



Center for
Inclusive Growth

GENDER NORMS STUDY: WOMEN-LED MICRO AND SMALL BUSINESSES

EXECUTIVE SUMMARY **PERU 2022**

Introduction

Social Norms are the rules that govern behavior. Gender norms are social norms defining acceptable and appropriate actions for women and men in a given group or society. They are embedded in formal and informal institutions, nested in the mind, and produced and reproduced through social interaction. They play a role in shaping women and men's (often unequal) access to resources and freedoms, thus affecting their voice, power and sense of self.

The purpose of this study was to identify gender barriers, perceptions and factors that limit shared responsibility in the home and which influence the low participation of men in domestic and care work. The study was also conducted to identify, with the participants, intervention strategies that promote behavioral change around shared responsibility. Qualitative interviews covered individual beliefs, family and societal expectations and challenges. The focus group consisted of growth-oriented entrepreneurs with two or more employees and who have been in business for at least two years.

Methodology



53 respondents
(27 women, 26 men), composed of:



27 business owners
(15 women, 12 men),
22 family business owners
(12 women, 10 men)
and four husbands of
women entrepreneurs



26 individual interviews
(12 women, 14 men)



8 group interviews of 2-5
people per group
(16 women, 12 men)



Study conducted in nine different
regions in the North, South, East &
Central Zones



Study conducted April to July 2022

Key Findings

The study found two main social norms defining the roles of both men and women:



Women should be
responsible for unpaid
domestic work and care



Men should be the
main breadwinner &
authority figure

- Approximately 80% of women interviewed say they are **bound by traditional gender roles** and the expectations and pressures from the family and society as care givers.
- Women are expected to **care exclusively for the children** with little support from their partners. Roughly 85% of women reported a **double or even triple burden** when they combine paid work with unpaid domestic and care work.
- Men are expected to be the breadwinner. Approximately 40% of women believe in the **patriarchal system** where men should be the head of the household.
- Around 1 in 5 men said that they either observed or practiced **gender-based violence**.
- 100% of the women entrepreneurs interviewed had either seen or heard about a case of **violence in their close environment** (with their mothers, friends, neighbors).

NORM 1

Women should be responsible for unpaid domestic work and care

- Both men and women expressed the expectation that women are the main care givers and are responsible for unpaid domestic work.
- 80% of women interviewed say they are bound by traditional gender roles and the expectations and pressures from the family and society as mothers and care givers.
- 85% of women say that when they combine paid work (their own enterprise and/or formal paid work) with unpaid domestic work and childcare, the burden is double, or even triple. In many cases this double burden does not even contribute to their life plans. Men said they do not experience this double burden. However, because of the precarious economic situation in Peru, both women and men say they cannot meet their life goals because of work burdens and time poverty.
- 80% of women interviewed said that they would have more time to dedicate to their children, sick relatives and themselves if their husbands increased their share in domestic work and care.
- When asked 'How would you feel if you could fully carry out your role as a father and your family responsibilities?', 75% of men said that this would give them fulfillment and allow them to spend more time with their families. What blocks them from doing this are the social norms that women should be the caregiver and men should be breadwinner.
- Women entrepreneurs said that they felt conflicted between unpaid domestic work and care, which allows them to spend more time with their children, and paid work which allows them access to an income, training, networks and friends.
- Men, on the other hand, express a strong preference for paid work (70%) compared to unpaid, further reinforcing gender bias related to these social norms. Their belief is that men cannot stop working because with it they get the resources for the home; women have the exclusivity of caring for their children. Even the husbands of women entrepreneurs interviewed stated unpaid work should be assigned to women and paid work to men.
- Women shared an expectation to be good mothers, including being responsible for their children's personal development, values and motivation. In addition to fulfilling their role as mother, they are also expected to be a good wife, daughter, sister and relative.
- Men said that women are expected to bond with their children and be sentimental and offer spiritual guidance. Men also said that women should take care of the house. They saw this active home role as complementing the man's role as the main breadwinner.



Enforcers of this norm

Women shared that they feel pressure from family members to be good mothers, to serve and provide the best for their children. Some women also shared that gender inequality and stereotypes are also generated by women themselves. For example, stating that they could not rely on support from their partners because they do not have the multifaceted capacity of women.

“My brothers expect a lot from me, that I am the best mother, the best sister, the person who knows how to overcome problems and fulfil my dreams.”

Female respondent, Ucayali, 32 years old, married, 2 children, restaurant and winery.

NORM 2

Men should be the main breadwinner & authority figure

- 40% of women believe in the patriarchal system and religious beliefs where men should be the head of the household. Religious beliefs heavily influence roles and responsibilities, for example, that the man is the head of the household by divine mandate and bears a great responsibility.
- Both women and men agreed that men should be responsible for providing a steady income to the household and should be recognized as the head of the household. Women also said that men were expected to be authority figures and the providers of security.
- As fathers, men said that they were expected to shape and discipline the family and teach the children respect. Women saw fathers as those that provided money and set an example.
- Men shared that they felt pressure to exercise authority. Furthermore, men shared that they feel pressure to be the breadwinner, to provide for women's needs and not let them down and to set a good example.
- The social norm of the man as the breadwinner is also supported by the fact that it is easier for men to find work than women in Peru, for example as an entrepreneur a man can more easily take out a loan or access technical support.

“My husband is the one in charge of the home. Well, because I’m a Christian and the main head of a family is the husband because that’s how God commands him. It’s a very important thing.”

Female respondent, Piura, 30 years old, married, 1 child, beauty therapist



Gender-based violence



The study showed that men continue to try to justify or downplay violent behavior.



1 in 5 men said that they either observed or practiced gender-based violence.



The study found that physical violence had been experienced by both men and women. Economic violence (which includes restricting access to money) was also mentioned.



100% of the women entrepreneurs interviewed had either seen or heard about a case of violence in their close environment (with their mothers, friends, neighbors).



Both men and women acknowledged that conflict does occur in the home. This is often connected to money or how the children are raised. Both said that conflict was resolved through communication.



Of the women interviewed, only 60% of women knew how to access national care support services linked to violence. Women shared that they do not trust these services.

“I come from a family where they teach you to be macho, where the man rules and has the last word. Sometimes you go to drink beers with your friends and your wife isn’t happy. On occasion I have fought with my wife and, well... I apologize.”

(Male respondent, Piura, 39 years old, married, 4 children, sale of watches/handicrafts).



“I have been assaulted many times by my children’s father. I do not know why, sometimes nothing was good enough for him. I have not been a bad woman or anything to suffer these hits.”

(Female respondent, Junín, 56 years old, lodging and restaurant)

These findings sit in the context of academic [research](#) which shows that 70% of women owners of formal small businesses have experienced violence by their partner including physical and economic violence. It is estimated that due to gender-based violence, women micro-entrepreneurs lose around \$ 9,000 USD each year, causing a loss of 5.72% of GDP in Peru.

During the interview process, men were interviewed by men and women by women, to ensure sensitivity.

Recommendations & Actions

The study showed a need for strengthening communication and organization within the household, as well as a mutual willingness to get involved jointly and equitably in domestic and care tasks so that women can also develop their own economic independence through work. The following are a combination of recommendations from study participants and CARE Peru:

1. Collecting the data

Continue to collect and analyze gender disaggregated data on perceptions and expectations around gendered roles and how these present barriers for the growth of women entrepreneurs. This will inform a new element of CARE's Ignite program focused on shared responsibility targeting women entrepreneurs, their husbands and families. This data will also help to further improve digital training apps for women entrepreneurs focused on soft and gender skills. New training will also be offered to CARE's local financial partners on gender and shared responsibility.

2. Awareness raising with project participants

Support program participants to understand their own, and society's, expectations and beliefs around gendered roles and responsibilities and how these affect life planning. Men also expressed the need for more equal opportunities for women, for example: equal pay; promoting entrepreneurship; specific targets for public and private organizations for employing women; care services for the children of working women. Men also expressed a desire to find solutions for increased shared responsibility in the home.

3. Designing interventions

Actively support program participants (both men and women) to shift the balance and increase shared responsibility for childcare and housework through: communication and dialogue; organization and time management related to domestic and care tasks, paid work and self-care. Promote the importance of shared responsibility amongst men and children.

4. Gender-based violence services

Coordinate with GBV response services so that they provide training or information on their services and how to get help. Continue to collect and analyze gender disaggregated data related to gender-based violence to ensure early support and signposting for program participants.



The Ignite Program

Global Results

Impacted **116,000** Micro & Small Enterprises, majority women-led, with loans and support services

Reached **12+ million** with large-scale campaigns

Trained **8,000+** entrepreneurs



“We women realized that we were carrying the men, we all worked like this. But after the training, we realized the importance of a fair distribution of the workload.”

**Nancy Córdor Capcha,
Maca Producer**



UNLOCKED LOAN CAPITAL

Ignite has **mobilized 115 million USD in loans** for micro and small entrepreneurs, majority women-led



WOMEN'S ECONOMIC EMPOWERMENT

89% said their **confidence in running the business has increased** since participating in Ignite



BUSINESS GROWTH

83% tell us that the Ignite program has contributed to an **increase in their business sales**



FINANCIAL INCLUSION

50% did not have **access to loans** prior to the Ignite program

What's the model for growing women-led businesses?

Increase Access to Tailored Finance



Increased loan sizes;
Flexible repayment terms and reduced collateral requirements;
Alternate digital delivery channels; and
Adapted marketing materials and promotional channels.

Shift Gender Norms



Challenging prohibitive credit requirements;
Tackling mobility and unpaid care issues;
Engaging men and households to support women; and
Large-scale outreach campaigns.

Provide Critical Support Services



Financial education tailored for women;
Capacity and business skills building; and
Ongoing coaching, mentoring and support networks.

Address the Gender Digital Divide



Adapting / promoting women-centered digital solutions;
Building digital capability; and
Promoting digital tools and financial services.

GROWTH OF
WOMEN-LED
BUSINESSES

