly more time than men to household chores (3 hours vs. 1 hour) and to child and elder care (2.9 hours vs. 1.5 hours). Women also dedicated the same amount of time to their businesses as men (12 hours per day and 6.7 days per week). This evidence suggests that women could be more cognitively taxed than their male counterparts**, making the simpler nature of the heuristic training better suited to their needs... The results show that simpler training, based on rules of thumb rather than excessive information, is a more effective method for microentrepreneurs, especially women, whose mental bandwidth is already overtaxed by the demands of work, home, and in many cases, the daily struggles of life in low-income communities.” ([Arraiz, 2019](#)).



Key evidence relevant to this barrier

- Unpaid work limits participation in the digital economy:
 - From a survey of 378 women workers in the gig economy, 44% of women responded "sometimes" and 37% of women responded "yes" to the question, "Do your childcare responsibilities limit the paid work or business you can do?" ([ODI, 2019](#)).
- ILO research on microtask workers (those who take up tasks or "gigs" through online platforms) found that 13% of women workers, compared to 5% of men workers, could "only work from home" due to care responsibilities. However, women performed fewer hours of paid work, while spending a similar amount of time doing unpaid work (looking for tasks, undertaking unpaid tests etc.) as men. Women also had less access to social insurance when compared to men in a setting where only about 3 out of 10 workers surveyed were covered by some form of social insurance ([Berg et al., 2018](#); [Behrendt et. al., 2019](#)).
- There is link between labor force participation and financial inclusion gender gap:
 - Analysis by Mastercard Foundation found that a 10% decrease in the labor force participation gap is correlated to an increase in financial inclusion equity by as much as 6%. The research argues that "increasing and maintaining a woman's involvement in the job market can directly help her sustain income and improve her chances of accessing financial tools." ([Mastercard Foundation, 2018](#)).
 - Key results of regression analysis involving 174 countries found that "closing the employment gap by one percentage point is associated with a 0.18 percentage point lower financial inclusion gap" ([Kabir and Lugman, 2018-19](#)). This gap is smaller than the gap between access to mobile phones and financial inclusion – one percentage point lower mobile phone gap between men and women is associated with a 0.94 percentage point lower financial inclusion gap.
 - "Women's sense of safety in the community also influences the financial inclusion gap... The legal discrimination indicator also plays a significant role: where women face higher levels of legal discrimination, the financial inclusion gap is likely to be greater." ([Kabir and Lugman, 2018-19](#)).



The following Exemplar represents one evidence-based interventions that has shown success in addressing this particular barrier. There may be other Exemplars for this barrier in the larger [Barriers & Exemplars Analysis](#) compendium deck.

Exemplar

Estancias Infantiles para Apoyar a Madres Trabajadoras Programme

"The importance of social protection has become increasingly recognised in recent years...but there has been little attention to the role that gender plays in the implementation and effectiveness of social protection programmes. It is often assumed that gender is already being addressed in social protection initiatives because many cash or asset transfer programmes and public works schemes target women, drawing on evidence that women are more likely to invest additional income in family wellbeing. In Mexico, the formal social security system provides social protection to approximately 50% of the population – those who are formally employed either in the private sector or by the government. Nevertheless, more than half of the population, working in agriculture, self-employed or

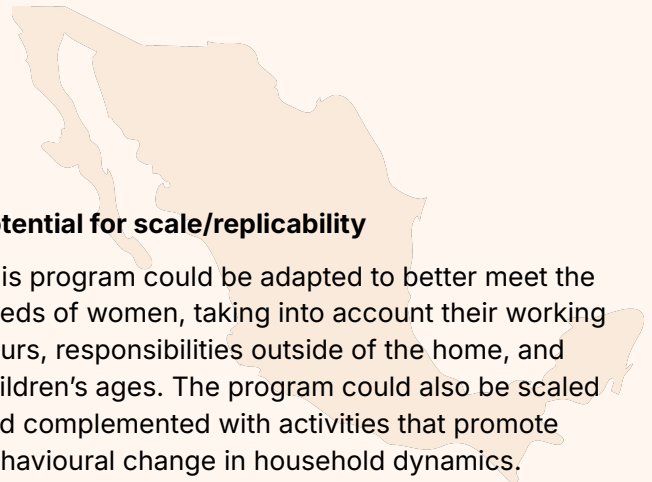
in the informal sector, remains without coverage." The Estancias Infantiles para Apoyar a Madres Trabajadoras (Child Care Services for Working Mothers) launched in 2007 is a "subsidised childcare services programme targeted at mothers in poor households (below a threshold of poverty of 1.5 minimum wages per household member) who work, are looking for work or are studying and do not have access to formal social security provided childcare. The programme was designed with the gender responsive objective of supporting women's equal access to paid employment opportunities and higher levels of schooling, and building their capacity to lift themselves out of poverty and develop their capabilities in a more equitable manner." (Pereznieto and Campos, 2010).

Key activities

- "Childcare subsidies to mothers who are working, looking for work or studying. This applies also to single fathers who are responsible for the care of their children (a minority of beneficiaries)... To obtain the subsidy, mothers must state their income to verify whether they are under the poverty threshold and submit a letter that explains whether they are working, looking for work or studying."
- "Promotion of new childcare centres under the Estancias model."
- "Development of a network of childcare centres. These networks include Estancias that have been newly created under the programme and other childcare centres which already existed and joined the programme by providing subsidised services to children of mothers who qualify."

Outcomes/results

- "The programme had 1,500 Estancias by July 2007 and as of December 2009 there were 9,061 centres reaching approximately 241,019 beneficiaries (mostly mothers) and 261,862 children."
- "According to a survey of perceptions of programme beneficiaries carried out in 2009 by external evaluators, 99% of beneficiaries replied they were satisfied with the service and felt that Estancias were a safe place to leave their children while they worked."
- "The gender impact evaluation by a civil society observatory found that beneficiaries perceived the main benefit of the programme to be economic (44.8%); 28.4% found the main benefit was related to impacts on their family (including intra-household dynamics); 11.8% thought the main benefit was social; and 11.2% replied that it improved their self-esteem."
- "50.9% of beneficiaries surveyed said that they had a paid job prior to the programme and 70.6% replied they had a job after participating in the programme;



Outcomes/results (cont.)

- 28.3% of respondents said they were housewives before the programme and the number went down to 4.6% after the programme; similarly, 94% of women reported an increase in income as a result of the programme."
- "The programme's design opens the door for women's participation in additional ways: most heads of Estancias are women who, through the programme, have become micro entrepreneurs. Additionally, the childcare centre provides young women in the community work opportunities as assistants. The programme has been recognised as generating approximately 46,400 sources of employment."

Key enabling environment factors for the intervention

The National Development Plan of Mexico explicitly includes objectives proposing the elimination of any type of gender-based discrimination and the need to guarantee equal opportunities for men and women to develop and exercise their rights. More specifically, Strategy 16.6 refers to the "need to facilitate women's access to labour markets through the expansion of the Network of Childcare Centres to Support Working Mothers."

Key design elements and principles that led to successful outcomes

"Estancias was explicitly designed to fulfil a gender equality objective – more so than a child development objective – although in practice it has been doing both. It is framed by the National Policy for Equal Opportunities articulated in the National Development Policy."

Potential for scale/replicability

This program could be adapted to better meet the needs of women, taking into account their working hours, responsibilities outside of the home, and children's ages. The program could also be scaled and complemented with activities that promote behavioural change in household dynamics.

Challenges encountered during the program

"A valid feminist critique of the programme suggests that this perpetuates the role of women in care functions."

"The types of jobs that women are able to obtain as a result of Estancias have not changed significantly. First, to continue benefiting from the programme, women need to have a low income (1.5 minimum wages per household member or less), so beneficiaries are necessarily working in low-paid employment. Additionally, as explained above, most women have jobs in the informal sector (no contracts or social security benefits) or are self-employed. No cases of women who were using the programme to pursue their studies were found."

"Given the competing needs of and time demands on beneficiary mothers, the limited duration of the childcare centres' shifts may in part have limited the broader programme aim to empower and increase the productive capacity of women, to help them get better jobs through more equitable access to higher levels of education."

"Although the programme does support women's increased economic autonomy and in some cases has influenced their capacity to negotiate some domestic activities with spouses, there is not enough evidence of it triggering a deeper transformation of gender roles and women's empowerment. This may be related to the fact that, in addition to facilitating access to paid work, the programme does not have any complementary actions to promote behavioural change and to foster non-economic empowerment."



Recommendations from the research

"Although it is commendable that the programme makes gender equality goals explicit, currently, indicators that measure the impact on beneficiaries are not explicitly disaggregated by sex. Although the main beneficiaries of the programme are women, such sex-disaggregated indicators would be useful to have a better understanding of the impacts of the programme on both men and women."



Additional Exemplars

The Hindu Succession Act

Less is More: Experimental Evidence on Heuristic-Based Business Training in Ecuador

On Her Account: Can Strengthening Women's Financial Control Boost Female Labor Supply?