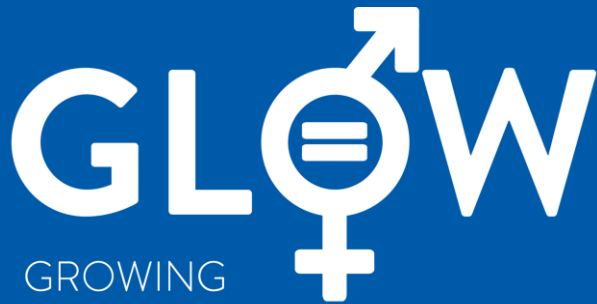




REIMAGINING SOCIAL CHANGE



GROWING
LIVELIHOOD OPPORTUNITIES
FOR WOMEN

Rural Research Findings

August 2025

Glossary of terms (1/3)

- **Delivery agent (DA):** Professionals working to pick up and deliver packages to end consumers
- **Flexi-staffing (FS):** Provision of semi-skilled employees (e.g., retail sales associates, tele-callers, warehouse packers) to large companies
- **Growing Livelihood Opportunities for Women (GLOW):** FSG's Program that aims to sustainably place 1m+ women from households with low-income in jobs by shifting companies' mindset and practices
- **High potential industries:** Industries that have the potential to create a) large number of jobs, b) leverage women's capabilities, and c) align with women's employment needs. Home healthcare, Logistics, and Flexi-staffing have been identified as high potential industries for GLOW
- **Home Healthcare (HHC):** Provision of healthcare services at home (e.g., post-hospital care, healthcare management for the elderly)
- **Home Healthcare attendant:** Trained / experienced worker who provides non-medical care (e.g., hygiene care, mobility assistance) for elderly, sick, or disabled people in their own home. Attendants do not provide medical care (e.g., IV infusion, injections)
- **Household (HH):** Group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so¹

1. Ministry of Home Affairs: [Census terms](#)

Glossary of terms (2/3)

- **Household with low-income:** Households belonging to socioeconomic classes A3 or below under the New Consumer Classification System (NCCS). These households have an average monthly household income of INR 18,000 (USD 240) and below
- **Job:** Activity performed in exchange for income through wages
- **Logistics:** Transport and storage of the parcel from the seller to the end-consumer. Roles in the logistics industry include delivery agent, warehouse packer and sorter etc.
- **Labour force participation rate (LFPR)¹:** Percentage of 15-59 year olds that are a) employed, or b) are unemployed but seeking work, or c) have expressed willingness to work
- **New Consumer Classification System (NCCS):** Method of classifying consumers by their propensity to spend using two variables – education of the chief wage earner and the number of consumer durables owned by the household from a predefined list²
- **National Family Health Survey (NFHS):** Large-scale, multi-round survey conducted in a representative sample of households throughout India to provide demographic and health database
- **Partners:** Companies that are collaborating with GLOW to increase women's recruitment, retention, and promotion

1. Source: PLFS 2017-18; While PLFS 2017-18 defines LFPR across all age-groups, we have referred to this as LFPR for 15-59 year olds only | 2. Co-developed by Market Research Society of India and Media Research Users Council

Glossary of terms (3/3)

- **Period Labour Force Survey (PLFS):** Quarterly and annual surveys conducted by Ministry of Statistics and Programme Implementation (MOSPI) for measurement of key indicators pertaining to employment (e.g., labour force participation) by demographic variables (e.g., urban vs, rural, gender)
- **Self-employed:** A person who a) operates own farm or non-farm enterprise, or b) is engaged independently in a profession or trade, or c) is working in their household/family-run enterprise
- **Unemployment rate (UR):** $(LFPR - WPR) / LFPR$
- **Urban:** A settlement with at least 100,000 inhabitants with density of 400 people per sq. km or more, and at least 75% of male working population engaged in non-farm activities¹
- **Women:** Unless explicitly mentioned, this refers to women aged 15 and 59 years from households with low income³ in urban⁴ India
- **Worker population ratio (WPR)²:** Percentage of 15-59 year olds that are employed

1. Defined as settlements of at least 5,000 inhabitants with density of 400 people per sq. km or more, and at least 75% of male working population engaged in non-farm activities, by Ministry of Home Affairs | 2. Source: PLFS 2017-18; While PLFS 2017-18 defines WPR across all age-groups, we have referred to this as WPR for 15-59 year olds only | 3. Households belonging to A3 to E3 NCCS categories | 4. Population of more than 100,000 based on RBIs definition of urban centers

Table of Contents

1 Research methodology

2 Key findings

3 Groups of rural women

4 About FSG and GLOW

We conducted 20 Focus Group Discussions (FGD's) with ~120 rural women across 16 villages in 8 districts and 4 states

State and district selection

State selection

- FGD's were conducted in Rajasthan (North), Odisha (East), Maharashtra (West), and Telangana (South) to account for:
 - Regional spread across 4 of the 6 regions in India
 - Mix of states that demonstrated a net outflow of migrants (Odisha, Rajasthan) and states that had higher intra-state migration (Maharashtra, Telangana)¹

District selection

- 2 districts were selected within each state
- The selected districts were at least 75 km away from the district headquarter and state capital

Village selection

- 2 villages were selected per district such that the selected villages were at least 15 km away from each other

Respondent selection

Target population

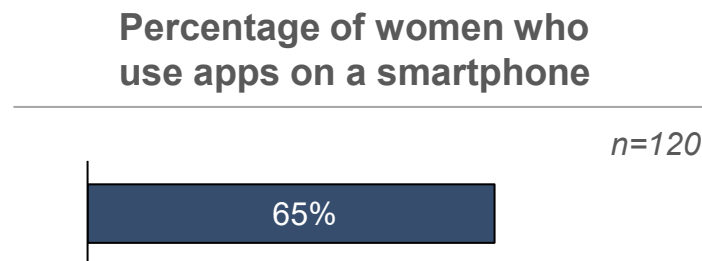
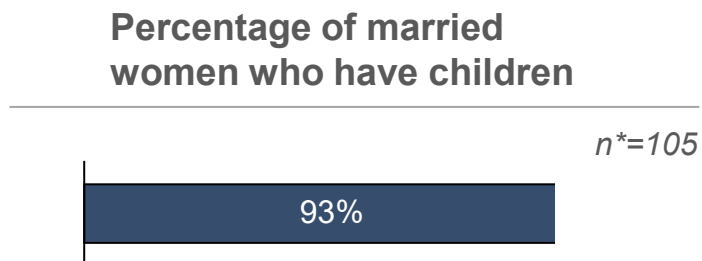
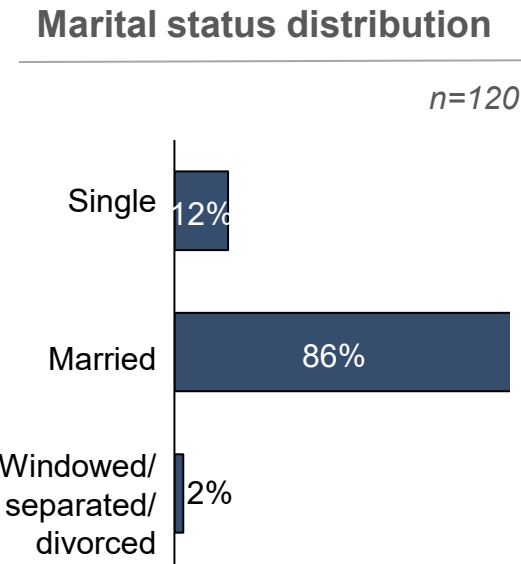
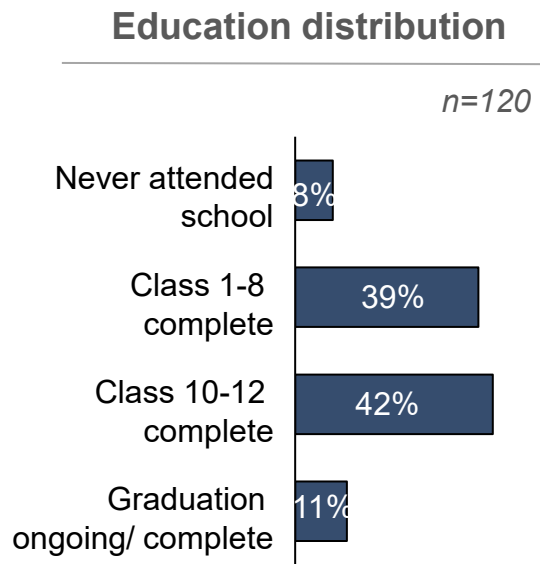
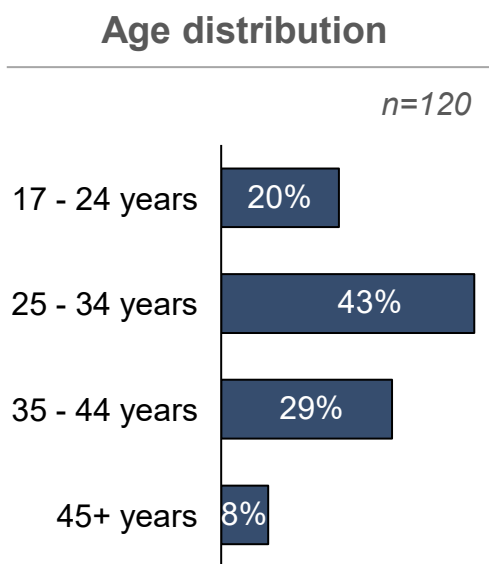
- We interviewed rural women of employable age (15-59 years) from households with low income (NCCS Group B1 to E2)²
- Screener interviews were conducted with ~275 women prior to the FGD's to gather basic demographic information (e.g., age, marital status), and to test willingness to participate in the FGD
- ~120 of the 275 women were randomly selected to participate in the FGD
- Each FGD comprised of 5-7 participants

1 – Based on Census 2011; 2 – NCCS refers to the New Consumer Classification System. It is a method of classifying consumers by their propensity to spend using two variables – education of the chief wage earner and the number of consumer durables owned by the household from a predefined list. NCCS Groups range from A1-E2 in decreasing order of propensity to spend

List of FGD locations

State	District name	Village name	# of FGD's
Rajasthan	Alwar	Bhagor	2
		Manaka	1
	Jaipur	Jaitpura	1
		Jaisinghpura	1
Odisha	Cuttack	Balijhari	1
		Kusupur	2
	Ganjam	Narayanpur	2
		Pentha	1
Maharashtra	Nashik	Marhal Bk	1
		Waregaon	1
	Satara	Sarkalwadi	2
		Tirakwadi	1
Telangana	Mahbubnagar	Hakimpeta	2
	Sangareddy	Indranagar Thanda	1
		Wasar	1

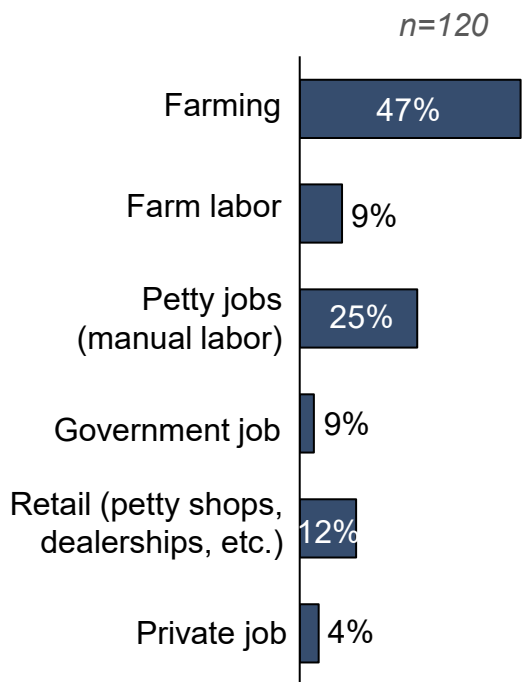
63% of our sample was below the age 35, and almost half had studied until Class 8 or below



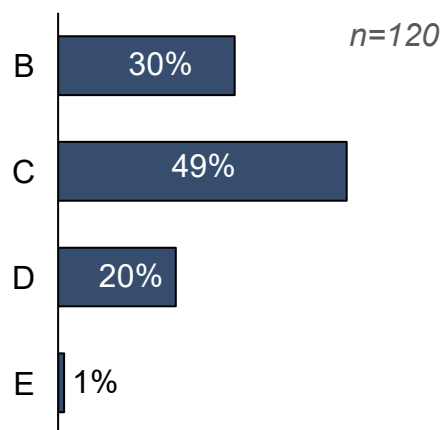
* Excludes single women

Almost half the FGD participants belonged to agricultural households

Primary source of household income



NCCS distribution



of family members

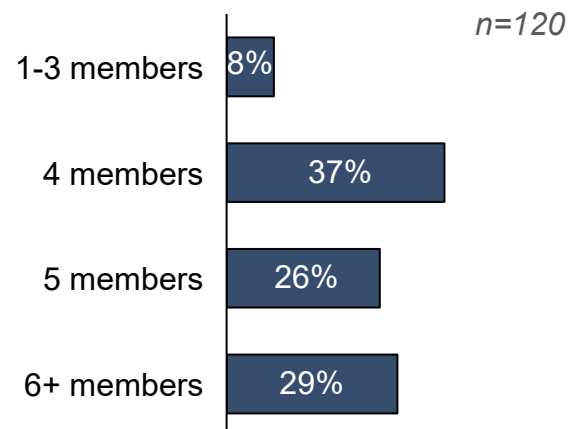


Table of Contents

1 Research methodology

2 Key findings

3 Archetypes

4 About FSG and GLOW

Key findings (1/2)

Attitude towards migration

- 1 Most interviewed women believed their households were earning enough to sustain a satisfactory life in the village, thus, they did not have a dire financial need to move to a city
- 2 Compared to the village, women regard household expenses to be much higher in the city due to additional expenditure on rental housing, utilities, children's education, and food
- 3 Women have an estimate of what it costs to live in the city (INR 35-50k for a family of 4-5 members), and this impacts their interest in migrating for jobs that may pay only INR 10-12k

Migration preferences

- 4 Women that showed some interest in migrating, preferred to migrate to a city within their state
- 5 Women greatly value the helping attitude of people (e.g., friends, neighbors) in the village, and cite the lack of it as one of the biggest disadvantages of city life
- 6 One of the most valued aspects of the city for women is better educational and growth opportunities for their children

Key findings (2/2)

Employment preferences

- 7 There are very few private sector jobs available in rural areas
- 8 Many women prefer government jobs over private jobs for the job security and consistent nature of work
- 9 Most women are aware that few government jobs become available in villages, and require educational qualifications that they do not possess
- 10 Most women view entrepreneurship as being risky and requiring some capital investment which is difficult to save
- 11 Women value an employer providing transport services to/from the place of work more than other benefits such as meals and insurance
- 12 Women have a strong preference for a fixed salary at the end of the month (as opposed to a variable pay) as this allows them to allocate some income towards savings

Sources of information

- 13 Most women regularly use apps such as WhatsApp, YouTube, and Facebook as sources of information and entertainment

Most interviewed women belonged to households that earned enough to sustain a satisfactory life in the village

Most interviewed women felt their household income was enough to lead a satisfactory life in the village

"Sometimes in the village we can even earn up to INR 1,00,000. We have cattle. After a calf is born, we can sell it for even INR 1,00,000. This income is enough for us."

- Woman in Tirakwadi, Maharashtra

"Whatever we earn in the village that is enough to live here."

- Woman in Hakimpeta, Telangana

Most interviewed women did not have a dire financial need to move to a city

"We are generating good income from farming. We grow strawberries and we are able to generate satisfactory income out of it."

- Woman in Sarkalwadi, Maharashtra

"There is already a member earning in my family and we have sufficient income. So, I don't have to work."

- Woman in Bhagor, Rajasthan

Compared to the village, women regard household expenses to be much higher in the city

Families own their homes in the village which reduces rent or EMI payments towards a house

"In the village, we have our own home. Even if it is a hut, it is our own place, and we don't have to pay any rent. But if we go to a city, then we have to take a room on rent."

- Woman in Waregaon, Maharashtra

"Expenses for food, rent, and everything was high in the city. There was heavy expenses for kids' studies as well. The expenses was more and that's why we returned to the village."

- Woman in Hakimpeta, Telangana

"There are no benefits in moving to a city. At least here we have our own house. If we leave our village and go, we have to pay rent and buy everything needed to run a household."

- Woman in Indranagar Thanda, Telangana

Many families grow some vegetables and fruits for their own consumption

"In the village, we can survive on just INR 5,000 per month because we grow vegetables in our backyard and cultivate rice in our fields."

- Woman in Balijhari, Odisha

"Here in the village, we get food from our fields itself. We harvest crops like Sorghum (Jowar) pulses, rice, and something or the other we will get over here."

- Woman in Wasar, Telangana

"There is no benefit in moving to cities because we have everything we need available at our home here in the village. We don't have to buy anything."

- Woman in Manaka, Rajasthan

3 Women estimate that HH's need INR 35-50k to live in cities, and this impacts their interest in migrating for jobs that pay only INR 10-12k

Women estimate household expenses in cities to be INR 35-50k (includes expenses related to rent, children's education, healthcare, food)

"Including food and other expenses like house rent, electricity and water bills, etc., we will need around INR 40,000 for a month in cities."

- Woman in Wasar, Telangana

"In a city, we will have expenses for school fees, medicines for elderly parents, vegetables, milk, and rent as well. Additionally, food, clothes and electricity expenses are also there. We need a minimum of INR 50,000 per month."

- Woman in Jaitpura, Rajasthan

"Considering the rent, medical expenses, school fees, and everything, we will need INR 35-40,000 per month for a family of 4 if we go and live in Nashik. Bus fees and school fees alone will come up to INR 3,000 per child per month."

- Woman in Marhal Bk, Maharashtra

Women expect their salary to be INR 15-20k in the city so that as a household they can earn closer to INR 50k

"All the expenses in cities are definitely high compared to the village. So, we have to earn more. I think my salary should be around INR 20,000 in the city."

- Woman in Narayanpur, Odisha

"If we earn INR 15,000-18,000 and our husbands earn INR 20,000 in the city then that will be sufficient. We can also save money."

- Woman in Hakimpeta, Telangana

"There are a lot of expenses if we stay with our family in the city. Our salary should be a minimum of INR 20,000 and even more so that we, along with our family, can live happily in the city."

- Woman in Balijhari, Odisha

Women that showed some interest in migrating, preferred to migrate to a city within their state

Cities in the same state often had the same language and food habits as that in the village

"We have Marathi as a language in our village but outside of our village, we may have different language. Going out, meeting different people, we might or might not be able to adjust with their culture and values."

- Woman in Marhal Bk, Maharashtra

"We only have the scope of moving to Mumbai and Pune as the language spoken over there is the same as ours (Marathi)."

- Woman in Sarkalwadi, Maharashtra

"We can relocate to only Jaipur city, because it is near our village and everything including the language spoken is the same there. We also have some relatives there. Because of these things getting a job will also be easier."

- Woman in Jaitpura, Rajasthan

Some women value knowing friends/ family in the city, who are often in the same state

"My brother is settled in Mumbai, and he closely knows multiple 'sahib' people and by telling them my qualification he can find a job for me."

- Woman in Sarkalwadi, Maharashtra

"I can move to Cuttack city. My brother and many other relatives are in Cuttack. We have all the household facilities to live there. If my child becomes sick, I can leave him at my brother's place and go to work."

- Woman in Balijhari, Odisha

"If we go to Hyderabad, we have lots of relatives over there, but Warangal is a new place. Therefore, I would prefer to move to Hyderabad."

- Woman in Hakimpeta, Telangana

5 Women greatly value the helping attitude of people in the village, and cite the lack of it as one of the biggest disadvantages of city life

In villages, people will come forward to help during difficult times but in cities, people care less

"In the village we talk to each other when we go outside, but in a city, people live alone, and they don't talk much. In the village, if no one is there at someone's house then we would also take care of that house but in the city who knows each other?"

- Woman in Bhagor, Rajasthan

"People in the cities are more involved in their own lives. Even neighbors will not know how many people stay next door and what they do. If we are in trouble, we must help each other. But people only mind their own business in the cities."

- Woman in Marhal Bk, Maharashtra

"In the city, even if you know someone, you won't ask for anything, but in village you can ask your neighbors. In cities, even if a dead body is lying, no one would come quickly, but in villages many people would come to help."

- Woman in Jaitpura, Rajasthan

"During times of difficulty, our relatives help in the village. Even if we make a phone call, they do come. But if we go to a city, it requires a long duration of at least one-two hours for family to reach us if we need any help."

- Woman in Waregaon, Maharashtra

One of the most valued aspects of the city for women is better educational and growth opportunities for their children

Women believe children will have new and better opportunities in the cities

"If we move to the cities, our children will get good education and have a better lifestyle."

- Woman in Wasar, Telangana

"Our children will learn new things in the city. They will have a good atmosphere in which they will have a good growth in their mental and physical health."

- Woman in Balijhari, Odisha

"Our lifestyle and our thinking will change if we move to cities. We can teach children good manners. We can also encourage our children to participate in sports or any other activities."

- Woman in Sarkalwadi, Maharashtra

"In villages, only schools are available for children. If we want to opt for private tuition or extra courses apart from the school, then those facilities are not available in the village. In cities, children can go to tuition and dance class."

- Woman in Sarkalwadi, Maharashtra

"Children will get to learn many more things and become smart in the city. They can get involved in other activities like dancing and singing."

- Woman in Narayanpur, Odisha

"If we move to cities, we can educate the children well. Children who live in the village and children who live in the city are different because of the difference in exposure."

- Woman in Jaitpura, Rajasthan

There are very few private sector jobs available in rural areas

Most women cited jobs in a private school as the only private jobs available in the village

"We only get teaching jobs in private schools here in the village; no other private jobs are available."

- Woman in Hakimpeta,
Telangana

"We do not have any opportunities in our village. We are unable to do any sort of job or business."

- Woman Kusupur, Odisha

Small businesses and some government jobs are the only other options

"With the money that the village self-help groups have, there is an option of doing some small business (e.g., making papad/ pickles at home and selling it)."

- Woman in Nashik, Maharashtra

"Except jobs in Anganwadis and other such government centers, there are no opportunities available in the village."

- Woman in Pentha, Odisha

Many women prefer government jobs over private jobs

In a Government job, you get paid on time and are unlikely to get fired even if you are underperforming

“Even if it is less salary, in government jobs, we get salary on time. But in private jobs they won’t give salary on time”

- Woman in Kusupur, Odisha

“In government jobs, there are no deductions (e.g., deductions for holidays/ personal leave) in the salary. In private jobs, if you take leave then they will cut money from your salary.”

- Woman in Hakimpeta, Telangana

“Now that inflation is on the rise, the government employees get salaries accordingly. That won’t happen in a private job.”

- Woman in Jaisinghpura, Rajasthan

Private jobs have longer hours, work spills into personal time, and one may need to do things outside the defined scope of role

“In a government job, there is a fixed work time. But in private jobs, they can make us work outside our duty hours also. If we don’t work outside work time, our job may be in danger.”

- Woman in Marhal Bk, Maharashtra

“Sometimes in factories, the bosses ask the workers to do personal work for them like buying vegetables from the market or paying school fees or electricity bills. This is one of the disadvantages in private jobs.”

- Woman in Bhagor, Odisha

“My brother-in-law used to work in a private job. He always worked extra hours. His salary was paid only if his work was completed. He used to forget to even eat or sleep because of the work stress.”

- Woman in Bhagor, Rajasthan

9 Most women are aware that few government jobs become available in villages, and require educational qualifications they do not possess

Most women were aware that very few government jobs become available...

"I think for me it will take more than 4 to 5 years to get a government job because government jobs are not available that easily."

- Woman in Kusupur, Odisha

"I would be happy to take up a peon job in government anganwadi centers, but those openings are very rare. So, I won't get the job."

- Woman in Balijhari, Odisha

"Getting a government job is very difficult. Suppose they open applications for a particular job which has 5 positions, there will be so many people who apply. Therefore, the competition level is very high for government jobs."

- Woman in Kusupur, Odisha

...and that government jobs often require educational qualifications that they do not possess

"Everyone definitely wants to work in a government job. But we are not qualified enough to get a government job."

- Woman who studied till class 10 in Balijhari, Odisha

"Our children who are well educated are not getting government jobs then how can we, who are not as educated, get government jobs?"

- Woman who studied till class 3 in Hakimpeta, Telengana

"Government jobs are beyond our qualifications. There are no government job opportunities for less qualified people."

- Woman who studied till class 10 in Narayanpur, Odisha

10 Most women view entrepreneurship as being risky and requiring some capital investment which is difficult to save

Women are aware that starting even a micro-business such as sewing is risky and requires capital

"To start a business, we definitely need capital money. It is a must. Along with this, we also need workers and other things needed for the business. If we don't have all these things, it is very risky."

- Woman in Marhal Bk, Maharashtra

"We won't get a government job as we are not educated, and we can't do business because it requires money."

- Woman in Jaitpura, Rajasthan

"Even if it is a small business such as tailoring, you need a lot of money to start it and there is always this worry that it will not work out."

- Woman in Bhagor, Rajasthan

"Saving the capital money needed and getting workers are the main problems in doing business. By the time we set all these things, a lot of time may get wasted."

- Woman in Marhal Bk, Maharashtra

11 Women value an employer providing transport services to/ from the place of work more than other benefits such as meals and insurance

In villages public transport are limited, and other family members may not be able to drop/pick

"I have a young child at home. I need good transportation service so that I can go for the job and can return home quickly and continue with my household work and also take care of my child."

- Woman in Balijhari, Odisha

"We do not have any means of transportation in my family. So, if the company can provide us transportation facility it will be better than the other facilities that they can offer us."

- Woman in Kusupur, Odisha

In cities, availability of transport helps women feel safer

"Sometimes, we will not get buses while going to work especially at night. So, if the company gives us transport facility, we can go on time and come back home on time."

- Woman in Hakimpeta, Telangana

"If the company provides transport facilities, it will be good. Even if there is nobody in the family to drop and pick us, we can rely on the company transport. It would also be safer for us women."

- Woman in Bhagor, Rajasthan

Women have a strong preference for a fixed salary at the end of the month (as opposed to a variable pay) as this allows them to save

Monthly pay allows women to allocate some income towards savings

"If we get daily wage, then my husband will take the money and spend it all on alcohol everyday. If I get paid monthly then I can clear off bills at the end of the month (e.g., grocery) and manage money better."

- Woman in Sangareddy, Telangana

"I think monthly salary is better because we will be able to manage expenses well whenever we get a handful sum of money. We can also provide money to our parents whenever they need."

- Woman in Kusupur, Odisha

"If the salary comes once at the end of the month, we can spend it wisely on household items. Also, if the salary comes altogether, then the family would also notice that I am earning."

- Woman in Jaitpura, Rajasthan

In a fixed payment model, one can avail paid holidays

"I prefer fixed salary because I can take one or two days holidays and still receive a fixed salary at the end of the month."

- Woman in Kusupur, Odisha

"In monthly salary, we will be working the whole month and get the fixed salary at the end of the month which is easier for us. I can also avail the fixed holidays options for 1-2 days without any deductions."

- Woman in Pentha, Odisha

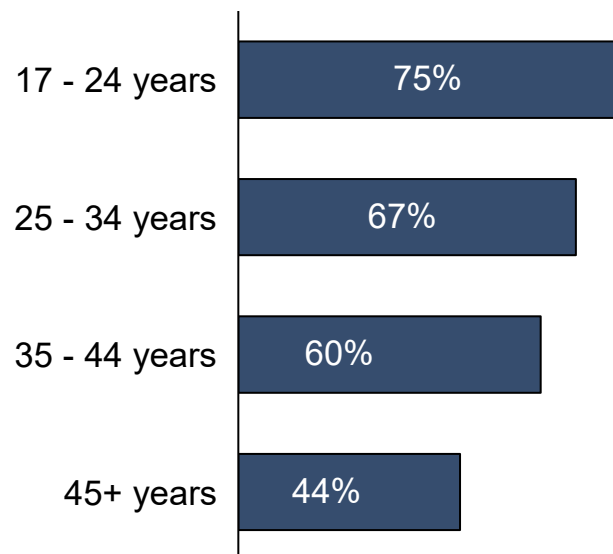
"We get paid for the whole month even after enjoying a few holidays and weekend holidays. The payment is fixed."

- Woman in Waregaon, Maharashtra

Most women under 35 years regularly use apps such as WhatsApp, YouTube, and Facebook as sources of information and entertainment

Percentage of women using apps on a smartphone by age group

n=120



Some villages have WhatsApp groups on which information about jobs in the city is posted

"There is a WhatsApp group named Yuvamanch for our village. Many people from our village live outside the village. Whenever there is some job vacancy, they share that information on the WhatsApp group."

- Woman in Sarkalwadi, Maharashtra

"In someone has to advertise a job in our village, it can be shared in the WhatsApp group of the village."

- Woman in Narayanpur, Odisha

Many women use YouTube and Facebook to learn skills (e.g., stitching, cooking) and search for jobs

"I use YouTube. I see different videos regarding fashion designing. I search for different government jobs and private jobs also."

- Woman in Kusupur, Odisha

"I use YouTube for online classes and to chat with friends. Also, there are dance classes on Facebook. There are also bridal dances that I watch."

- Woman in Bhagor, Rajasthan

Table of Contents

1 Research methodology

2 Key findings

3 Groups of rural women

4 About FSG and GLOW

We identified 4 groups of rural women based on their propensity to work and migrate to a city

Aspirational Singles



Unmarried graduates with frequent exposure to city life

Financially Motivated



Married with older children, Grade 10 or below, no farmland

Local Workers



Married with younger children, Grade 10 or below, no farmland

Agricultural Enthusiasts



Own farmland and earn enough from agriculture and cattle

Propensity to work in a job



Preferences for jobs

- Well-paying “office” job in city; (~INR 25K/ USD 330 pm)

- Any well-paying job in the city (~INR 18K/ USD 240 pm)

- Any job within 5 km of village, or home-based

- Prioritize farm and cattle work in village

Propensity to migrate



Preferences for migration

- Within state, with similar-age women
- Aspire to city/urban life

- Within state, with their families, and only if husbands also get well-paying jobs

- Do not value city life; may only migrate if their families wants to

- Do not want to migrate; are ‘well-settled’ in their villages

Aspirational Singles | Key characteristics



Key traits

Young, in their late teens or early twenties

Unmarried, no children

Pursuing or recently completed graduation

Frequent exposure to the urban lifestyle

Agency

- Often requires permission from parents for important decisions, but feels she can convince them
- High digital literacy; also owns a smartphone on which she uses various apps like WhatsApp, YouTube, etc.
- Knows other working women and is hence familiar with different job roles.

“My parents feel it's not safe for single girls to live alone in a city and hence they may not allow me to move to a city.”

- Woman in Narayanpur, Odisha

Economic context

- Family has sufficient and stable income through farming or small local businesses in the village
- However, she is keen on working to become financially independent and support the family

“My parents spent money to educate me. I want to work so that I can help them now.”

- Woman in Narayanpur, Odisha

Image Source: Captured with consent of the individual. Pictures are for presentation purposes only, and are not meant to represent any particular individual

Aspirational Singles | Attitudes towards jobs

	Details	Quotes
Outlook towards working and jobs	- Strongly believes that women should work to be independent - Is aware of various job types (e.g., data entry, accounting) through personal networks, newspapers, village WhatsApp groups, and e-Kendra centres that she frequently visits - Willing to learn new skills if the job requires	<i>"I want to work after I finish my graduation, as I will get an identify if I work."</i> - Woman in Kusupur, Odisha
Job preferences	- Strongly prefers office/desk-based jobs and believes jobs requiring physical work (e.g., healthcare attendant, warehouse job) is not suitable for someone with their level of education - Expects a salary of INR 20-30,000 per month - Prefers a fixed salary (over daily/variable pay) as it allows for better budget planning and saving	<i>"I am only interested in an office-based job and not a job involving manual labor."</i> - Woman in Kusupur, Odisha
Barriers towards taking up a job	- May not receive permission from family to work due to societal norms or for marriage prospect - Specific interests may limit the pool of available jobs	<i>"My parents will not allow me to move to a city for a job."</i> - Woman in Narayanpur, Odisha

Aspirational Singles | Attitudes towards migration

	Details	Quotes
Outlook towards city life and migrating	- Aware of the city life due to: - Frequent usage of mobile internet and media websites such as YouTube, Instagram, Facebook - Past visits to the state capital and other large cities in the state to meet family or friends that live and work there - As a result, strongly believes that her lifestyle will improve by moving to the city	<i>"I do not think there are any disadvantages of living in a city. You will get a good job and you will get to learn a lot in a city."</i> - Woman in Kusupur, Odisha
Migration preferences	- Prefers to migrate within the state because: - Has friends and family in cities within the state - Familiarity with local language - Prefers to migrate with other women of similar ages from their village as it would feel safer to migrate with a group	<i>"If we go to a city with friends from our village then we would be more interested to work and we will also feel safer."</i> - Woman in Narayanpur, Odisha
Barriers towards migrating	- May not receive permission from parents to migrate as they might be concerned about safety - May get married in a couple years and would have to base her decisions based on the husband's preference and willingness	<i>"I am getting married in May. I will have to go wherever my husband decides to go."</i> - Woman in Narayanpur, Odisha

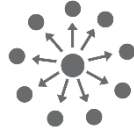
Aspirational Singles | Recommendations

Recommendations for private companies to employ women from this archetype



What to offer?

- Jobs that are **appropriate to skill and education levels**
 - Avoid offering jobs that require physical work (e.g., warehousing, last mile delivery)
- **Accommodation support in the city** (e.g., links to women's hostels and paying guests)
- **Support services** (e.g., an experienced woman migrant employee) that will help the new employees with basic queries about life in the city (e.g., affordable medical provision)



How to reach?

- **Share job openings on village WhatsApp groups** as most women are members and check them actively
- **Tie-up with rural colleges** and conduct recruitment events with final year students
- **Tie-up with e-seva Kendra's** to post job opening and facilitate the recruitment process



How to message?

- **Pitch jobs as being aspirational**
- **Communicate growth and learning opportunities**
- **Provide detailed information** (e.g., job description, working hours, working location, references of co-workers) as potential candidates would need comprehensive information to convince their parents of the opportunity

Financially Motivated | Key characteristics



Key traits

Slightly older, in their late twenties to mid-thirties

Married, with children older than 5 years

Relatively less educated – less than Class 10

Good exposure to the urban lifestyle

Agency

- Family is supportive of women in the household working as long as the income supports household expenses
- May not own a smartphone but knows how to use various apps such as WhatsApp, YouTube etc.
- Has visited the city often or has lived in the city herself; hence is familiar with different job roles for women.

“I know women can do various types of jobs in the city such as working at supermarkets, apparel sale, packaging, cleaning etc.”

- Woman in Hakimpeta, Telangana

Economic context

- The household does not own farm land
- The household does not have a stable source of income in the village; the husband does petty jobs and manual labor, as available
- There is a need for her to financially support household expenses; however, she does not have avenues to earn in the village

“I feel useless sitting at home in the village as there is no work I can do to earn money.”

- Woman in Balijhari, Odisha

Image Source: Captured with consent of the individual. Pictures are for presentation purposes only, and are not meant to represent any particular individual

Financially Motivated | Attitudes towards jobs

	Details	Quotes
Outlook towards working and jobs	- Supporting household expenses is the primary motivation to consider working - Knows some other women who work in the city	<i>"I want to work mainly so that I can earn more money to provide good education for my children."</i> - Woman in Balijhari, Odisha
Job preferences	- Strongly prefers to have a government job due to the benefits and job security; but knows that she will not meet the educational requirements of the government job - Generally agnostic to type of job as long as it pays INR 15-20,000 per month in the city	<i>"I am willing to do any job as long as the salary is good."</i> - Woman in Balijhari, Odisha
Barriers towards taking up a job	- Low education may make her unsuitable for some of the jobs which require basic English reading such as warehousing jobs - High, and unrealistic salary expectations; especially given the limited nature of jobs she would be eligible for	<i>"Even for a middle-class family, the household has to earn about INR 50,000 a month in the city for a family of 4-6 people."</i> - Woman in Jaitpura, Rajasthan

Financially Motivated | Attitudes towards migration

	Details	Quotes
Outlook towards city life and migrating	- Aware of the city life due to: - Past experience of living in the city - Regular visits to friends/family that live in the city - Believes there are numerous opportunities for work in the city and hence chances of earning more are high. - Is aware that city life is very expensive as she will have to pay for everything (e.g., house rent)	<i>"If we live in the city, we will earn more and our children will also get better exposure to the world."</i> - Woman in Bhagor, Rajasthan
Migration preferences	- Prefers to migrate within the state because: - Familiarity with local language - Proximity and connectivity to the village makes it easy to travel for emergencies (e.g., death in family) - Prefers to migrate with family and only if husband also gets a job; believes double income is needed in the city	<i>"We cannot survive in a city with a single income."</i> - Woman in Balijhari, Odisha
Barriers towards migrating	- Will not migrate unless the husband agrees to migrate and gets a well-paying job in the city - More willing to migrate to nearby towns as she feels she should be able to get back home soon, if required	<i>"I want to move to a city, but I don't have my family's support."</i> - Woman in Narayanpur, Odisha

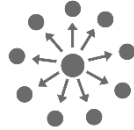
Financially Motivated | Recommendations

Recommendations for private companies to employ women from this archetype



What to offer?

- Pitch jobs to **both husband and wife**
- **Joining bonus** if both husband and wife take up a job, to influence the husbands decision towards migrating
- Jobs with **good pay** (~INR 15,000)
- **Support services/facilities in the city** –
 - link to brokers providing low cost housing
 - part reimbursement of rentals towards first few months
 - One-free meal per day



How to reach?

- **Share job openings with village Anganwadi worker;** as women meet each other regularly at the Anganwadi
- **Offer jobs to wives of men** that have already migrated and are working in the city
- **Post jobs in village level WhatsApp groups in the form of voice notes;** can reach out to *sarpanch*, anganwadi worker to gain access to these groups



How to message?

- **Salary-first communication**
- **Communicate that the salary can increase** with better performance
- **Pitch prospective income from other part-time opportunities** for herself/her husband once she moves to city with her husband (e.g. evening work at a roadside eatery)



Local Worker | Key characteristics



Key traits

Young women, in their late twenties

Married, with younger children who need to be taken care of

Low education – less than Class 10

Very limited exposure to city life

Agency

- Limited opportunity to work in a job as she is bound by her care-giving responsibilities for elders and children
- Knows how to use apps like Facebook, YouTube on a smartphone; may own a smartphone
- Willing to financially support the household by working in and around the village
- Some women within this archetype are low on self-confidence and only want to do only home-based work

“My workplace should be close to my home; so that if required I can come home to look after my children.”

- Woman in Bhagor, Rajasthan

Economic context

- The household does not own farm land
- Husband works on petty jobs or as farm labor in the village and earns just enough money for them to survive
- The household income is insufficient to save for the future or to make any large purchases that may lead to lifestyle improvements

“Only my father is earning in our home. I want to help him by earning some money.”

- Woman in Kusupur, Odisha

Image Source: Captured with consent of the individual. Pictures are for presentation purposes only, and are not meant to represent any particular individual



Local Worker | Attitudes towards jobs

	Details	Quotes
Outlook towards working and jobs	• Primary motivation to take up a job is to support family and to become financially independent • Willing to get trained and work if opportunities are made available • Is aware that there are limited opportunities for work in the village	<i>"If we do any sort of job we will not be dependent on anyone for anything."</i> - Woman in Jaisinghpura, Rajasthan
Job preferences	• Willing to take up a job within 5 km of the village to more easily balance household responsibilities • Values provision of transportation facility to/from the place of work over other benefits such as meals or medical insurance • Prefers government jobs but is aware that she may not be adequately qualified	<i>"We can work anywhere within the panchayat as we can get back home in the evening and look after our households."</i> - Woman in Kusupur, Odisha
Barriers towards taking up a job	• She can take up a job only within a 5 km of the village, thereby limiting the available pool of jobs for her	<i>"My workplace should be close to my home so that, if required, I can come home to look after my children."</i> - Woman in Bhagor, Rajasthan



Local Worker | Attitudes towards migration

	Details	Quotes
Outlook towards city life and migrating	• Does not value the city life; believes cities are more polluted and people are less connected to each other • Better education for children is one of the very few benefits of city life • Is aware that expenses are significantly higher in the city due to additional costs that are not incurred in the village (e.g., house rent, water) • Strongly opposed to migrating to the city without her family • May consider migrating with the whole family if the household income improves significantly	<i>"We don't have any interest or desire to move to a city. Cities are expensive and unsafe."</i> - Woman in Kusupur, Odisha <i>"If my husband gets a job in the city, then I can move to the city with my family."</i> - Woman in Jaisinghpura, Rajasthan
Barriers towards migrating	• Care giving responsibilities (for parents, in-laws, children, spouse) limit her ability to move away from the house for work. • She has strong attachment to her family and village and hence does not want to take jobs away from her home.	<i>"I can work anywhere within the panchayat as I can get back home in the evening and look after my household."</i> - Woman in Kusupur, Odisha



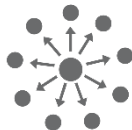
Local Worker | Recommendations

Recommendations for private companies to employ women from this archetype



What to offer?

- **Suitable job timings** to allow time for women to tend to household responsibilities
- **Transport facilities** to and from the place of work



How to reach?

- **Leverage anganwadi worker and the centre** as a place to reach women in the village as many women regularly visit anganwadis



How to message?

- **Focus on the supplemental income** for the household – to share burden of meeting increasing expenses, improving children's education, medical emergencies, etc.
- Stress on the fact that taking a job will **help her become independent**

Agricultural Enthusiast | Key characteristics



Key traits

*Relatively older;
within 35-45
years of age*

*Married,
with older
children who do
not require
constant care*

*Well educated,
over Class 10*

*Good exposure
to city life from
friends and family*

Agency

- Not dependent on her husband for money; she works on the family farm and takes care of cattle at home to earn money
- Believes she has requisite skills to work on farms; identifies herself as a 'farmer'
- Has several care-giving responsibilities; towards the elders, children, and cattle

"I take care of farm and cattle which keeps me busy and gives me enough income."

- Woman in Tirakwadi, Maharashtra

Economic context

- Sufficient household income – women typically work on agriculture and allied activities on family-owned farm; husbands have additional income sources (e.g., small businesses)
- Believes that the money earned from working on farms (own or otherwise) is sufficient to sustain in the village
- Is motivated to work and earn, with a strong preference for agricultural work

"I would earn more working on farms than working at a warehouse."

- Woman in Wasar, Telangana

Image Source: Captured with consent of the individual. Pictures are for presentation purposes only, and are not meant to represent any particular individual

Agricultural Enthusiast | Attitudes towards jobs

	Details	Quotes
Outlook towards working and jobs	- Believes agriculture can generate sufficient income to support household expenses - Wants to constructively utilize spare time after working on the farm to generate additional income	<i>"We grow strawberries and are able to generate good income out of it. Other crops are also there. We don't need to go anywhere."</i> - Woman in Sarkalwadi, Maharashtra
Job preferences	- Strongly prefers to spend her time on farming and related activities - Willing to engage in part-time income generating activities from home (e.g., stitching, <i>papad</i> or pickle making) to supplement her agricultural income	<i>"I can run a small canteen/ mess from my home in my free time to make extra money, while I spend most of my day on my farm related activities."</i> - Woman in Tirakwadi, Maharashtra
Barriers towards taking up a job	- Available to work for a limited time in the day, only once farm and other household responsibilities are taken care of - Does not want to travel outside the village for work	<i>"I have lot of work at home and farm and hence cannot give 8 hours for a job."</i> - Woman in Tirakwadi, Maharashtra

Agricultural Enthusiast | Attitudes towards migration

	Details	Quotes
Outlook towards city life and migrating	- Believes she is “well-settled” in the village and does not feel the need to migrate - Holds an emotional attachment towards the farm and cattle and is unwilling to migrate and leave them behind - Well-aware that expenses in the city are more (including paying for food) and believes that a significantly higher income is needed to survive there - Believes that any benefits offered by city life are outweighed by the disadvantages, specifically that of leave their farms in someone else’s care	<i>“If we have to move to the city, we will have to give away our farmland on sharecropping; thus we will loose out on large proportion of our income.”</i> - Woman in Satara, Maharashtra <i>“If we move to a city, our farm in the village will be neglected. That is our main problem with moving to a city.”</i> - Woman in Sarkalwadi, Maharashtra
Barriers towards migrating	- Strong attachment and a high income from farming and allied activities inhibits her willingness to even consider migrating - Lacks financial need to consider migrating for work	<i>“Sometimes in the village we can even earn up to INR 1,00,000. We have cattle. After a calf is born, we can sell it for even INR 1,00,000.”</i> - Woman in Tirakwadi, Maharashtra

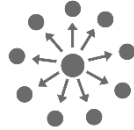
Agricultural Enthusiast | Recommendations

Recommendations for private companies to employ women from this archetype



What to offer?

- **Part-time jobs** which she can do in her free time from home (e.g., stitching, *papad* or pickle making)



How to reach?

- **Approach self-help groups** operating in villages to post jobs opportunities



How to message?

- Position the job as a **means to supplement income from agriculture**, especially if the crop fails

Table of Contents

1 Research methodology

2 Key findings

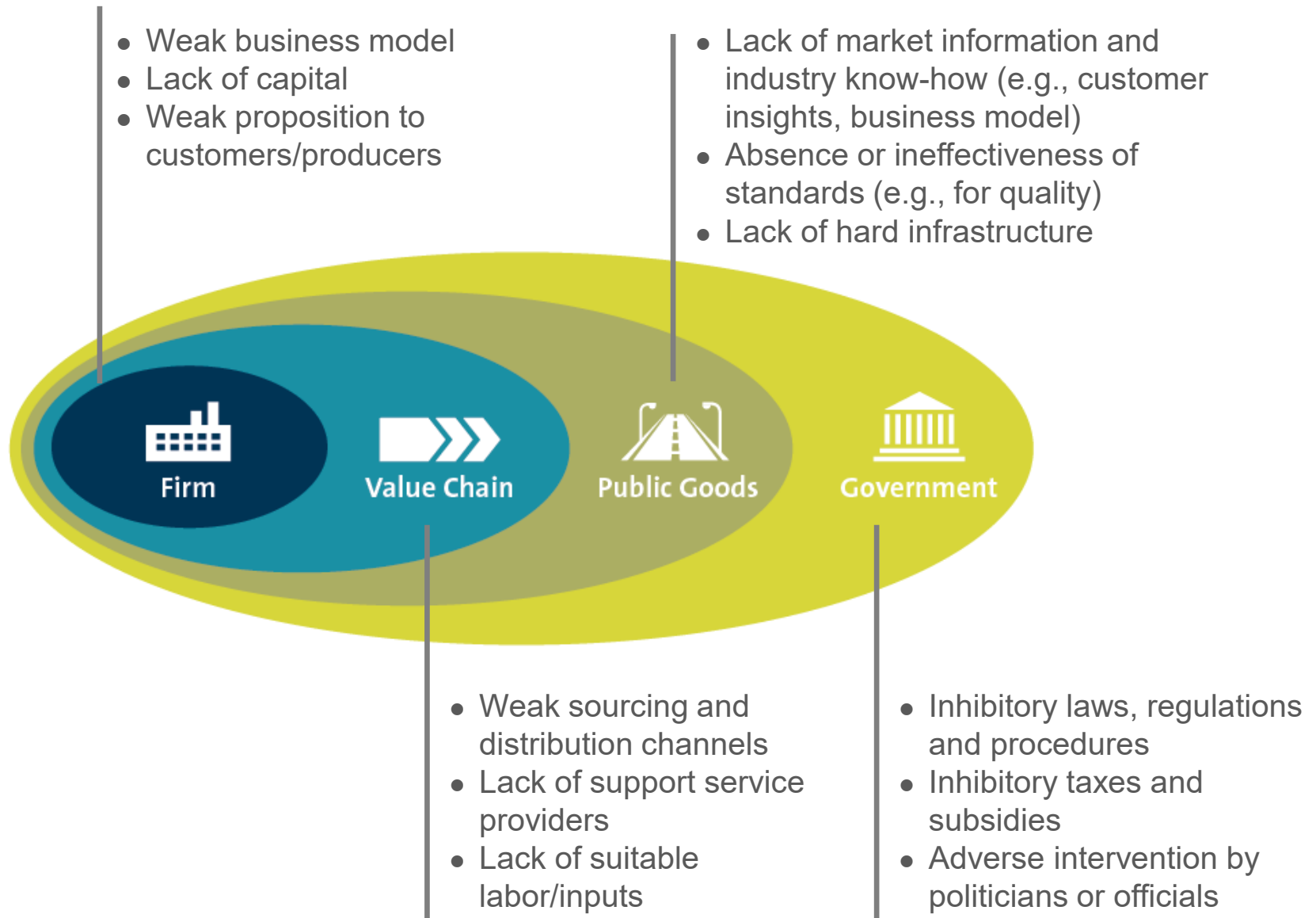
3 Groups of rural women

4 About FSG and GLOW

FSG aims to create sustainable impact by demonstrating the profitability of offering inclusive products, services, or practices

Mission	To improve opportunities, agency, and choice for families with low income by working with companies to serve families as customers (and not with non-profits to serve them as beneficiaries)
Vision	To demonstrate profitability of offering inclusive products, services, or practices (e.g., housing, education, employment) that benefit families with low-income
Approach	• Run multiyear programs to address barriers that prevent companies from offering inclusive products, services or practices • Talk to thousands of families to understand their needs, aspirations, and challenges • Talk to hundreds of CXOs and managers to understand their business, ecosystem, regulatory and operational challenges • Co-create, pilot and rollout solutions with companies to address barriers and profitably scale inclusive products, services, or practices • Publish and disseminate public goods (e.g., primary research, best practices, business model) to get more companies to offer the product, service or practice • Address ecosystem barriers (e.g., policy suggestions) to make the market more conducive

There are multiple barriers that prevent the scaling of industries serving low-income families



FSG's multi-year programs have helped address these barriers and scale 3 inclusive industries

Ownership Housing (2006-2016)



- As of Mar 2024, the assets under management (AUM) by **Affordable Housing finance (AFCs)** stood at **~USD 12.8 billion**¹
- **>30,500 affordable housing units built across 130+ projects in 23 cities** between Jun 2011-Jan 2013

Early Childhood Education (2015-2025)



- 9 activity-based learning providers signed-up
- Partners serving **>1,100 schools** and providing **>170,000 children** from low-income families access to ABL
- **~33% improvement in learning outcomes** since 2018 for children in PIPE schools

Women's livelihoods (2020-ongoing)



Image source: [Flickr](#)

- 20+ partners signed-up
- **Partners increased women's participation by 6 percentage points** in jobs in ~4 years
- **2 industries** (i.e., Flexi-staffing and logistics) **doubled the # of women in jobs from ~121K women to ~274K between 2020 and 2024**²

1- <https://www.livemint.com/companies/former-hdfc-employees-set-up-affordable-housing-finance-firm-weaver-services-11722340563630.html>

2- Based on PLFS and ISF reports. Industries considered under Flexi-staffing: Retail, FMCG & FMCD, Logistics & E-Commerce, BFSI and Industrials

Since 2006, the IM team has worked to build the low-income housing (LIH) industry

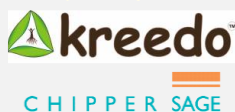
	Housing market in 2006	What we did	Housing market in 2018
Industry status	• Very few developers building LIH • No housing finance companies (HFCs) lending to informal¹, low-income customers	• Incubated 2 HFCs to serve informal, low-income customers • Signed up 4 developers to pilot LIH	• 130+ LIH projects in 23 cities (as of 2013) • 22 HFCs lent USD 4.1b in loans to 250,000+ LIFs
Knowledge gaps	• Credit assessment of informal customers • Demand for LIH • Designing, marketing and identifying land parcels for LIH • Only government banks invited to lend for government housing	• Conducted research across the LIH value chain • Developed and piloted new business model	• Business model for informal customers established • Business model for LIH established • HFCs invited to lend to big government housing projects • <i>"We know income bands for various informal jobs"</i> – HFC managers
Mindset barriers	• Low-income families (LIFs): – Don't want small flats – Won't pay maintenance – Have irregular incomes – Inflate incomes • Buildings will become vertical slums	• Conducted 3000+ customer interviews to understand needs, aspirations, willingness to pay and challenges to home ownership	• LIFs: – Investing in flats: <i>"My flat is an asset for my children"</i> – Are responsible, credit worthy customers, as indicated through low NPAs² • Government providing 5% interest subvention to boost demand

1. No income proof | 2- Non performing assets

As a result of PIPE¹, children across 1100+ APSs² have access to ABL³ and have shown a 33% improvement in learning outcomes

Activities

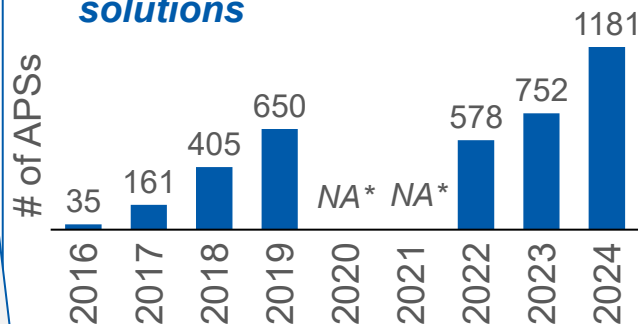
- Identified, convinced and **signed up 9 partners** to serve the APS market



- Developed a **profitable business model** for the APS market
- Published tools, best practices, reports as open-source resources** at www.fsg.org/pipe

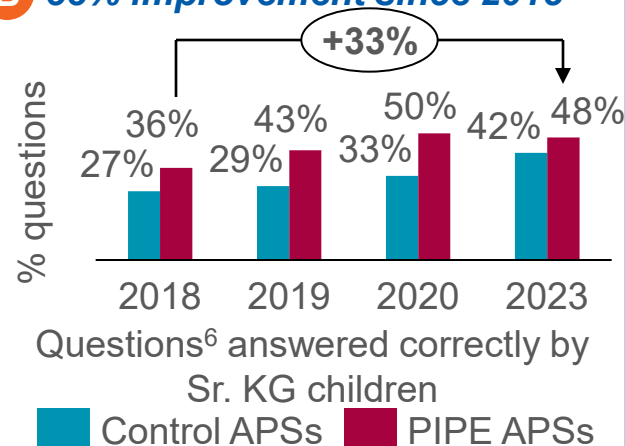
Impact to date

A APSs using PIPE partner solutions



*schools closed due to COVID⁴

B 33% improvement since 2018⁵



C Collateral developed



D Raised awareness with 180+ organizations

Influenced funders (listed below) to support the APS market



CENTRAL SQUARE FOUNDATION

1. Program to Improve Private Early Education | 2. Affordable Private Schools | 3. Activity based learning | 4. Schools were physically shut due to COVID-19, and only remote learning products were offered by the partners to APSs during academic years 2020-21 and 2021-22. The PIPE team has been unable to verify children's extent of engagement with these remote learning products due to school closures and COVID travel restrictions | 5 Assessment was conducted by an independent 3rd party | 6. Represent 4 questions that were assessed in 2018, 2019, 2020 and 2023 – a. Can you read the word 'PIN'? b. Can you identify the largest number from a group of numbers? c. Can you count and give 12 sticks out of 20? d. Can you name any 6 animals? Sample sizes: PIPE 2018 (190 children), PIPE 2019 (636 children), PIPE 2020 (492 children) PIPE 2023 (378 children)

Since 2020, GLOW¹ worked with 2 fast-growing industries to double the number of women in jobs from ~121K to ~274K

Private sector engagement

Partnered with 20+ companies

DELHIVERY

QUESS
WINNING TOGETHER

zomato

labournet

FM LOGISTIC

2COMS
Recruitment • Staffing • Skill Development

PROMPT PERSONNEL
PRIVATE LIMITED

25 YEARS OF GROWTH
1998-2023

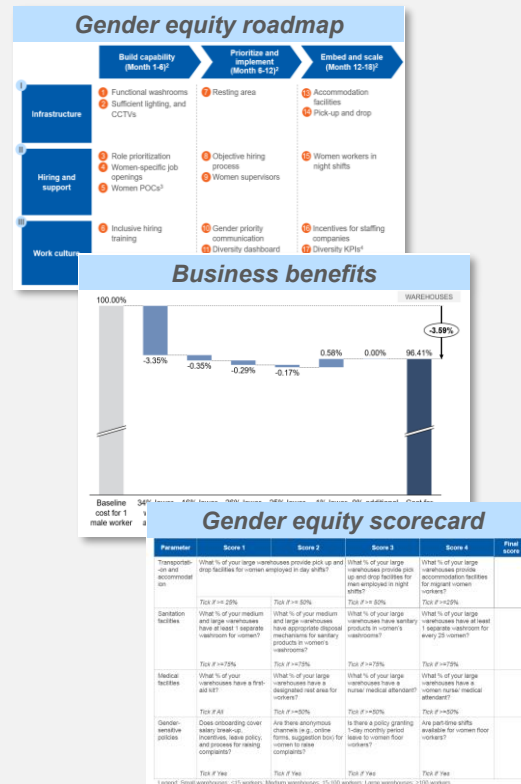


and more...

Addressed challenges by..

- Demonstrating business benefits of gender diversity (e.g., higher retention)
- Shifting manager's mindset (through data, pilots etc.)
- Upskilling managers to hire and retain women
- Helping leaders set realistic targets
- ...

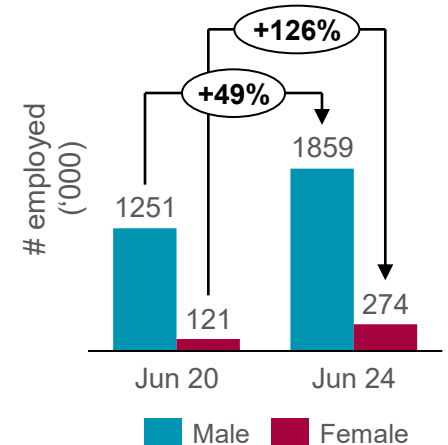
Industry-specific toolkits



and more...

Impact

- **153k addition women in jobs in 2 target industries** (logistics, flexi-staffing)^{2,3}



- **~20k additional women in jobs across 10+ partner companies**

1- Growing Livelihood Opportunities for Women, 2-Logistics: 1) PLFS report 2020,2021,2022, 2023 and 2024, 2) Industries considered under logistics-warehousing & storage, courier activities and retail sale via mail order houses or via internet | 3-Flexistaffing: 1) Total workforce triangulated from ISF Annual Report- 2021, 2022, 2023 and 2024, 2) Industries considered under Flexi-staffing: Retail, FMCG & FMCD, Logistics & E-Commerce, BFSI, Industrials



Disclaimer

This report has been prepared by FSG solely for the dissemination of information. The reader shall not use this report for any other purpose and in particular, shall not use this report in connections with the business decisions of any third party and advisement purposes.

The report contains analyses that are intended to provide high-level information on the subject and are not an exhaustive treatment of the issues. The analyses in the report are limited by the study conducted, geographies surveyed, the time allocated, information made available to FSG, and are dependent on the assumptions specified in this report.

FSG accepts no responsibility or liability to any party in respect to this report. It is not intended to be relied upon as a basis for any decision and the reader should take decisions only after seeking professional advice and after carrying out their own due diligence procedures, as well as detailed analysis to assist them in making informed decisions. This report is not and should not be construed in any as giving investment advice or any recommendation by FSG to the reader or any other party. The reader shall be solely responsible for any and all decisions (including implications thereof) made by them on the basis of this report. FSG shall not be responsible for any loss whatsoever sustained by any person who relied on this material.



This work, except for the images used in the report, is licensed under the Creative Commons Attribution – NonCommercial-ShareAlike 3.0 Unported License. This copyright allows the copying, distribution, and display of material except for the images – and the ability to make derivative works out of it – if credit is given to the authors, indicating if changes were made, not using the material for commercial purposes and if those derivatives are distributed under a similar agreement.

To view a copy of this license, visit:
<https://creativecommons.org/licenses/by-nc-sa/3.0/>