



**WOW** // Work and  
Opportunities  
for Women

# Women in formal and informal labour markets in Mexico

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Query questions:

1. Where in the informal economy hierarchy are women positioned?
2. What are the key opportunities and barriers to women working in the formal economy in Mexico (including to individual women, the community, businesses, the broader economy)?
3. What recommendations can be provided for the British Embassy's work in Mexico, to drive transformational women's economic empowerment outcomes within formal and informal labour markets?

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## Acronyms

ENOE	National Occupation and Employment Survey
ENUT	National Survey of the Use of Time
ECLAC	Economic Commission for Latin American and the Caribbean
IBD	Inter-American Development Bank
ILO	International Labour Organisation
IMSS	Mexican Institute of Social Security
INEGI	National Institute for Statistics, Geography and Informatics
NCS	National Care System
SFPMx	Skills for Prosperity Programme in Mexico
STEM	Science, Technology, Engineering and Mathematics
ISSSTE	Mexican Institute of Social Security at the Service of State Workers
TOR	Terms of reference

# Executive Summary

**In Mexico, women's participation in the labour market is lower than men's participation.** The total employed population in the country aged 15 and over, including in the formal and informal economy amounted to 57 million people in 2022 of which 60% were men and 40% women (ENOE, 2022). Many women who work, both in the formal and informal economy, face important obstacles to participate in paid economic activities.

This report explores three issues: 1) where in the informal economy hierarchy women are positioned; 2) the key barriers and opportunities of women working in the formal economy in Mexico; 3) recommendations for the British Embassy's work in Mexico, to drive transformational women's economic empowerment outcomes within formal and informal labour markets.

## Women's work in the informal economy

**Informal economy work is associated with low wages, less social security coverage and greater exposure to violence at work (López et al, 2021).** Thirteen million women in Mexico work in the informal economy (56%) (ENOE, 2022). According to the 2022 National Occupation Survey (ENOE, 2022) most women occupied in the informal economy in Mexico are subordinate paid workers (51%) and there are fewer women employers in the informal sector (2%) compared to the formal sector (4%). Similar to observations in other countries, more women are self-employed workers (36%) in the informal economy compared to the formal economy (6.7%). Also, more women are unpaid workers<sup>1</sup> in the informal economy, often working in family businesses (e.g. as vendors, artisan and industrial workers and agricultural workers, among others), both compared to men in the informal economy and to women in the formal economy. Paid domestic work, which is predominantly an informal job, is carried out mostly by women (23% versus 2% of men). Most paid domestic work in Mexico does not offer access to health services or social security, especially for jobs where women predominate (cleaning, cooking etc.).

## Barriers for women's participation in the formal economy

There are demand-side and supply-side barriers for women to participate in the formal labour market.

### Supply-side barriers

**Marriage (and other types of union) and having children reduce the labour force participation of women.** Martinez et al. (2021) found that mothers have 5.5% lower employment rates and 6.3% lower hourly earnings relative to childless women. Being a mother is also associated with a lower probability of having a paid job (López, et al, 2021). Studies have found evidence that after having a child, women face a salary penalty once they try to re-enter the labour market.

**There is a "penalty" in the labour market for having children.** Martinez et al. (2021) found that compared to childless women, mothers in Mexico have a 4.4 percentage point decrease in their labour force participation rate. Additionally, after having a child, women face a salary penalty once they try to re-enter the labour market.

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<sup>1</sup> Unpaid workers are people who work in the family business or plot, contributing directly to the production process, but without a monetary remuneration agreement. Inegi, December 2021. Accessed on [https://www.inegi.org.mx/contenidos/saladeprensa/boletines/2022/iooe/iooe2022\\_01.pdf](https://www.inegi.org.mx/contenidos/saladeprensa/boletines/2022/iooe/iooe2022_01.pdf)

**Women bear most of the care responsibility in the household which can lead them to leave their jobs, either temporarily or permanently or to transition to part time work** (Avolio and Di Laura, 2017). While this impacts both formal and informal work, the impact is greater on formal work: given inflexible work arrangements in the formal economy. Lack of affordable, trusted and reliable childcare services are important contributing factors to this barrier.

In 2020, the Chamber of Deputies approved a constitutional reform proposing the implementation of the National Care System (Código and CEEY, n.d.). There is a push by legislators and civil society for the Senate to now approve and fund the National Care System (NCS) to ensure the state shares part of households' care burden, which is disproportionately carried by women. The reform is officially pending approval in the Senate. In the state of Chihuahua state and municipal governments launched a subsidised childcare programme that provides affordable services to improve employment access and retention, particularly for parents who work in the informal sector (Secretaría de Desarrollo Social del Gobierno del Estado de Chihuahua, 2020).

**Rigid and harmful social norms result in unpaid care work burdens for women and influence women's use of time (ECLAC, 2010).** Social norms dictate that women are responsible for domestic and care work (Avolio and Di Laura, 2017). Data from the World Values Survey shows that about 60% of the women in Mexico strongly agree or agree with the statement "When a mother has paid work, children suffer" (López, et al, 2021).

**Discriminatory social norms could result in low expectations for women to develop a professional career** (World Bank, 2020). For example, women tend to underestimate their abilities in STEM (Science, Technology, Engineering and Mathematics) from an early age and that these attitudes are exacerbated by social stereotypes. For example, on average in Latin America and the Caribbean, only 0.5% of fifteen year-old girls expect to work in ICT compared to 3.9% of boys, suggesting that career selection preferences could differ from an early age (López, et al, 2021).

**Lack of access to financial services is another supply side barrier.** Poor access to credit and the dearth of knowledge about investing and the use of technologies limits women's ability to grow and formalise their businesses (Vaca Trigo, 2019).

**Working mothers face challenges with breastfeeding or pumping milk at their work places.** Employers do not make the necessary provisions stipulated in the labour law to enable breastfeeding. A 2021 survey conducted by UNICEF and chambers of commerce in Mexico found that only 24% of companies provided breastfeeding support benefits under the Law (UNICEF, n.d.3).

### Demand-side barriers

**Level of economic activity:** in Mexico, the labour participation of women is higher in urban areas and in locations where wages are higher (World Bank, 2020). In areas with low economic activity it is difficult for women to find opportunities for formal, paid jobs.

**Discriminatory labour regulations:** Mexican legislation does not explicitly prohibit potential employers from inquiring about a woman's family situation during the recruitment process. Although the law requires equal pay for equal work, it does not define what equal pay for men and women for work of equal value means resulting in widespread non-compliance. In addition, the law does not give parents the right to choose labour agreements that include more flexible maternity and paternity leave (World Bank, 2020).

**Discriminatory social and gender norms:** employers still view women as incapable of working in certain sectors and in certain types of jobs (ILO, 2014). There are also low social expectations for women's professional careers which inhibit their participation in the formal economy (World Bank, 2020). For example, in Mexico, two out of ten people consider that men are better executives than

women. In addition, one in four people in Mexico considers that, when there is shortage of work, men have a greater right to a job (Mckinsey, 2022). In Mexico, only 3 out of 10 professionals who chose careers related to science, technology, engineering and mathematics (STEM) – professions where there is generally a smaller gender pay gap - are women (Chavez et al 2022).

#### **Gender segregation in private companies discourages women’s professional development :**

Discriminatory gender norms also result in vertical gender segregation of women in private companies. In Mexico women represent only 9% of boards of directors, only 1% are chief executives, 15% are vice presidents and area directors, while only 35% of women are general workers in private sector companies (IMCO, 2022)

**Workplace violence** is another important barrier discouraging women’s entry into formal work and their continuation in the labour force. Mexico’s 2021 National Survey on the Dynamics of Household Relationships (ENDIREH) that measures the situation of violence faced by women aged 15 and over in Mexico reported that 27.9% of women have experienced workplace violence at some point in their working life. The most frequent forms of workplace discrimination reported by women include having fewer opportunities than a man to be promoted and receiving less pay than their male peers (IMCO, 2022). However, there is a research gap regarding workplace violence faced by women in Mexico.

### **Opportunities of women entering the formal economy**

The analysis also identified several opportunities for women, businesses and the broader economy, that women’s participation in the formal economy brings:

- **Average wages for women are higher**, so it is important to generate incentives for women’s participation in the formal economy;
- **Access to contributory social security benefits**, mainly through the two largest social security providers: IMSS and ISSSTE. In Mexico these include protection against shocks (e.g., severe illness, widowhood, disability), access to health services, housing support, childcare and a pension.<sup>2</sup> The report includes a brief case study highlighting that the Mexican Congress recently approved amendments to the National Social Security Law to include social security coverage for domestic workers, incorporating these workers into the formal economy;
- **The main social security institutions, IMSS and ISSSTE, provide childcare services to beneficiaries**, who will have contributed to these services through their wages. Employers and the state also make contributions. As a result, women in the formal sector are better able to access childcare services than those in the informal sector. The report presents a case study about the initiative for granting domestic workers social security benefits at the national level, which was approved by legislators on October 27, 2022
- **Increased human resources in economic activity and contribution to the national economic growth.** Mexico’s Institute for Competitiveness (IMCO) calculates that, by 2030, GDP could be 15% higher than that of 2020 if the government and the private sector implement actions to add 8.2 million women to the economy – 60% in the formal sector - over the next 10 years. This would translate to an increase in income tax collection of 2.5 billion pesos per year (IMCO, 2021).
- **Positive reputation to companies that are seen to be advocates of women’s economic empowerment:** there are institutional incentives for companies to be recognized as supportive of gender equality. In particular, the Mexican Standard NMX-R-025-SCFI-2015 (Norm 025) on Labour Equality and Non-Discrimination is a mechanism of voluntary adoption to recognize

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<sup>2</sup> <https://www.imss.gob.mx/personas-trabajadoras-independientes/beneficios>

workplaces that have practices in terms of labor equality and non-discrimination. Many organisations and businesses have introduced workplace flexibility mechanisms, as illustrated by two case studies presented in the report:

- ⇒ The National Council to Prevent Discrimination (Conapred), a state institution, shortened the working day and provided various work schedules for staff to choose from, allowing a better fit with their personal lives. As a result, Conapred has achieved improvements in productivity, savings in operating costs and an improved work environment, including better morale and motivation among staff (Ministry of Internal Control, 2018).
- ⇒ The private sector company, Bolsa Rosa, has issued an online certification called WIN Corporate for companies that complete an online course on flexible workplace practices that also foster professional growth and leadership for women. Examples of companies that have adopted these good practices include Banregio, Alfa and Heineken Mexico.

### Recommendations for the British Embassy's work in Mexico

The following recommendations to the British Embassy focus on ways it can support transformational women's economic empowerment outcomes within formal and informal labour markets in Mexico:

- 1) **Support the development of anti-discrimination clauses that can be incorporated into labour regulations.** Technical assistance based on international best practice can be provided to the government, working particularly with relevant commissions in the Chamber of Senators.
- 2) **Support dialogue and collaboration between the private and public sector to close the gender gap in the labour market.** This could include providing incentives for companies to generate relevant data to inform business planning that can lead to women's increased participation at all levels of seniority. Incentives could include awards (by the Embassy or Embassy partners, including Chambers of Commerce) on good practices. The embassy can also foster the participation of CSOs and external analysts to monitor the situation of women in the work place;
- 3) **Support research to generate global evidence on how incentives, such as tax credits, can trigger investments in companies that have supportive labour conditions for women.** National and/or state authorities could lead this research;
- 4) **Through technical assistance to support joint action by the national and state ministries of trade and national and state level chambers of commerce to develop strategies and campaigns to promote same wage levels for similar jobs as men.** This could be conducted in collaboration with the Commission to Prevent Discrimination (CONAPRED), the Ministry of Labour and the Institute for Women (INMUJERES), drawing on recent gender wage gap research funded by the Embassy. Innovative schemes that foster women's inclusion could be piloted such as flexible work arrangements; and certification for companies and diverse workplaces under NOM 025 could be promoted;
- 5) **Provide technical assistance to the Ministry of Trade on ways to enhance NOM 25 and make its compliance easier for companies.** For example, recognition could be given once a company has met certain milestones in the process toward full certification, as a positive incentive to continue in the compliance process;
- 6) **Support research and analyses into global and national good practices on initiatives that have successfully promoted the entry of women workers into male-dominated industries, which may include funding scholarships.** This effort could involve sharing good practices between the private and public sector, civil society organisations and academia. There is some evidence that targeted scholarships that develop the capacity of women in science and technology, particularly those from more disadvantaged backgrounds, could be a useful initiative;

- 7) **Contribute to the national discussion on the value of care work and supporting a strong care system**, by sharing information on good practices, and providing technical support on the implementation of a National Care System (NCS) in Mexico, including an analysis of different options to finance it;
- 8) **Provide technical support and resourcing for national and state institutes for women to collaborate with civil society organisations to map subsidised childcare centres that meet quality standards** as defined by Mexico's Institute for Integral Family Development (DIF), and which therefore provide affordable services for women in the lowest income quintiles;
- 9) **Provide financing for INMUJERES to commission a study into workplace violence faced by women**, to understand its different manifestations, its drivers and consequences for women's workplace participation;
- 10) **Support think tanks and research institutions' work on gender sensitive budget analysis**, so they can use data for evidence- based engagement with legislators and the Ministry of Finance to ensure resources are allocated to the effective roll-out of gender responsive labour legislation and programmes.



# 1. Introduction

**The purpose of this report is to strengthen the British Embassy of Mexico's understanding of why women work in the informal economy in Mexico, the key benefits of women working in the formal economy and the key barriers in accessing formal work.** Evidence provided in this report will be used by the British Embassy in Mexico in discussions with the Government of Mexico and the Mexican private sector.

**The analysis is based on an evidence review, using desk-based research available online.** It draws on academic and grey literature and aims to have a balance of qualitative and secondary quantitative evidence. The availability of evidence is mixed: data on the participation of women in a formal and informal occupation collected and compiled by the National Institute for Statistics, Geography and Informatics (INEGI) is vast, especially considering the data from the National Survey of Occupation and Employment (ENOE). However, detailed information on formal employment is available in a more accessible format than data on the informal economy (which requires the use of the survey micro data and of statistical software for analysis). There are a number of qualitative analyses that present evidence on the barriers for women to enter the formal economy, but there is less evidence on opportunities for their participation, as well as limited robust and detailed information on good practices to promote labour equality in workplaces in Mexico.

The report is structured as follows: Section 2 explores where women are positioned in the informal economy hierarchy in Mexico. Section 3 discusses why women work in the informal economy and the key barriers and opportunities to women working in the formal sector in Mexico. Finally, Section 4 provides recommendations for the British Embassy's work in Mexico, to drive transformational women's economic empowerment outcomes within formal and informal labour markets.

## 2. Women's participation in the informal economy in Mexico

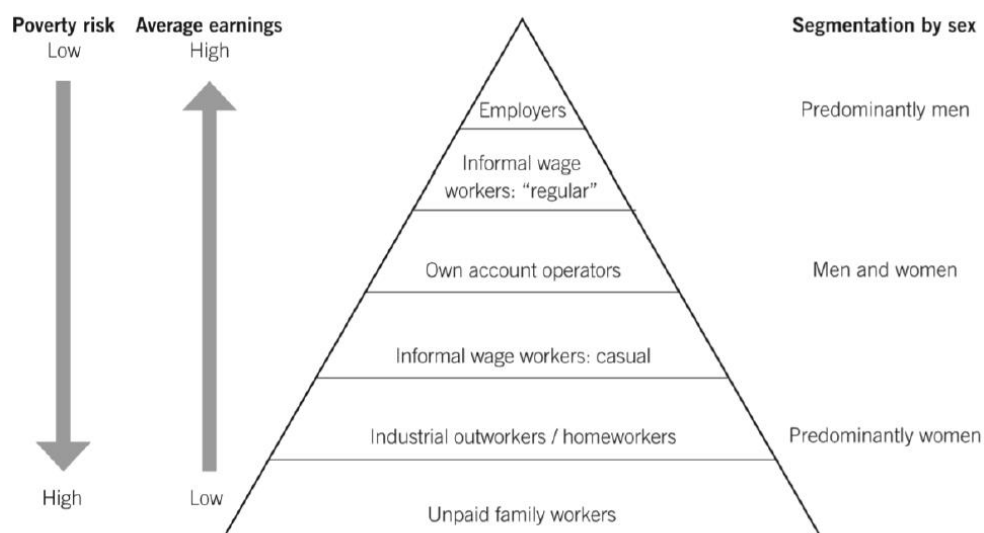
**In Mexico there are 99 million people aged 15 years and over.** The total employed population, aged 15 and over, including formal and informal employment, was 57 million people in the second quarter of 2022 (ENOE, 2022), of which 34 million are men (60%) and 23 million are women (40%) (ENOE, 2022). In Mexico 44% of the employed population works in a formal occupation, while 56% works informally (ENOE, 2022). During the last 17 years, women's economic participation rate has fluctuated between 40% and 45%.

**The majority of employed women work in the informal economy:** out of the total who are employed, 13 million women work in the informal economy (56%) and 10 million in the formal economy (44%) (ENOE, 2022). Informal sector work is associated with low wages, less social security coverage and greater exposure to violence at work (López et al, 2021). While the total level of female employment is similar to pre-COVID pandemic levels, the share of informal employment is higher.

## 2.1 Where are women in the informal economic hierarchy in Mexico?

According to Women in Informal Employment: Globalising and Organising (WIEGO)'s 'segmented hierarchy' of informal work (Figure 1), displays six employment statuses. Those situated at the top of the hierarchy – mainly men - face a lower risk of poverty and relatively high average earnings. At the bottom of the hierarchy there are unpaid family workers, mostly informal, receiving the lowest earnings. Most of them are women.

Figure 1: Gendered hierarchy of informal work



Source: Chen (2012) in WOW (2019)

The 2022 National Occupation Survey (ENOE, 2022) highlights the following characteristics of women in the informal economy in Mexico:

- **The majority of women are subordinate paid workers (51%),** which includes industrial outworkers and informal wage workers according to WIEGO's classification.
- **There are less women employers in the informal sector (2%)** than in the formal sector (4%).
- **The gender gap between the percentage of male and female employers is greater in the informal economy** than in the formal economy.
- **More women are self-employed workers in the informal economy (36%)** than in the formal economy (7%).
- **In the informal economy, more women are unpaid workers in family-run businesses** (e.g. vendors, artisan and industrial workers and agricultural workers, among others), both compared to men in the informal sector and to women in the formal sector.
- **Paid domestic work is carried out mainly by women (23% of them versus 2% of men).**

Table 1. Comparison formal and informal occupation (2022)

	Formal Occupation		Informal occupation	
	Women	Men	Women	Men
Subordinate and paid workers	89%	51%	51%	56%
Employers	4%	5%	2%	5%
Self-employed workers	7%	43%	36%	34%
Unpaid workers	0%	0%	11%	5%
Total	100%	100%	100%	100%

Source: National Survey of Occupation and Employment (ENOE). 2nd Quarter 2022.

Note: Figures in table rounded to nearest whole number

**Most women in Mexico are situated in the lowest three statuses in the WIEGO gendered hierarchy of informal work, with lower earnings and higher levels of informality (see Table 1).** Indeed, according to INEGI data, women in both the formal and informal sector earn less than men. In the informal economy, there is an even bigger earning gap: men have an average monthly income of \$2,127 pesos more than women (27% higher). While in the formal sector men's average income is \$1,933 pesos more than women (15% higher), as shown in Table 2.

Table 2: Earning of men and women in the formal and informal sectors

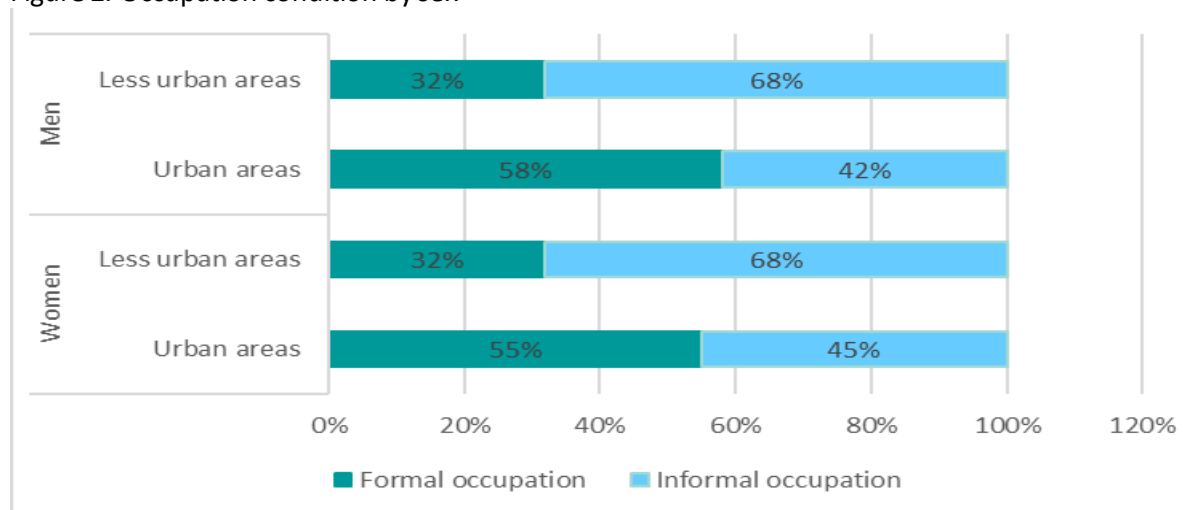
	Informal sector			Formal sector		
	Men	Women	Difference between men and women %	Men	Women	Difference between men and women %
Subordinate and paid workers	6,365	4,806	25%	10,821	9,648	11%
Employers	11,101	8,505	23%	15,220	13,908	9%
Self-employed workers	6,296	4,071	35%	12,243	8,929	27%
Average	7,921	5,794	27%	12,761	10,828	15%

Source: National Survey of Occupation and Employment (ENOE). 2nd Quarter 2022.

**Informal paid domestic work in Mexico is mostly carried out by women** (23% of them versus 2% of men). Informal paid domestic work receives the lowest earnings in the hierarchy of informal work, and does not provide its employees employment benefits or access to health insurance (Inegi,

2021)<sup>3</sup>. Data in Mexico also reveals that informal employment is much higher, both for women and men, in less urbanised areas<sup>4</sup> (figure 2) (ENOE, 2022).

Figure 2: Occupation condition by sex



Source: National Survey of Occupation and Employment (ENOE). 2nd Quarter 2022.

**In the informal economy, most women are self-employed, and few have their own micro-enterprises** (Vaca Trigo, 2019). The nature of women's self-employment is influenced by gender inequalities in relation to the accumulation of assets and capacities, and the greater responsibility assigned to women in the care of children and other relatives (Vaca Trigo, 2019). Women's lack of their own income or their low-income results in women not being able to provide guarantees and collateral to access financial services. This means that women are often identified as a high-risk segment, affecting the efficiency of the financial system and reinforcing social and gender inequalities (ECLAC, 2016).

### 3. Barriers and opportunities for women working in the formal economy

**Over the past decade, there have been relevant regulatory changes to promote gender equality in the labour market.** As a result of these changes, Mexico's current Federal Labour Law prohibits discrimination based on ethnic origin, gender, age, disability, social status, sexual preferences or marital status, among other characteristics. Additionally, the labour law states that "for equal work, performed in the same position, working hours and conditions of efficiency, an equal salary must be paid" (Mexican Congress, 2022).

<sup>3</sup>[https://www.inegi.org.mx/contenidos/saladeprensa/aproposito/2021/Eap\\_TrabDom21.pdf](https://www.inegi.org.mx/contenidos/saladeprensa/aproposito/2021/Eap_TrabDom21.pdf)

<sup>4</sup> "Less urban areas" are localities with fewer than 100,000 people. "Urban areas" are localities with 100,000 people or more, and/or state capitals.

**Despite these changes to the law, women’s levels of formal employment are below that of men.**

This section explores some of the barriers to women’s formal economy participation, but also describes the opportunities that exist if they are able to gain formal economy jobs. Having a formal job in Mexico currently offers benefits that an informal occupation does not, for example: access to health services, a pension, among others. Still, most jobs in the economy are informal. As such, inclusive growth strategies need to focus not only on creating jobs in the formal economy, as well as ensuring access to those jobs for women, but also focus on improving the quality of and returns to work in the informal economy (WOW, 2019).

### **3.1 Barriers to women working in the formal economy**

There are both supply and demand side barriers to women’s labour participation in the formal economy.

#### **3.1.1. Supply side barriers**

**1) Marriage (or union with another legal or informal scheme) and having children reduce the labour force participation of women,** while the opposite occurs with men (López et al, 2021). This particularly – but not exclusively – affects women in the formal economy. Drawing on a household surveys in the region, including Mexico,<sup>5</sup> Martinez et al. (2021) found that about 50% of the women who were married or lived in an informal union participated in the labour market, while the participation of single women or those with another marital status was almost 20 percentage points higher (López et al, 2021). Before marriage, approximately 64% percent of women work full time. Once married, only 57% of highly skilled women and 44% of low-skilled women continue to work full-time. The number decreases even more for mothers of children under one year old: 49% of highly qualified women and 35% of low-skilled women continue to work full-time (World Bank, 2020).

**2) There is a “penalty” in the labour market for having children.** Martinez et al. (2021) found that compared to childless women, mothers in Mexico have a 4.4 percentage point decrease in their labour force participation rate. Similarly, OECD (2015) finds it is harder for mothers in Mexico to participate in paid work when children are younger because younger children are less independent and there is limited affordable formal childcare available. After having a child, women face a salary penalty once they try to re-enter the labour market. This salary penalty may be related to mothers tending to work fewer hours in paid employment and a recognition of less (paid) work experience than peers who did not take a career break (Székely and Acevedo, 2021). It could also be due to women prioritizing flexibility over high-paying jobs, and experiencing discrimination from employers (Székely and Acevedo, 2021).

**3) Women bear most of the care responsibility in the household which can lead them to leave their jobs, either temporarily or permanently or to transition to part time work** (Avolio and Di Laura, 2017). While this impacts both formal and informal work, the impact is greater on formal work: given inflexible work arrangements in the formal economy, combining a job and care activities is generally not possible. This results in women having lower participation in the formal economy and consequently often lower incomes (Avolio and Di Laura, 2017). Espejo (2022) highlights that women with children are those most likely to participate in informal work, and that the higher the number of household members, the greater the probability of working in the informal economy. Box 1 presents some key statistics depicting the situation of women’s participation in paid work as a result of their engagement in domestic and care work.

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<sup>5</sup> The countries included in the survey were: Belize, Costa Rica, El Salvador, Guatemala, Haiti, Honduras, Nicaragua, Mexico, Panama and Dominican Republic.

Box 1: Key statistics on women's domestic and care work in Mexico:

- Largely as a result of their involvement in unpaid work women are, on average, engaged 7 fewer hours in paid work than men per week (ENOE, 2022).
- Women spend an average of 30.8 hours per week in unpaid domestic work for the household, while men spend 11.6 hours (ENUT, 2019);
- Women spend on average 12.3 hours on paid care<sup>6</sup> compared to 5.4 hours on average by men (ENUT, 2019);
- When adults not engaged in paid economic activities in Mexico were asked why they were not working or looking for work, 71.5% of women indicated that it was because of housework, compared to 15% of men (ENOE, 2022);
- ECLAC (2016) estimated the economic value of women's unpaid work in Mexico represents 18% of Gross Domestic Product (GDP) (López et al. 2021).
- According to the National Time Use Survey in Mexico (ENUT, 2019) 31% of women's time is spent on paid work, 67% on unpaid domestic work and 3% to produce goods for the exclusive use of the household.<sup>7</sup> For men, the opposite occurs, they spend 69% of their time on paid work, 28% for unpaid work in the household and 3% to the production of goods for the exclusive use of the household (ENUT, 2019).

**Case study 1: Childcare service access in the State of Chihuahua**

There are limited childcare options for low-income households in Mexico. For formal sector employees, social security institutions (IMSS/ISSSTE) in principle provide childcare services, but demand outstrips supply and there is insufficient coverage, particularly in rural areas (Coneval, 2018).

IMSS childcare centre coverage, 2020

Potential population served	Measured by the total maternity leave certificate awarded by IMSS in the previous 4 years	963,221
Objective population served	Measured by the total of persons with children 4 years and under who were registered with IMSS and had access to social security benefits	253,957
Actual population served	Children registered in IMSS childcare centres (includes effect of reduced demand due to COVID)	164,131
"Actual population served" divided by "Objective Population Served"		64.6 %

Source: CONEVAL (2021)

<sup>6</sup> Care is understood as specific activities to attend, assist, accompany, monitor and provide support to household members or other people, in order to seek their physical well-being and, in the case of young children, the satisfaction of their needs. It is designated as direct care when it does not include passive care, this is the activity of monitoring or being on the lookout while doing something else.

<sup>7</sup> Elaboration of products and/or collection of natural and wild products or supplies for the exclusive use or consumption of the members of the household, for which they do not receive payment. Accessed on <https://www.inegi.org.mx/app/glosario/default.html?p=ENUT2019>

Further to this, the “*Estancias Infantiles para Madres Trabajadoras*” (Childcare for Working Mothers) federal government programme was closed in 2018. The programme provided subsidised accessible and affordable childcare options for low income, informal sector workers -particularly mothers - with a broad geographical coverage (Coneval, 2019). The closure of the programme in 2018 has reduced the number of children accessing formal childcare nationally (Torres, 2020).

In the State of Chihuahua, in particular, there is a huge unmet demand from women workers for childcare which has reduced their availability for work. In 2018, the government of Chihuahua channelled a request to IMSS through the national Senate for an increase its provision of childcare services for women who are entitled to that service through their social security contributions (Camara de Senadores, 2018). However, it is not clear from information online whether that request was approved.

In addition to this request, the state and municipal governments of Chihuahua launched a state level “*Estancias Infantiles*”<sup>8</sup> programme, to compensate for the lack of childcare centres. According to the state government of Chihuahua, the aim of the “*Estancias Infantiles*”, programme is to improve employment access and retention, particularly for parents (Secretaria de Desarrollo Social del Gobierno del Estado de Chihuahua, 2020).

Since 2021, the Municipality of Chihuahua has stepped in to compensate for the closure of federally supported childcare facilities (*Estancias*), by providing subsidies to childcare centres for each low income child enrolled, reducing the cost for caregivers. Most users are informal sector workers but some formal sector workers earning minimum wage can also participate. This contributes to the ability of women to enter or remain in the paid workforce and increases the possibility of more stable and higher income jobs, and transitioning either to non-precarious informal work or to formal work<sup>9</sup>.

**4) Rigid and harmful social norms, resulting in unpaid care work burdens for women.** In Latin America social norms dictate that women are mainly responsible for unpaid domestic and care work (Avolio and Di Laura, 2017). Findings from the World Values Survey show that about 60% of the women in Mexico strongly agree or agree with the statement “*When a mother has paid work, children suffer*” (López, et al. 2021). As a result, women’s time availability for paid work is more limited compared to men; their pay is more likely to be interrupted; and they are also more likely to have part time work, although this is often not possible in the formal economy (Avolio and Di Laura, 2017).

**5) Discriminatory social norms also result in low expectations for women and girls to develop a professional career.** Evidence suggests that women tend to underestimate their abilities in STEM from childhood and that these attitudes are exacerbated by social stereotypes (López et al, 2021). Marchionni et. al (2018) showed, using data from TERCE and PISA tests<sup>10</sup>, that the advantage of men over women in mathematics is usually small or non-existent early in life (elementary school) and then increases as children progress in the educational system (middle-school)<sup>11</sup>. In Latin America and the Caribbean, on average only 0.5% of fifteen-year-old girls expect to work in ICTs (Information and

<sup>8</sup> <https://chihuahua.gob.mx/info/convocatoria-estancias-infantiles-2020>

<sup>9</sup> [http://www.municipiochihuahua.gob.mx/CCS/Prensa/Becamos\\_a\\_más\\_de\\_700\\_niñas\\_y\\_niños\\_para\\_su\\_cuidado\\_en\\_estancias\\_infantiles](http://www.municipiochihuahua.gob.mx/CCS/Prensa/Becamos_a_más_de_700_niñas_y_niños_para_su_cuidado_en_estancias_infantiles)

<sup>10</sup> The study includes 18 Latin American countries: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica Republic Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay and Venezuela.

<sup>11</sup> PISA (International Program for the Student Assessment, OECD) and TERCE (Third Study of Assessment of Educational Quality, UNESCO).



Communications Technology) compared to 3.9% of boys, which could suggest that choices about careers selection preferences begin to differentiate at an early age (López et al. 2021).

**6) Lack of access to financial services.** Auguste et al. (2021) found that the 90% of the gender gap in access to credit is explained by differences in income and collateral for loans between men and women (López, et al, 2021). Financial systems in Latin America continue to exclude women by not offering coverage for people with lower incomes and for SMEs, for which women disproportionately own. Poor access to credit and the dearth of knowledge about investing and the use of technologies limits women's ability to grow and formalise their businesses (Vaca Trigo, 2019).

**6) Working mothers face challenges with breastfeeding or pumping milk at their work places.** The Federal Labor Law in Mexico (Art. 170) establishes that lactating mothers are entitled to have two half-an-hour breaks per day, to feed their babies for up to six months after giving birth, in a suitable and hygienic place designated by their employer. When this is not possible, and with prior agreement with the employer, her working day may be reduced by one hour in this period. Despite this provision, only 1 out of 3 babies is exclusively breast-fed during their first 6 months (UNICEF, n.d), partly as a result of inadequate provisions for breastfeeding support at work. According to Conacyt (2016), the return to formal work outside home is one of the greatest contributing factors to low rates of breastfeeding. UNICEF (n.d.4) highlights that in practice, and despite existing legal provisions, employers do not make the necessary provisions to enable breastfeeding. A 2021 survey conducted by UNICEF and chambers of commerce in Mexico found that only 24% of companies provided breastfeeding support benefits under the Law and only 17.3% have a decent and hygienic lactation room. In addition, short maternity leave (only six weeks according to the law) also contributes to low rates of breastfeeding, and women may opt not to return to paid work in order to continue breast feeding (UNICEF, n.d.3)

### 3.1.2 Demand side barriers

**1) Low levels of economic activity.** In areas with low economic activity it is difficult for women to find opportunities for formal, paid jobs (Coneval, 2018). This results in important geographical disparities in women's labour participation and income across the country: they are greater in the north of Mexico and the urban centres where there is more economic activity and wages are higher compared to the south and rural areas (World Bank, 2020). The states with the highest participation of women in both the formal and informal economy are Colima (55.9%) and Baja California Sur (55.2%) whereas the entities with the lowest rate of female economic participation are Chiapas (31.1%) and Veracruz (36.5%) (Chavez et al 2022). As discussed in previous sections, participation in the formal economy is generally lower than participation in the informal economy throughout the country.

**2) Discriminatory labour regulations.** According to analysis presented the World Bank's Women, Business and the Law (2022) Mexico scores 88.8 out of 100, compared to the regional average across Latin America and the Caribbean of 80.4. Laws affecting women's pay, laws affecting women's work after having children, and laws affecting the size of a woman's pension are particularly in need of strengthening (WBL, 2022). For instance, Mexican law does not explicitly prohibit potential employers from inquiring about a woman's family situation during the recruitment process. Although the law requires equal pay for equal work, it does not clearly define equal pay for men and women for work of equal value (World Bank, 2020) nor does it clarify how it is calculated. The persistence of wage differentials indicates that equal pay legislation by itself may not be enough to narrow the gender wage gap. Another problem is that the law does not give parents the right to



choose labour agreements that include more flexible maternity and paternity leave which could benefit both companies and employees by reducing operating costs and expenses, staff turnover, and improving productivity and work-life balance (World Bank, 2020). Indeed, one of the lowest scores for Mexico in the WBL 2022 index is on the indicator measuring laws affecting women's work after having children (WBL, 2022).

**3) Discriminatory social and gender norms.** Employers often believe that women are incapable of carrying out jobs in particular sectors, and women are often excluded from certain types and levels of work (ILO, 2014b). There are low social expectations for women's professional development and professional growth careers which inhibits their participation in the formal sector (World Bank, 2020). For example, in Mexico, two out of ten people consider that men are better executives than women. In addition, one in four people in Mexico considers that, when there is shortage of work, men have a greater right to a job (Mckinsey, 2022). Employers still have the idea that women require higher economic benefits (e.g. social security) and therefore consider them to be more costly to hire. Thus, women are more often relegated to temporary jobs and are susceptible to unemployment in crisis situations (Universidad Autónoma de Coahuila, n.d).

In Mexico, only 3 out of 10 professionals who chose careers related to science, technology, engineering and mathematics (STEM) – professions where there is generally a smaller gender pay gap - are women (Chavez et al 2022). Unconscious gender biases also show up when hiring for STEM vacancies: both men and women unconsciously discriminate against women at the time of hiring (López et al. 2021) because they believe that women are less qualified to perform this type of work than men.

**4) Gender segregation in private companies discourages women's professional development.** A 2021 report by Basco et al (2021) for the Interamerican Development Bank looking at women's participation in the private sector shows that there is vertical and horizontal segregation in companies in the Latin American and Caribbean region. Mexico is aligned with regional trends: In Mexico women represent only 9% of boards of directors, only 1% are chief executives, 15% are vice presidents and area directors, while only 35% of women are general workers in private sector companies (IMCO, 2022)

**5) Workplace violence.** There is, however, a dearth of research on workplace violence faced by women in Mexico. One source of data is INEGI's National Survey on the Dynamics of Household Relationships (ENDIREH) which reported in 2021 that three out of 10 women aged 15 and over (27.9%) reported facing at least one form of workplace violence throughout their lives and two out of 10 reported experiencing it in the last year. The most common type of violence in the workplace reported is discrimination such as having fewer opportunities than a man to be promoted and receiving less pay than their male peers (IMCO, 2022). Violence in the workplace therefore represents a barrier for women to remain in the formal economy. There is a state-level disparity in reported workplace violence ever experienced by women between states, ranging from 17.1% (in Chiapas) to 37.8% (in Coahuila). Seventy three percent of women are not aware of any protocol for employer's response to violence in their workplace. The proportion of women who requested support or reported an experience was only 8%, and the main reasons for not doing so were considering it unimportant (32%) and fear of consequences or threats (22%) (IMCO, 2022).

### 3.2 Opportunities of women entering the formal economy

Participation in the formal economy has been recognised as an important channel for raising the status of women and promoting gender equality between women and men. It can be a route for women's empowerment, regular wages and salaries, relative job security, prospects for promotion,

supplementary benefits and regulated working conditions (Corner, 2011). This section explores some of the specific opportunities for women in the formal economy in Mexico.

**1) Average wages are higher** than in the informal economy (see section 2). Additionally, the probability of women working in the formal economy without receiving any payment is low as their work is under contract; this is not the case in the informal economy as noted by the data from ENOE 2022 presented in Section 2.

**2) Access to contributory social security benefits.** In Mexico social security for workers in the formal economy is mandatory. Social security includes a package of benefits such as protection against shocks (e.g. severe illness, widowhood, disability), access to health services, housing support, childcare and a pension<sup>12</sup>. As such, having access to social security would enable women to gain more economic stability and security, which could contribute to their economic empowerment.

**3) The main social security institutions, IMSS and ISSSTE, provide childcare services to beneficiaries,** who will have contributed to these services through their wages. Employers and the state also make contributions. As a result, women in the formal sector are better able to access childcare services than those in the informal sector, a positive cycle that would facilitate their continuation in more stable work conditions. Case study 2 describes the initiative for granting domestic workers social security benefits at the national level, which was approved by legislators on October 27, 2022.

#### **Case study 2: Granting domestic workers social security benefits in Mexico**

In March 2022, the Mexican Senate unanimously approved the draft Decree amending various provisions of the Social Security Law on domestic workers. According to the Senate, this project arose in response to the sheer numbers: there are approximately 2.4 million people informal domestic workers who do not have access to social security.

In the Decree, employers are obligated to register domestic workers with the Mexican Institute of Social Security, so that both domestic workers and their families enjoy Social Security protection through five types of insurance coverage:

- 1) Illness and maternity insurance;
- 2) Work risks, disability and life insurance;
- 3) Retirement and old-age;
- 4) Unemployment; and
- 5) Childcare and social benefits.

The Decree was sent by the Senate to the Chamber of Deputies, and was approved on October 27, 2022.

Source: Deloitte 2022 and Expansion 2022

**4) Increased human resources in economic activity and contribution to national economic growth.** Mexico's Institute for Competitiveness (IMCO) calculates that, by 2030, GDP could be 15% higher than that of 2020 if the government and the private sector implement actions to add 8.2 million women to the economy – 60% in the formal sector - over the next 10 years. This would translate to an increase in income tax collection of 2.5 billion pesos per year (IMCO, 2021).

**5) Positive reputation to companies that are seen to be advocates of women's economic empowerment:** there are institutional incentives for companies to be recognized as supportive of

<sup>12</sup> <https://www.imss.gob.mx/personas-trabajadoras-independientes/beneficios>

gender equality. The Mexican Standard NMX-R-025-SCFI-2015 (NOM 025) on Labour Equality and Non-Discrimination is a mechanism of voluntary adoption to recognize workplaces that have practices on labour equality and non-discrimination such as incorporating a gender perspective and non-discrimination in the processes of recruitment, selection and training; ensure equal pay for the same job; implement actions to prevent and respond to workplace violence; and foster work-life balance. This certification can convey companies' commitments to gender equality and increase their standing as socially responsible firms, while benefitting women's entry into formal sector work. While NOM025 is a good starting point, it is not comprehensive and not enforceable, so there is scope for improvement<sup>13</sup>.

Case studies 3 and 4 provide examples of initiatives to increase work flexibility for women in formal work, which has been proven to decrease barriers to entry and increases retention of women in the formal economy.

### **Case study 3: Example of a good practice: Measures to increase work flexibility**

Name of the public entity: National Council to Prevent Discrimination (Conapred)

Through staff surveys Conapred identified the need to reduce the length of the workday for public servants and implement mechanisms to enable more flexible work hours. The aim of this would be for greater balance between staff's work, family and personal life and to motivate them. In addition these changes would reduce stress generated by long working hours which translates into lower productivity, higher absenteeism, higher staff turnover, and increased recruitment and training costs.

Conapred provided options for reducing the number of hours worked (for example, with an earlier start time and ending the work day at lunchtime, or having the afternoon off on Fridays). Staff could choose a wide variety of work schedules. Through this initiative, Conapred has shown that implementing flexible or compressed working days requires senior leadership team commitment, but it does not imply additional costs. As a result of these measures, Conapred has anecdotal evidence that it has achieved improvements in productivity, savings in operating costs and an improved work environment, including better morale and motivation among staff.

Source: Ministry of Internal Control (Secretaría de la Función Pública) 2018

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<sup>13</sup> NOM 025 is a voluntary practice for companies, public entities and social organisations. As such there are no sanctions for lack of compliance and only a few public and private companies implement it (Forbes, 2020). As of November 2022, according to the Ministry of Labour, 513 public and private companies have adopted the NOM. In addition, adopting the NOM has economic costs that private and public companies must absorb, while the benefits of the implementation of the NOM are still not clear for private companies (Forbes, 2020).

#### **Case study 4: Online certification for companies to adopt a culture of labour flexibility: Bolsa Rosa**

In 2019, the Mexican company Bolsa Rosa launched an online certification called WIN Corporate for companies that complete an online course on developing flexible practices which can support work-life balance and foster professional growth and leadership for women. The online certification consists of four training modules which can be studied at any time and is designed to take 40 hours. The training covers trends in the labour market, a definition of labour flexibility, company diagnosis, legal framework for labour flexibility, communication plan, how to ensure flexible leadership, replication of the flexible-working model, and metrics and systems to evaluate, among others.

This certification is registered with the Ministry of Labour and Social Welfare in Mexico (STPS). Examples of companies that have adopted these good practices are Banregio, Alfa and Heineken Mexico.

Source: Bolsa Rosa (2019).

## 4. Recommendations to drive transformational women's economic empowerment outcomes within formal and informal labour markets

The following recommendations to the British Embassy in Mexico focus on ways to support transformational women's economic empowerment outcomes within formal and informal labour markets in Mexico:

- 1) Support the development of anti-discrimination clauses that can be incorporated into labour regulations.** Technical assistance based on international best practice can be provided to the government, working particularly with relevant commissions in the Chamber of Senators. Technical assistance can be provided by a legal expert who has experience with gender analysis. The purpose would be to identify gaps and the necessary legal changes and challenges to enforcement needed to guarantee women are not excluded from the labour force on account of their gender. For instance, this could include regulations that prevent employers from inquiring about a woman's family situation during the recruitment process, or clearly define "equal pay for men and women for work of equal value" which would give women workers the confidence to seek legal action if this is violated (World Bank, 2022). It would be useful to commission a review of equality and discrimination under labour laws in other Latin American countries to see what can be adapted to the Mexican context. Given the constrained current fiscal climate, it is more important to focus on legal changes that would not result in cost implications to the government. It is also important to focus efforts on mechanisms that guarantee effective implementation of the law too.
- 2) Support dialogue and collaboration between the private and public sector to close the gender gap in the labour market.** This could include providing incentives for some companies to generate relevant data to inform business planning that can lead to women's increased participation at all levels of seniority. Incentives could include awards (by the Embassy or

Embassy partners, including Chambers of Commerce) on good practices, in form where companies can be recognised. Data and analysis can help understand the barriers that women face in joining the formal economy. Data collected by the National Institute of Statistics should be complemented with sex-disaggregated data from private sector companies, for example, regarding women's and men's type of employment, sub-sectors in which they work, positions within the company, career progression, wages by gender and incidents of work place violence. Robust data can inform business planning and can lead to policies to increase women's participation at all levels of seniority. The embassy can also enable CSOs and external analysts to monitor the situation of women in the workplace.

- 3) Support research involving national and/or state authorities to generate evidence on how incentives, such as tax credits, can trigger investments in companies that have supportive labour conditions for women.** Results from a OECD (2022) survey in 43 countries showed that 22 countries<sup>18</sup>, including Mexico, have implemented specific tax reforms to improve gender equality. These measures have typically been implemented in the personal income tax system, either via changes to the unit of taxation or administration, or the inclusion of credits or allowances, although several countries have also introduced zero or reduced value added tax rates for sanitary products with the goal of improving the gender impacts of the tax system. More research is necessary, however, to ascertain how these changes impact on investment and growth in companies, which is important evidence to use to advocate for these types of initiatives. As such, research in tax law is needed to analyse the effectiveness of measures that have been recently implemented that generate fiscal incentives for women's employment. For instance, Mexico City's Fiscal Code was recently reformed to include taxes for digital private transport platforms, and the law set a lower tax rate if the driver is a woman (Código Fiscal de la Ciudad de Mexico, 2022).
- 4) Through technical assistance to support practices and schemes to promote same wage levels for women for similar jobs as men.** Joint action by the national and state ministries of trade and national and state level chambers of commerce, in collaboration with the Commission to Prevent Discrimination (CONAPRED), the Ministry of Labour and the Institute for Women (INMUJERES) can be taken, drawing on recent gender wage gap research funded by the British Embassy in Mexico<sup>14</sup>; piloting of innovative schemes that foster women's inclusion such as flexible work arrangements such as telecommuting and compressed workweeks (López et al. 2021); and allowing workers to choose between different work schedules (IMCO, 2019). Importantly, this collaboration could promote and support the certification for companies and diverse workplaces under NOM 025. Campaigns would disseminate information that highlights the value of these companies' engaging in socially responsible practices to attract new business and investments.
- 5) Provide technical assistance to the Ministry of Trade on ways to enhance NOM 25 and make its compliance easier for companies.** For example, recognition could be given once a company has met certain milestones in the process toward full certification, as a positive incentive to continue in the compliance process. This could help companies see certification as an easier task

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<sup>14</sup> Various estimates of the wage gender gap in Mexico use different methodologies. As long as the differences in methodology are clearly explained, it may be interesting to compare the results of the gender pay gaps from different studies to understand their different emphases. However, if it causes confusion when being used for advocacy, it may be important to rally efforts by involved stakeholders, including the National Institute of Statistics (INEGI), the British Embassy and IMCO, to agree on a common methodology that results on agreed figures that can be used for national and global advocacy.

to achieve. Likewise, this activity could be complemented with research to understand the barriers and incentives for the private sector to participate in these types of practices;

**Support research and analyses on initiatives that have successfully promoted the entry of women workers into male-dominated industries, which may include funding scholarships.** This effort could involve sharing good practices between the private and public sector, civil society organisations and academia. There is some evidence that targeted scholarships that develop the capacity of women in science and technology, particularly those from more disadvantaged backgrounds, could be a useful strategy. These scholarships could be co-funded by national and state ministries in charge of education and private sector companies that require employees with these skill sets. National and state ministries in charge of education and labour could promote these occupations among girls from an early age through communication campaigns. For adolescent girls and young women, the Embassy could support targeted jobs fairs for women, thus establish contacts with employers in these fields. Also, the Embassy should continue supporting initiatives such as the Skills for Prosperity Programme in Mexico (SFPmX) which implements models of public-private collaboration to strengthen Education-to-Employment partnerships that ensures support to young women. SFPmX's objective is to increase the market relevance and quality of technical and professional qualifications of young people to increase their employability and career opportunities<sup>15</sup>.

There is also scope for strengthening links with the British Council which has initiatives to support capacity development of young women, including on STEM. For instance, the British Council conducted initial scoping to assess the feasibility of implementing the global EDGE programme that builds English language and digital skills for young women in vulnerable contexts in Mexico. The British Council is also well placed to support STEM focused scholarships for young women through the Chevening Scholarship programme.

- 6) **Contribute to the national discussion on the value of care work and support a strong care system, by sharing information on good practices, and providing technical support on feasible elements** of a National Care System (NCS) in Mexico, including an analysis of different options to finance it. The NCS has been estimated to require a budget allocation of \$99 million pesos per year, an amount equivalent to 77% of the resources budgeted in 2021 for equality between women and men (IMCO, 2021). Pilot initiatives implemented in collaboration with certain public entities, either at the federal or state level. This could help overcome setbacks in Mexico's support of adequate care policies for informal workers, such as the closing of the Estancias Infantiles programme in 2019. The principles supported by the NCS are aligned with the United Nations' initiative for the Global Alliance for Care, launched in 2021 at the *Generation Equality Forum*<sup>16</sup> held in Mexico City and Paris, which is mobilising policy, investment and action in the care economy (United Nations, 2021). As such, having successful care policies and programmes would help align Mexico's policies with the international good practices it supports.
- 7) **Provide technical support and resourcing for national and state institutes for women to collaborate with civil society organisations to map subsidised childcare centres that meet quality standards** as defined by Mexico's Institute for Integral Family Development (DIF) and which therefore provide affordable services for women in the lowest income quintiles. Financial

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<sup>15</sup> <https://www.dai.com/our-work/projects/mexico-skills-for-prosperity-mexico-s4pm#:~:text=The%20Skills%20for%20Prosperity%20Mexico,job%20and%20for%20the%20marketplace>

<sup>16</sup> <https://forum.generationequality.org>

support could then be provided for the mapping and related information could be disseminated through targeted campaigns to mothers or other primary care providers from low-income households, including on relevant websites and social media;

- 8) **Provide financing for INMUJERES to commission a study into workplace violence faced by women**, to understand its different manifestations, its drivers and consequences for women's workplace participation since this is currently an area with limited information and analysis in Mexico.
- 9) **Support think tanks and research institutions' work on gender sensitive budget analysis**, so they can use data for evidence-based engagement with legislators and the Ministry of Finance to ensure resources are allocated to the effective roll-out of gender responsive labour legislation and programmes.



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