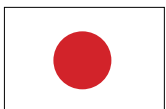




Promoting Family Well-being: Corporate Policies to Support Early Childhood

Case Study: Grupo Coppel

In partnership with the Government of Japan:



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Pioneering corporate benefits that support early childhood and caregivers in Mexico

It is estimated that 9 out of 10 people who leave the labor market in Mexico to perform caregiving tasks are women ([IMCO, 2023](#)). In Mexico, women dedicate considerably more time than men to childcare, which affects their ability to participate and remain in the workforce. The availability of childcare services allows some women to participate in the formal labor market, extend their working hours, improve their productivity, take on greater responsibilities, and increase their income by facilitating the transition from the informal to the formal sector.

Grupo Coppel, a Mexican company that operates retail stores and financial services with over 120,000 employees, offers family-friendly policies focused on supporting access to early childhood care and education services for its employees and their families as a way to promote employee retention, recruitment, and well-being. Grupo Coppel provides benefits like paying 50% of schooling fees for employees' children, access to breastfeeding rooms in their facilities, and providing a school supply kit for employees' children in primary and secondary education.

This report describes three family-friendly policies focused on early childhood and their caregivers. During the 2023-2024 school year, 7,424 children of company employees benefited from the 50% fee payment, and 37,806 children received school supplies. During the same period, 94 women employees had access to breastfeeding rooms. According to Grupo Coppel, the impact of these benefits on the company has included reduced turnover and absenteeism, increased employee satisfaction and loyalty, and the ability to attract and acquire talent. Meeting the educational and childcare needs of employees and their families promotes long-term retention and development within the company.

Introduction

The availability of childcare services and family-friendly policies enables women to participate in the labor market, increase their working hours, improve productivity, and transition from the informal to the formal sector, which can lead to higher income ([World Bank, 2020](#)). Globally, investment in quality childcare services can generate a return of approximately USD \$9 for every dollar invested by private companies ([IFC, 2019](#)).

In Mexico, women tend to be the primary caregivers for children aged 0 to 5 years old ([INEGI, 2022](#)). Women in Mexico spend around 38 hours a week on caregiving responsibilities, compared to less than 26 hours that men allocate to these tasks ([IMCO, 2023](#)). The unequal distribution of caregiving responsibilities is a significant barrier to women's entry and retention in the formal labor market ([World Bank, 2024](#)). It is estimated that 9 out of 10 individuals who leave the labor market in Mexico to perform caregiving tasks are women ([IMCO, 2023](#)).

To address this issue, family-friendly policies, which are designed to help balance and benefit both work and family life, play a crucial role. These policies typically provide parents and caregivers of young children with three essential resources: time, finances, and services ([UNICEF, 2019a](#)). IFC research has shown that family-friendly policies lead to several benefits for companies, including improved ability to attract and retain talent, enhanced institutional reputation, and improved productivity ([IFC, 2019](#)).

Grupo Coppel

Grupo Coppel, founded in 1941, is a Mexican company that encompasses a range of commercial and financial products and services. It has facilities in 25 regions across Mexico, United States, and Argentina. The company ranks 117th of the 250 largest retail companies in the world, ranking as the fourth in Latin America and the second in Mexico ([Deloitte, 2023](#)).

According to data from June 2024, Grupo Coppel is made up of around 120,000 employees, of whom 53% are women and 47% are men. Of the total workforce, more than 15,800¹ have children aged 0 to 6 in their care (56%

women and 44% men). To identify effective retention and attraction strategies for this group, Grupo Coppel has a specialized team within the company that designs benefits aimed at improving the quality of life of its employees. Additionally, as a family-owned company, it seeks to reflect this commitment in the benefits it offers to Mexican families.

"The mission of Grupo Coppel is to contribute to the well-being of families in Mexico by offering quality financial products and services. To achieve this, the Group's business strategy is based on a wide range of services that include retail operations, banking, and pension fund management."

Susana Coppel
President of Coppel Foundation and Social Responsibility of Grupo Coppel



¹ This is an estimate based on available data.



Family-friendly policies focused on early childhood at Grupo Coppel

Grupo Coppel has rapidly expanded in recent years and now has presence in 622 cities across Mexico. In response to this accelerated growth, Grupo Coppel restructured to adapt to the needs of its personnel. The Talent and Development Department now reports directly to the CEO of the company. The restructuring included improvements in employee benefits and well-being, as the management placed increased emphasis on investing in the development and satisfaction of employees to achieve their business strategy.

Grupo Coppel aims to be an employer of choice in Mexico, offering a competitive package of benefits designed to attract talent and retain employees with childcare responsibilities. This strategy not only seeks to improve the quality of life of its staff but also to positively impact the company's business results. For Grupo Coppel, retaining experienced talent is key to ensuring continuity of knowledge within the organization, which helps improve operational efficiency, foster innovation, and strengthen customer relations, thereby generating loyalty and market growth.

One of the corporate slogans of the company is "Coppel improves your life," a quote that has guided the mission and vision of the company since its founding. The 10th pillar of the corporate strategy refers to "strengthening management according to environmental, social, and governance (ESG) criteria." The social dimension of the company's commitment to ESG emphasizes opportunities for social mobility, specifically in education. Early childhood development and education have become driving forces behind the company's social activities and benefits offered to employees. Some of the company's family friendly policies offered by Coppel include the payment of 50% of tuition for daycare and school for employees' children, a school supply kit for employees' children in primary and secondary education, and on-site breastfeeding rooms.

"It has been proven that every Mexican peso invested in early childhood is one of the best investments that can be made in terms of public policy and in terms of positive impact on the company."

Rocio Abud
 Director of Coppel Foundation and Social Responsibility
 of Grupo Coppel



Payment of 50% of daycare and school fees

Increased access to childcare services could enhance women's labor force participation. However, there is a shortage of these services in Mexico. According to the latest figures from [INEGI \(2022\)](#), only 8.5% of children aged 0 to 2 years old attend early education programs, while 73% of children aged 3 to 5 years old are enrolled in daycare centers or childcare programs.

To address this and other challenges in education in Mexico, in 1977, Grupo Coppel implemented a benefit to provide employees and their families with access to quality education. Upon completing 1 year of service, the company provides subsidies for up to 50% of fees (daycare, school, college, university) for employees and their families (spouses and children). This support is capped at half of the employee's monthly salary, so the total amount on the monthly invoice cannot exceed this limit.

For example, if a person earns \$8,000 MXN per month and wants to enroll their child in a daycare center with a tuition fee of \$4,000 MXN, Grupo Coppel would cover \$2,000 MXN of this amount. If the same person has 2 children and each daycare fee is \$4,000 MXN, Coppel would cover \$2,000 MXN for each tuition, contributing a total of up to \$4,000 MXN (which is 50% of their monthly salary). This benefit could cover a significant portion of the costs of childcare for their employees. According to a survey conducted with private childcare service providers in Mexico, 60% of daycare centers have tuition ranging from \$1,000 MXN to \$2,000 MXN, while the remaining 40% have prices ranging from \$2,000 MXN to \$8,000 MXN ([Profeco, 2019](#)).

According to Roberto Gutierrez, Administrative Director of Grupo Coppel, this benefit has two advantages for the business. It contributes to employee retention, as meeting the educational needs of employees and their families motivates them to stay with the company in the long term and promotes their development within the organization. In addition, it facilitates talent acquisition by offering attractive benefits.

“A company that improves the lives of your family and fosters development and growth attracts the best talent. Moreover, the talent it attracts exhibits high commitment and feels a great sense of responsibility towards the company.”

Roberto Gutierrez
Administrative Director of Grupo Coppel

During the 2023-2024 school year, 19,288 employees (16% of the company’s personnel) utilized this benefit for their own studies or those of their family members. Of these, 13% applied the benefit to daycare centers (childcare and preschool) and 25% to primary and secondary school. During this year, over 7,420 children benefited from the subsidy offered by Grupo Coppel.

Table 1:
 Grupo Coppel personnel using the 50% tuition benefit, by educational level (2023-2024 school year)

| Education level | Personnel utilizing the 50% tuition benefit |
|------------------|---|
| Daycare | 69 |
| Preschool | 2,477 |
| Primary school | 3,432 |
| Secondary school | 1,446 |
| High school | 1,553 |
| Undergraduate | 6,787 |
| Master’s Degree | 1,039 |
| English | 2,376 |
| Other language | 71 |
| Computer skills | 38 |
| Total | 19,288 |

School Supply Kit



For Mexican families, the 2023-2024 school year represented an approximate expense of between \$5,500

and \$7,500 MXN per student, considering school supplies and uniforms (El Financiero, 2023). This amount is close to the monthly salary for many people in Mexico, given that the minimum wage in 2024 is \$7,468 MXN.

Starting from the first year of employment, Grupo Coppel employees have access to a school supply kit for their children in primary or secondary school. The distribution of school supply kits was first implemented in 1988 to benefit employees and their children at the beginning of the school year in August. To request this annual benefit, employees must submit a copy of the current year’s report card or a receipt of enrollment for the upcoming school year. The kits are prepared based on the suggested list of school supplies for preschool, primary, and secondary education published annually by the Ministry of Public Education. The school supply kit includes a backpack and items like pencils, sharpeners, notebooks, crayons, erasers, glue, and scissors, among others. During the 2023-2024 school year, 37,806 children of Grupo Coppel employees received a kit.

This is an example of how to design benefits that can have a high impact on employees and their families with minimal effort for the company. Given Grupo Coppel’s retail experience, it is skilled at acquiring supplies at affordable prices, so offering this school kit to employees involves minimal effort and low cost, as the company procures them at prices below market costs.

“I have had several jobs, and it is because of the benefits that I decide to stay at Grupo Coppel. I can give my children a better education than the one I received when I was young.”

Employee
Culiacán, Sinaloa, Mexico

This benefit is designed to alleviate financial concerns for employees during the back-to-school season and it helps reduce distractions, stress, or work absences due to the purchase of school supplies. According to Roberto Gutiérrez, Administrative Director, the employee response to this benefit has been so positive that the original scope was expanded beyond covering only children studying in primary school to also include children in secondary school.



Breastfeeding Rooms



In Mexico, 36% of babies between 0 to 5 months are exclusively breastfed ([Ensanut, 2021](#)), a figure below the global average of 44% of infants exclusively breastfeeding for the first 6 months of life² ([Unicef, 2023](#)). Providing support to employees for breastfeeding is good for business. According to an analysis conducted in the United States, companies that implement breastfeeding support programs save an average of \$3 for every dollar invested. Additionally, breastfeeding support programs report employee retention rates between 83% and 94%, compared to the national rate of 59% in the United States ([Unicef, 2019b](#)).

Grupo Coppel has built 18 breastfeeding rooms in distribution centers and corporate offices across 7 states in Mexico. The rooms are in accessible and private spaces and are equipped with ergonomic chairs, tables, sinks, refrigerators with freezers for milk storage, and signage that establishes the handling and hygiene guidelines for breastfeeding rooms, as indicated by the guidelines of the Ministry of Health, UNICEF, the Mexican Social Security Institute, and the Ministry of Labor and Social Welfare. Access to the rooms and monitoring their usage is based fingerprint registration through a digital reader in rooms equipped with this system and manual registration in a logbook managed by administrative

staff. All Grupo Coppel infrastructure construction projects and corporate offices include the installation of breastfeeding rooms from the outset.

“Setting up breastfeeding rooms promotes work-family balance and supports household economies. Additionally, it gives working mothers the freedom to choose regarding the feeding and health of their children, as breastfeeding is an unparalleled source of nutritional, immunological, and emotional support for the baby.”

Johana Castaneda
Health and Well-being Coordinator of Grupo Coppel

Grupo Coppel inaugurated the first breastfeeding room in a corporate building in Culiacan, Sinaloa in 2017. From then on, they have used data on the concentration of women employees of reproductive age to select the cities and buildings for additional breastfeeding rooms. Once the rooms are installed, the Human Development team provides guidance in each building to ensure effective implementation and acceptance of these facilities.

Grupo Coppel’s breastfeeding policy aligns with the Federal Labor Mexican Law by granting a breastfeeding period that involves reducing one hour of the workday during the six months following the employee’s return to the workplace after maternity leave. The employee and their direct supervisor agree on whether this hour will be at the beginning of the day, during lunchtime, or at the end of the day. This benefit also extends to cases of adoption, if the baby is between 0 and 6 months old. In the sites where breastfeeding rooms are available, Grupo Coppel employees can choose between the reduced schedule or taking one hour daily (or two periods of 30 minutes) to pump breast milk in the designated lactation rooms.

² Unicef (2023) and the World Health Organization (WHO) recommend that infants should be exclusively breastfed for the first 6 months of age.

> What's next for Grupo Coppel?

In 2022, Grupo Coppel participated in Mexico2Equal (in Spanish, *Empresas Mexicanas X la Equidad*), a Peer Learning Platform organized IFC in partnership with the Government of Japan, aimed at promoting women's labor force participation in the private sector in Mexico. As part of the program, Grupo Coppel committed to conducting a childcare needs assessment for its employees. In 2024, Grupo Coppel, in collaboration with IFC, carried out this assessment and developed an action plan to strengthen its family-friendly policies. Some of the priorities for the next three years include measuring and tracking gender-disaggregated indicators, implementing benefits to support breastfeeding for employees, and improving the communication of their family-friendly benefits to reach more personnel.

One of the actions that Grupo Coppel will undertake to achieve these objectives is to integrate their benefits into a mobile application to provide easier and faster access to relevant information for employees. This will allow them to effectively communicate their benefits to the employees, improve traceability of benefits, and measure usage and results. Regarding breastfeeding, efforts will focus on raising awareness among employees and company leadership about the importance of the pumping process and the use of breastfeeding rooms.



👍 Recommendations for the private sector

Allocate resources to identify the childcare needs of employees

Designing benefits that respond to the specific needs of the company and employees with dependents can be achieved through childcare assessments, satisfaction surveys, cost evaluations, and pilot programs. It is important for companies to assess the specific childcare needs in each city or region where they operate and develop solutions that benefit as many employees as possible. For instance, for companies with large workforces and operations in multiple locations, the best solution is not always on-site daycare centers. Instead, solutions such as childcare subsidies, partnerships with third-party care centers, and extending family leave can be more suitable due to cost and coverage considerations.

Integrate a gender perspective into data analysis and indicators

Analyzing metrics disaggregated by gender, position, team, and number of dependents allows for the design of employee benefits that address the specific challenges faced by women and men with caregiving responsibilities. Examples of important indicators include calculation of caregiver turnover; number of individuals using maternity, paternity, and adoption leave disaggregated by gender; and number of caregivers who remain with the company after one year of taking leave; among others.

Align policies and benefits with the corporate strategy

Grupo Coppel has communicated its mission to improve the lives of Mexican families in both its corporate image and in the benefits it offers to its employees. This is reflected in their policies that go above and beyond legal requirements and demonstrate interest in early childhood education and employee well-being. The benefit is that employees recognize coherency between the company's discourse and its internal and external actions.

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