



Social Norms

Women’s disproportionate time burden

Disproportionate time burden refers to the unequal distribution of unpaid domestic and care work that limits individuals’ time, flexibility, and mobility.

Because women carry a disproportionate share of these responsibilities, they have less time to engage in paid work, manage income, and use financial services, constraining their participation in the formal financial system.

Why is this barrier important?

Time is a finite economic resource, and how it is allocated shapes participation in both economic and financial systems. Women [bear a disproportionate share](#) of unpaid care and domestic work, limiting their ability to participate consistently in income-generating activities, and giving them less time for learning, rest, or civic participation. These constraints reduce women’s capacity to earn, save, transact, and build financial histories. Care responsibilities also restrict mobility and flexibility, making it more difficult to travel, interact with financial institutions, or adopt new financial products. Over time, these dynamics reduce both the frequency and depth of women’s participation in financial systems, reinforcing gaps in access and usage.

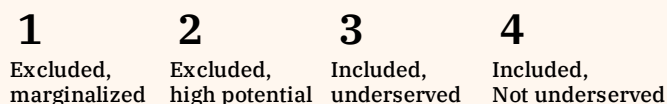
Connected Barriers



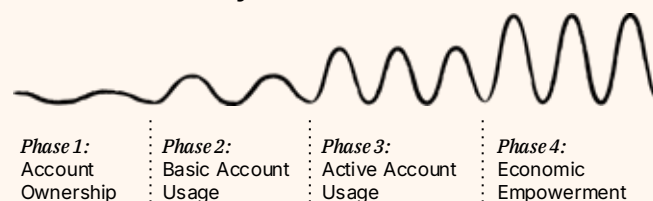
All Other Barriers

Social norms barriers influence and are connected to all other barriers

Most Relevant Segments



Customer Journey Relevance





Key evidence relevant to this barrier

The evidence consistently shows that women's disproportionate time burden is rooted in social norms that assign unpaid care and domestic work primarily to women. Across contexts, these norms shape how time is allocated within households, limiting women's participation in paid work and economic activities. Global data highlights the scale of this constraint: [45% of working-age women](#) are outside the labor force due to unpaid care responsibilities, compared to just 5% of men.

Women's unpaid care work is essential to the functioning of households and economies, yet it is not reflected in GDP. This labor, such as including cooking, cleaning, and caring for children or elderly family members, comes at a cost: it reduces women's available time and represents a substantial, unrecognized contribution to economic activity.

- Globally, women perform approximately 76% of all unpaid care work and spend an average of 2.4 more hours per day on unpaid domestic and caregiving activities than men. In Asia and the Pacific, this number is closer to 80%. ([ILO 2018](#), [UN Women 2024](#), [World Bank 2024](#), [Gugan, Steward, and Subhashini 2024](#))
- Unpaid care work is estimated to generate \$10 trillion annually - roughly 13% of global GDP - yet it is rarely counted in national accounts, rendering much of women's economic contribution invisible. ([ICRW 2023](#))
- In South Africa, working women spend 228 minutes a day (or 3.8 hours) on household chores compared to 75 minutes (or 1.25 hours) for men. ([IMF 2021](#))
- Lack of childcare and social norms enforce women's disproportionate time burden spent on taking care of children on household activities, and therefore, restricts their mobility. For example, many women in India rely on the willingness and availability of husbands to drive them to meetings. ([UN Women 2023](#))

Care responsibilities do not diminish when women enter the workforce - they must be managed alongside paid work. As a result, women often adjust how, when, and how much they participate in the labor market, limiting their ability to enter, remain in, and progress within paid employment.

- Unpaid care work is the main barrier preventing women from getting into, remaining, and progressing in the labor force. In 2018, 606 million working age women said that they were not able to do so because of unpaid care work compared to 41 million men. ([ILO 2018](#))
- Disproportionate time burdens constrain not only women's entry into the workforce but also their performance once employed. Even when working, women spend significantly more time on unpaid care and household responsibilities than men, reducing productivity and competitiveness in the labor market. ([IMF 2021](#))
- Rates of women dropping out of the workforce increased during the COVID-19 pandemic as they took on more household responsibilities such as home schooling, child care, and caring for sick and elderly family members. This led to an increase in gender employment gaps and reversed decades of progress, which will have long-lasting effects on women in the workforce. ([CFI 2022](#), [ICRW 2023](#))
- When social norms and expectations confine women into familial and caregiving roles, they are disproportionately represented in the informal and domestic sector, which is often low-skilled and undervalued. Higher level positions in business and entrepreneurial endeavors remain predominantly male. ([Journal of Business and Socio-Economic Development 2024](#))



Key evidence relevant to this barrier

- In Senegal, women spend an average of six times more time than men completing household activities, regardless of formal employment or unemployment. This discrepancy prevents women from entering the labor force and forces those who do to find flexible opportunities, such as informal or domestic employment - areas that are low-skilled, low-pay, and have a lack of protections and benefits. ([IMF 2021](#))
 - In contexts where public services do not adequately address women's unpaid care burdens, private sector interventions can help mitigate constraints. In Kenya, some firms provide childcare, eldercare, and flexible work arrangements; evidence shows that women with access to subsidized childcare were 17% more likely to be employed and less likely to lose earnings due to care responsibilities, with simulations suggesting that expanded daycare access could nearly eliminate the gender gap in labor force participation. ([UN Women 2024](#), [ICRW 2023](#))
- Women's time constraints shape how - and whether - they engage with financial systems.** Unpaid care responsibilities limit women's ability to travel, transact, participate in training, and consistently use financial services, while also influencing how providers perceive and serve them. As a result, financial inclusion efforts that do not account for time use and social roles risk overlooking both women's demand for services and the design features needed to reach them effectively.
- Women's time constraints - driven largely by unpaid care responsibilities - limit their ability to engage with financial services, including traveling to access providers, completing transactions, or participating in income-generating activities. Financial services that reduce time burdens, such as digital payments or more accessible delivery channels, can improve women's ability to save and use financial tools. ([CGAP 2021](#))
 - Gender norms - particularly those shaping women's roles in unpaid care and household responsibilities - restrict women's mobility, economic participation, and decision-making power. These constraints limit women's ability to access, use, and benefit from financial services, meaning that financial inclusion efforts must account for how time and social roles shape engagement. ([CGAP/FinEquity 2021](#))
 - Women's participation in digital literacy and skills training is often constrained by time poverty, driven by unpaid care and household responsibilities. Competing demands on women's time make it difficult to attend, complete, or consistently engage in training programs, limiting their ability to build the digital capabilities needed to access and use financial services. ([World Bank 2025](#))
 - Time burdens can distort perceptions of women's demand for financial products and services. Because domestic and caregiving responsibilities limit women's engagement with traditional financial institutions, providers often do not view them as valuable customers. This misperception reflects a limited understanding of women's financial needs and shapes the types of products and services designed and distributed by financial service providers (FSPs). By contrast, digital financial products grounded in women's lived experiences can expand financial inclusion while delivering significant time savings. ([World Bank 2022](#))
 - Evidence from rural Niger shows that digital payments saved users an average of one hour of travel time and more than three hours of waiting time per transfer - an especially important gain for rural women, given their extensive work responsibilities and distance from branches. ([World Bank 2022](#))