

Improving progression opportunities for women in low-paid and low-skill jobs in South Africa

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THE
BEHAVIOURAL
INSIGHTS
TEAM



The Behavioural Insights Team

The Behavioural Insights Team (BIT) is a global social purpose company that generates and applies behavioural insights to inform policy, improve public services and deliver results for citizens and society.

About this report

This project is supported by JPMorgan Chase as part of their \$350 million, five-year global commitment to prepare people around the world for the future of work. This commitment will focus on creating economic mobility and career pathways for underserved populations and the firm's employees, by collaborating with educational and research institutions to forecast emerging skillsets in the financial services industry and enable new training programs to prepare the firm's workforce for changes in technology and business. While this report has been supported by JPMorgan Chase, the contents and opinions in this paper are those of the authors alone and do not reflect the views of the JPMorgan Chase Foundation, JPMorgan Chase & Co. or any of its affiliates.

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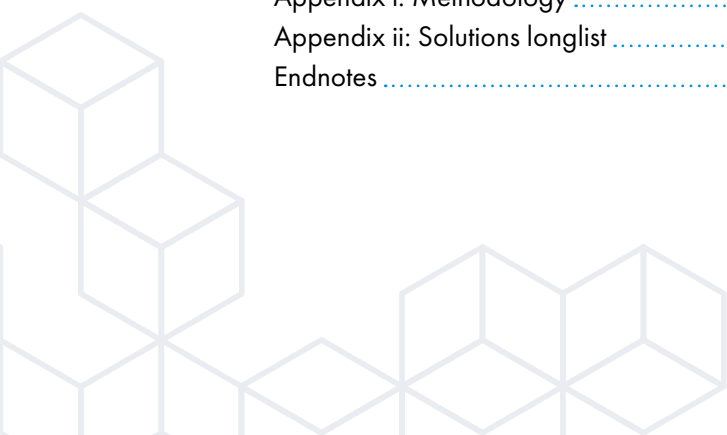
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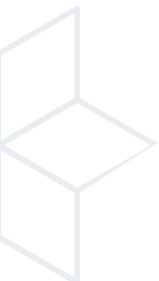


Executive Summary

This report presents the findings of a research programme on the barriers faced by women in low-paid and low-skill work in South Africa, alongside potential solutions. The research, conducted by the Behavioural Insights Team (BIT), was part of a global research programme focused on South Africa, the UK, France, and Spain. Our work included a review of existing literature, a survey of 961 low-paid workers, 6 in-depth interviews with low-paid women, and a co-design workshop that brought together a range of charities, advocacy, and research organisations.

Below is a summary of the barriers we uncovered alongside interventions with the greatest potential.

Job-related barriers to progression





Personal barriers to progression





We welcome the opportunity to collaborate with employers and research organisations to:

1.



Implement solutions that have already demonstrated proven impact

2.



Trial solutions that have high potential

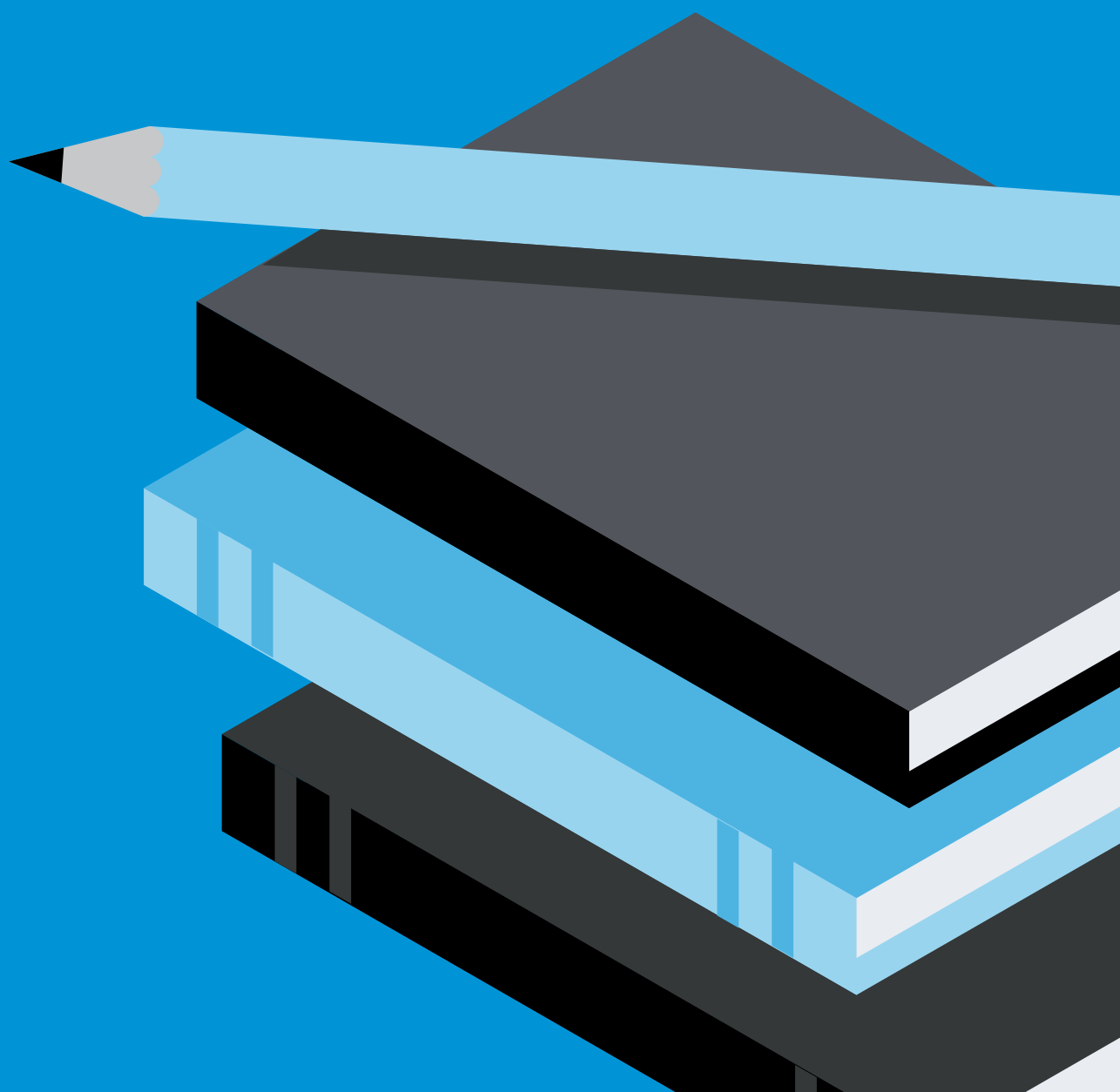
3.



Develop new ideas and subsequently test them



Introduction



Background

Globally, women are more likely to work in low-paid and low-skill work than men.¹ In South Africa, statistics on the proportion of low-paid workers that are women are not readily available. However, one study, from 2015, found that 54% of low-paid employees were women.²

A major factor driving this inequality is that women are disproportionately responsible for childcare and housework than men, stretching their income and limiting their access to the labour market and opportunities to progress.³ Supporting women's progression is imperative to gender equality and the economy.⁴

The Behavioural Insights Team (BIT) is carrying out a global research programme to identify and design solutions for women in low-paid and low-skill work in South Africa, the UK, France and Spain, supported by JPMorgan Chase. This programme is the first of its kind to examine and build solutions for the particular barriers faced by low-paid women.

Throughout this programme of work, our focus is on understanding the barriers that low-paid women in low-skill work face and design solutions that employers, charities or public services are in a position to implement. We acknowledge the role of legislation and policy change, but these levers are outside of this programme's control. Similarly, we do not focus on what women can do, since these other partners and channels are typically in a stronger position to create change.

In this report, we present our research findings seeking to understand the key barriers that women face in South Africa alongside promising solutions. Our findings are in separate reports for the [UK](#), [France](#) and [Spain](#).

Our insights are based on the following sources (the full methodology can be found in [Appendix A](#)):

- 1 Literature review**, summarising existing evidence on the barriers women face to progression and possible interventions to address these barriers, including research highlighted by the experts we interviewed.
- 2 Survey** of 961 low-paid workers in South Africa (70% women, 30% men) to better understand how women prioritise the barriers identified in the literature review and whether this differs to men.
- 3 In-depth interviews** with 6 low-paid women in South Africa, to better understand how the most highly prioritised barriers are experienced.

Following this exploratory phase, we then generated realistic solutions through a:

- 4 Co-design workshop**,⁵ attended by a range of charities, advocacy, and research organisations, to present our findings and to co-create ideas for possible solutions.



Definitions

→ Low-paid

Throughout this research programme we have used the OECD definition of “low-pay” work, defined as **workers earning less than two-thirds of median earnings**.⁶ In South Africa, this equates to earning less than R30,500 per year, based on 2019 data.⁷

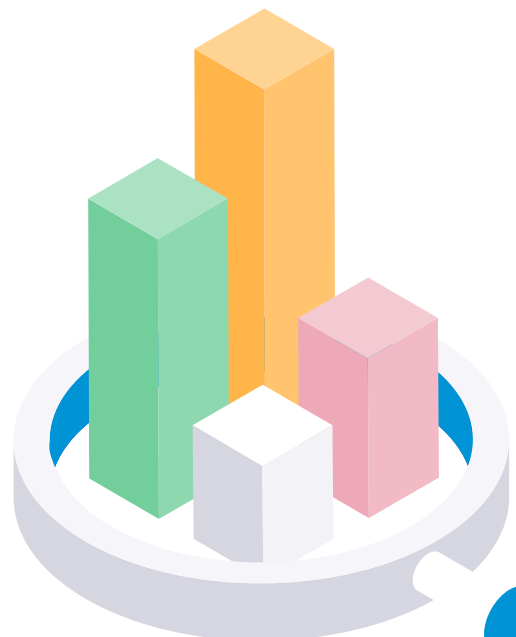
→ Low-skill

While there are multiple ways to define low-skill, in practice, it is usually defined in terms of educational attainment, such as below upper secondary level.⁸

It is worth noting, the definition of skill can itself be subject to gender bias, where those associated with female-dominated occupations are perceived as lower skilled.⁹ Some skills may also not be widely recognised and therefore considered as low-skill when in fact they are skilled.¹⁰

→ Progression

After an ‘increase in pay’, the low-paid women we surveyed identified ‘a more secure contract’ as the most important defining factor for progression. Rather than focusing on progression as exclusively about increasing pay, we use the term progression to include attaining higher quality work. This acknowledges that increasing pay does not necessarily lead to higher quality work.¹¹ Increases in pay alone can come at the cost of other factors that contribute to higher quality work, such as job security and job safety.

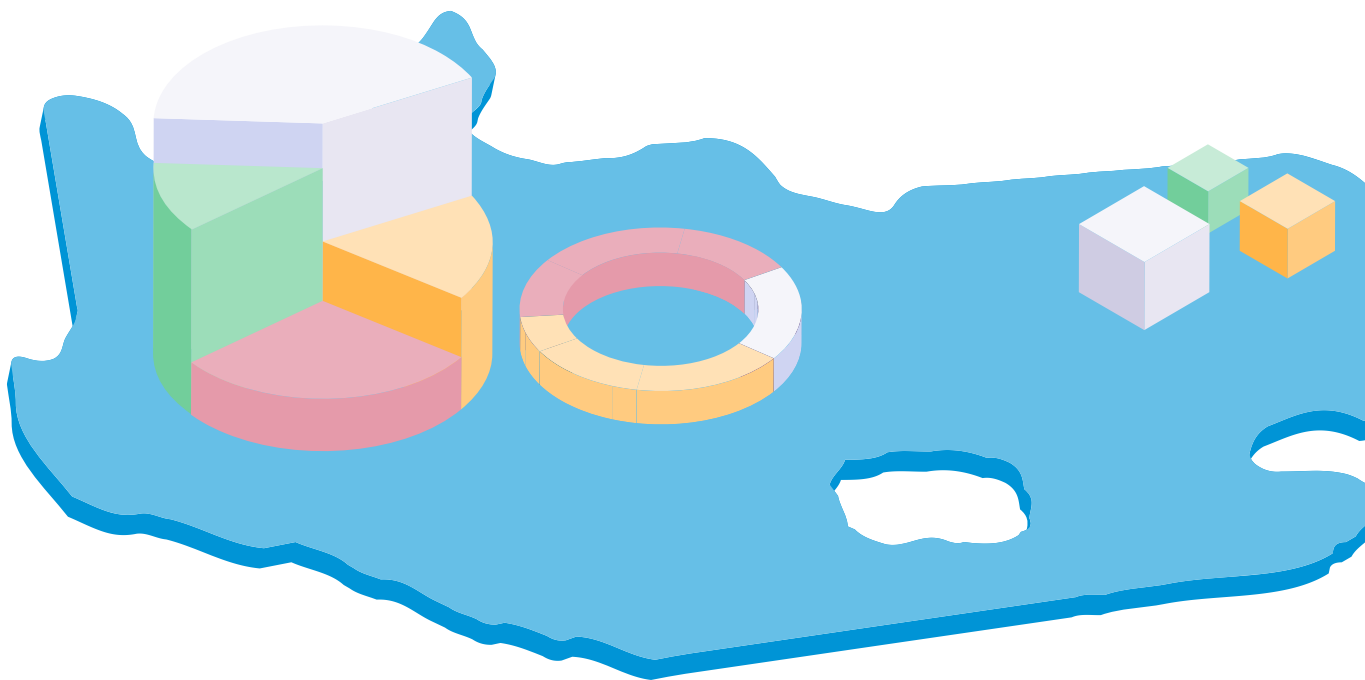


Current context in South Africa

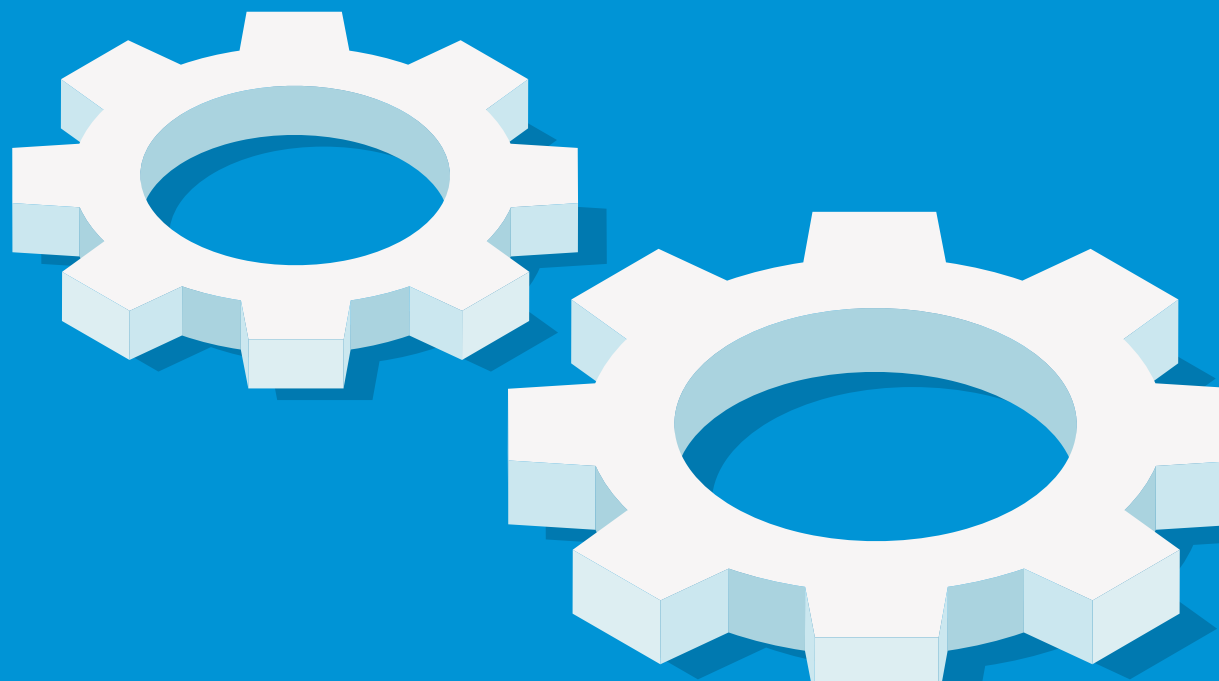
Women's participation in the labour force has increased from 40% in 1994 to 54% in 2019.¹² The rise in female participation is attributed to removal of Apartheid laws allowing black women to enter the labour market, changing cultural norms and reduced fertility rates. However, much of this increased participation derives from "low-skilled jobs and self-employment in the informal sector, typically poorly paid and precarious work."¹³

In South Africa, high-skill positions are predominantly held by men, with just 33% of managerial positions held by women.¹⁴ Additionally, low-skill positions are predominantly held by women, particularly domestic workers who are 96% women.

One paper finds that black women are more likely to hold lower paying jobs while other ethnicities and men are more likely to hold higher paying jobs, suggesting that progress in terms of mobility by ethnicity has stagnated.¹⁵ The overrepresentation of black women in low-paid roles is likely driven by the systematic exclusion during Apartheid from education.¹⁶ Evidently, this must be taken into consideration when assessing the barriers to progression for low-paid women in South Africa, and subsequently when designing solutions.



Barriers & interventions



In this section we discuss the barriers faced by women and possible solutions to address these barriers. We have categorised these barriers into job-related barriers, which relate to the job itself, and personal barriers, which relate to the individual. We are primarily interested in what wider actors like employers, charities or public services can do, rather than central government or individual action.

The solutions presented include those already evaluated, alongside new solutions which have not been tested. Therefore, while we provide high-level thoughts on impact and feasibility for each solution, in most cases further research should be conducted. We also provide suggestions and concerns with solutions that were gathered from the workshops we held. The full list of solutions considered can be found at [\[link\]](#).

Job-related barriers to progression

Job-related factors are those that relate to the job itself: safety, flexibility and predictability, job security, the commute, and organisational processes.

Increasing safety in the workplace

Why is lack of safety in the workplace a barrier?

In the surveys, an unsafe working environment emerged as the top selected barrier (by 40% of women and about 33% of men) that low-paid workers said would prevent them from taking a new role, even if it paid more. These results reflect evidence on working conditions in South Africa, particularly in the informal economy where occupational health and safety laws are less prevalent.¹⁷



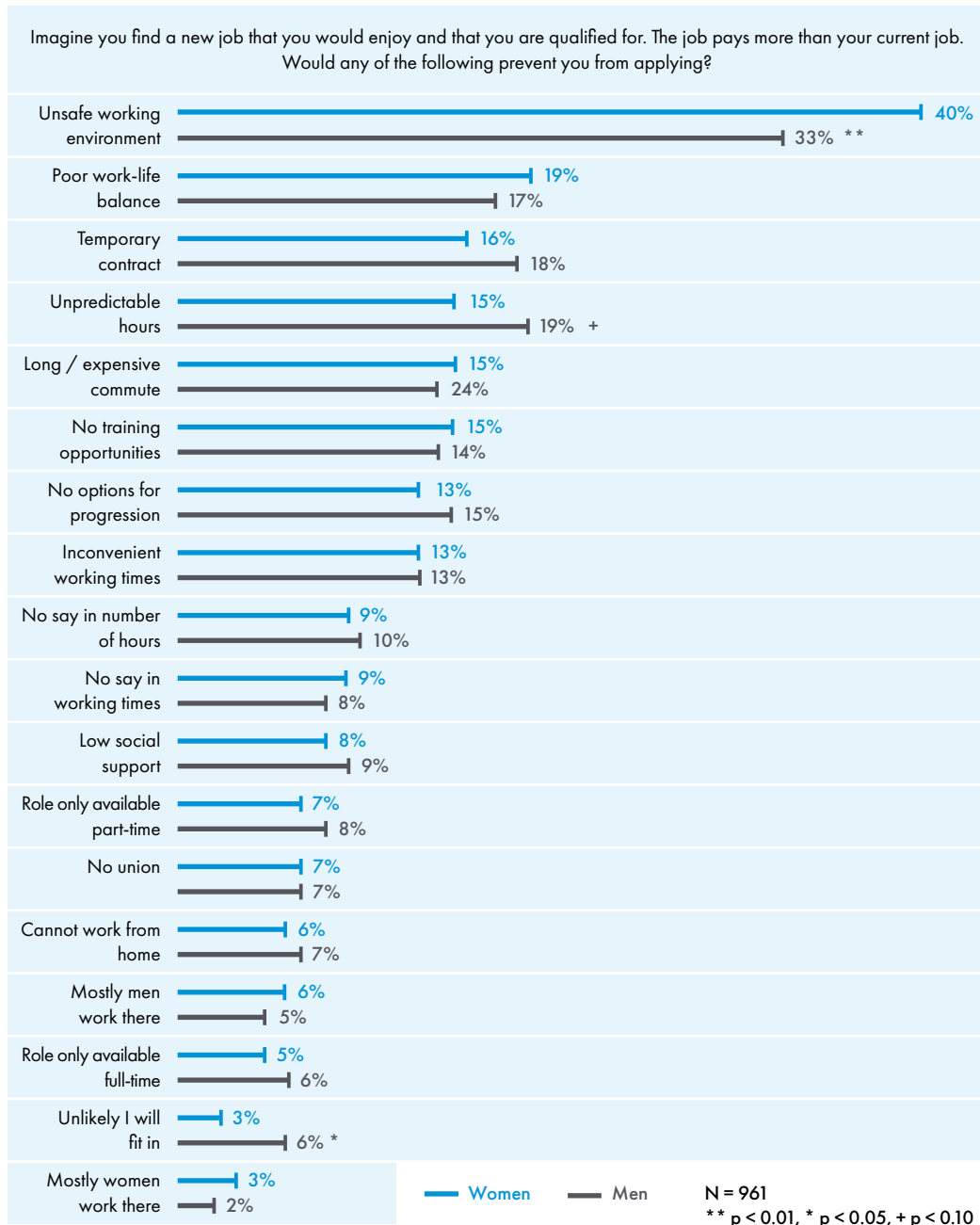


Figure 1. Proportion of women and men saying that a given barrier means they could not work in the role regardless of pay

Low-paid women we interviewed also expressed safety as a key concern. Women were primarily concerned about physical safety, for example being robbed or experiencing sexual violence in the workplace. One woman stated:

“Security, there must be tight security even when people think of robbing you they must think twice because they know that there is tight security there.”

The interviews also shed light on the link between safety at work and progression. Women described how feeling unsafe at work contributes towards worry and nervousness about progressing to a new role. For example, one woman stated:

"I think they stop us with progression because if I don't feel safe in a workplace you are going to have that 'am I safe here?' mentality and you wouldn't be comfortable at work. If you are not comfortable working, then there is no progression."

INTERVENTION 1: Safety checks or reviews of an organisation by an external reviewer

What is it?

External review of an organisation can help women to know in advance whether a location is safe and may encourage the organisation to improve if they score poorly.

This could work in a number of different ways. For example, an employer could commission reviews of people's homes for a cleaning or caring role. Alternatively, an agency could commission a review of an organisation before an agent starts work there. The agency could notify organisations that any inappropriate behaviour will be reported via the review platform which may lead to the organisation being banned.

What did charities, advocacy, and research organisations think?

- Creating a "Glassdoor" for safety may be a method of implementation
- Implementation may be difficult as it may be difficult to identify a credible third party to conduct the reviews

What does the evidence say?

This was a new solution that came from an interview with a low-paid woman based in the UK, who primarily does casual work such as temporary customer service work, who stated they always read reviews on Google about a workplace or an agency. As such, this is not a tested solution.

Having said this, evidence from other areas suggests that measures to introduce transparency could be promising. For example, voluntary certification standards can help reduce information barriers for consumers and help people make purchasing decisions in line with their preferences and values.¹⁸ Also, there is evidence that sustainability certification programmes can have a positive impact on quality.¹⁹

Behavioural insights

- Improves **transparency** for prospective employees
- Reduces **frictions** for people trying to find out how safe an organisation is and for reporting inappropriate behaviour

Channels and key partners

External reviewer, employers, job sites

Increasing flexibility and predictability

Why is lack of flexibility and predictability a barrier?

Flexibility

Women are disproportionately responsible for unpaid care work compared to men.²⁰ Thus, flexible working arrangements are critical for women to participate in the labour market to manage both paid work and unpaid care work.

Flexible working arrangements are typically less well paid per hour than non-flexible arrangements for similar roles, as workers pay a “penalty” to work flexibly.²¹ Additionally, low-paid flexible roles are more likely to be on more insecure contracts, whereas high-paid and high-skill jobs are typically offered on a permanent contract.²²

Most factors relating to time flexibility did not emerge as important for the low-paid women we surveyed, and there were no significant differences between women and men for any of these factors. Low-paid women interviewed also felt that their need for work was more important than their need for flexibility. This may reflect the high unemployment rate in South Africa, as people would be less likely to impose restrictions on what work they would take on, as well as greater reliance on informal care networks. Women stated they only feel confident to express their flexibility needs once they have been working for some time. They were worried they will be perceived negatively if they ask for flexible hours shortly after starting work:

“I would wait long till they understand my situation. I don’t want to seem like I am a needy person.”

Predictability

An often overlooked challenge for low-paid workers is predictability. A consistent finding from the interviews was the desire to have predictable hours. Reasons for wanting this predictability varied between interviewees, with one woman stating:

“Set hours would give me more time with my kids to do my own personal things. We have things that we have to do. Number one, kids. Number two, family. Number three, dating and my calling.”

Another woman referred to preferring predictable working locations for reasons of safety:

“I want to know the distance I have to travel every day and if I will be using public transport. I want to know if I will be safe and be home on time”

One woman, who works as a street seller, stated that set hours allowed her to build her customer-base and provide consistent service so that she can sell more.

INTERVENTION 1: Shift swapping & scheduling

What is it?

This intervention is two-tiered. Firstly, advance scheduling provides women with greater certainty over their working patterns. For one low-paid woman we interviewed, predictability was the most important factor, as knowing her hours in advance allows her to spend time with her children.

Secondly, technology-enabled shift swapping allows workers to swap their shifts with other workers without requiring manager approval. Thus, last-minute emergencies, such as illness of a child, can be managed.

What did charities, advocacy, and research organisations think?

- There was some initial scepticism about whether this intervention is feasible

What does the evidence say?

Evidence it increases predictability. A US study specific to the retail industry implemented a randomised controlled trial (RCT) to evaluate increasing schedule stability and shift swapping.²³ The study found that tech-enabled shift swapping increased the consistency of shifts, both in terms of start and end times and in terms of the time of day, with 71% of respondents stating they could easily anticipate their working hours compared to 63% in the control group.

A similar study found that increasing schedule predictability resulted in employees with children working fewer days per week but more hours per day.²⁴ This may be beneficial to women who may find childcare arrangements easier and cheaper if they are required for fewer days. Additionally, the study found that the parents had less difficulty sleeping.

Evidence it can be positive for the employer.

The effects of stable scheduling also appear positive for the employer. The US retail study found that worker input increased, store sales rose and labour productivity increased by 5%.²⁵ One review finds that “when blue-collar employees describe their schedules as predictable, they are less likely to quit. Having a predictable schedule is six times more powerful in predicting front-line employee retention than having a flexible schedule.”²⁶

Behavioural insights

- Reduces **friction** by enabling decision-making directly between peers rather than via a manager
- Draws on feelings of **reciprocity**, for example if an employee asks for a shift swap on one occasion, they may be more likely to accept a shift swap request from a colleague on another occasion

Channels and key partners

Employers, organisations offering shift swapping technology

Increasing job security

Why is lack of job security a barrier?

Temporary contracts and seasonal labour

Labour market insecurity may act as a barrier to progression for women in low-paid and low-skill work. Short-term work, temporary contracts and seasonal labour increase precarity. Even where workers return to the same employer following fixed-term work, they do not gain the same employment rights as permanent staff and thus have less job security.²⁷ In the survey, 79% of low-paid women said that they would define a more secure contract as progression..

The informal economy

South Africa's informal economy is comparatively small when compared to other African countries, with a 34% share of informal employment compared to 85.8% for Africa as a whole.²⁸ However, South Africa's informal economy is overrepresented by women in low-paid and low-skill work.²⁹ Researchers have suggested that this may be because informal work is more compatible with traditional household responsibilities and requires less education.³⁰ Informal work acts as a barrier to progression as this means workers cannot access welfare to support their income, are not entitled to a minimum wage and do not have formal unions allowing for collective bargaining.³¹

Migrant women

Within South Africa, migrant women also face harassment and precarious work. One study examined the experiences of Zimbabwean women working in Johannesburg, finding that they often lacked legal status and in some cases would have to work for an employer for months before being hired as a permanent worker.³² Due to their isolated position within the country, these women also had difficulty resisting precarity as they struggled to form collective networks.

Unemployment

South Africa has one of the highest rates of unemployment in the world, with 34.9% per the official unemployment rate in Q3 2021.³³ There are more unemployed women (37.3%) than men (32.9%) and this figure rises dramatically when considering black women (41.5%). Against this backdrop, it is important to consider the availability of jobs when considering interventions. In addition, women are also more likely to be out of work and not seeking work, resulting in a much higher employment rate for men (43.4%) than women (34.2%).³⁴ The authors suggest that this may be due to childcare, distance from centres of employment, and fewer resources to fund costly job searches.

In our research, we did not identify any high potential interventions relating to job security that were either employer or public services focused and sufficiently developed.



Improving commutes

Women may favour roles with a smaller commute over higher-paying roles in order to be closer to home to carry out domestic responsibilities.³⁵ Men, conversely, have fewer domestic responsibilities and are therefore able to commute further, allowing them to access higher earnings.³⁶

Of the low-paid women we surveyed, 15% identified a long and/or expensive commute as a factor that would prevent them from applying to a new role, even if it paid more. In South Africa, women in low-paid and low-skill work may live in informal settlements outside of main towns and cities. Thus, they face additional challenges with commuting to work, as public transport from these settlements often have issues of punctuality, overcrowding and breakdowns.³⁷

INTERVENTION 1: Subsidised transport

What is it?

Employer-subsidised or employer-provided transport to assist with commutes. This may alleviate both the cost of commutes as well as safety concerns with commuting. For example, one workshop attendee specifically mentioned providing taxis home for workers finishing shifts after dark.

Through improving commutes, women may be able to access a greater range of jobs.

Job advertisements could also include whether the role offers subsidised transport.

What does the evidence say?

Evidence it increases the likelihood of finding job opportunities. One study conducted in Addis Ababa, Ethiopia found that randomly assigning transport subsidies to some unemployed increased both the intensity of job search and the likelihood of finding employment.³⁸ Although this applied to jobseekers, it is plausible that these findings could apply to retention and productivity in the workplace for existing employees.

What did charities, advocacy, and research organisations think?

- Providing subsidised or free transport for those finishing at night would be a particularly strong solution

Behavioural insights

- Mitigates safety concerns for women
- Provides greater **choice** as people can access a greater range of job opportunities
- Makes it **easy** for jobseekers to find opportunities as they can filter for jobs that provide subsidised transport

Channels and key partners

Employers, job sites



INTERVENTION 2: **Loaning transport costs**

What is it?

Temporary loans offered by employers to new employees before receiving their first salary. Employees would then be able to pay back the loan over a longer period. This may allow women to access jobs with longer and/or more expensive commutes. For example, an employer could pay the cost of an employee's bus fare for the first month. The employee would then repay the loan over time.

What does the evidence say?

This was a solution that came from the co-design workshop. While transport loans are common, we have not been able to identify any evaluations to-date. We believe this solution may be effective, however, as it reduces the upfront burden of commute costs which present a barrier for people applying for a job.

What did charities, advocacy, and research organisations think?

- This should be listed on the job advert in the same place that flexible working is discussed

Behavioural insights

- Reduces the initial financial barrier for those seeking new job opportunities
- Where the upfront transport cost is advertised via job sites, it makes it **easy** for jobseekers to find roles that offer this benefit, and increases the range of job opportunities available

Channels and key partners

Employers, job sites

Improving organisational processes

Why are organisational processes a barrier?

Low-paid and low-skill jobs are characterised by issues with career mobility and promotion practices with limited opportunities for development, making it difficult for individuals to progress once they enter these roles.^{39, 40} Progression by changing job roles may be difficult when recruitment practices create barriers for women. The UK's Equality and Human Rights Commission found that informal recruitment methods are used more in low-paid industries than high-paid industries, such as using 'word of mouth' and informal networks to find applicants.⁴¹ They suggest that these practices may entrench existing demographics within the workforce, making it difficult for women to enter male-dominated industries.

One field study found that over three quarters (76%) of the promotion gap between men and women is explained by women being less likely to put themselves forward for promotion.⁴² Other research finds that with a standard opt-in system women are less likely to participate in leadership selection than men, even when told they are the group's top performer.

One review found evidence of discriminatory practices stemming from a requirement by recruiters to have a continuous employment history with no gaps.⁴³ Where individuals,

from varying organisations and sectors, did not have a consistent work history they were immediately screened out from the application. The majority of individuals that have left the workforce for caring responsibilities (and wish to return) are women, and, in particular, women with dependent children.⁴⁴

INTERVENTION 1: Increasing transparency in recruitment decision-making

What is it?

Increasing transparency in recruitment decision-making involves reducing bias in the selection process, considering the sifting, interview and assessment, evaluation, and post-offer processes. The UK's Chartered Institute of Personnel and Development's (CIPD) guide to inclusive recruitment, written by BIT, suggests the following:⁴⁵

- **Sifting:** reduce bias in automated sifting and include more marginalised candidates in the shortlist
- **Interviews and assessments:** use structured interviews and use skill-based assessment tasks
- **Evaluation:** make decisions in batches and use calibrations for hiring decisions
- **Post-offer:** share and collect feedback from all candidates, and encourage candidates to reapply

Behavioural insights

- **Reduces bias** by involving multiple perspectives in recruitment decisions rather than relying on one individual
- Makes it **easy** for hiring managers to compare performance on objective measures

What does the evidence say?

Evidence it improves recruitment decision-making.

Studies have shown that there are no gendered differences in scores between candidates when structured interviews and skills-based assessments are used.^{46, 47, 48} Studies also show that making decisions about candidates in batches can reduce stereotyping.⁴⁹

Channels and key partners

Employers



INTERVENTION 2: Default employees into applying for promotions

What is it?

Where employees have demonstrated that they are ready for promotion against set criteria, they are automatically put forward in the next promotion cycle, without having to apply or be nominated. This measure does not result in automatically getting promoted. Rather, it seeks to redress the imbalance in promotion applications between women and men.

Behavioural insights

- Introduces **defaults**, making application for promotion easier
- Reduces **similarity bias**, where managers may encourage those that are similar to them to apply for promotion
- Overcomes **risk and ambiguity aversion**, where employees may not apply for a job as they feel that it is a risk or they are unsure if they are suitable

What does the evidence say?

Evidence it increases promotions for women.

One study found that when all participants were considered for leadership roles, women were significantly more likely to be selected.^{50, 51}

Channels and key partners

Employers

INTERVENTION 3: Encouraging employees to obtain reference letters

What is it?

Employers encourage employees to obtain a reference letter when leaving a job. Employers could also create a process whereby managers are required to provide a reference letter for leavers.

Behavioural insights

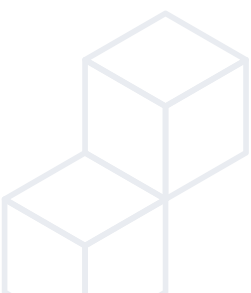
- Makes the applicant's job experience **salient**
- Makes it **easy** for prospective employers to screen candidates

What does the evidence say?

Evidence it increases successful applications. A South African study found that those women encouraged to obtain reference letters were 13% more likely to have a job interview and 6% more likely to be employed than women in the control group.⁵²

Channels and key partners

Employers, public service organisations



Personal barriers to progression

Personal factors are those relating to the individual: financial stress, skills and training, and domestic responsibilities.

Reducing financial stress

Why is financial stress a barrier?

Coupled with care commitments, women in low-paid work often have to manage financial stress as they are seen as “primarily responsible for seeing to it that the everyday needs of the home and the children are met”.⁵³ One woman we interviewed spoke about the impact of worrying about finances had on her productivity, affirming evidence that financial stress can inhibit job performance.⁵⁴

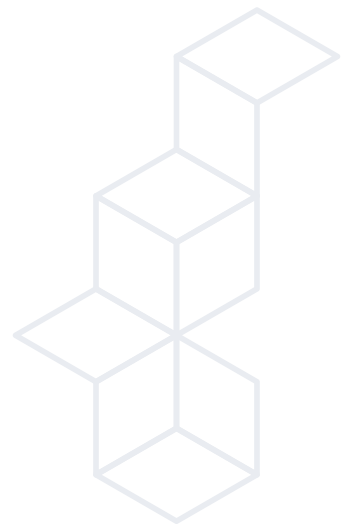
“It is very worrying, sometimes you would be sleeping and that thought comes into your mind, and you become sleepless, thinking.”

Stress about finances was also offered as a reason for women undertaking sub-optimal work. Interviewees expressed being less concerned with how much they are getting paid or the security of the work as they prioritised earning an income:

“You are just doing it, you push yourself, you say let me just do it because I have to.”

“Because you are kind of like making a decision out of desperation, or you do it because you have no choice, I have to do this, even though I don’t want to, I have to do this because I need whatever is going to come out from there.”

For the low-paid workers we surveyed, reduced stress about current finances was the second highest factor that both women and men thought would help them prepare to progress at work:



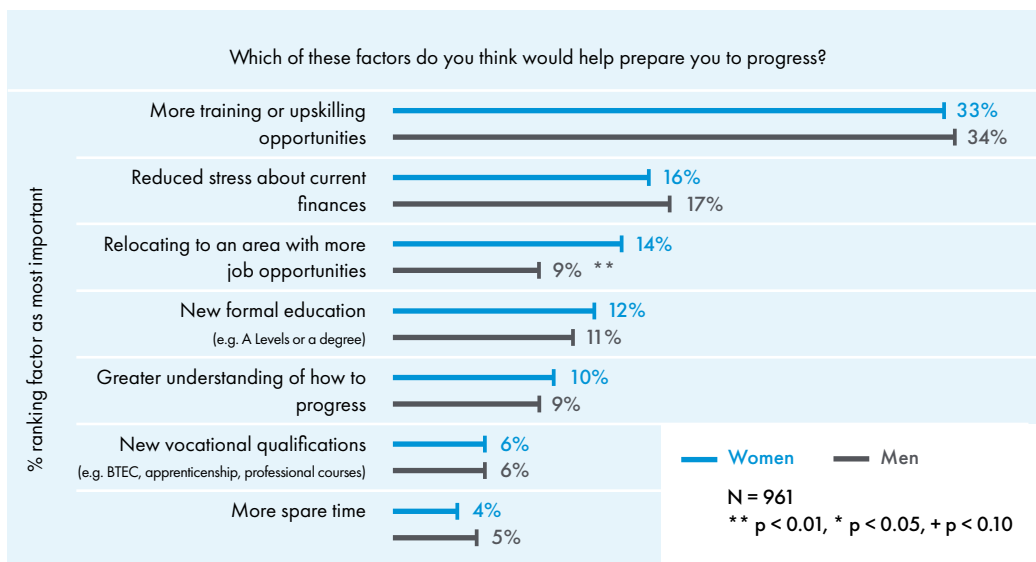


Figure 2. Proportion of women and men saying that a given factor would help prepare them to progress

INTERVENTION 1: Increasing pay frequency

What is it?

Splitting pay into smaller and more frequent payments, for example, paying fortnightly rather than monthly.

This intervention aims to give individuals greater financial security, thereby reducing the cognitive load and financial stress associated with infrequent pay.

Of those we surveyed (both women and men), 46% wanted to be paid more frequently, suggesting there is sufficient appetite for this solution. One woman we interviewed in the UK also suggested that receiving pay more frequently would help her as she tends to struggle towards the end of the month before payday and that more frequent pay may give her more space to focus on work and progression.

What did charities, advocacy, and research organisations think?

- When job seekers first get a job they have to wait a month before they are paid, so a higher frequency of pay would be really helpful
- May be barriers in payroll systems and in normalising more frequent pay periods
- Domestic workers often do not have a contract. Would first need a contract before pay frequency could be considered

What does the evidence say?

Evidence it reduces stress. Research into tax credits found that spreading them into four smaller payments during a year, rather than as a lump sum, increased economic security, reduced reliance on credit, increased ability to pay for childcare and education and reduced stress about finances.⁵⁵

Evidence it may improve employee retention. Offering advanced pay (providing wages to employees prior to payday) has been associated with a reduction in turnover of 19%.⁵⁶ The study estimated that for each employee paid \$10 per hour, the cost of turnover was \$3,328, thereby, representing a large potential saving for businesses. This may assuage concerns for employers and provide a strong rationale for implementation.

Behavioural insights

- Reduces **cognitive load**, which is the total amount of mental effort being used in the working memory, through reducing financial stress
- Makes it **easier** for people to manage finances by smoothing out the flow of income

Channels and key partners

Employers, payroll providers

INTERVENTION 2: Take-home pay transparency

What is it?

Providing greater clarity to employees about the amount they would expect to earn if they were to work all their allotted shifts in the upcoming pay period. This could extend to greater clarity on income after tax and any work-related costs, such as for travel to work.

The aim is to enable predictability which better allows women to manage their finances and therefore reduce financial stress.

What does the evidence say?

The technology for this solution already exists, but it has not been evaluated. We believe that this solution may have a modest impact on reducing stress, through giving low-paid women greater information which they can use to plan their finances or to work out whether they should take on additional shifts.

What did charities, advocacy, and research organisations think?

- Many jobs have no contract, so it is difficult to understand pay
- Domestic workers are often not given a payslip so they don't know how much they are earning and how much is being deducted, so this would be really helpful for them
- Unpacking what the payslip actually means for take-home pay would help women better manage their finances
- Could make pay ranges available for the type of work
- Could couple this solution with financial education and guidance

Behavioural insights

- Introduces **transparency** for employees
- Improves mental accounting, which is the tendency for people to treat money differently depending on its origin and intended use, allowing people to better manage their finances⁵⁷

Channels and key partners

Employers

INTERVENTION 3: Free access to mobile data

What is it?

Mobile data is expensive in South Africa, both in comparison to other countries (South Africa is ranked as the 134th in terms of cheapest mobile data) and in terms of affordability (the cost of 1GB of data is equivalent to four hours of work for people earning the minimum wage).^{58, 59}

Therefore, this intervention focuses on providing free access to internet data, thereby helping low-paid women to find jobs, as well as to access training opportunities. While the cost to an individual is expensive, we expect this would not be overly expensive for employers or public service organisations who may be able to set up WiFi hotspots which may be at lower cost than individually providing data packages.

What does the evidence say?

Project Isizwe in South Africa has been introduced to bring free Wi-Fi through public Wi-Fi hotspots, particularly in low-income communities. Alongside free Wi-Fi, they have developed a content portal that focuses on education, skills development and employment. As of 2020, it is estimated that 11,000 people have completed online digital literacy training and 222 users have found a job through the portal, although no robust evaluation has been conducted to-date.⁶⁰

It is worth noting, however, that women in South Africa are less likely than men to own a mobile phone, which may limit the effectiveness of this intervention.⁶¹



What did charities, advocacy, and research organisations think?

- Can allow women to access training online
- Some work by a mining employer found positive results for providing free data access in mining communities

Behavioural insights

- Reduces **frictions** in job search
- Enable **access** to online training and education

Channels and key partners

Employers, public service organisations

Developing new skills

Why is lack of skills a barrier?

Education

Education is often lauded as a panacea for addressing gender equality, poverty and economic growth, particularly in developing countries.⁶² However, in South Africa, women are more likely to have attained an upper-secondary or post-secondary non-tertiary education than men, suggesting a lack of education may not be the issue.⁶³

Higher educational attainment among women does not necessarily translate to better outcomes in the labour market. Evidence suggests that even where men and women study the same subject, men earn more. Women, thus, need to be more highly educated to achieve similar pay.⁶⁴

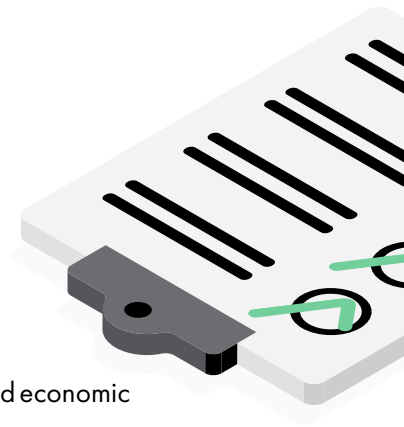
Training

More training or upskilling opportunities was the top selected factor that low-paid workers we surveyed said would help them prepare to progress at work (33% for women and 34% for men). If free training were provided, most people (between 88% to 93%) felt that any type of training would help them progress at work.

However, women (57%) were much more likely than men (45%) to say that their work does not offer any training courses, suggesting that there may be gender inequity related to the types of roles or organisations women and men occupy. One low-paid woman we interviewed stated that she would only receive training if she was on a permanent contract or if she had a car:

“There’s no other reason other than having a car and being mobile [that is preventing access to training].”

Another woman, who currently works as a hairdresser and wants to train at a hair academy, gave age as a reason for limited access to training, suggesting that training has an age restriction of 18-35 and that she also wouldn’t feel comfortable going for training due to her age (39 years old).



INTERVENTION 1: Improve workplace training

What is it?

Improving both the training itself and access to training. A previous BIT report on workplace training for the UK Department for Education made the following recommendations:⁶⁵

- Identify training as a need: employers should focus on making skill gaps visible to managers and provide benchmarks so employees can compare training levels between themselves
- Encourage employees to take part: reduce difficulties for employees accessing training

One way in which to encourage greater participation from women in low-paid and low-skill work may be to encourage employers to cater for those working flexibly. Using online methods of delivery may overcome the barriers women face with transport and childcare constraints.

What did charities, advocacy, and research organisations think?

- Training is not always valuable. In-service training and coaching is more valuable
- Training companies may exploit low-skill workers by encouraging them to buy training products that have no impact
- Non-traditional training may be more effective, such as training on how to get promoted
- Training should be holistic, providing people with confidence to access new opportunities
- Training opportunities for the low-paid should be freely available. It is more about access to these opportunities

What does the evidence say?

While there are some studies, as set out above, that demonstrate the positive impact training can have on progression, other studies report that individuals in South Africa are actually overqualified for their current role and therefore may not benefit from additional training.⁶⁶ Alongside this, there have been no studies that we are aware of that have identified specific targeted training that would help low-paid women. As such, the above recommendations for improving training are not tested.

Behavioural insights

- Reduces **frictions** for employees in accessing training
- Improves **transparency** of skills in the organisation

Channels and key partners

Employers, training providers



INTERVENTION 2: Use signalling devices to legitimise and endorse candidate skills

What is it?

Signalling devices may be used to improve the job opportunities available to women in low-paid and low-skill work. They work by acting as a signal to potential employers that they are a suitable candidate. For example, a tailored cover letter to an employer signals the individual's interest, skills and qualifications.

A skills passport could be created to certify existing skills, particularly, soft skills that may be more relevant for unskilled jobs. By adding a logo or brand to the passport, this adds credibility to the certification.

What does the evidence say?

Evidence it may increase employment and earnings. In one study, conducted in South Africa, individuals with limited work experience completed standardised skills assessments and were subsequently provided with certificates that showed their results and were branded by well-known agencies to lend legitimacy.⁶⁷ The study found that those individuals who were provided with their results and certification were more likely to target jobs that they felt would value their skills. Compared to a control group, the treatment group were more likely to have found employment and increased their earnings.

Behavioural insights

- Makes it **easy** for employers to evaluate skills
- Reduces **choice overload** for people, as they are able to search for jobs which match their skills

Channels and key partners

Public service organisations

Increasing support with domestic responsibilities

Why are domestic responsibilities a barrier?

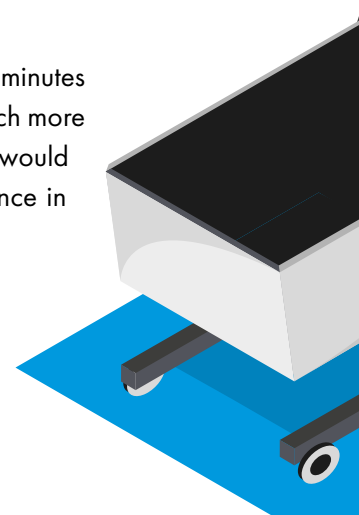
Share of domestic responsibilities

As mentioned in relation to flexibility and predictability, women are disproportionately responsible for domestic responsibilities. One woman we interviewed, speaking about the flexibility benefits that comes with being self-employed stated:

"I could close the garage and I could rush to her [child's] rescue. Do you understand? However, with an employer, you cannot just pack up and it means I have to send someone."

A time-use survey in South Africa shows that women spend on average 2 hours 20 minutes more per day than men on household work.⁶⁸ In the surveys, women (29%) were much more likely than men (15%) to say that their partner doing more housework and childcare would help them progress, corroborating evidence regarding the disproportionate imbalance in domestic responsibilities between women and men.

"At times it gets tiring when you work far. Your body needs to rest also. I have to cook and so forth."



Informal networks

Women may rely on informal networks, such as family, to support them with childcare responsibilities. This may be particularly important for low-paid women as it allows them to “reduce the costs of working outside the home, making low-wage employment possible for some mothers”.⁶⁹ A survey of 247 new mothers in KwaZulu-Natal found that mothers who do not take their children to work rely on family members to look after children, particularly grandmothers.⁷⁰ For only 22% of respondents, the father looked after the child while the mother was away. The presence of informal networks, in particular female relatives, may, therefore, act as an enabler for low-paid and low-skill women.

One woman we interviewed relied on her mother and sister for support, another relied on her ex-partner’s grandmother.

“Yes, she [sister] helps with the business, with the cleaning. We help each other with everything.”

Support

The Child Support Grant (CSG) is a payment made to low-income families in South Africa for each child. “Among informal working women, the CSG is an important source of income after childbirth when informal workers are unable to work”.⁷¹ However, a mixed-methods study of 24 women working in the informal economy found that accessing the CSG is difficult due to the complex application process, requiring various documents and travel to different government departments. This meant delays in accessing the grant and, in some instances, women returning to work earlier than expected after childbirth.

Both women and men (45%) said that more online support would help them to access child-related financial support in the surveys. One low-paid woman we interviewed stated that an online application process would be beneficial, and recounted her experiences of applying in the past:

“I do not want to say they are rude but I feel their communication could be better because at one time when they said I should bring the children, I did not have money. It was before I started the business, so when they say you must bring the children, you are using taxis and it is money.”

INTERVENTION 1: Access to funded childcare in the workplace

What is it?

Employer-provided childcare that is either free or subsidised.

What does the evidence say?

One study finds that women are more likely to apply for a management position when “extended-hours” on-site childcare is provided compared to “regular-hours” childcare or no childcare.⁷² Another study found that employees were 78% less likely to leave an employer because of childcare issues if they had access to a workplace nursery.⁷³



What did employers and researchers think?

- Showing employers that providing childcare can reduce non-attendance at work and improve profits may improve take-up
- Childcare should be coupled with early learning support

Behavioural insights

- Reduces **friction** as no need to find external childcare when it is available at work
- Reduces **cognitive load** of having to find childcare, alongside the financial stress of paying for it

Channels and key partners

Employers, job sites

INTERVENTION 2: Improve access to child-related financial support

What is it?

Providing further information to people on how to access child-related financial support. MDRC, a US-based social policy consultancy, suggests the following behavioural interventions to address access to childcare:⁷⁴

- Automate or remove steps where possible to access support.
- Amend messages to parents to make clearer what they need to do to access support, why they need to do it, and when they need to do it by.
- Break down actions for parents into smaller steps by using checklists.
- Send actionable reminders, emphasising what needs to be done before the deadline.

What does the evidence say?

Evidence (to be confirmed) it improves take-up of support: BIT conducted an RCT designed to increase uptake of free childcare.⁷⁵ An updated letter was sent to parents in the treatment group, including a clear call to action, highlighting the exclusivity of the offer and adding a social norms message that emphasised that parents would be joining thousands of others if they took-up the offer. The letter also included a next steps checklist giving parents clear information on what they need to do to apply. The updated letter saw an increase in the application rate by 3 percentage points, but this was not statistically significant.

Behavioural insights

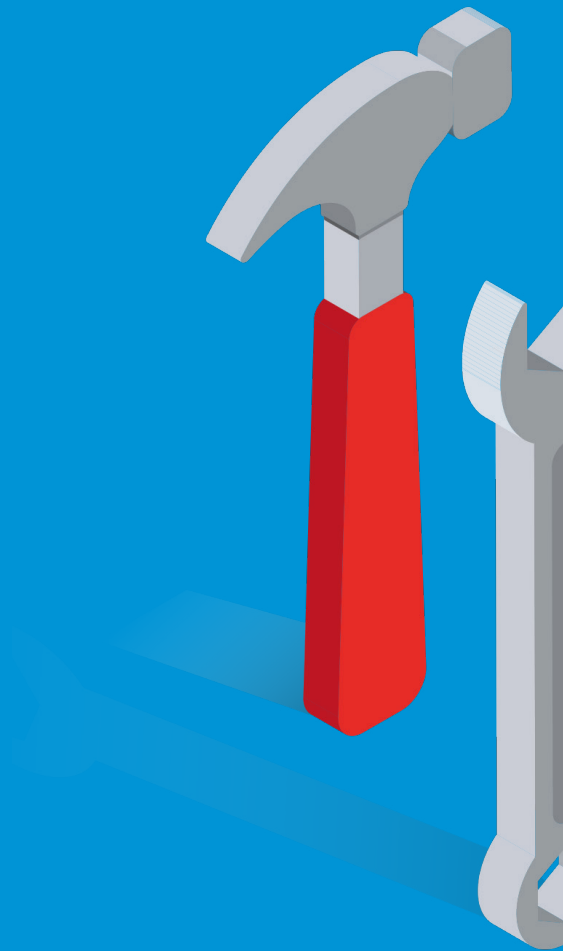
- Reduces **frictions** in accessing support
- Creates **implementation intentions**, increasing likelihood of following through with the steps required to apply for support
- Makes it **easy** for by breaking down tasks into smaller steps

Channels and key partners

Public service organisations



Solutions summary



In this section, we recap the solutions offered so far. Below, in table 1, we provide an overall rating for each solution presented, considering the strength of the evidence, the potential for impact and an initial assessment on feasibility. This rating is based on our assessment of what is most promising for this programme to take forward, rather than of the idea itself.

Notably, the solutions presented in this report primarily represent those where employers or public services can enact change, rather than legislation or central government policy-level interventions. In Appendix ii, we have listed all solutions considered as part of this programme of work.

SOLUTION	OVERALL RATING	EVIDENCE STRENGTH	HOW THIS COULD HELP WOMEN IN LOW-PAID AND LOW-SKILL ROLES	FEASIBILITY
Shift swapping & scheduling	Green	Proven impact	Potential to increase predictability of working hours and flexibility, while also improving employee output.	In most cases, it requires technology adoption, alongside safeguards to ensure workers aren't exploited.
Take-home pay transparency		New idea	Potential to reduce financial stress by providing low-paid women with greater clarity on their earnings.	Tools already exist to enable this solution, however, it requires adoption from employers and advanced understanding of hours.
Encouraging employees to obtain reference letters		High potential	Potential to increase successful job applications.	Low cost intervention, highly feasible.
Increasing transparency in recruitment decision-making		Proven impact	Would reduce ambiguity aversion and reduce bias in the selection process.	Requires commitment from employers to being transparent with employees and understanding what kind of transparency makes a difference.
Free access to internet data	Orange	High potential	Greatly increases the ability for women to find jobs and to access training.	<p>May require wide public service provision. Would not be overly costly to implement as employers or public service organisations could set up WiFi hotspots which may be cheaper to implement. Other employers have done this before.</p> <p>Women are less likely than men to own a phone, which may limit the impact of this intervention.</p>

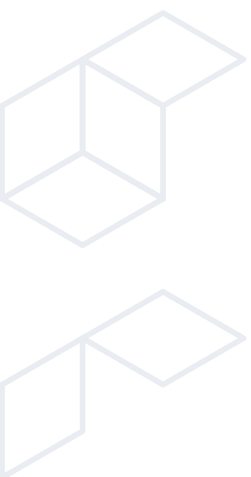


SOLUTION	OVERALL RATING	EVIDENCE STRENGTH	HOW THIS COULD HELP WOMEN IN LOW-PAID AND LOW-SKILL ROLES	FEASIBILITY
Improve workplace training	High	High potential	By improving both the access to and content of training, low-paid women have more readily available progression pathways.	Many employers already offer workplace training, therefore, there may be scope for amendments.
Use signalling devices to legitimise and endorse candidate skills		High potential	Greater opportunities for new employment and increased earnings.	Requires an independent organisation to certify skills and for employers to recognise them.
Increasing pay frequency		High potential	Ability to reduce financial stress through reducing time between pay periods, allowing women greater financial security.	There may be some administrative costs in setting up increased pay frequency.
Default employees into applying for promotions		High potential	Defaulting people into promotions may be a very effective way of overcoming organisational biases. However, the promotion role needs to be associated with higher quality work in order for this solution to be effective.	The effectiveness of this solution depends on specific employers being able to offer this solution. For some employers, their financial position and workforce plan may restrict opportunities to use this solution.
Access to funded childcare in the workplace		High potential	Greatly increases the ability for women to manage work and domestic responsibilities, thereby allowing them to access progression opportunities.	Potentially costly to implement, although examples of employers doing this already.
Loaning transport costs		New idea	Widens the range of available jobs for women.	Potential risk to the business if an employee leaves without paying back the loan.
Improve access to child-related financial support		New idea	Improving access to support, for example, through increasing information available on how to access, can improve the support women receive.	Providing more information on how to access support would be a low-cost solution, however would require either government or a non-governmental organisation to take ownership of this and raise awareness.



SOLUTION	OVERALL RATING	EVIDENCE STRENGTH	HOW THIS COULD HELP WOMEN IN LOW-PAID AND LOW-SKILL ROLES	FEASIBILITY
Subsidised transport		High potential	Potential to greatly improve commutes for low-paid women, which was the most barrier identified in the surveys.	May represent a significant cost to employers.
Safety checks or reviews of an organisation by an external reviewer		New idea	<p>This solution may help low-paid women to seek new work as they can readily identify safe working environments.</p> <p>Reviews may also encourage organisations to improve their safety, if they are shown to be scoring poorly.</p>	<p>Feasibility is constrained by identifying a credible external party to provide the review.</p> <p>It may also be difficult to review working locations in some roles, e.g. people's homes for those working in caring roles.</p>

Table 1: New solutions, in order of combined applicability and feasibility



Conclusion



Overarching findings

This programme of work has sought not only to understand the issues faced by low-paid women, but also to identify promising opportunities. A particularly novel finding of this research is the prioritisation of importance of different barriers for women, showing that an unsafe working environment was the most important barrier for many, followed by a poor work-life balance and a temporary contract.

A persistent finding throughout our research, spanning across the literature, surveys and interviews, is the disproportionate impact of domestic responsibilities on women. Domestic responsibilities help to explain womens' desires for flexibility and predictability, the need for job security and the importance of working location. They also impact personal finances and limit the amount of time women have available to develop new skills.

Safety emerged as a crucial factor for women. Safety issues permeate across job opportunities for women, who must consider the working environment and their commute before undertaking a new role. Without a base level of safety, women are unable to explore other needs in their work. In this part of the labour market, safety should be prioritised.

Implications

The summary of solutions, presented above, represents a starting point for next steps. The solutions presented can broadly be categorised into three areas:

- 1 Proven impact.** These are solutions which are already well evidenced and should be more widely adopted. E.g. Encouraging employees to obtain reference letters.

We welcome the opportunity to work with employers to implement these solutions.

- 2 High potential.** These are solutions where we have some evidence of impact, but need further evaluation. E.g. Increasing pay frequency.

We welcome the opportunity to trial these solutions with employers.

- 3 New ideas.** These are the sparks of initial ideas where we think there could be potential, but we need to build the evidence-base. E.g. Take-home pay transparency.

We welcome the opportunity to collaborate with research organisations to further develop these ideas, and with employers to subsequently test them.

Appendix i: Methodology

Literature review & expert interviews

We conducted a literature review, where we identified the barriers and enablers women face to progression, as well as possible interventions. In this review, we drew from the existing academic literature where possible. However, as the literature specific to women in low-paid and low-skill work has gaps, we also drew on grey literature such as think-tank reports.

When reviewing the literature, we critically assessed the robustness of the evidence offered, looking at: the size and representativeness of samples; the experimental design of studies; the appropriateness of outcome measures; statistical significance; and generalisability of results.

To further inform our findings, we also spoke to a range of experts (from academia and policy).

Surveys

We surveyed 961 participants in June to August 2022 using a third-party panel to conduct telephone surveys. All participants were remunerated for completing the survey.

The screening criteria for the survey was as follows:

- Low-paid: must be paid two-thirds of the median income for the country or lower.⁷⁶
- Gender: we surveyed 77% women and 23% men. While the study is focussed on low-paid women, surveying men allows us to draw comparisons.
- Employment status: must be either employed, self-employed or unemployed and seeking work. If unemployed and seeking work, they must have been employed less than 2 years ago. This was to ensure we could capture those who are in work, or have recently been in work and are looking for work.

The questions were categorised as follows:

- 1 Demographic questions: such as gender, age, region and ethnicity
- 2 Definition of progression: how respondents define progression
- 3 Job-related barriers and enablers respondents face to progression
- 4 Personal-related barriers and enablers respondents face to progression
- 5 Domestic work: to understand caring and domestic responsibilities for the low-paid

The surveys were completed via telephone and in either English or Zulu depending on language preference. As such, the sample doesn't capture those not inclined to complete telephone surveys or those without telephone access. It is also important to consider that people's reported responses in a survey may not reflect how they will act in real life.

Where we state that results are different between women and men,

we refer to statistically significant differences at a level of $p < 0.05$ and $p < 0.10$. If not statistically significant, we state 'no difference'. In figures, we use the following annotations: ** $p < 0.01$, * $p < 0.05$, + $p < 0.10$

Interviews

To address our research questions we drew on qualitative data gathered during interviews with low-paid women. An in-country research agency conducted 6 in-depth semi-structured interviews with low paid women lasting between 45 minutes - 1 hour. Interviews were conducted in the participants' native language.

We sampled women using the following criteria:

- Income (6 participants earning less than R30,500 a year)
- Region (2 Cape Town, 4 Johannesburg)
- Employment status (4 employed/self-employed, and 2 unemployed)
- Age (3 participants over 35, and 3 participants under 35)
- Dependents (3 participants with dependents, and 3 participants with no dependents)
- Industry (no more than 2 participants working in the same industry)

We conducted light-touch analysis of summary data. During the analytical process, a balance was maintained between deduction (using existing knowledge to guide the analysis) and induction (allowing concepts and ways of interpreting experience to emerge from the data).

These findings represent the views of the 6 people we spoke with and are not necessarily representative of the population of low-paid women in South Africa.

Co-design workshop

We conducted a co-design workshop attended by 9 people from a range of charities, advocacy, and research organisations. Co-design is a collaborative approach to design involving a range of perspectives in the design process. In the workshop we covered the following:

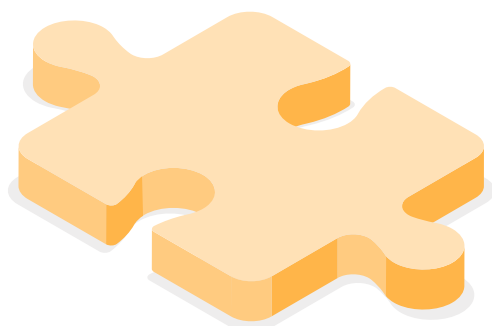
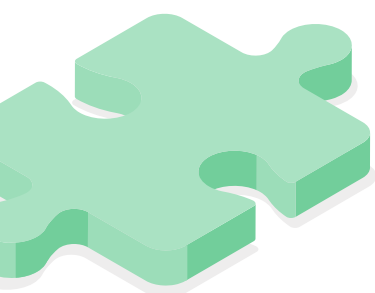
- 1 Presenting our findings from the literature review, surveys & interviews
- 2 We divided attendees into groups and presented them with personas, which were developed based on the women we interviewed and findings from the survey. Attendees initially gave their thoughts on the personas.
- 3 Attendees subsequently reviewed intervention cards we had created, commenting on the applicability of the interventions to the given persona. They also devised their own interventions.
- 4 Finally, attendees discussed the impact and feasibility of the interventions, before voting on the idea they felt was best.

Appendix ii: Solutions longlist

Barrier	Solution	Description
Job-related		
Flexibility & predictability	Shift swapping & scheduling	Providing technologically-enabled shift swapping to allow workers to swap shifts
Flexibility & predictability	Default jobs to be advertised with flexible working options	A default that all jobs must be advertised with flexible working options available
Safety	Safety checks or reviews of an organisation by an external reviewer	External review of a working location to help women know whether it is safe before they take on a job
Organisational processes	Default employees into applying for promotions	Where employees have demonstrated they are ready for promotion, they are automatically put forward without having to apply or be nominated.
Organisational processes	Encouraging employees to obtain reference letters	Employers encourage employees to obtain a reference letter when leaving a job. They may also create a process whereby managers are required to provide a reference letter for leavers.
Organisational processes	Increasing transparency in recruitment decision-making	Reducing bias in the selection process.
Organisational processes	Listing experience on CVs in terms of years, not dates	This means presenting previous roles on a CV in terms of years of experience (e.g. 'four years') rather than chronological dates (e.g. '2016–2020').
Commutes	Subsidised transport	Providing subsidised transport for workers
Commutes	Loaning transport costs	Give people transport money before salary - they could pay it back over 24 months
Personal		
Financial stress	Increasing pay frequency	Splitting pay into smaller and more frequent payments, for example paying fortnightly rather than monthly
Financial stress	Take-home pay transparency	Providing greater clarity to employees about the amount they would expect to earn if they were to work all their allotted shifts in the upcoming pay period
Financial stress	Free access to mobile data	Employers or public service organisations providing free access to mobile data.
New skills	Improve workplace training	Improving both the training itself and access to training
New skills	Use signalling devices to legitimise and endorse candidate skills	A signal to potential employers that the worker is a suitable candidate
New skills	Offer effective mentoring	Employer-provided mentoring programmes to women



Barrier	Solution	Description
Personal		
New skills	Basic package of support / one-stop shop, including via shared centres of excellence	Employers provide employees with a package of support. For example, including financial education and assistance with applying for government grants. Alternatively, this may include setting up community-based centres of excellence to share successful initiatives and provide this support.
New skills	Networks to help micro entrepreneurs move from survival to longer term view of business	Using community-based networks to help entrepreneurs maintain and expand their business.
Domestic responsibilities	Access to funded childcare in the workplace	Employer-provided childcare that is either free or subsidised
Domestic responsibilities	Improve access to child-related financial support	Changing the process for accessing child-related financial support, for example, making the process online rather than in-person.
System change		
System change	Encourage gender-balanced procurement practices	Updating government procurement to add gender requirements



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