

WOMEN IN THE GIG ECONOMY

RESULTS OF A SURVEY OF SOCIOECONOMIC AND FINANCIAL CONDITIONS OF WOMEN WORKERS IN GIG ECONOMY PLATFORMS



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1 INTRODUCTION

Improving the economy's digitalization processes continues to drive changes in labor, financial, and goods and services markets. One such change is the growing importance of the gig economy.

A significant proportion of the literature studying the gig economy focuses on the tensions created by the segment in labor markets with regards to compliance with labor standards that are developed in general in other technological contexts.

However, the growth of the gig economy offers new opportunities and benefits that must be considered. This document introduces the results of a survey conducted among women workers of four gig economy platforms (Zolvers, Hogaru, Aliada, and Homely) in four Latin American countries (Argentina, Chile, Colombia, and Mexico). This survey characterizes socioeconomic and financial aspects of women workers operating in this new segment of the economy.

The main objective of the survey was to gain a better understanding of the relation between platforms and women's financial inclusion conditions. The analysis of the resulting information from the perspective of financial inclusion is introduced in detail in Fernández Díez et al. (2023).*

However, the extent and relevance of other socioeconomic dimensions surveyed justify a detailed and complete publication of survey results in order to better understand the context surrounding women workers in the gig economy.

Based on the above, this publication is structured as follows. Sections 1 and 2 introduce the main characteristics of the results of the survey in narrative form. Sections 3 to 7 introduce survey results in detail (socioeconomic profile, relation with the platforms, income, financial inclusion, and savings and credit perspectives). Finally, the appendix introduces technical information from the survey and describes the platforms used by women workers included in the survey in greater detail.

* Fernández Díez, M. C. et al. 2023. The Gig Economy and Financial Inclusion of Women in Latin America. Technical Note No. IDB-TN-2657. Washington DC: Inter-American Development Bank. Available at <https://publications.iadb.org/publications/english/viewer/The-Gig-Economy-and-Financial-Inclusion-of-Women-in-Latin-America.pdf>

2 MAIN RESULTS

The average age of women workers surveyed is 40 years old. About 50 percent use the platforms to continue their previous occupation, 5 days a week, 7 hours per day on average. A significant fraction (13 percent) are immigrants. Average income per day of work (on the platform and other activities) is US\$47.*

About 70 percent of women workers report having a bank savings account, while 2 out of 5 do not earn enough to cover their expenses and nearly half earn just enough, with no possibility of saving money. About half of them borrowed money when they had difficulty meeting their expenses. Most borrow from family, friends, or life partners. The most common reason for personal loan rejection reported is the absence of a formal salary.

* In this publication, we refer to U.S. dollars adjusted to purchasing power parity (USD PPP) in all cases.

A woman with long dark hair is sitting at a kitchen counter, looking down at a white smartphone in her hands. She is wearing a patterned shirt. In front of her on the counter is a cutting board with sliced cucumbers and tomatoes. The background shows kitchen cabinets and a sink area. The entire image has a blue overlay.

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SOCIOECONOMIC AND FINANCIAL PROFILE OF WOMEN WORKERS IN THE SURVEYED PLATFORMS

PROFILE OF WOMEN WORKERS ON THE PLATFORMS



AVERAGE AGE: 40



87% LIVE IN THEIR COUNTRY OF ORIGIN



49% HAD THE SAME OCCUPATION BEFORE WORKING ON THE PLATFORM



82% HAVE COMPLETED HIGH SCHOOL OR HIGHER



26% ARE HOME OWNERS. 52% LIVE WITH 2 OR MORE FAMILIES. 56% LIVE WITH CHILDREN



57% HAVE BEEN WORKING ON THE PLATFORMS FOR MORE THAN 2 YEARS



48% WORK 4 TO 7 DAYS A WEEK ON THE PLATFORM. 57% WORK BETWEEN 5 TO 10 HOURS PER DAY



AVERAGE INCOME PER DAY OF WORK IS US\$47

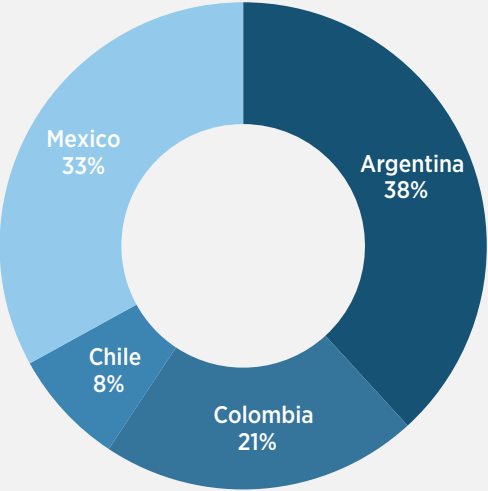


70% HAVE A BANK SAVINGS ACCOUNT

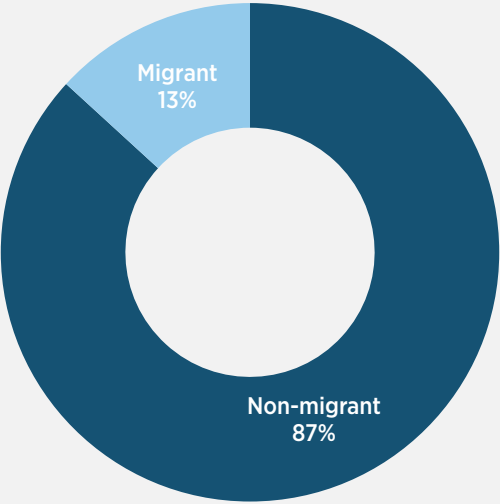
WOMEN IN THE
GIG ECONOMY

THE SAMPLE OBTAINED IS COMPOSED ENTIRELY OF WOMEN.
HALF ARE OVER 40 YEARS OLD AND THE VAST MAJORITY HAVE
COMPLETED HIGH SCHOOL OR HIGHER

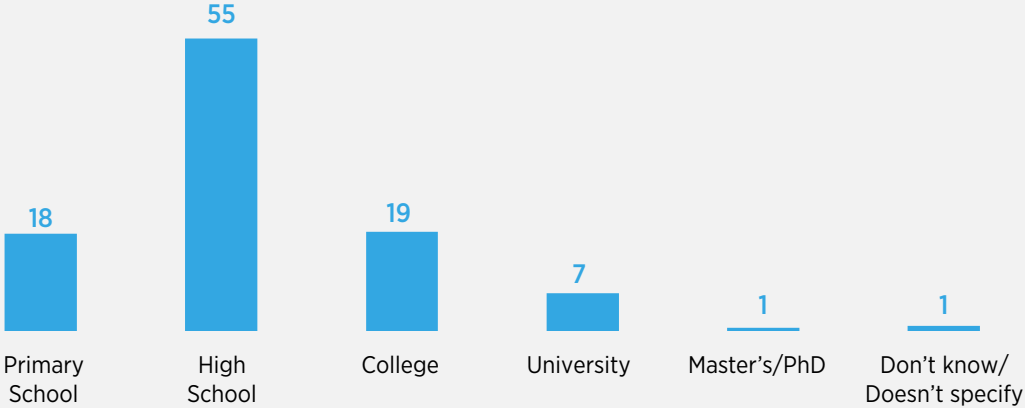
COUNTRY OF RESIDENCE



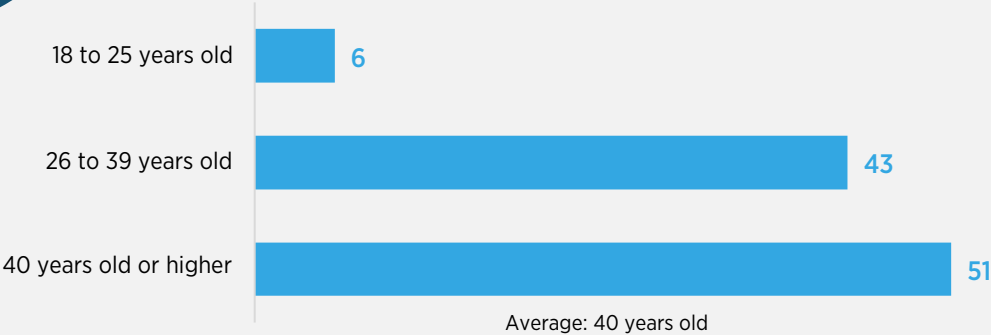
INMIGRATION CONDITION (%)



LEVEL OF EDUCATION (%)



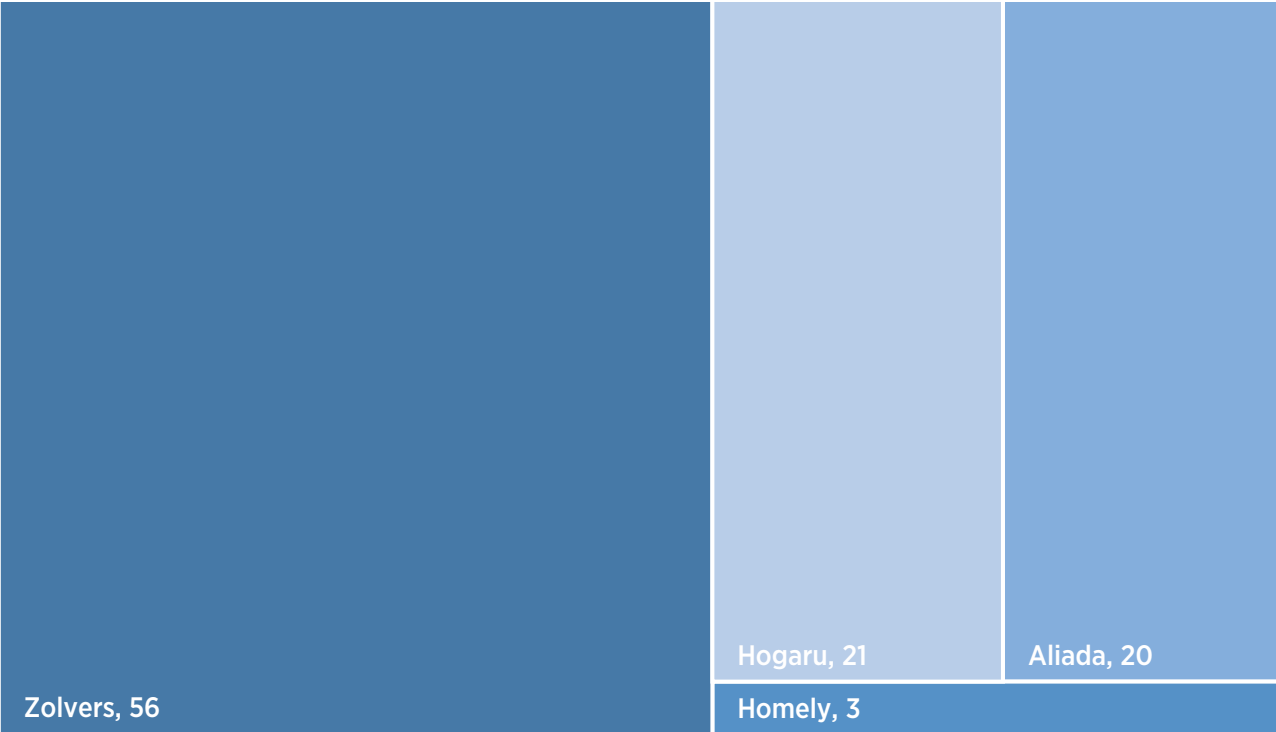
AGE (%)



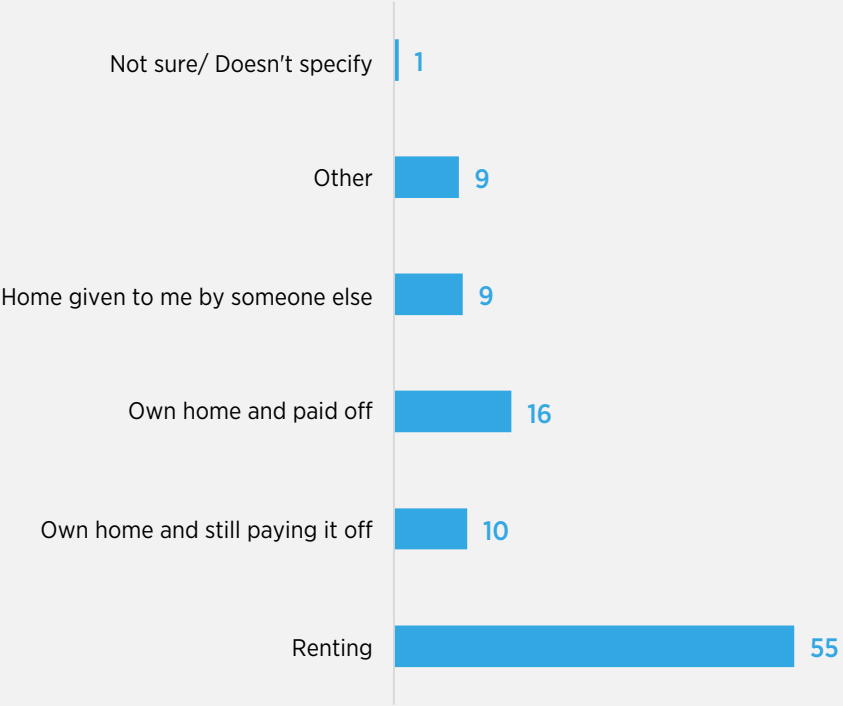
BASE: Total number of participants (924).
Q31: Gender.
Q30: State your exact age.
Q1: State your current country of residence.
Q32: State your level of education completed.
MIGRATION: Based on country of residence and nationality questions.

55% LIVE IN RENTED HOUSING AND ONLY 26%
OWN A HOME

CURRENT PLATFORM (%)



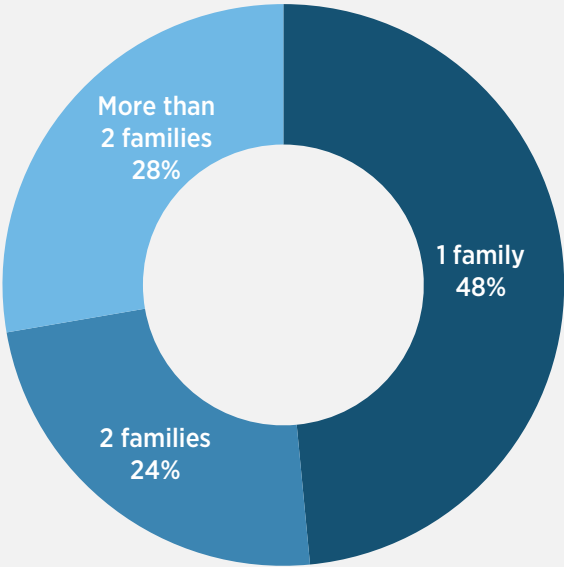
CURRENT HOUSING SITUATION (%)



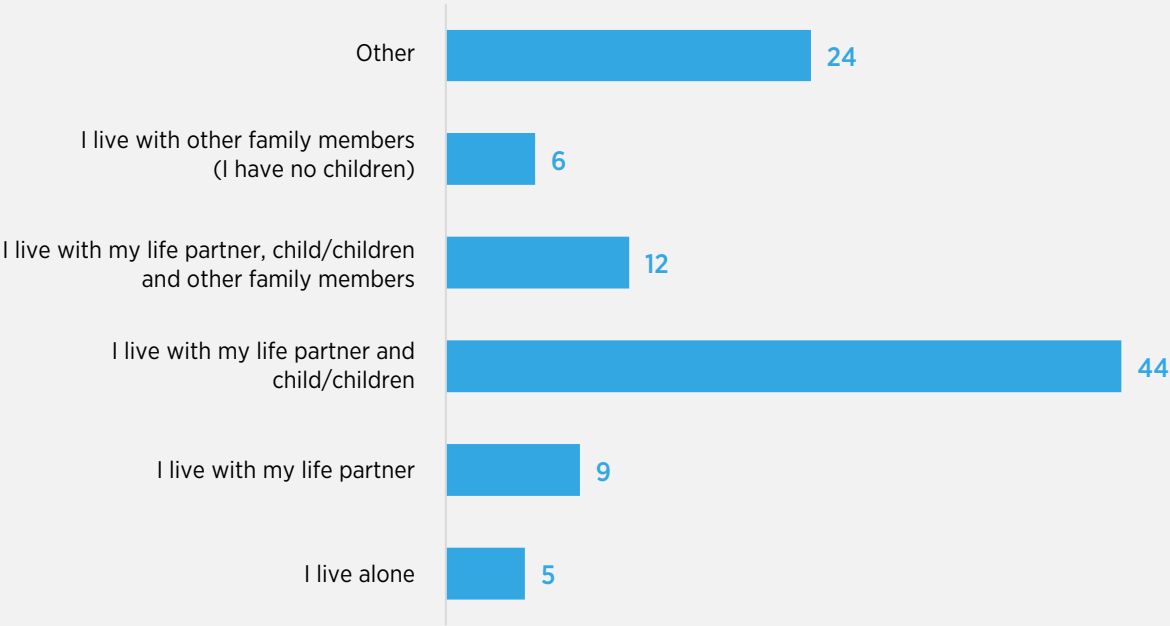
BASE: Total number of participants (924).
Q6: Where do you work?
Q4: What is your current housing situation?

52% SHARE THEIR HOME WITH 2 OR MORE FAMILIES AND 56%
LIVE WITH CHILDREN. ONLY 5% LIVE ALONE

FAMILIES LIVING AT PLACE OF RESIDENCE



FAMILY COMPOSITION



BASE: Total number of participants (924).
Q5: Including your family, how many families share a home with you?
Q3: How is your household composed?

THE PROFILE OF WOMEN WORKERS, BY PLATFORM, DESCRIBES A HIGHER AVERAGE AGE IN ALIADA AND A PREDOMINANCE OF EDUCATIONAL LEVEL LOWER THAN TECHNICAL TRAINING IN HOGARU

AGE (%)

	Total	Zolvers	Homely	Aliada	Hogaru
18 to 25	6	7	7	4	5
26 to 39	43	47	34	26	51
40 or higher	51	46	59	70	44
Average	40	39	41	44	39

DEGREE OF INSTRUCTION (%)

	Total	Zolvers	Homely	Aliada	Hogaru
Primary School	18	18	10	15	23
High School	55	53	45	50	64
College	19	16	45	31	9
University	7	11	-	3	2
Master's/PhD	1	1	-	1	1
Don't know/Doesn't specify	1	1	-	1	2

THERE IS A HIGHER RATE OF MIGRANTS WORKING WITH ZOLVERS THAN WITH OTHER PLATFORMS, AND THE NUMBER OF PEOPLE WHO LIVE IN A DIFFERENT WAY THAN THE OPTIONS PROPOSED IS HIGHER WITH HOMELY

IMMIGRATION CONDITION (%)

	Total	Zolvers	Homely	Aliada	Hogaru
Non-migrant	87	77	100	100	99
Migrant	13	23			1

FAMILY COMPOSITION (%)

	Total	Zolvers	Homely	Aliada	Hogaru
I live alone	5	6	3	5	4
I live with my life partner	9	10	-	6	8
I live with my life partner and child/children	44	45	34	45	43
I live with my life partner, child/children and other family members	12	12	3	12	14
I live with other family members (I have no children)	6	7	10	6	3
Other	24	21	48	25	28

BASE: Total number of participants (924) / Zolvers (515) / Homely (29) / Aliada (185) / Hogaru (195).

P30: State you exact age.

P32: State your level of education completed.

MIGRATION: Based on country of residence and nationality questions.

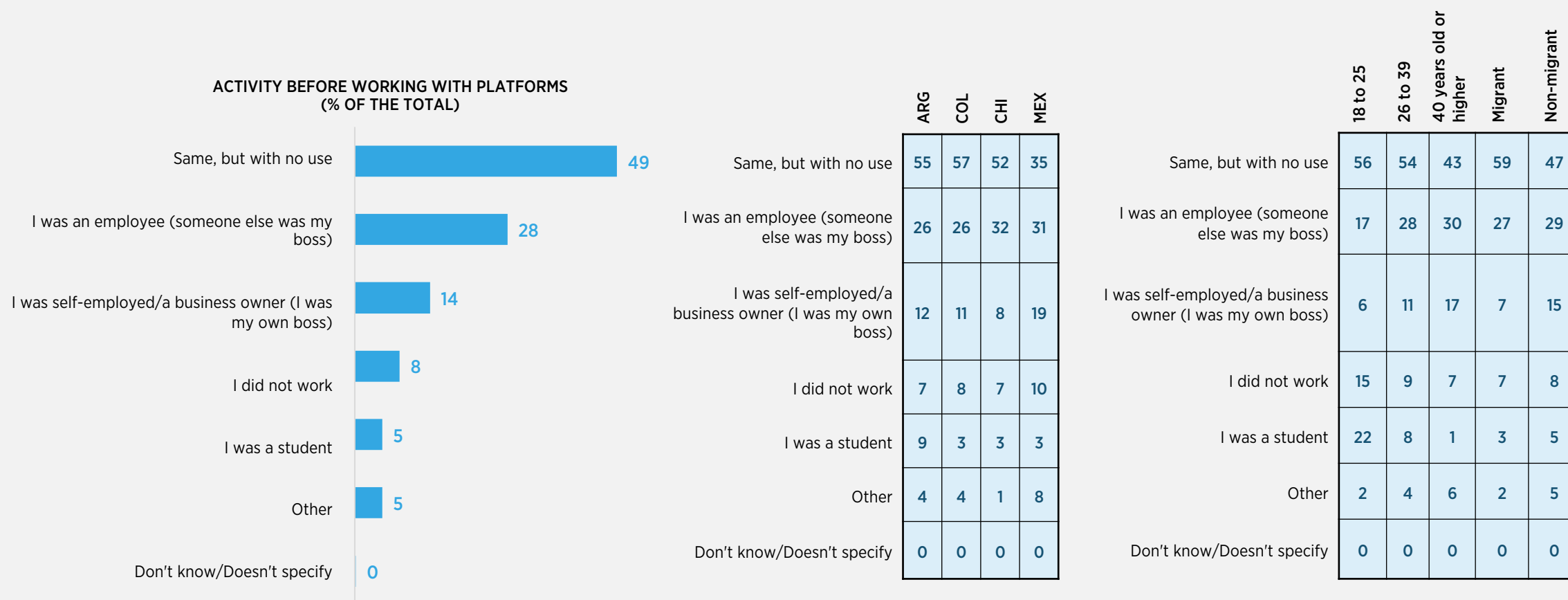
P3: How is your household composed?



4

RELATION WITH PLATFORMS

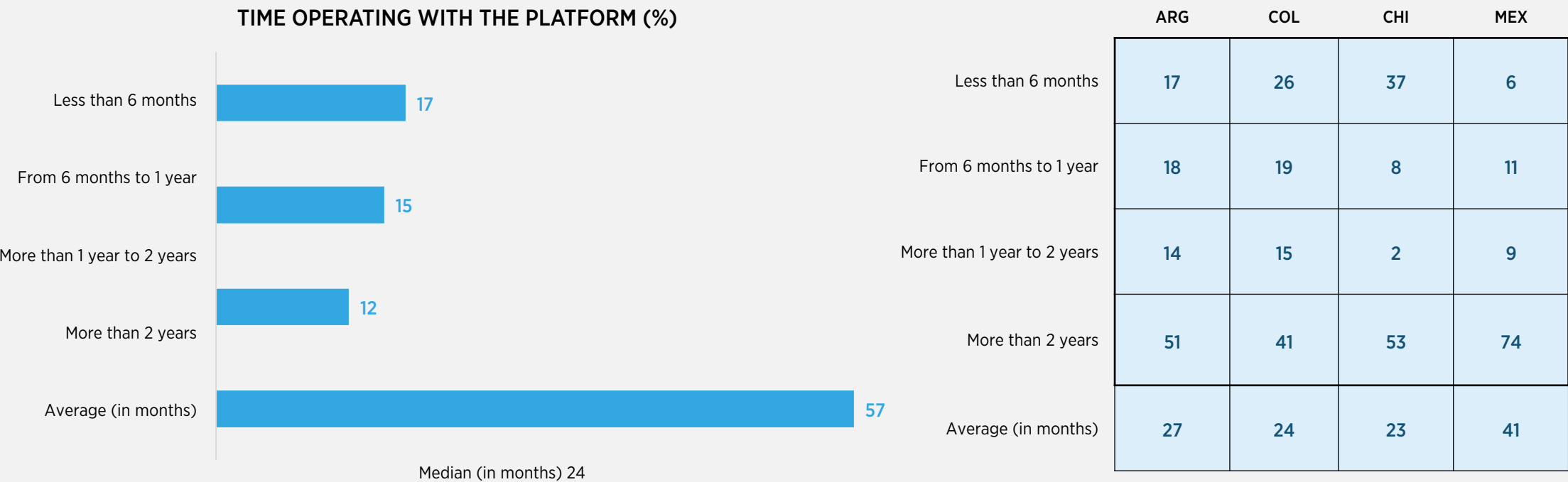
ABOUT HALF OF THE WOMEN HAD THE SAME OCCUPATION, BUT WITHOUT THE INTERMEDIATION OF A PLATFORM. IN MEXICO, THE RATE IS LOWER, AND FREELANCING OR SELF-EMPLOYMENT ARE OBSERVED



BASE: Total number of participants (924) / ARG (353) / COL (195) / CHI (71) / MEX (305).

Q8: What did you do before working with...?

57% HAVE BEEN WORKING ON THE PLATFORMS FOR MORE THAN 2 YEARS.
IN MEXICO, THIS PERCENTAGE INCREASES TO 74%



BASE: Total number of participants who were able to specify their time on the platform (798) / ARG (285) / COL (192) / CHI (51) / MEX (270).
Q7: For how long have you been working with...?

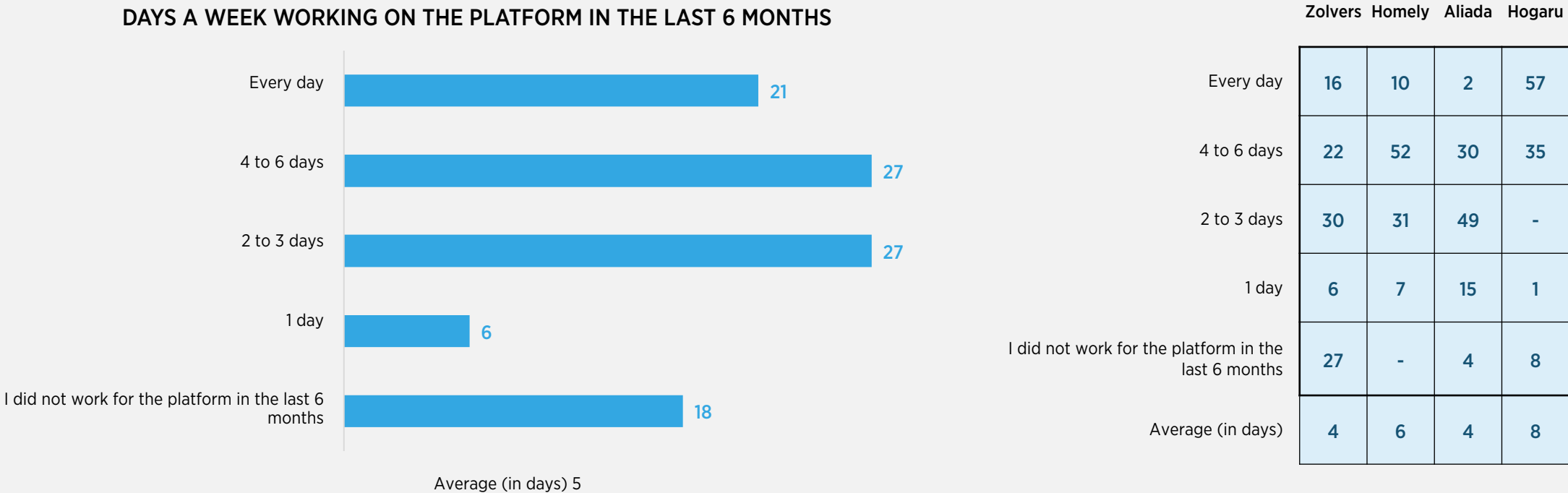
THE MOST EXTENDED PARTICIPATION IS WITH ALIADA. AVERAGE TIME ON THE PLATFORM INCREASES WITH AGE

	18 to 25	26 to 39	40 years old or higher
Less than 6 months	41	21	11
From 6 months to 1 year	28	19	10
More than 1 year to 2 years	17	11	12
More than 2 years	13	49	67
Average (in months)	13	26	36

	Zolvers	Homely	Aliada	Hogaru
Less than 6 months	19	13	3	26
From 6 months to 1 year	16	29	7	19
More than 1 year to 2 years	13	13	6	15
More than 2 years	53	46	84	41
Average (in months)	27	21	50	24

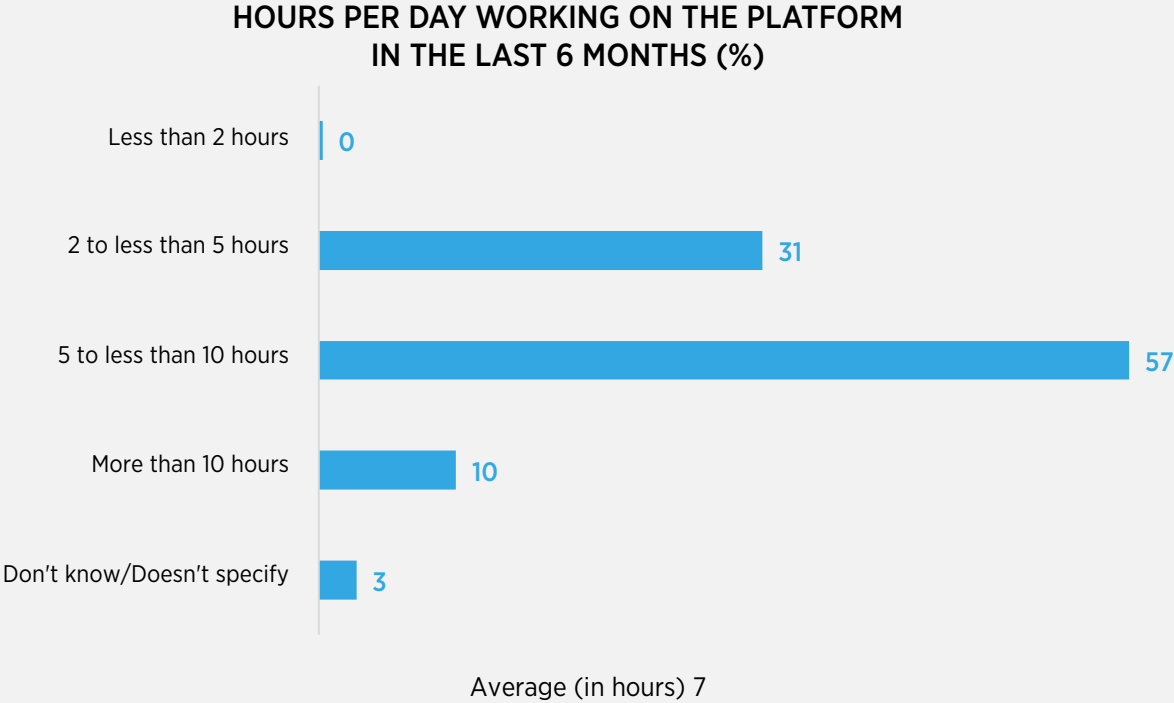
BASE: Total number of participants who were able to specify their time on the platform (798) / Zolvers (404) / Homely (24) / Aliada (178) / Hogaru (192).
Q7: For how long have you been working with...?

NEARLY HALF OF WOMEN WORKERS HAVE BEEN EMPLOYED WITH PLATFORMS 4 OR MORE DAYS PER WEEK. AT HOGARU, NEARLY ALL OF WOMEN WORKERS HAVE WORKED 4 OR MORE DAYS PER WEEK



BASE: Total number of participants (924) / Zolvers (515) / Homely (29) / Aliada (185) / Hogaru (195).
Q9: In the last 6 months, about how many days a week did you work for...?

AVERAGE NUMBER OF HOURS WORKED THROUGH THE PLATFORMS
IS 7 HOURS PER DAY



	Zolvers	Homely	Aliada	Hogaru
Less than 2 hours	0	0	1	0
2 to less than 5 hours	33	31	56	2
5 to less than 10 hours	53	52	31	89
More than 10 hours	11	17	11	4
Don't know/Doesn't specify	2	0	2	5
Average (in hours)	7	7	6	7

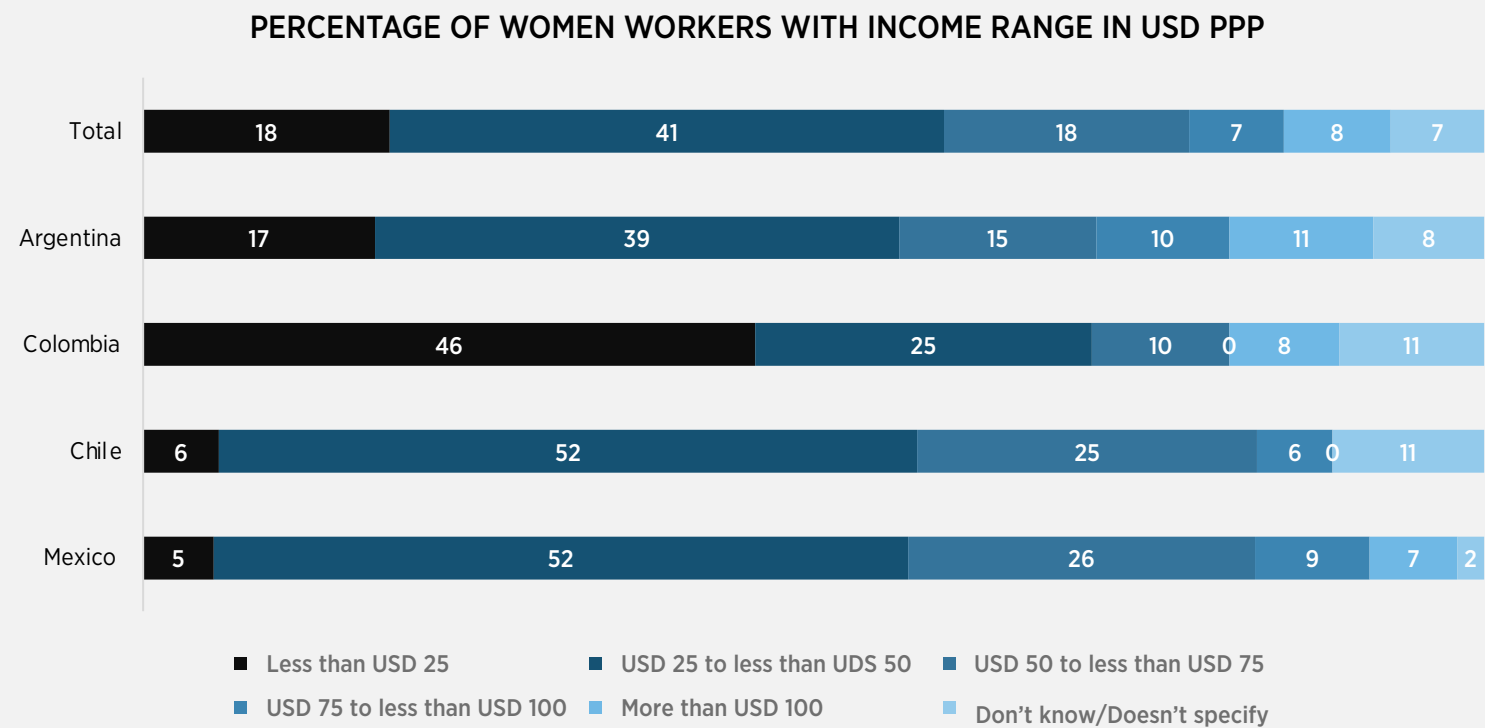
BASE: Total number of participants who worked on the platforms in the last 6 mo (762) / Zolvers (375) / Homely (29) / Aliada (178) / Hogaru (180).
Q10: In the weeks that you did work, about how many hours per day did you work for...?



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INCOME

ADDING THE INCOME GENERATED THROUGH PLATFORMS AND OTHER ACTIVITIES, 18% EARN LESS THAN US\$25; 41% EARN BETWEEN US\$25 AND US\$50, AND 51% EARN MORE THAN US\$50. THE HIGHEST AVERAGE IS IN CHILE.

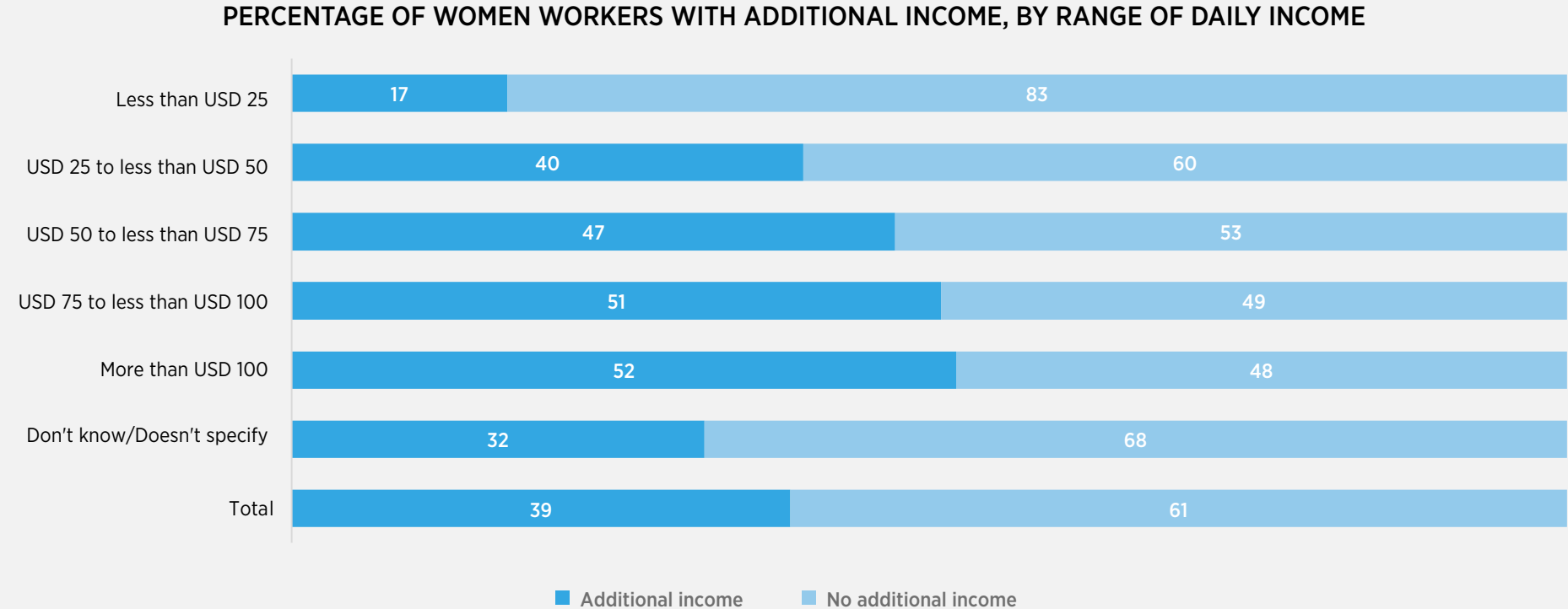


Average USD PPP	
Argentina	50
Colombia	45
Chile	51
Mexico	45
Total	47

Average USD PPP	
Zolvers	48
Homely	43
Aliada	47
Hogaru	45
Total	47

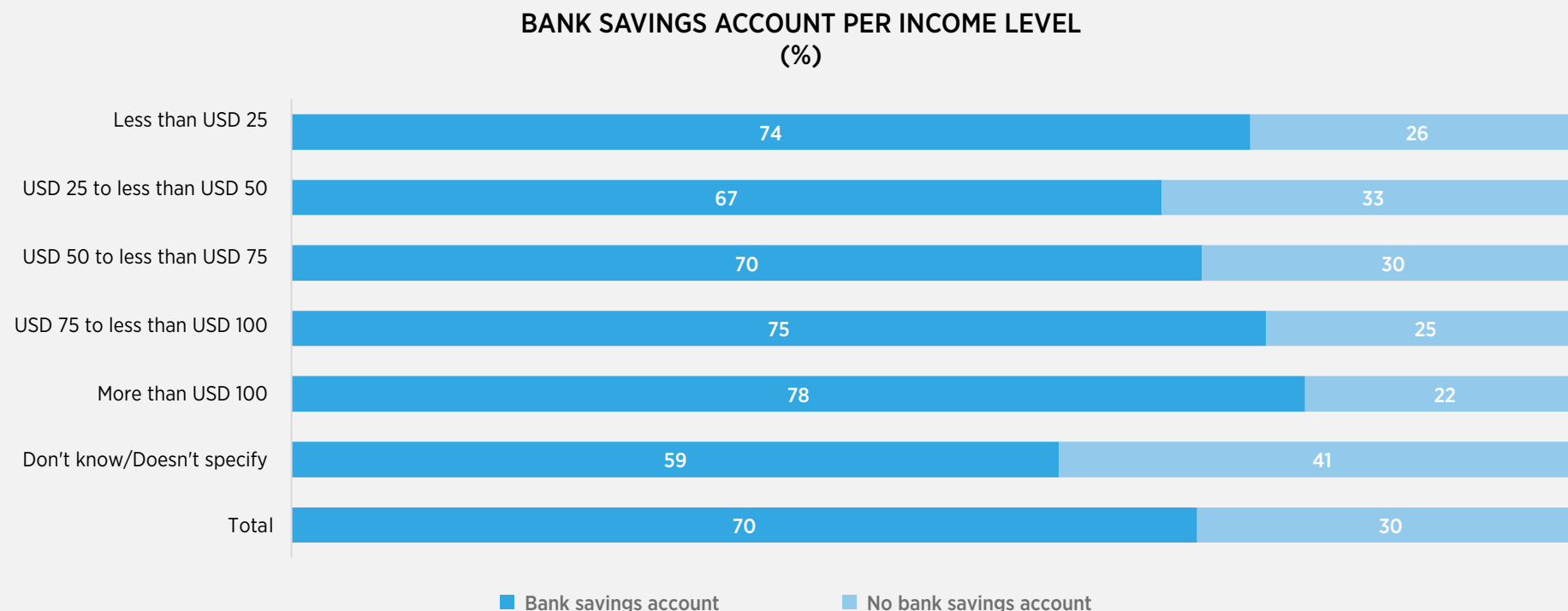
BASE: Total number of participants (924) / ARG (353) / COL (195) / CHI (71) / MEX (305).
Q12: Thinking about a typical day's work, what is the approximate income you generate? Please consider what you earn in... and in other jobs.

MOST OF WOMEN WORKERS WHO EARN MORE THAN US\$75
HAVE AN INCOME IN ADDITION TO WHAT THEY EARN ON
THE PLATFORM



BASE: Total number of participants (762) / Yes (298) / No (464).
Q11: In the last 6 months, did you have any income other than what you earned working at...? Per day, did you work for...?

7 OUT OF 10 WOMEN WORKERS REPORTED HAVING A BANK SAVINGS ACCOUNT. OWNERSHIP IS HIGH AT ALL INCOME LEVELS, AND HIGHER-INCOME WOMEN WORKERS ARE MOST LIKELY TO REPORT HAVING AN ACCOUNT



BASE: Total number of participants (924) / Yes (647) / No (277).

Q13: In the last 6 months, which of the following financial products have you had or still have?

ON AVERAGE, ZOLVERS' WOMEN WORKERS GENERATE THE MOST INCOME IN A DAY'S WORK (ON PLATFORM AND WITH OTHER JOBS). THERE IS HETEROGENEITY OF COUNTRIES AND PLATFORMS

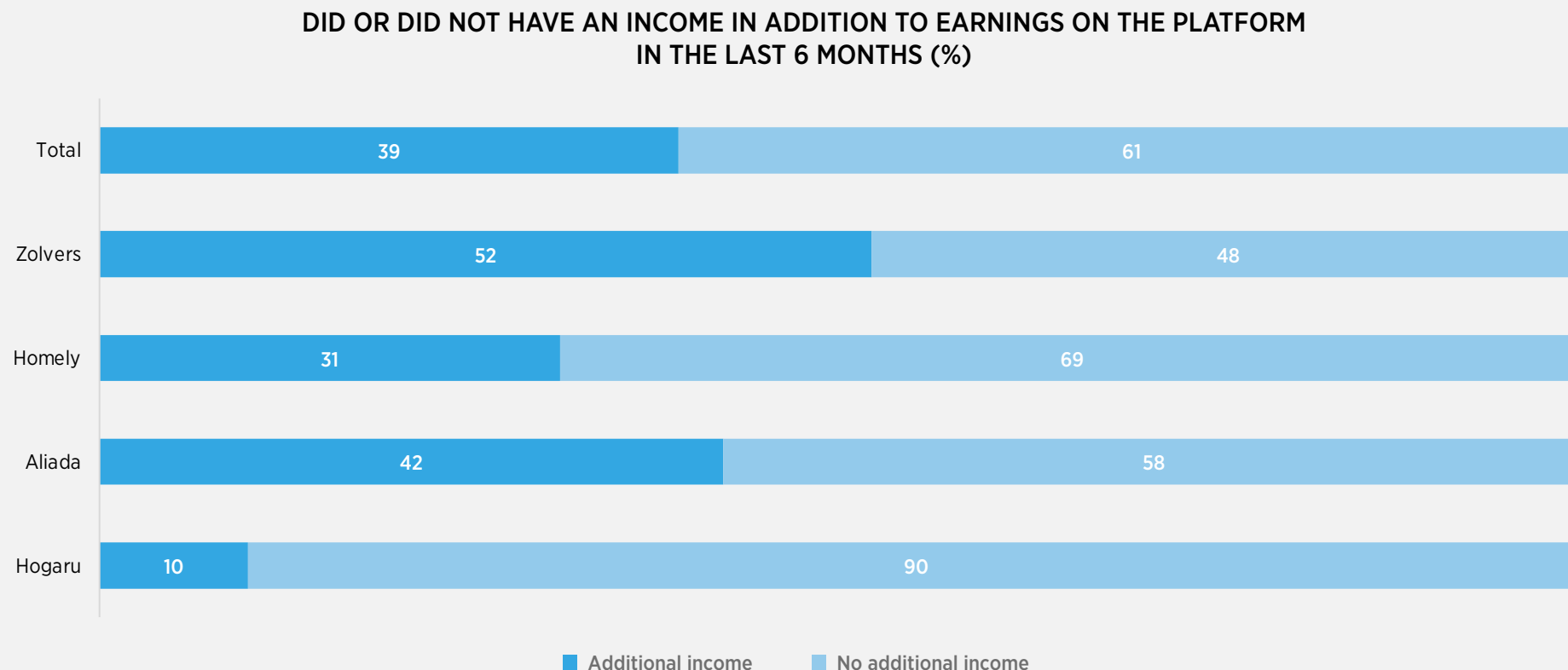
AVERAGE INCOME GENERATED IN A TYPICAL DAY'S WORK (USD PPP)

	Zolvers	Homely	Aliada	Hogaru
Total	48	43	47	45
Argentina	50	-	-	-
Colombia	-	-	-	45
Chile	51	-	-	-
Mexico	41	43	47	-

BASE: Total number of participants (924) / Zolvers (515) / Homely (29) / Aliada (185) / Hogaru (195).

Q12: Thinking about a typical day's work, what is the approximate income you generate? Please consider what you earn in... and in other jobs.

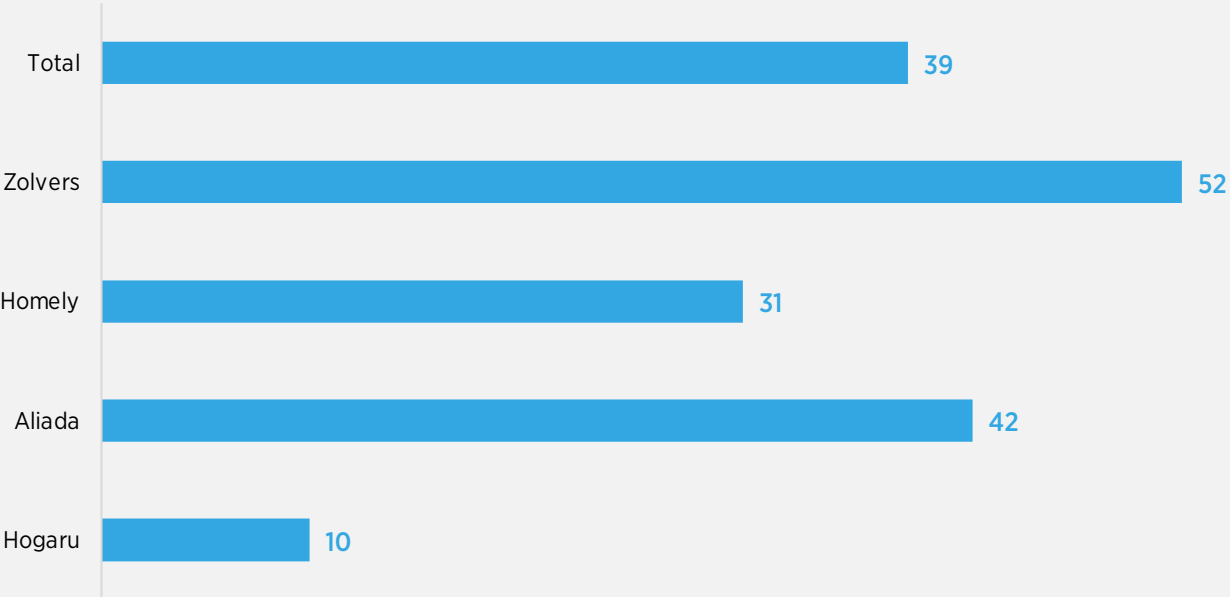
THE HIGHEST INCOME CONTRIBUTION PER PLATFORM CAN BE OBSERVED IN HOGARU (10% WITH AN ADDITIONAL INCOME) AND THE LOWEST CAN BE OBSERVED IN ZOLVERS (52% WITH AN ADDITIONAL INCOME)



BASE: Total number of participants who worked in the last 6 mo (762) Zolvers (375) / Homely (29) / Aliada (178) / Hogaru (180).
Q11: In the last 6 months, did you have any income other than what you earned working at...?

LAS MAYORES DE 25 AÑOS Y LAS MIGRANTES SON QUIENES
DESTACAN POR TENER INGRESOS ADICIONALES A LOS QUE
GENERAN A TRAVÉS DE LAS PLATAFORMAS

HAD AN INCOME IN ADDITION TO EARNINGS ON THE PLATFORM IN
THE LAST 6 MONTHS (%)

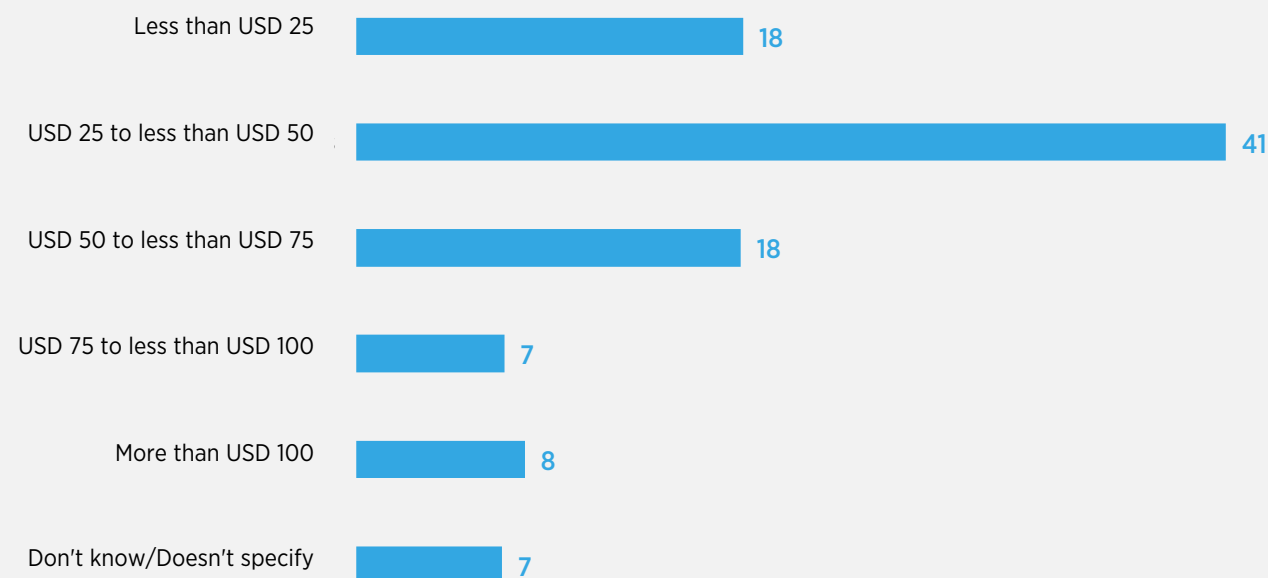


	18 to 25 years old	26 to 39 years old	40 years old or higher	Migrant	Non- migrant
Total	26	41	39	50	38
Zolvers	38	57	50	51	53
Homely	-	40	31	-	31
Aliada	-	38	42	-	42
Hogaru	13	13	10	-	10

BASE: Total number of participants who had an income in addition to what they earn on the platform (762) / Zolvers (375) / Homely (29) / Aliada (178) / Hogaru (180).
Q11: In the last 6 months, did you have an income other than what you earned working at...?

AVERAGE INCOME PER WORKING DAY IN US\$PPP IS HIGHER FOR MIGRANT WORKERS AND FOR THOSE WHO REPORT AN ADDITIONAL INCOME

INCOME GENERATED IN A TYPICAL DAY'S WORK, USD PPP (%)



	Migrant	Non-migrant	With additional income	With no additional income
Less than USD 25	11	19	7	23
USD 25 to less than USD 50	42	41	44	42
USD 50 to less than USD 75	20	18	24	17
USD 75 to less than USD 100	11	6	9	6
More than USD 100	8	8	12	7
Don't know/Doesn't specify	7	7	4	5
Average USD PPP	53	46	54	45

BASE: Total number of participants (924) / Migrant (122) / Non-migrant (802) / With additional income (298) / With no additional income (464).
Q12. Thinking about a typical day's work, what is the approximate income you generate? Please consider what you earn in... and in other jobs.

A person is shown from the chest up, holding a credit card in their right hand and a smartphone in their left hand. The image is overlaid with a semi-transparent blue filter. The person is wearing a light-colored, possibly white, shirt. The background is blurred, suggesting an indoor setting.

6

FINANCIAL INCLUSION

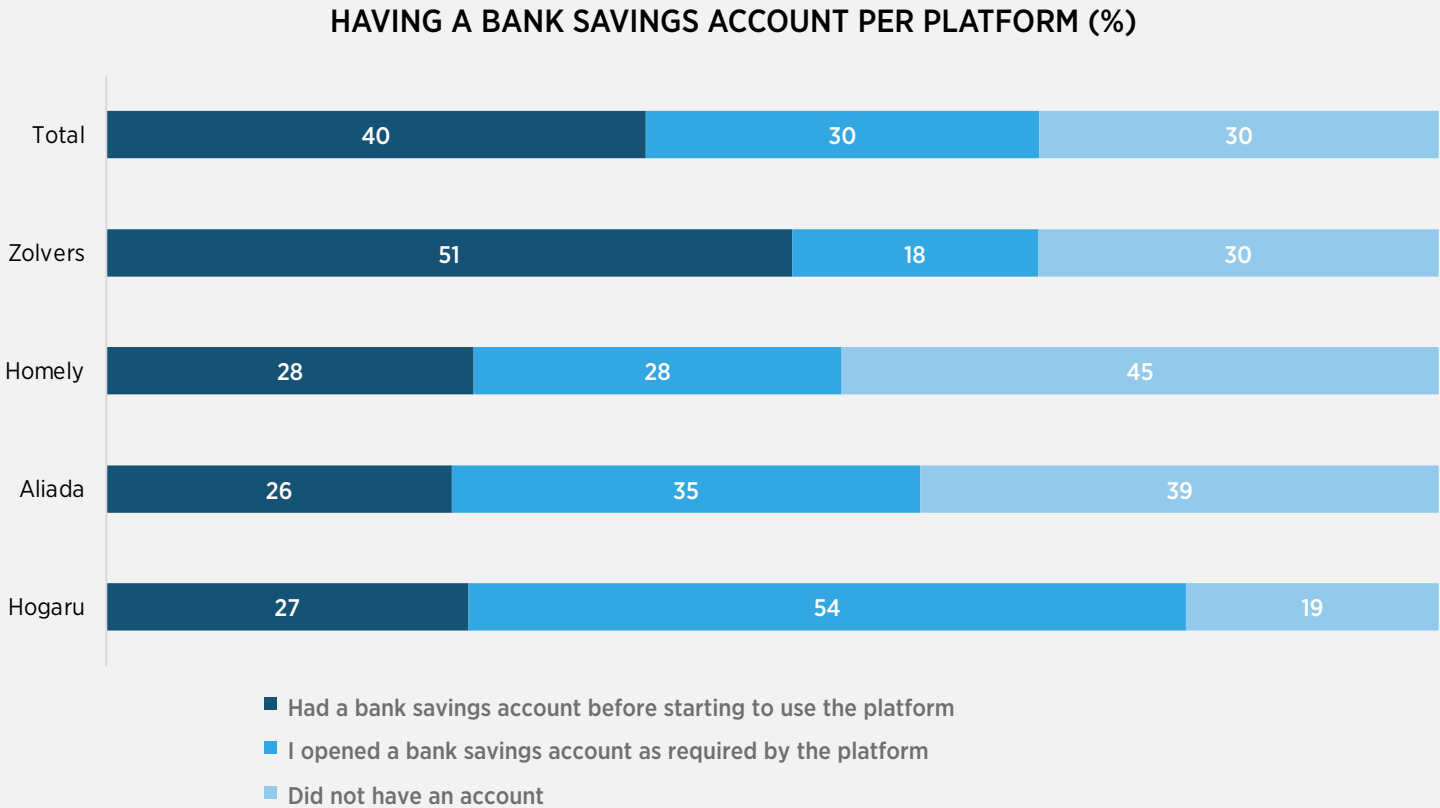
WOMEN WORKERS IN CHILE AND MEXICO HAVE REPORTED RELATIVELY LOWER OWNERSHIP OF THE THREE MOST POPULAR FINANCIAL PRODUCTS

FINANCIAL PRODUCTS IN THE LAST 6 MONTHS (%)

	Total		Argentina		Colombia		Chile		Mexico	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Bank savings account	70	30	74	26	81	19	62	38	61	39
Digital wallet	29	71	49	51	23	77	17	83	12	88
Personal loan	23	77	27	73	22	78	10	90	24	76
Credit card	24	76	24	76	23	77	25	75	24	76
Remittances to foreign countries	2	98	3	97	2	98	4	96	2	98
Home loan	2	98	1	99	5	95	3	97	3	97
Vehicle loan	1	99	0	100	2	98	0	100	1	99

BASE: Total number of participants (924) / ARG (353) / COL (195) / CHI (71) / MEX (305).
Q13. In the last 6 months, which of the following financial products have you had or still have?

THE MAJORITY OF WOMEN WORKERS AT ZOLVERS HAD A SAVINGS ACCOUNT BEFORE STARTING TO USE THE PLATFORM. OVERALL, NEARLY 1 IN 3 WOMEN WORKERS OPENED A SAVINGS ACCOUNT AS REQUIRED BY THE PLATFORM

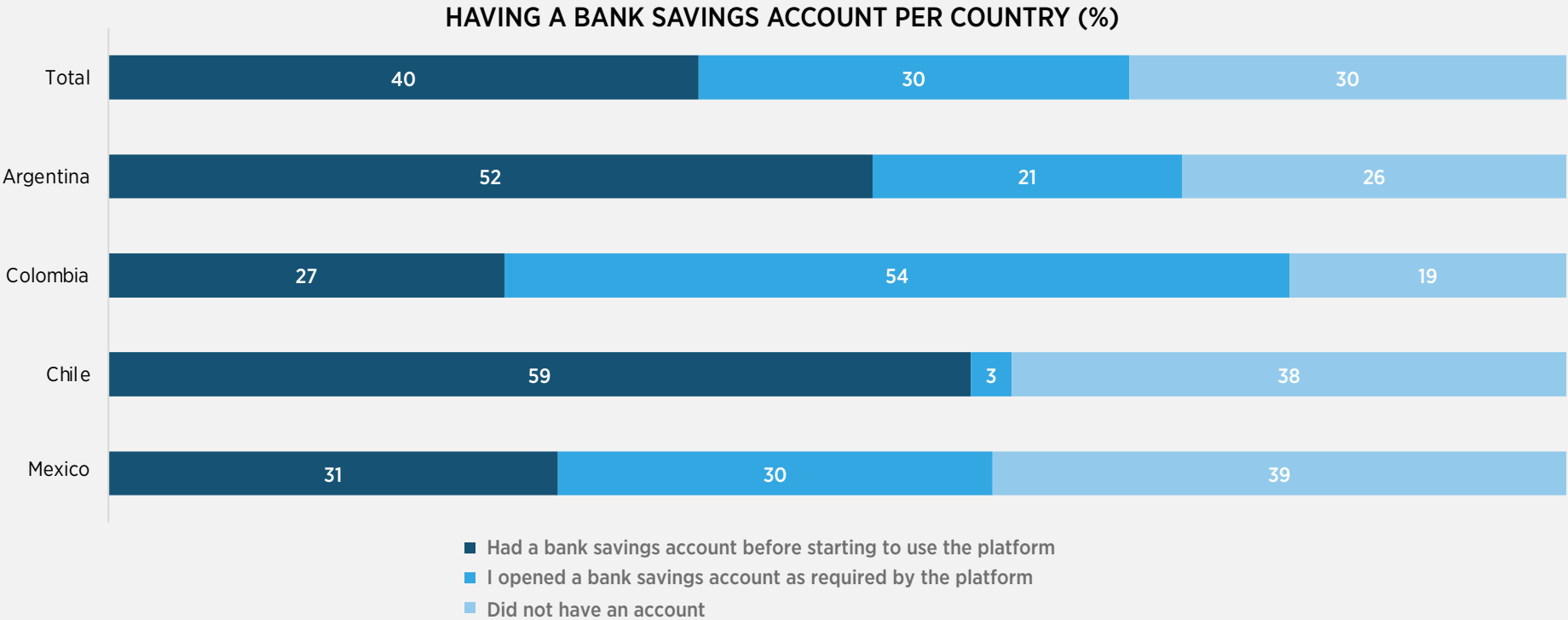


HAD A BANK SAVINGS ACCOUNT BEFORE STARTING TO USE THE PLATFORM (%)

Basic education	51
Technical education	68
University education	78
18 to 25	56
26 to 39	61
40 years old or higher	55

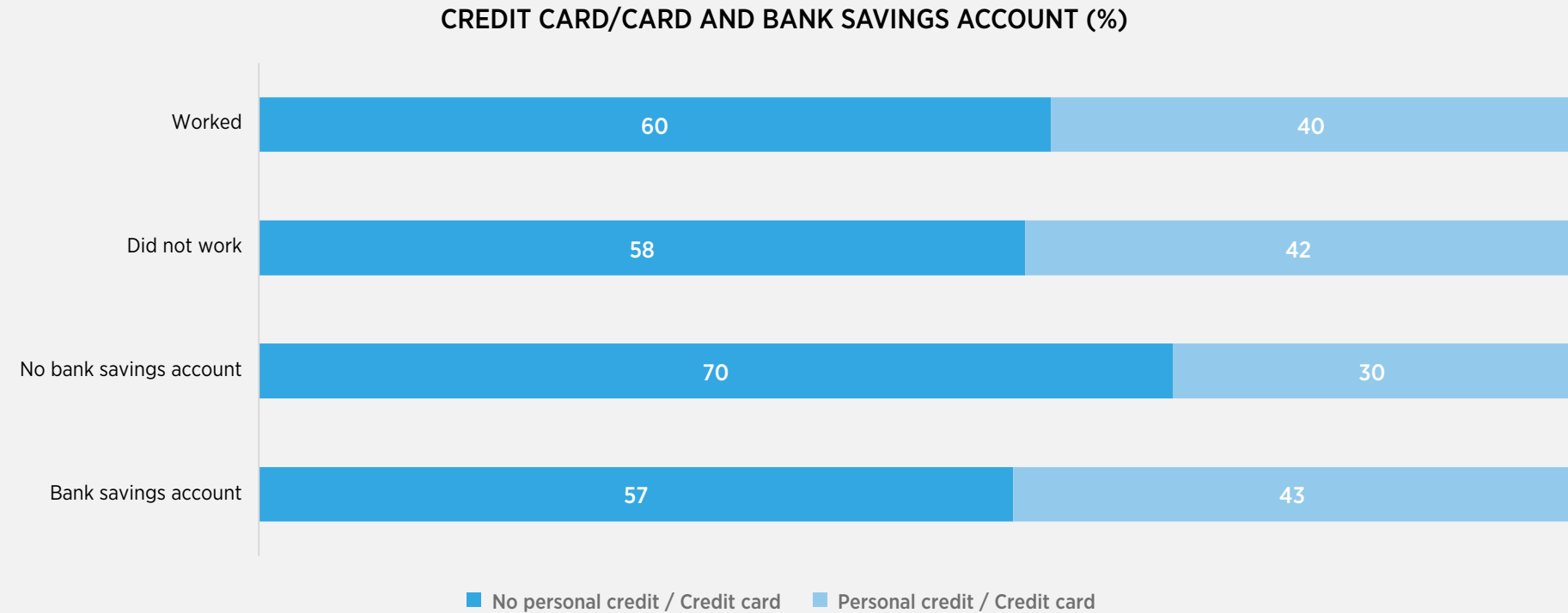
BASE: Total number of participants (924) / Zolvers (515) / Homely (29) / Aliada (185) / Hogaru (195).
Q15: With respect to your bank savings account, which of the following statements best describes your situation?

CHILE HAS THE HIGHEST RATE OF WOMEN WORKERS WITH A SAVINGS ACCOUNT BEFORE USING THE PLATFORM. MOST WOMEN WORKERS LIVING IN COLOMBIA OPENED ACCOUNTS AS REQUESTED BY THE PLATFORM



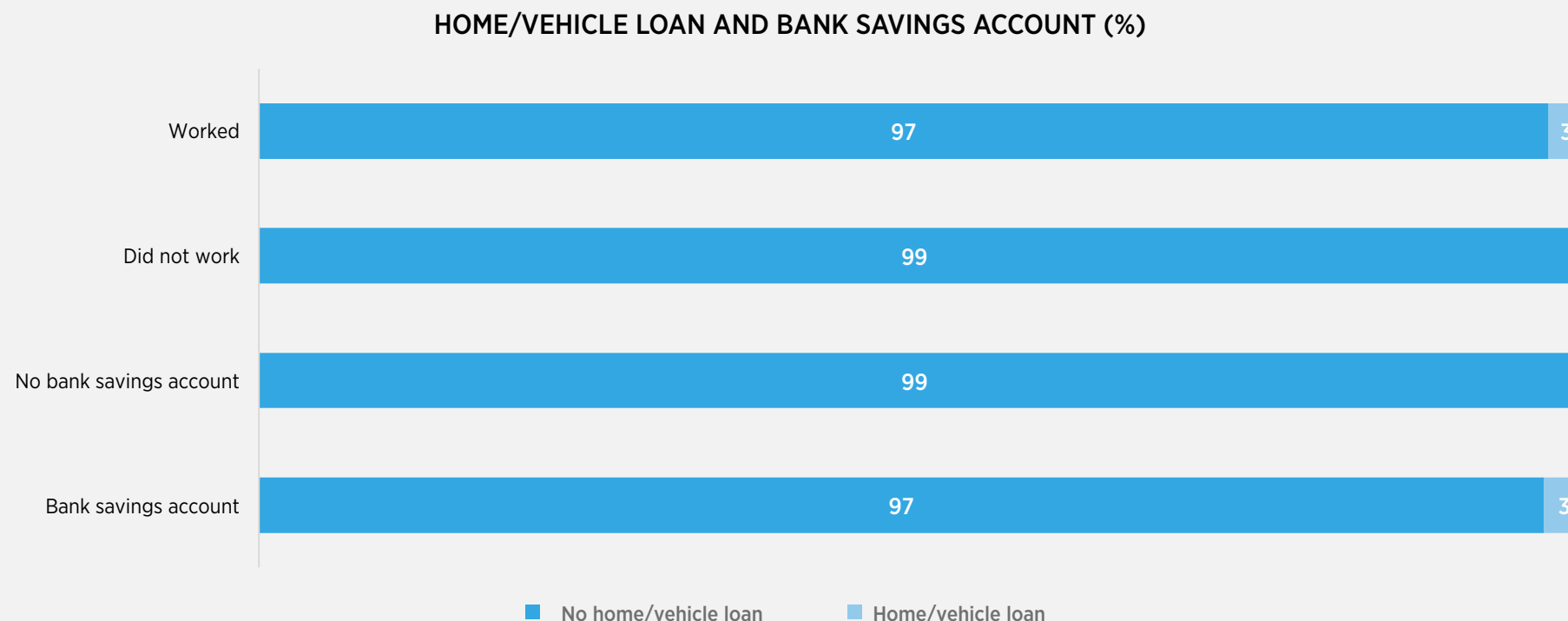
BASE: Total number of participants (924) / ARG (353) / COL (195) / CHI (71) / MEX (305).
Q15: With respect to your bank savings account, which of the following statements best describes your situation?

MORE THAN HALF REPORT NOT HAVING PERSONAL CREDIT OR CREDIT CARD. RATES ARE SIMILAR WHETHER THEY WORKED BEFORE USING THE PLATFORM. THOSE WITH A BANK SAVINGS ACCOUNT ARE THE MOST LIKELY TO REPORT A PERSONAL CREDIT OR CREDIT CARD



BASE: Total number of participants (924).
Q13: In the last 6 months, which of the following financial products have you had or still have?

NEARLY ALL OF PARTICIPANTS REPORT NOT HAVING A HOME OR VEHICLE LOAN, REGARDLESS OF WHETHER OR NOT THEY WORKED BEFORE USING THE PLATFORM OR IF THEY HAVE A BANK SAVINGS ACCOUNT

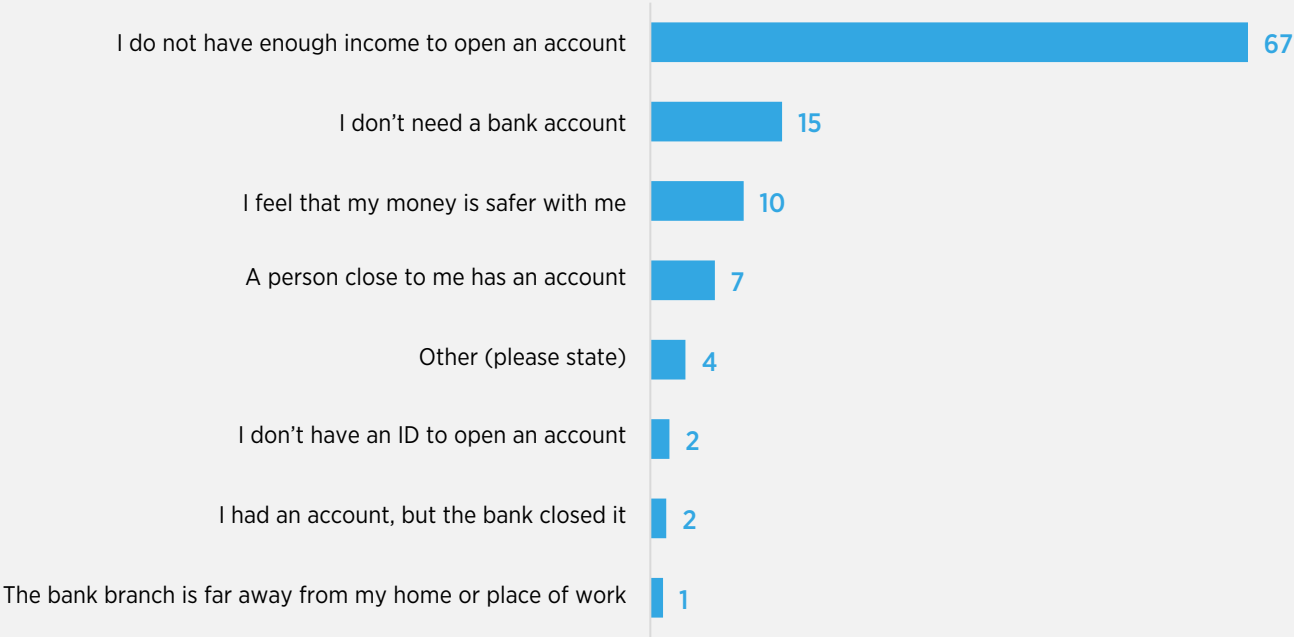


BASE: Total number of participants (924).

Q13: In the last 6 months, which of the following financial products have you had or still have?

THE MAIN BARRIER TO OPENING A SAVINGS ACCOUNT IS
INSUFFICIENT INCOME, FOLLOWED BY THE LACK OF
PERCEIVED BENEFITS IN HOLDING THE PRODUCT

REASONS FOR NOT OPENING A BANK ACCOUNT (%)

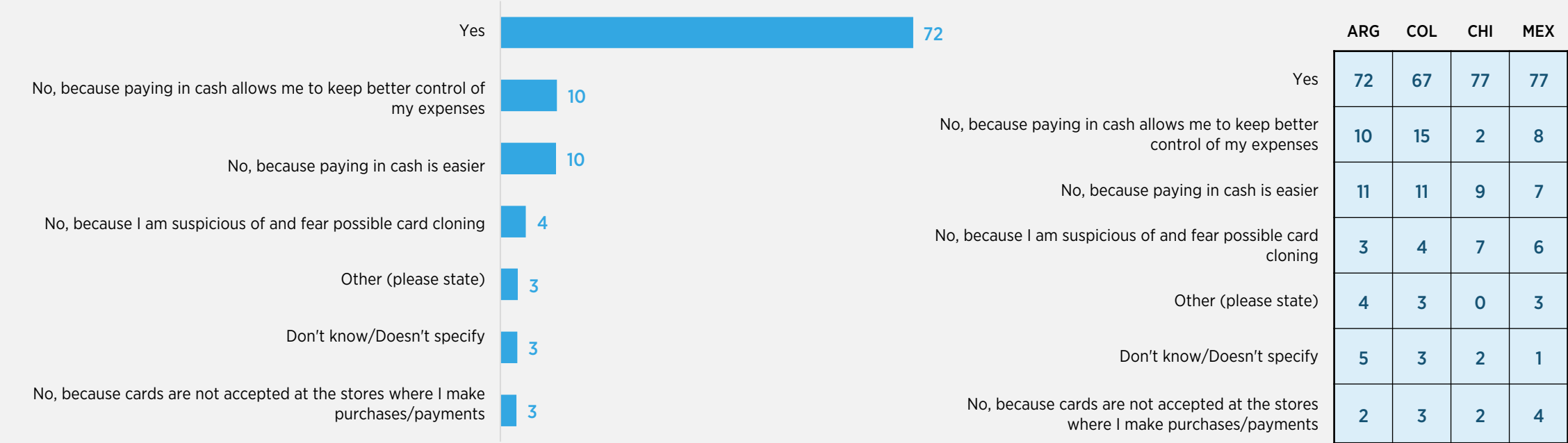


	ARG	COL	CHI	MEX
I do not have enough income to open an account	62	78	63	68
I don't need a bank account	14	16	15	15
I feel that my money is safer with me	16	3	0	11
A person close to me has an account	6	5	11	8
Other (please state)	3	0	0	7
I don't have an ID to open an account	1	0	15	1
I had an account, but the bank closed it	3	3	0	1
The bank branch is far away from my home or place of work	1	5	0	1

BASE: Total number of people who do not have a bank account (277) / ARG (93) / COL (37) / CHI (27) / MEX (120).
Q14: For which of the following reasons you don't have a bank account?

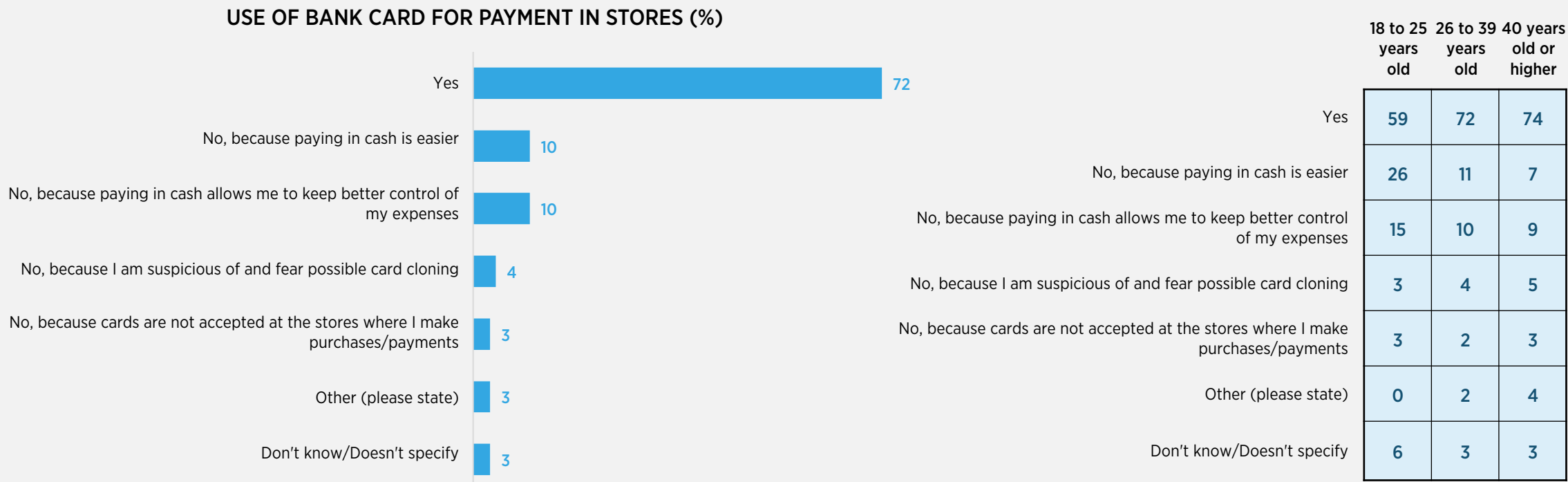
28% OF THE WOMEN WORKERS WHO HAVE A BANK CARD HAVE NOT USED IT TO MAKE PAYMENTS IN STORES. IN THE REASONS FOR REJECTION, WE OBSERVE ATTACHMENT TO THE USE OF CASH

USE OF BANK CARD FOR PAYMENT IN STORES (%)



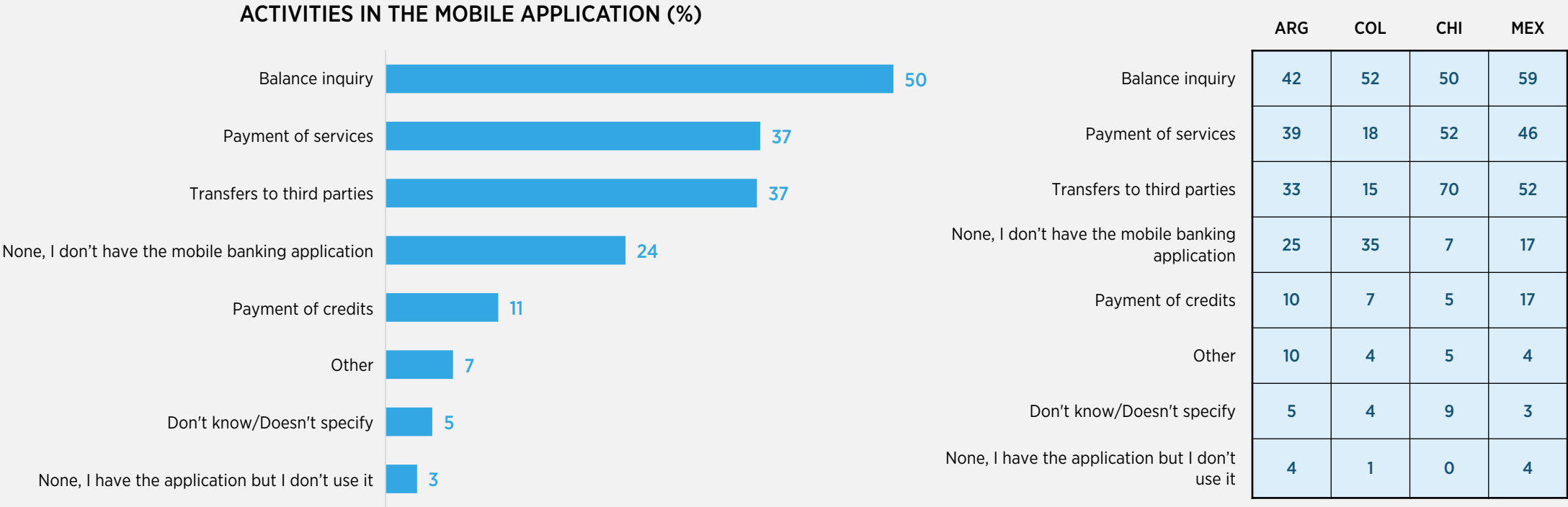
BASE: Total number of participants who have a bank savings account (647) / ARG (260) / COL (158) / CHI (44) / MEX (185).
Q16: Have you used the bank card you have to make payments in stores?

FOR WOMEN WORKERS AGED 18 TO 25, THE EASE OF PAYING CASH IN STORES IS THE MAIN BARRIER TO USING THE CARD



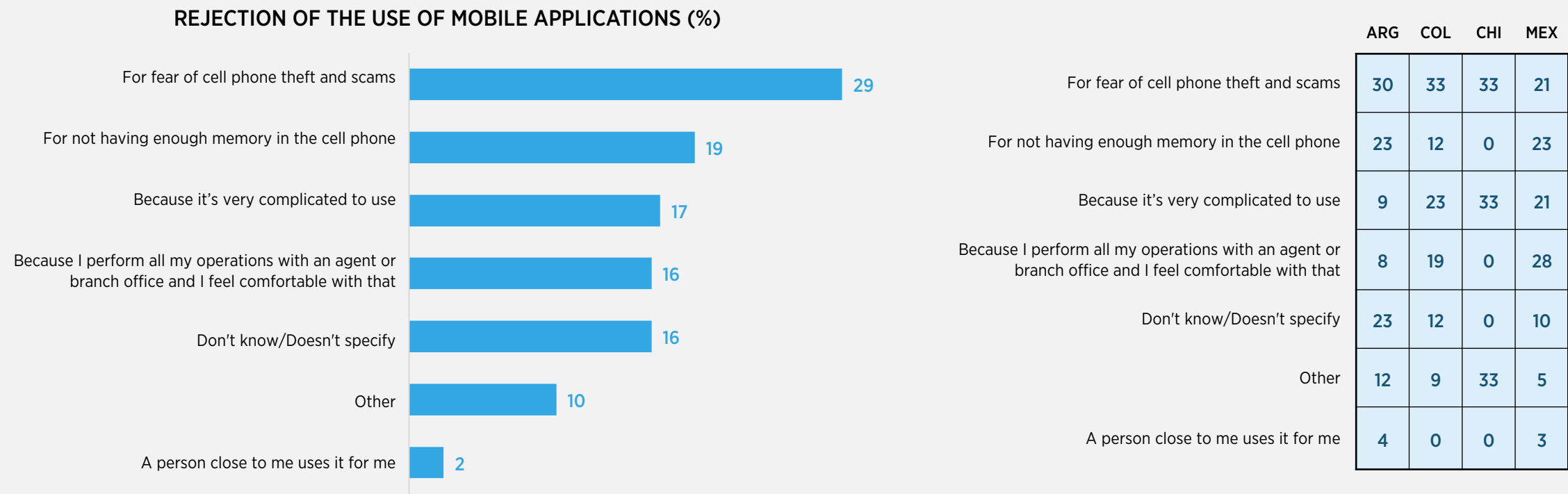
BASE: Total number of participants who have a bank savings account (647) / 18 to 25 (34) / 26 to 39 (294) / 40+ (319).
Q16: Have you used the bank card you have to make payments in stores?

IN COLOMBIA, 1 OUT OF 3 WOMEN WORKERS WHO HAVE A BANK SAVINGS ACCOUNT DOES NOT HAVE THE MOBILE APPLICATION. IN CHILE AND MEXICO, THEY ARE MORE FAMILIAR WITH MOBILE USE



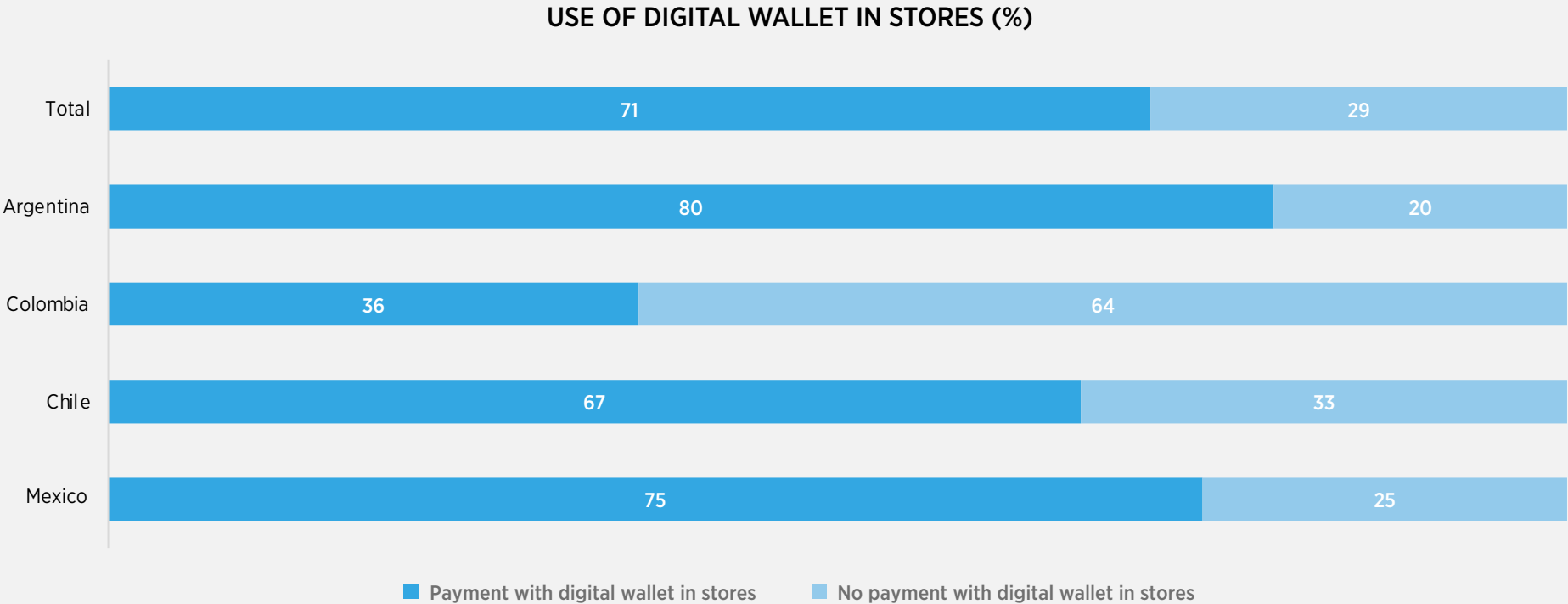
BASE: Total number of people who have a bank savings account (647) / ARG (260) / COL (158) / CHI (44) / MEX (185).
Q27: What activities did you do on the mobile banking application to manage your savings account?

AMONG THOSE WHO HAVE A SAVINGS ACCOUNT, APPROXIMATELY ONE THIRD HAVE NOT USED THE MOBILE APPLICATION FOR FEAR OF BEING SCAMMED IN CASE OF CELL PHONE THEFT



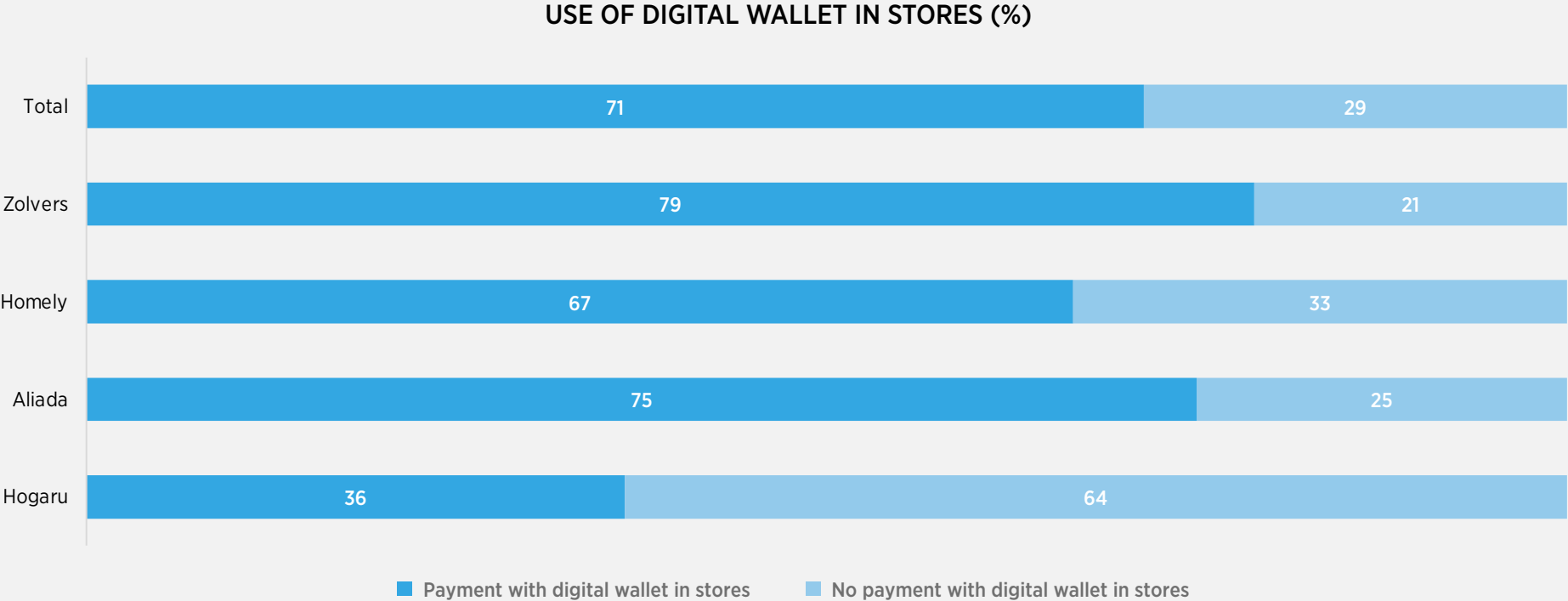
BASE: Total number of people who don't have or don't use the mobile banking application (173) / ARG (74) / COL (57) / CHI (3) / MEX (39).
Q28: For what reasons have you not used the mobile banking application in the last 6 months?

THERE IS MORE RESISTANCE TO DIGITAL WALLET
PAYMENTS IN STORES IN COLOMBIA



BASE: Total number of people who have a digital wallet (266) / ARG (174) / COL (44) / CHI (12) / MEX (36).
Q18: Have you used a digital wallet to make payments in stores?

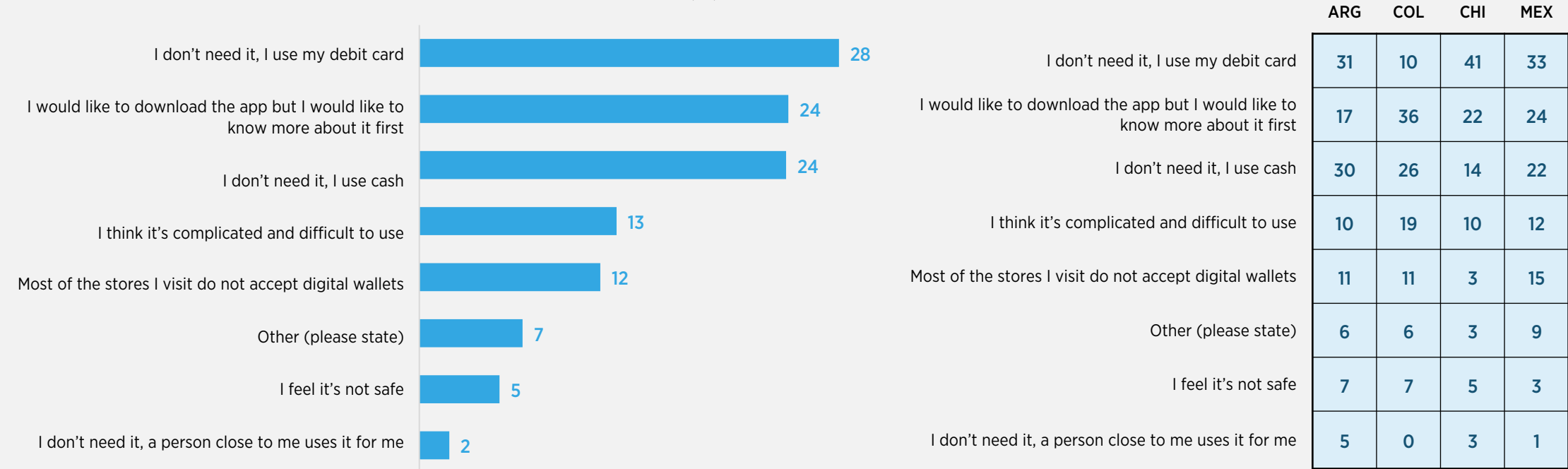
HOGARU IS THE PLATFORM WITH THE LEAST NUMBER OF WOMEN
REPORTING PAYING WITH DIGITAL WALLETS IN STORES



BASE: Total number of people who have a digital wallet (266) / Zolvers (199) / Homely (3) / Aliada (20) / Hogaru (44).
Q18: Have you used a digital wallet to make payments in stores?

THE MAIN BARRIER TO OPENING A DIGITAL WALLET IN ARGENTINA, CHILE, AND MEXICO IS THE PREFERENCE FOR DEBIT CARDS. IN COLOMBIA, MORE THAN HALF NEED MORE OR BETTER INFORMATION TO CONSIDER USING THE PRODUCT*

REASONS FOR NOT OPENING A DIGITAL WALLET (%)



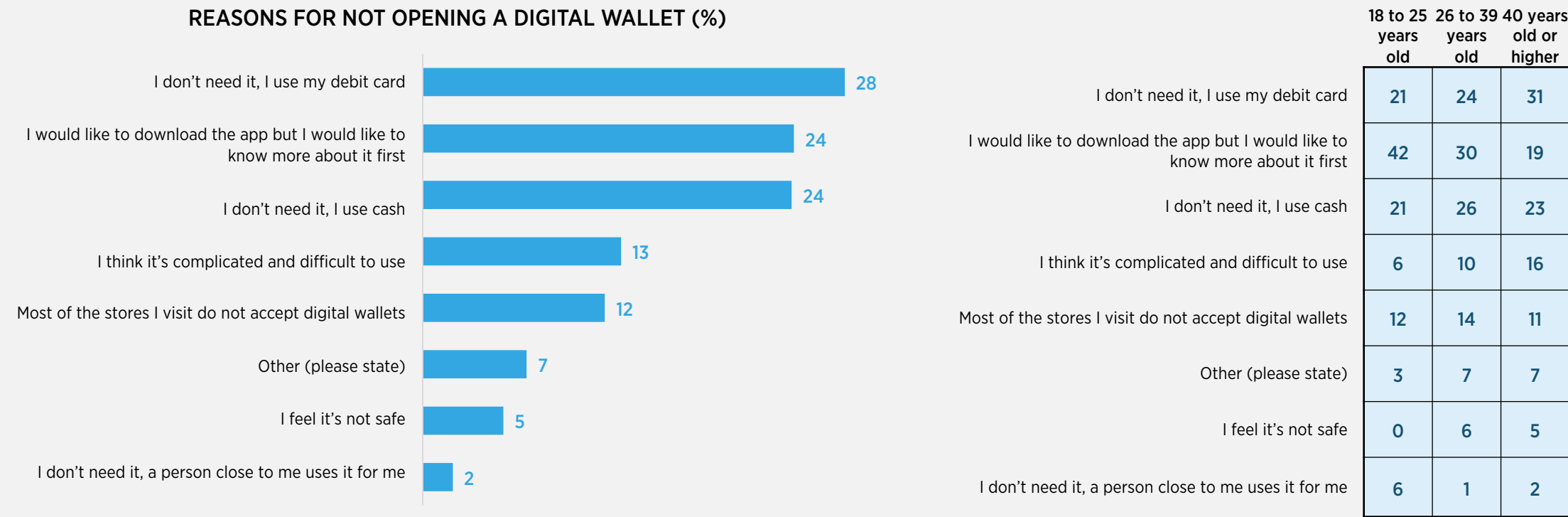
BASE: Total number of people who don't use a digital wallet (658) / ARG (179) / COL (151) / CHI (59) / MEX (269).

Q17. For which of the following reasons you haven't opened a bank account?

* Group of answers "I would like to download the app but..." + "I think it's complicated and difficult to use"



THE BARRIER OF COMPLEXITY IN USE IS MORE NOTICEABLE IN THE 40+ AGE GROUP. SEGMENTS FROM 18 TO 39 YEARS OLD WOULD LIKE TO HAVE MORE INFORMATION BEFORE USING IT



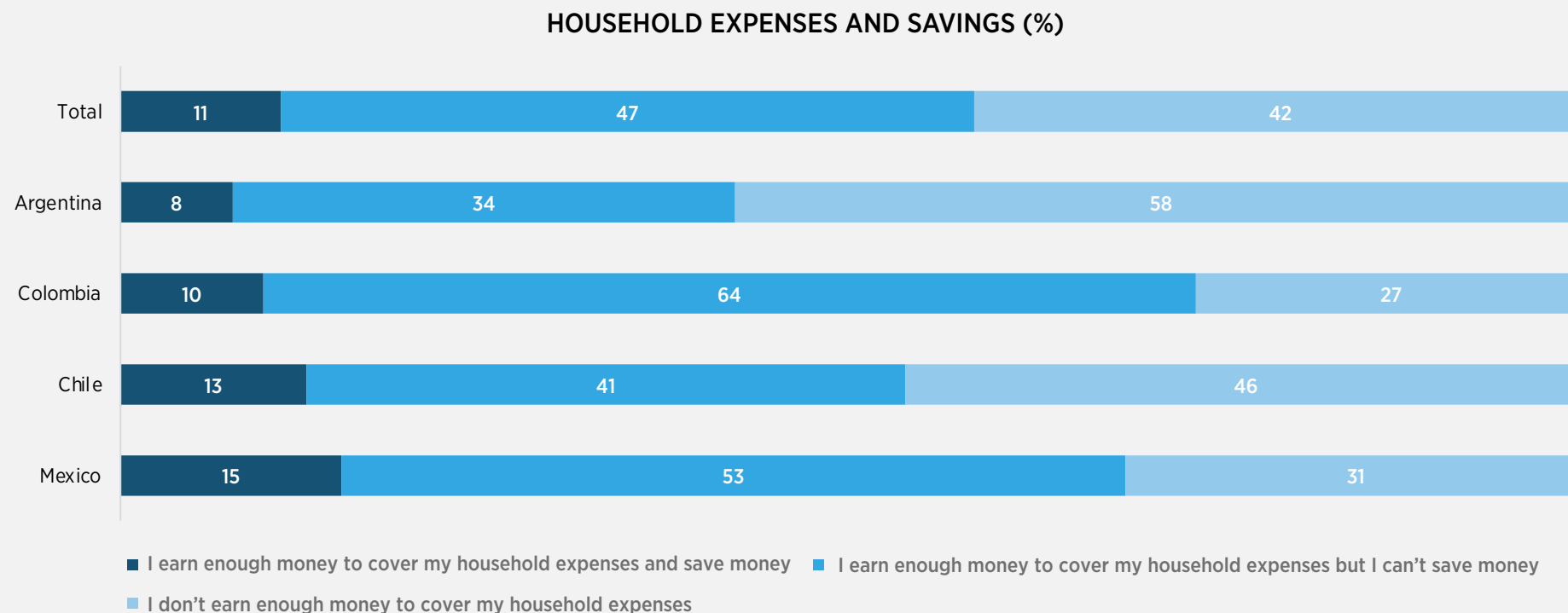
BASE: Total number of people who don't use a digital wallet (658) / 18 to 25 (33) / 26 to 39 (264) / 40+ (361).
Q17: For which of the following reasons you haven't opened a bank account?

A woman with dark hair tied back is sitting on a grey couch. She is looking at a tablet in her left hand and a document in her right hand. The background shows a wooden side table with a book, glasses, and a potted plant. A coffee table in the foreground has a glass of green juice. The entire image is covered with a semi-transparent blue overlay.

7

SAVINGS AND CREDIT PERSPECTIVES

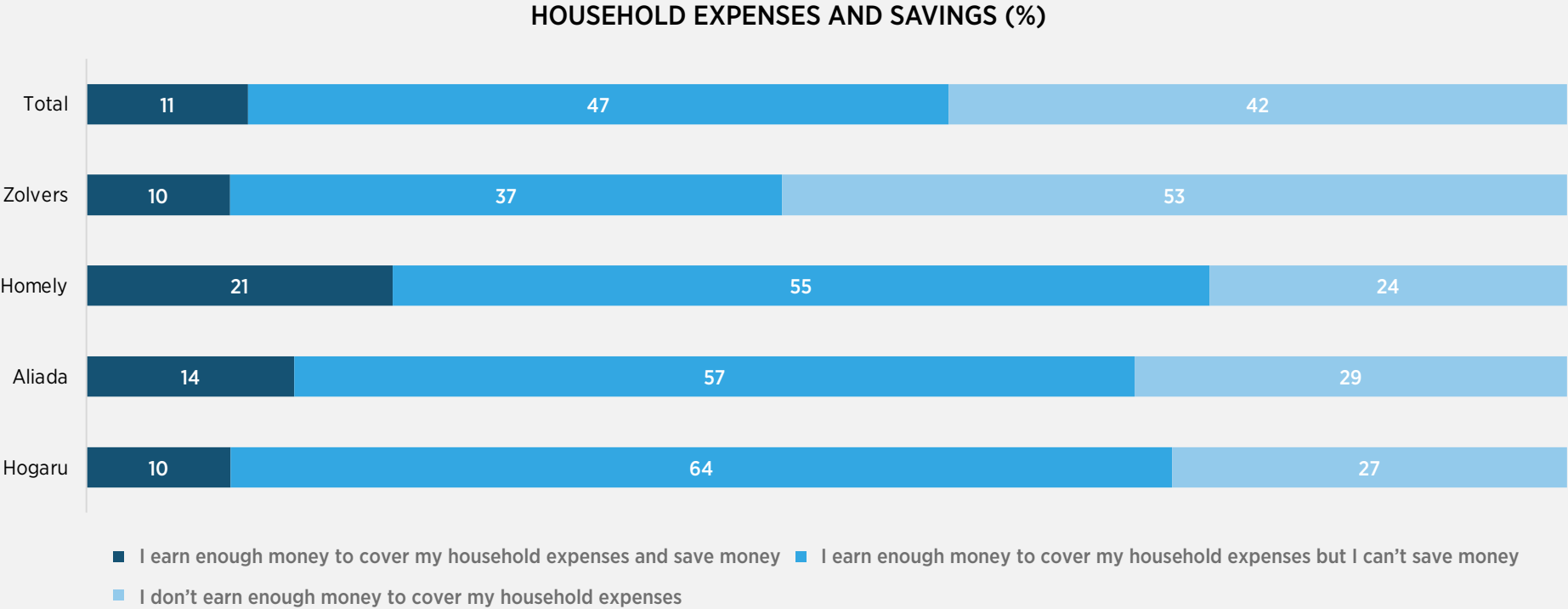
IN ARGENTINA AND CHILE, ABOUT HALF OF WOMEN WORKERS DO NOT COVER HOUSEHOLD EXPENSES WITH WHAT THEY EARN. IN COLOMBIA AND MEXICO, MORE THAN HALF CAN COVER THEIR EXPENSES BUT CANNOT SAVE MONEY



BASE: Total number of participants (924) / ARG (353) / COL (195) / CHI (71) / MEX (305).

Q19: Thinking back over the past 6 months, which of the following statements best represents your situation with regards to your household expenses?

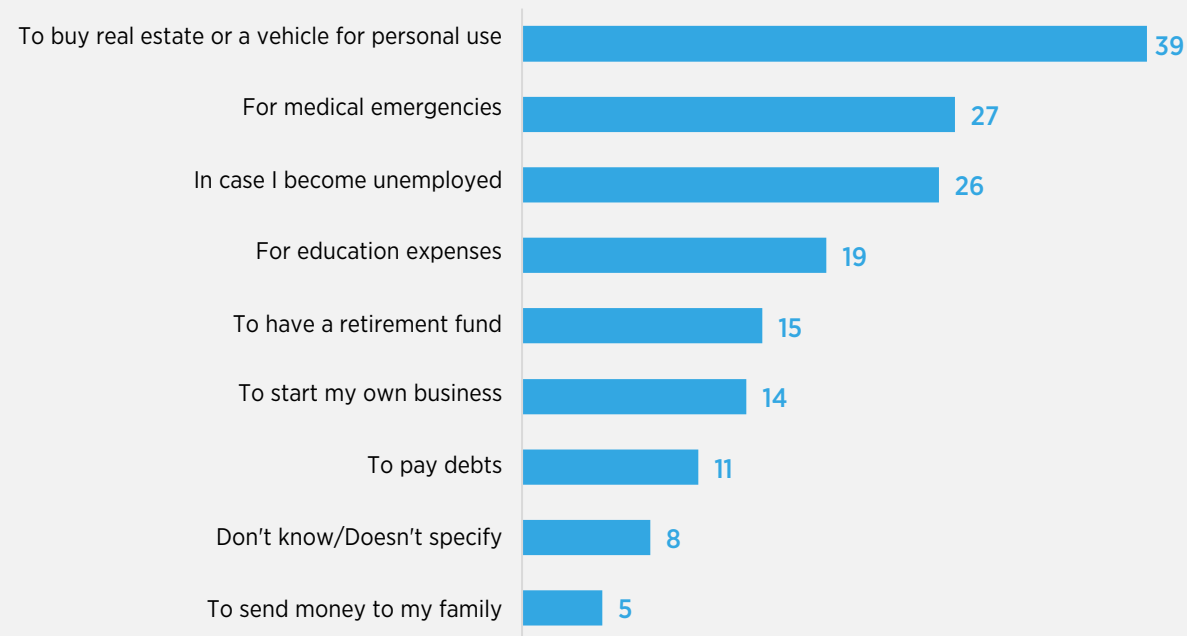
HALF OF WOMEN WORKERS AT ZOLVERS REPORT NOT
EARNING ENOUGH MONEY TO COVER HOUSEHOLD EXPENSES.
AT HOMELY, 1 IN 4 REPORT BEING ABLE TO SAVE MONEY



BASE: Total number of participants (924) / Zolvers (515) / Homely (29) / Aliada (185) / Hogaru (195).
Q19: Thinking back over the past 6 months, which of the following statements best represents your situation with regards to your household expenses?

IN GENERAL, BUYING REAL ESTATE OR A VEHICLE FOR PERSONAL USE, AND HAVING AN EMERGENCY FUND FOR MEDICAL EXPENSES, ARE THE MAIN REASONS FOR SAVING MONEY

REASONS FOR SAVING MONEY (%)

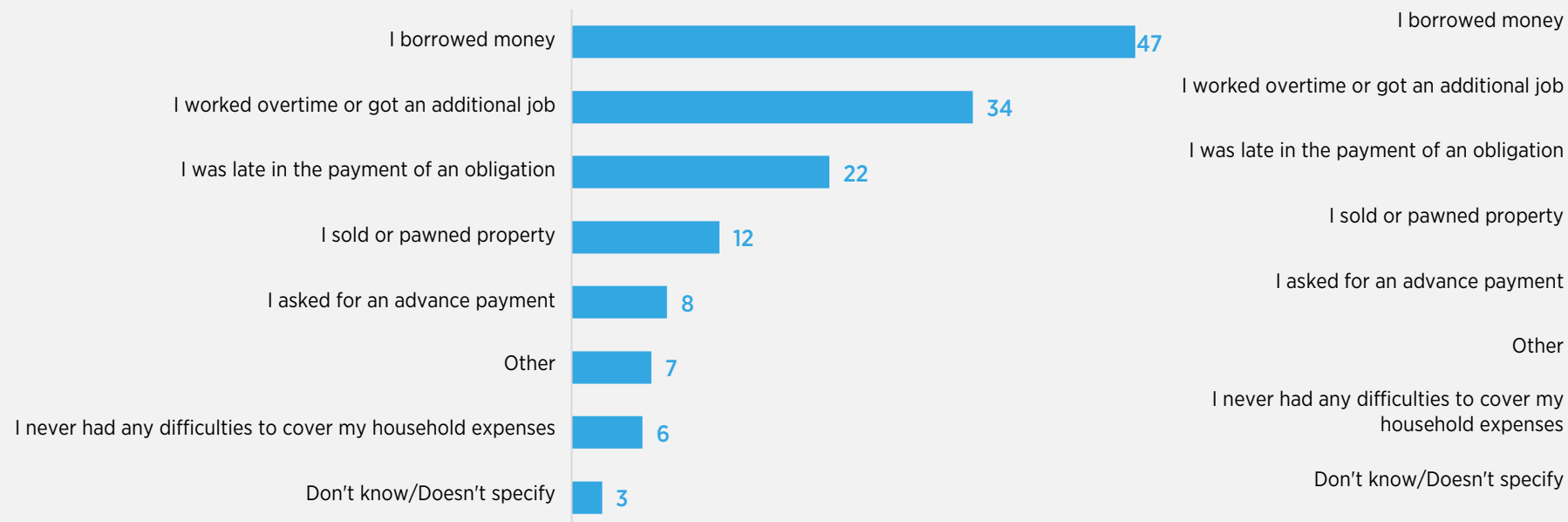


	ARG	COL	CHI	MEX
To buy real estate or a vehicle for personal use	30	68	33	33
For medical emergencies	7	26	0	43
In case I become unemployed	19	26	11	33
For education expenses	19	21	22	17
To have a retirement fund	4	11	0	26
To start my own business	15	5	22	15
To pay debts	15	32	0	2
Don't know/Doesn't specify	19	0	11	4
To send money to my family	0	16	0	4

BASE: Total number of people who have been able to save money (101) / ARG (27) / COL (19) / CHI (9) / MEX (46).
Q20: For which of the following reasons are you saving money?

AMONG THOSE WHO HAD DIFFICULTY COVERING HOUSEHOLD EXPENSES, ABOUT HALF, AT A HIGHER RATE IN COLOMBIA, BORROWED MONEY TO SOLVE THE SITUATION, WHILE ONE-THIRD EARNED AN ADDITIONAL INCOME THROUGH WORK

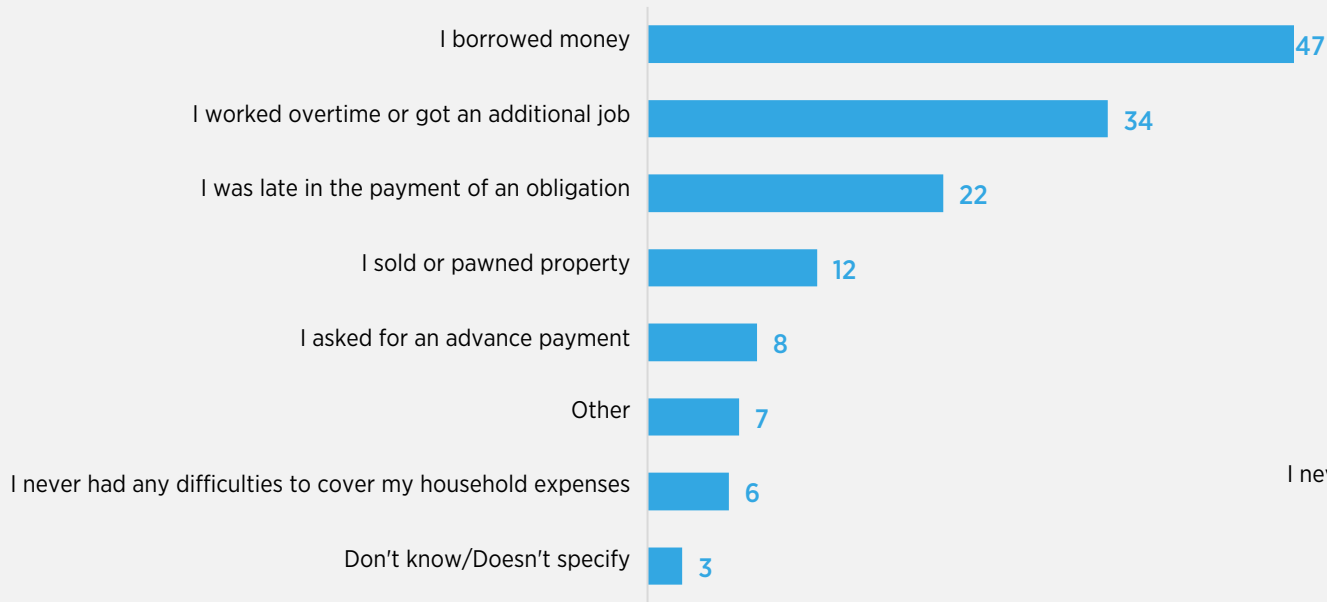
WHAT DID YOU DO TO COVER YOUR HOUSEHOLD EXPENSES WHEN YOU HAD DIFFICULTIES? (%)



BASE: Total number of people who may have had difficulties in covering household expenses (823) / ARG (326) / COL (176) / CHI (63) / MEX (259).
Q21: When you had difficulties to cover household expenses, you...

MIGRANT WOMEN WORKERS WHO HAVE HAD DIFFICULTIES ARE MORE
LIKELY TO SEEK AN ADDITIONAL INCOME. FOR THOSE LIVING IN THEIR
COUNTRY OF ORIGIN, BORROWING MONEY IS THE MAIN SOLUTION

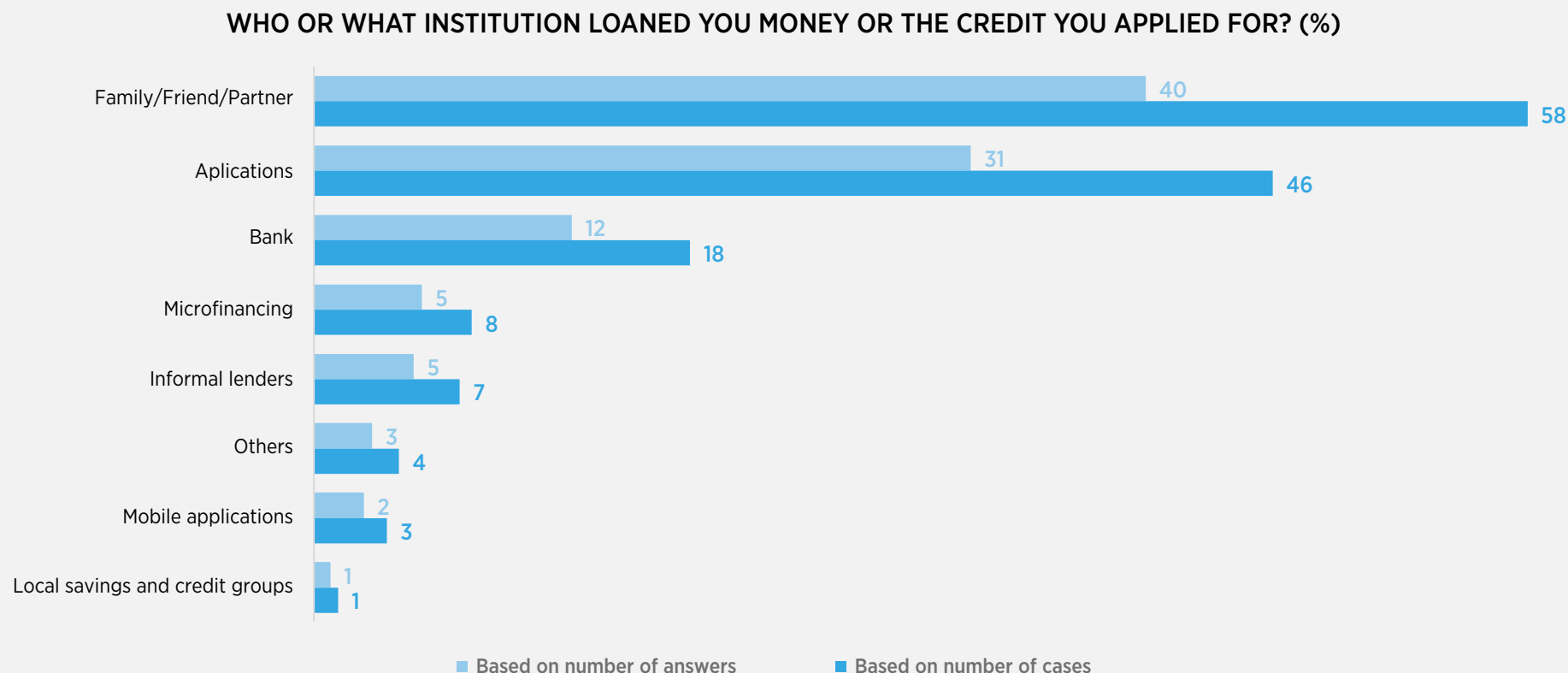
WHAT DID YOU DO TO COVER YOUR HOUSEHOLD EXPENSES WHEN
YOU HAD DIFFICULTIES? (%)



	Non-migrant	Migrant
I borrowed money	49	39
I worked overtime or got an additional job	31	47
I was late in the payment of an obligation	21	23
I sold or pawned property	14	4
I asked for an advance payment	8	5
Other	7	7
I never had any difficulties to cover my household expenses	6	5
Don't know/Doesn't specify	3	2

BASE: Total number of people who may have had difficulties in covering household expenses (823) / Migrant (114) / Non-migrant (709).
Q21: When you had difficulties to cover household expenses, you...

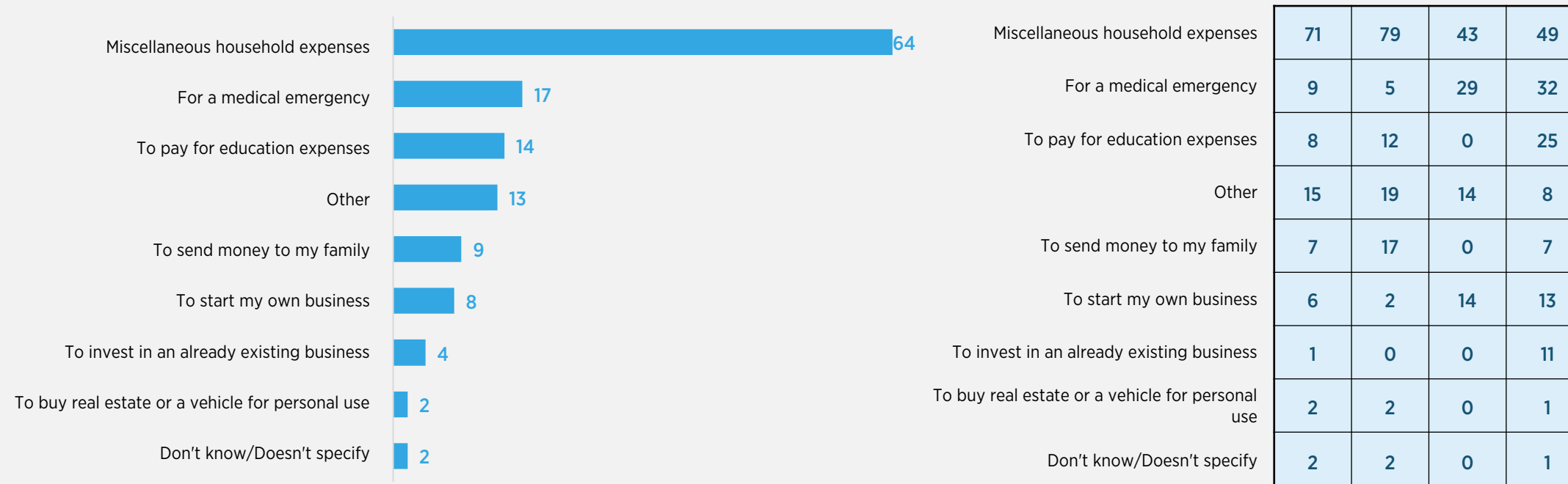
ABOUT HALF OF THE PEOPLE WHO HAVE RESORTED TO BORROWING MONEY TURNED TO FAMILY AND FRIENDS. THE SECOND OPTION IS THE PLATFORM AND, ONLY THEN, FINANCIAL INSTITUTIONS



BASE: Total number of participants with a loan source (172) / ARG (66) / COL (43) / CHI (12) / MEX (51).
Q22: Who loaned you the money or credit you applied for?

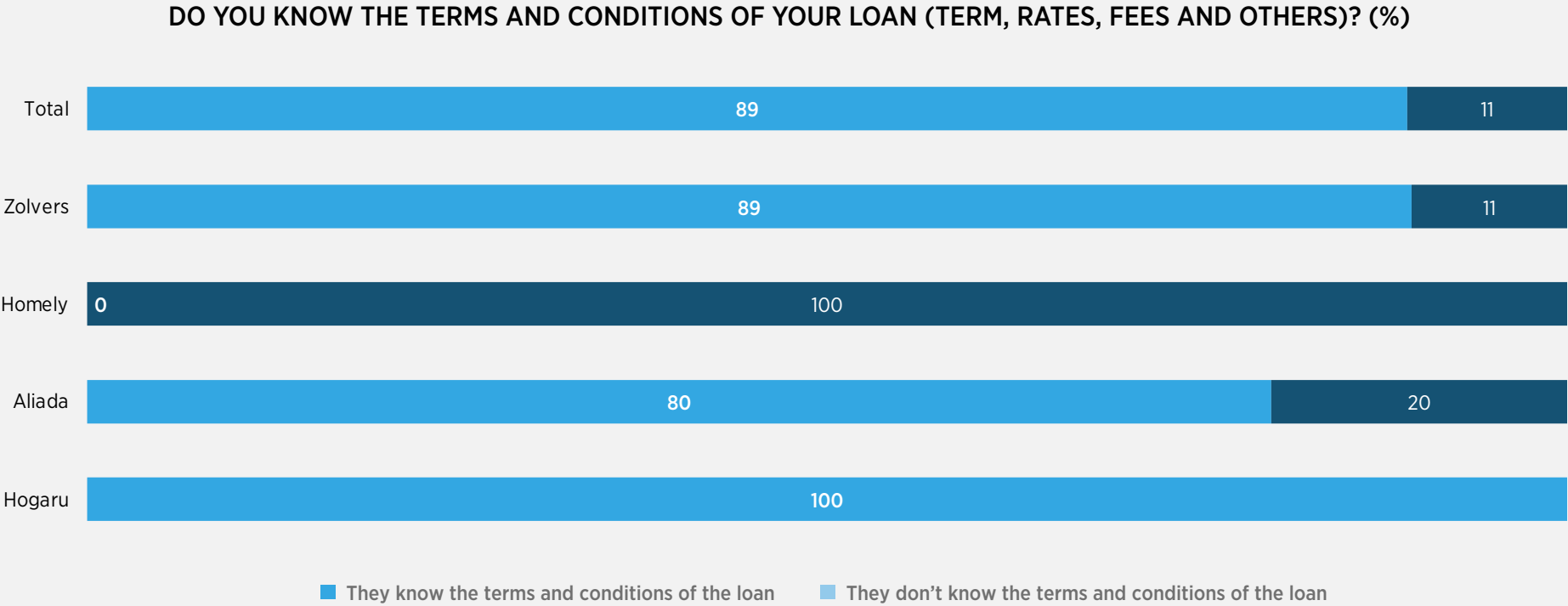
THE MAIN USE OF THE MONEY OBTAINED THROUGH A PERSONAL LOAN IS TO COVER HOUSEHOLD EXPENSES, ESPECIALLY IN ARGENTINA AND COLOMBIA

USE OF THE MONEY OBTAINED THROUGH A PERSONAL LOAN (%)



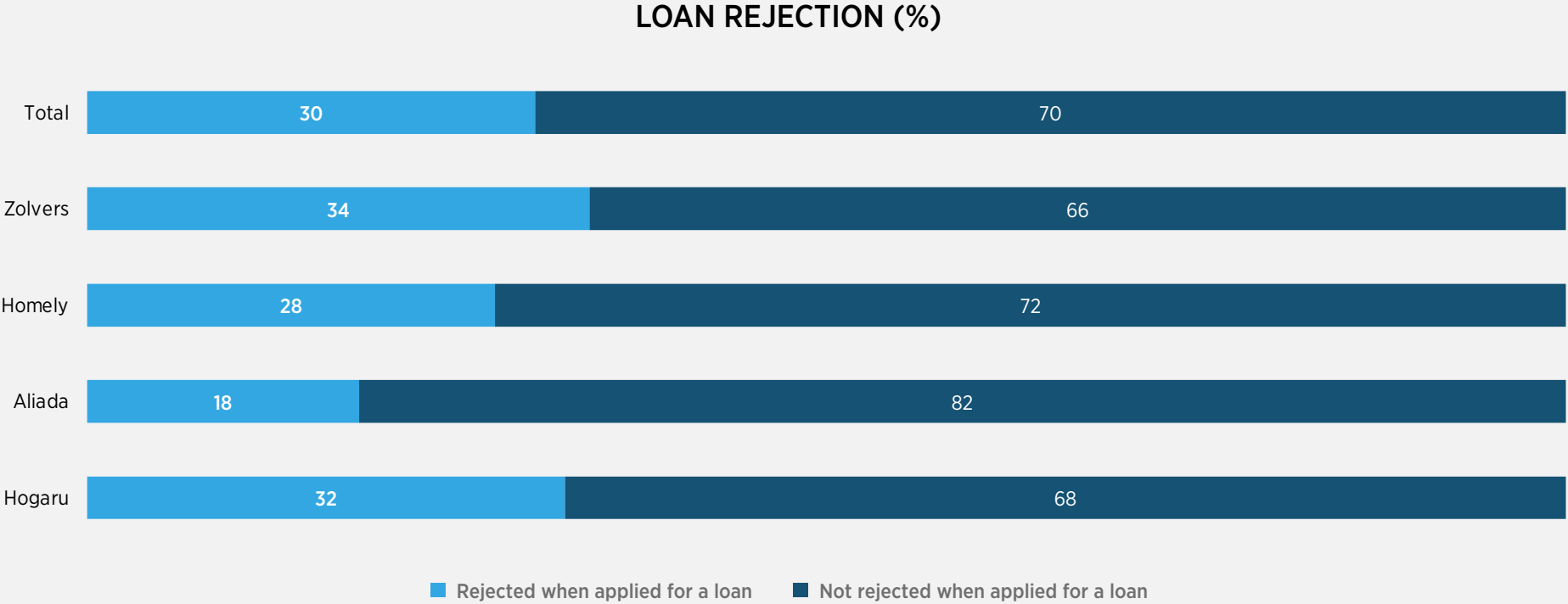
BASE: Total number of participants who have a personal loan (217) / ARG (96) / COL (42) / CHI (7) / MEX (72).
Q23. What use did you make of the money you borrowed?

NEARLY ALL THE WOMEN WORKERS ON THE PLATFORMS
EVALUATED ARE CLEAR ABOUT THE TERMS OF THEIR LOAN



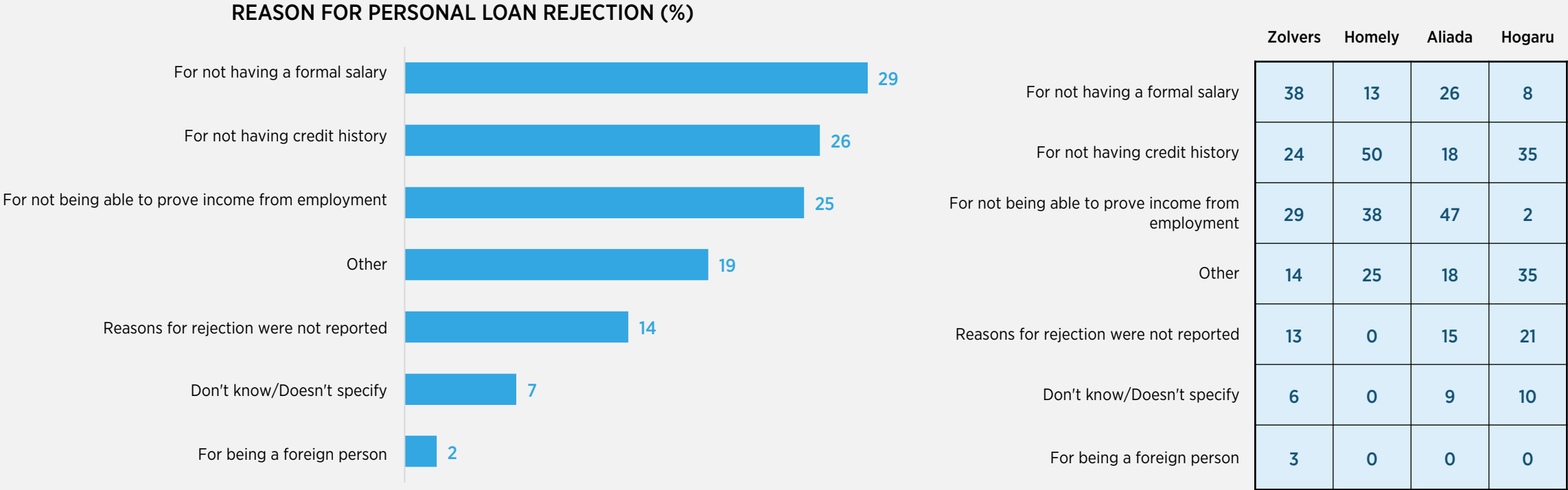
BASE: Total number of people who have credit (37) / Zolvers (19) / Homely (1) / Aliada (5) Hogaru (12).
Q24: Do you know the terms and conditions of your loan? That is, knowledge of terms, rates, fees and other similar information.

1 IN 3 WOMEN WORKERS HAVE BEEN REJECTED ON THEIR LOAN APPLICATION. THERE ARE NO SIGNIFICANT DIFFERENCES BY AGE RANGE OR IMMIGRATION STATUS



BASE: Total number of interviewees (924) / Zolvers (515) / Homely (29) / Aliada (185) / Hogaru (195).
Q25: In the last 6 months, have you been rejected when applying for a loan?

IN MOST CASES (65%*), THE REASON FOR LOAN REJECTION IS ASSOCIATED WITH THE APPLICANT'S LACK OF FORMAL INCOME AND CREDIT HISTORY



BASE: Total number of participants who were denied a loan (280) / Zolvers (175) / Homely (8) / Aliada (34) / Hogaru (63).
Q26. For which of the following reasons were you denied credit?
* (65 % = group of answers of the first three options shown)

8 CONCLUSIONES

The advance of new information technologies continues to generate profound socioeconomic and financial changes. One of these is the growing importance of the gig economy, which is putting pressure on pre-existing legal, contractual, and economic structures.

Much of the attention to the growth of this segment in literature has been (correctly) focused on labor aspects. However, these changes have other dimensions that are increasingly relevant. One refers to the implications for the financial inclusion of platform members and, in particular, of women.

The results introduced here contribute to understanding the profile of women workers registered with paradigmatic platforms in Latin American countries, in terms of demographic conditions, previous employment status and income profiles. However, the results particularly help to better understand the situation and implications for women from the point of view of financial inclusion.

The results in terms of financial inclusion have been analyzed in depth and with more detail in Fernández Díez et al. (2002)*, but it is useful to stress some important elements here:

- While literature in general emphasizes the possible negative effect of the gig economy in terms of labor formality and income stability, survey results seem to indicate that there is also a movement toward labor formalization and income stabilization.
- The financial inclusion effect generated by the platforms, given the requirement to use formal means of payment, is significant. This effect seems to be substantially greater than that generated by labor participation (see Fernández Díez et al., 2023).
- Another element in the results is the role of the platforms in the provision of credit to their women members, where they appear as a particularly useful source to cover unexpected financing needs.
- Finally, two of the most important aspects with regards to the limitations to the financial inclusion of women workers in the gig economy seem to be the complexity of electronic media and the lack of trust they generate.

9

APPENDIX

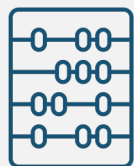


TECHNICAL DATA SHEET



UNIVERSE

Active women workers on the Zolvers, Homely, Aliada and Hogaru platforms who received the survey and who live in Argentina, Colombia, Chile, or Mexico.



METHODOLOGY

Self-applied online surveys under quantitative technique.
Credibility interval: +/- 3.6%



INTERVIEWER

Ipsos



SAMPLE

A total of 924 surveys were conducted with the following distribution:

Zolvers (ARG., CHI., MEX.)	515
Hogaru (COL.)	195
Aliada (MEX.)	185
Homely (MEX.)	29



FIELD WORK

Conducted from January 13 to February 22, 2022.

SAMPLING FRAMEWORK

The sampling framework includes the list of active women workers who received the invitation from the Zolvers, Hogaru, Aliada, and Homely platforms to participate in the survey.*

It also defines a limit to the results in terms of representativeness, which is limited to the population of the previously described universe.



* Zolvers: 8,718 / Hogaru: 590 / Aliada: 280 / Homely: 516

PLATFORMS IN DETAIL



ORIGIN: ARGENTINA

- **Services offered:** Household workers, caregivers of the elderly, and trades (nurses, plumbers, electricians, etc.).
- It was created in **2014** and operates in Argentina, Chile, Colombia and Mexico. The mission is to "empower all women who work as household workers or advisors."
- A **zolver** is a person who works for the platform in the different services offered: *"...with an entrepreneurial attitude who is willing to help neighbors with their cleaning and home maintenance tasks."*
- Zolvers "supports 180,000 household women workers with recruitment, financial education and labor formalization."
- Zolvers register through the web platform. Similarly, clients can request services through the website or through the application.



ORIGIN: MEXICO

- **Services offered:** *"Our main services are general cleaning (sweeping, mopping, dusting, etc.), laundry and ironing."*
- Aliada was created in **2015** and the mobile application covers Mexico City and the metropolitan area.
- It allows the **aliada** (ally) to choose their schedule and place of work according to their availability. According to the website: *"They have higher and fairer income for their work and have access to medical insurance."*
- The aliadas can set the rates, days and hours of work: *"It is a platform that adapts to their needs and those of their families."*
- Registration of workers is done via web (currently the platform is not receiving new aliadas), and services are requested in the same way.



ORIGIN: MEXICO

- **Services offered:** Cleaning and disinfection for the home or office. Care of the elderly.
- It was created in **2015**. The platform covers more than 20 cities in Mexico, including Monterrey and Guadalajara.
- A **keeper** is a person who performs the services offered by Homely. They choose their place, days and hours of work; they also have medical insurance.
- In 2019, the platform had more than 400 registered and active keepers. In November 2021, Homely acquired Aliada.
- Registration of the keepers is via web telephone. Payments are made to the keepers' account. Clients can request services through the app or via web.



ORIGIN: COLOMBIA

- **Services offered:** Household cleaning (ironing, childcare, laundry, etc.) and office cleaning services (including services during meetings and disinfection).
- It was created in 2015. The platform is present in five cities in Colombia, including Medellín, Bogotá and Cali.
- Their mission is to dignify and formalize household work. They offer women workers formal contracts, social security, and the social benefits required by Colombian labor regulations.
- They have more than 1,000 women workers. Hogaru's goal is to stop women workers from being "household workers" and to be called "cleaning professionals."
- Registration to work is via web. Clients can request services through the application and payment is made through the same channel.



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