FSG REIMAGINING SOCIAL CHANGE

GLOW

GROWING
LIVELIHOOD OPPORTUNITIES
FOR WOMEN

Urban research findings

August 2025

Glossary

- **DA (Delivery Agent):** Professionals working to pick up and deliver packages to end consumers
- **GLOW (Growing Livelihood Opportunities for Women):** Program that aims to increase women's employment, participation, and fair treatment
- **HHC (Home Healthcare):** Provision of healthcare services at home (e.g., post-hospital care, healthcare management for the elderly)
- **HH (Household):** A 'household' is a 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 so[2]
- **Household with low income:** Households belonging socioeconomic classes A3 or below under the New Consumer Classification System (NCCS)
- **Job:** In this document, activity performed in exchange for income through wages
- **Joint family:** Households with extended family, typically consisting of three or more generations and their spouses, living together as a single household (e.g., parents and their married sons with their offspring, two married brothers and their children, married son living with his partner and parents)
- **Key Decision Maker:** Member of respondent's family that woman respondent would need to seek permission from to pursue a job or business
- **Large city**: Urban cities with population >= 1 M
- **Medium city**: Urban cities with population between 500k and 1M

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Glossary

- **NCCS (New Consumer Classification System):** 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
- **Non-Traditional Job/Role:** Jobs that have historically hired very few women and may be considered unsuitable for women due to societal norms
- **Nuclear family**: Household with a couple and dependent children, if any
- **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
- **Small city**: Urban cities with population between 100k and 500k
- **Urban:** In this document, 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 activities[1]
- **Women:** Unless explicitly mentioned, women in this document refers to women from (i) households with low income; (ii) of employable age, i.e., between 15 and 59 years; (iii) from cities with a population of more than 100,000
- **Women seeking job (seeker)**: Women who are both a) looking for jobs over the pervious 3 months with at least one step taken (e.g., asked friend / family, searched the internet) to look for a job and b) willing to take up a job in the next 3 months
- **Work**: In this document, an activity performed to earn an income, either through a job or a business

1. Ministry of Home Affairs, Government of India, defines Urban as settlements of at least 5,000 inhabitants with density of 400 people per sq. km or more, and at least 75 percent of male working population engaged in non-farm activities

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Research approach is IRB approved and the findings are representative of urban women from HH's with low income

Objective

To guide and support all stakeholders working towards women's economic empowerment in India, we conducted research to:

- Develop segments of women based on their propensity to be in a job
- Understand attitudes, beliefs, and preferences of urban women and key decision makers towards women's employment

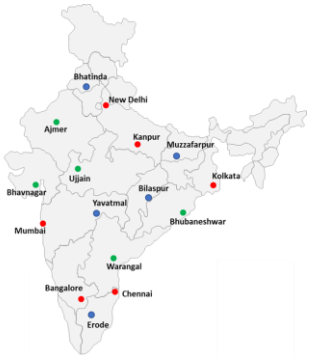
Target market

We interviewed:

- Women of employable age (15-59 years),
- Belonging to households with low-income (average monthly household income less than or equal to INR 18,000 [USD 240]),
- Residing in cities with population of 100,000 or more

Approach

- **Sample:** ~6,600 women, 550 key decision makers
- **Research locations:** 16 cities across 14 states
- **Sampling and weighting**
  - Stratified random sampling by region and size of city to increase national variation
  - Randomized sampling on the ground (e.g., by skipping every 6th household in a locality) to reduce bias in sample
  - Weighted sample for insights to be nationally representative of target market



Research approach and methodologies were reviewed and approved by an institutional review board

IRB: Institutional Review Board; Refer to Annex for additional details on research and sampling approach

This document provides a summary of insights from the research and detailed graphs and data for each insight

	What it covers	How to use it
Insights from research *(6 slides)*	• Insights summarized over a range of relevant topics that help us better understand women's participation in the workforce • Topics include women's need to secure permission, attitudes towards childcare and working mothers, and women's needs and preferences towards employment	*Insights summary provides a quick overview (15 minute read) of findings*
Detailed insights *(58 slides)*	• Graphs and disaggregated data for each of the 49 insights included in the 'Insights from research' section of the document • Introduction to the segmentation frame that identifies the 11 segments of urban women based on their varying propensity to be in a job	*Graphs may provide additional context and insights to specific topics of interest* *Segmentation frame may help interveners identify which group(s) of women to target based on their internal objectives*
Annexure (179 slides)	• Details for each segment (~15 slides per segment) to understand key demographics, current employment status, preferred job features, job search process, willingness to do specific jobs (e.g., delivery agent), and attitudes of key decision makers • Detailed explanation of research approach and methodology, weighting of data, and definitions used to identify current employment status	*Segment details may help interveners develop tailored interventions to increase women's participation in the workforce* *Research approach details may help researchers that are conducting similar research or want to compare their findings with GLOW'*

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Insights from research (1/6)

Primary insight	Supporting insights
A **Women need to secure permission to work**	**1** 84% of women need to secure permission prior to deciding to work **2** For 1 in 3 women that are neither working nor seeking a job, lack of permission or precedence is the primary reason for not working
B **Family attitudes are progressive in theory, not in practice**	**1** While >90% decision makers believe it is important for women in society to work and that it brings pride to the family… **2** …1 in 4 prefer if women in their households did not work at all and 3 in 4 prefer that they work from home or start a business so they can also manage house work **3** 69% of key decision makers firmly believe that the main role of a woman is to take care of the home and children **4** Working women spend as much time (i.e. 4 hours) on household responsibilities as non-working women **5** Attitudes of key decision makers towards women's employment do not vary significantly by the working status of women in their households

Source: Based on 6,615 profile interviews and 2,291 main interviews conducted by FSG

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Insights from research (2/6)

Primary insight	Supporting insights
C **Childcare is considered to be the woman's responsibility**	1. 88% of women believe a mother could work outside the house 2. However, mothers of young children, who may work in the future, are not working today due to childcare responsibilities 3. 51% of women are aware of paid day care services, 11% are willing to use services and only 1% have used the services 4. Both women and key decision makers believe child care is primarily the mother's and families responsibility 5. Of the 15% women that cited lack of affordability as a reason for not using paid daycare services, only 50% are willing to send their children to an *Anganwadi*[1]
D **Women are trained in gendered topics**	1. 85% of trained women are trained in sewing, cosmetics and henna art 2. Women that paid for training are no more likely to work than women that did not pay for training

Source: Based on 6,615 profile interviews and 2,291 main interviews conducted by FSG; 1. *Angawadi's* are government-run child care and development centers set up under the Integrated Child Development Services Scheme of the Central Government of India. Provision of *Anganwadi* service is free

Insights from research (3/6)

Primary insight	Supporting insights
E **Women want to work in jobs**	1 Women in urban India want to be in jobs; 1 in 2 women are either working in a job or seeking one 2 A majority of women (64%) strongly agree that for a woman to be self-reliant it is important to work 3 72% of women strongly believe that they should not prioritize children and household over thinking about working 4 Supporting personal and family expenses is the key reason for >90% women to start working 5 52% of working women strongly indicated they enjoy working and 90% agreed that working is the right thing to do… 6 …and 78% plan to work until health permits 7 Supporting own and family expenses is the key reason for >90% women to start seeking jobs… 8 …but only 32% would stop seeking jobs if they no longer had a financial need 9 Most women, irrespective of education status, feel they can handle work-related tasks

Source: Based on 6,615 profile interviews and 2,291 main interviews conducted by FSG

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Insights from research (4/6)

Primary insight

F

Women prefer jobs (over entrepreneur ship), fixed work locations

Supporting insights

1. 2 of 3 aspiring-to-work women prefer jobs over entrepreneurship and almost all want fixed salaries over daily wages
2. Women's expectations from business income are unrealistic compared to expectations of income from an 8-hour job
3. Women show greater willingness to do jobs from fixed location over working in field jobs
4. Most women prefer to work and commute between the hours of 9 am and 6 pm
5. Women who have not completed 10th grade are least willing to sell or explain products and work on computers…
6. …but most willing to take care of the elderly, stock shelves and assemble/pack items
7. Expectations for salary reduces with age and increases with higher education status
8. Key decision makers are least willing to give permission for women to work in the delivery agent role

Source: Based on 6,615 profile interviews and 2,291 main interviews conducted by FSG

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Insights from research (5/6)

Primary insight	Supporting insights
G **Women leverage personal networks for job search, for now**	1 Personal networks is the most common channel for women to find jobs; only 6% used job portals 2 Women would not use job portals due to lack of know-how and access to the internet 3 Use of job portals may increase as 58% women below the age of 25 own a smartphone, most have access to the internet,… 4 …24% of them are aware of job portals and 55% plan to use job portals in future job searches
H **Some segments of women are more amenable to be in a job**	1 Women can be grouped in 11 segments, each with varying propensity to be in a job 2 Women without young children, and those that know other working women are among the most likely to be in a job 3 Segments of women with low education levels and strong working culture are most willing to work in warehouses

Source: Based on 6,615 profile interviews and 2,291 main interviews conducted by FSG

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Insights from research (6/6)

Primary insight

I

Education and skills could improve over time

Supporting insights

1. Over half of urban women live in large cities
2. 75% women are married of which 30% have children less than 6 years old
3. Only 26% of women from least affluent HHs[1] have completed 10th grade, 5% are graduates, and 31% own smartphones
4. Education and skills could improve over time
5. Women under 35 are twice as likely to have access to smartphones and internet as women over 35
6. 2/3rds women are part of nuclear HHs, but in the most populous cities, as many as 74% belong to nuclear HHs
7. 24% of women are working in a job, and working status shows the U-shaped relationship with increasing education
8. Proportion of working women is highest in Southern and Western regions, does not vary significantly by size of city…
9. …and is highest for women from poorer households
10. Only 22% of married women with children less than 6 years old are working compared to 34% on average
11. On average, fewer married women (7 percentage point less) living in joint families work

Source: Based on 6,615 profile interviews and 2,291 main interviews conducted by FSG

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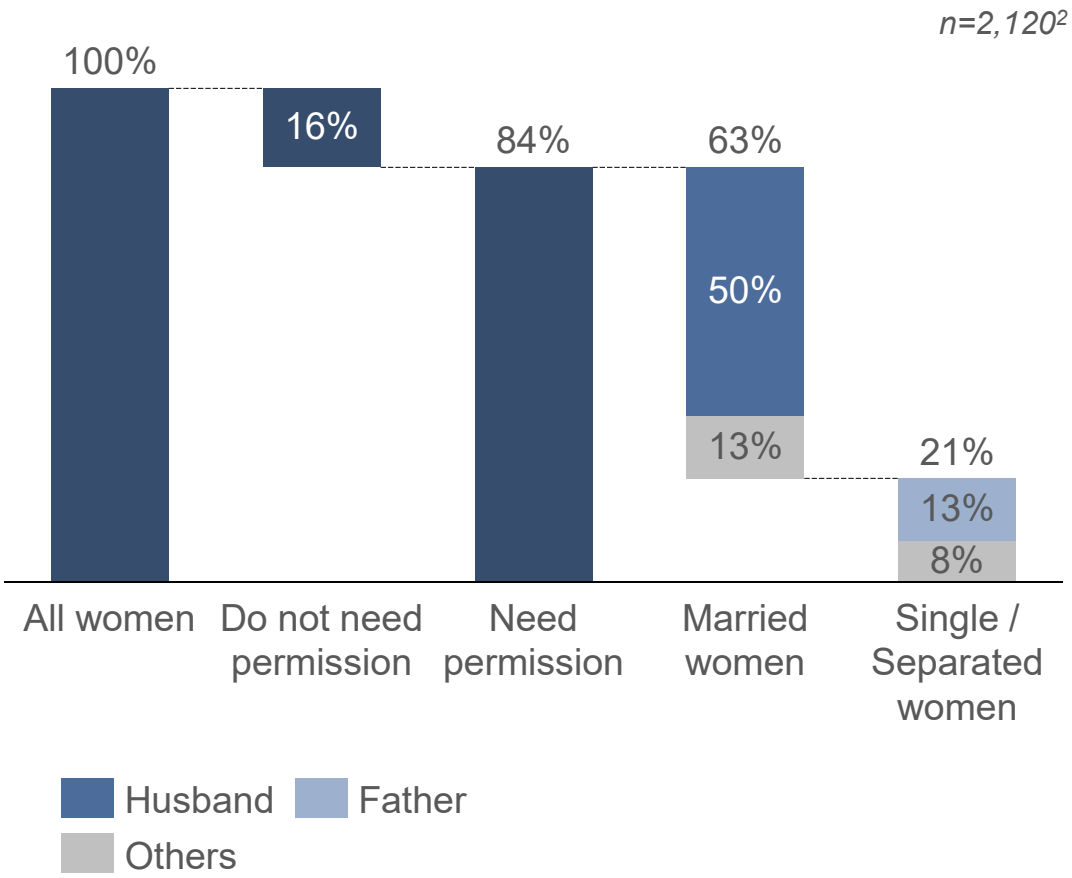
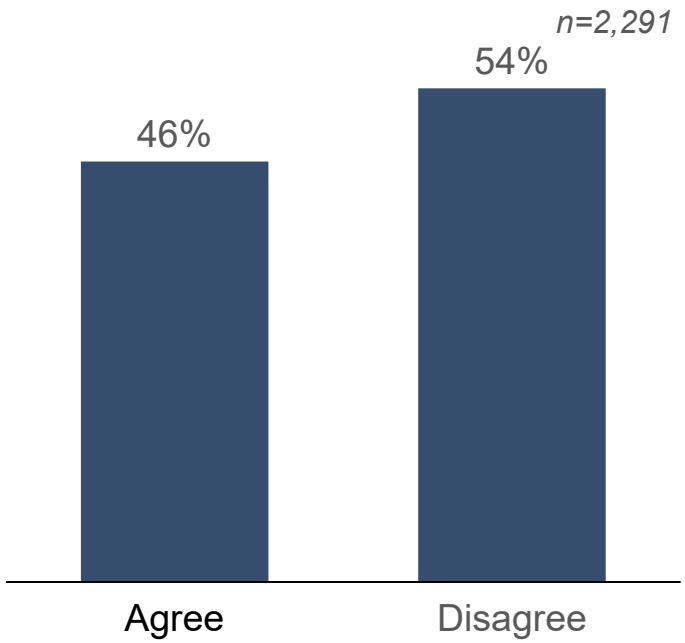
A1 84% of women need to secure permission prior to deciding to work

For most women, husband is the key decision maker[1] in the household[2]…



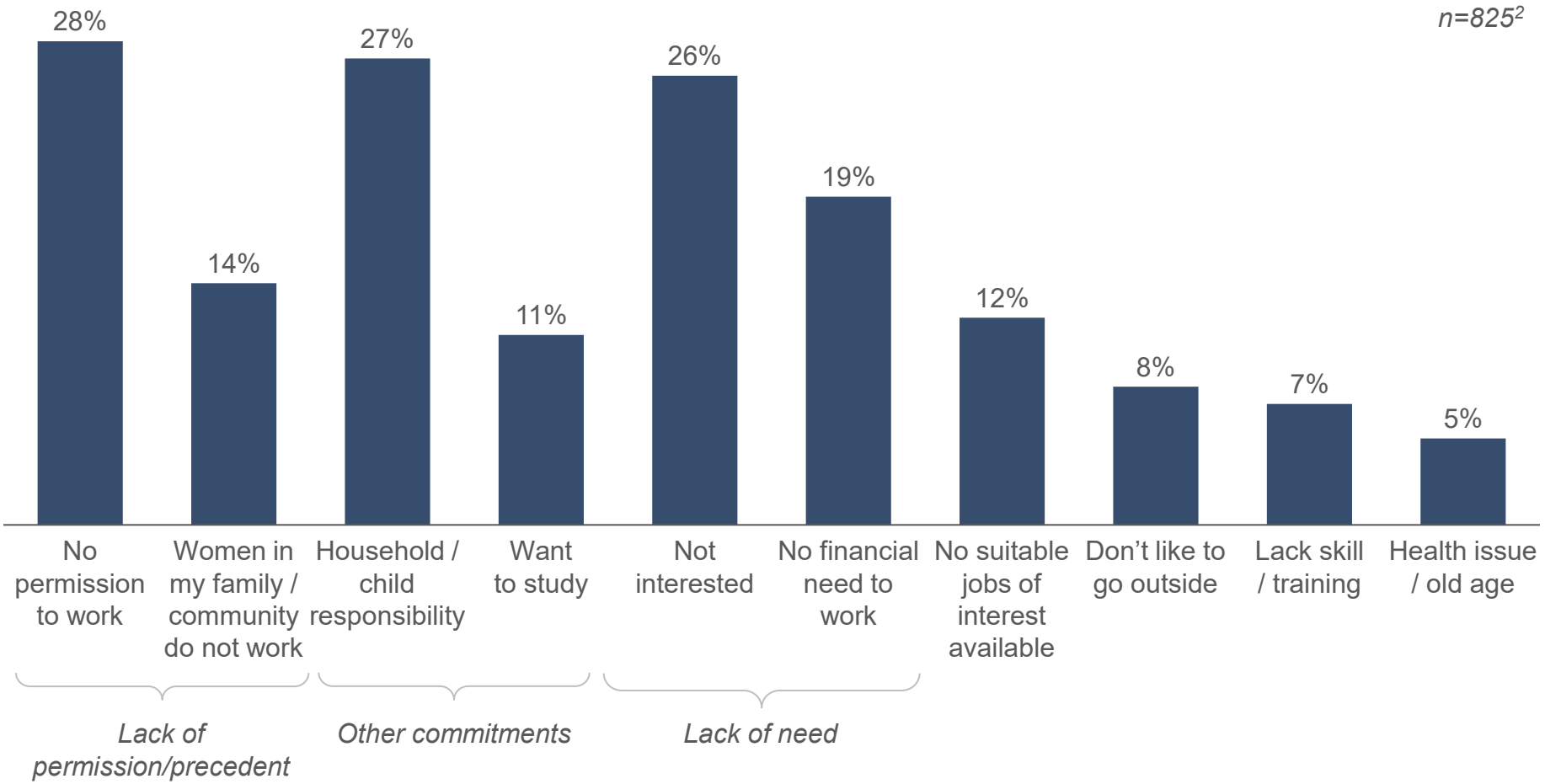
…and 46% of women believe that they should obey their husband, even if they disagree



1. Member of respondent's family that woman respondent would need to secure permission from to pursue a job or business; 2. Source: Main interviews conducted by FSG

A2 For 1 in 3 women that are neither working nor seeking a job, lack of permission is the primary reason for not working

Reasons for not working in a job[1]



Source: Main interviews conducted by FSG; 1. Women selected multiple options from a list of selections for the question "Why are you not working in a job?"; 2. Responses from women who are neither working nor seeking a job

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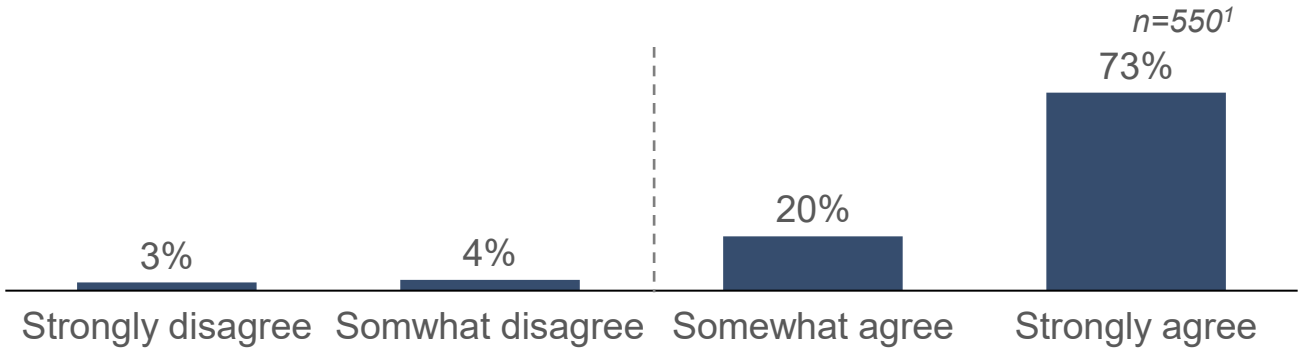
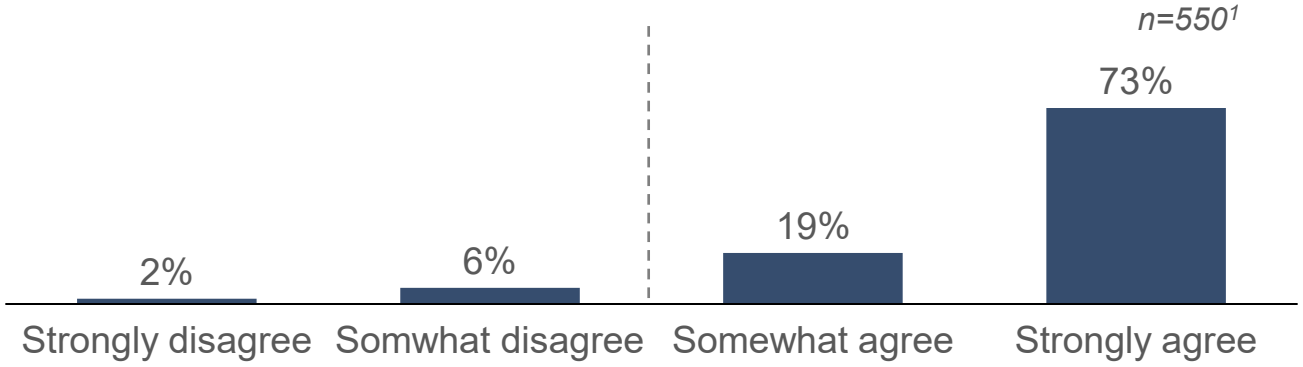
While >90% decision makers believe it is important for women in society to work and that it brings pride to the family…

B1

Key decision maker's level of agreement with the statement "If a woman wants to be self-reliant then she must have a job"



Key decision maker's level of agreement with the statement "A working woman enhances the pride and prestige of her family"



Quotes[2]

"If something happens to me, my wife should have the means to take care of herself and our children"

- Husband in Jaipur, Rajasthan

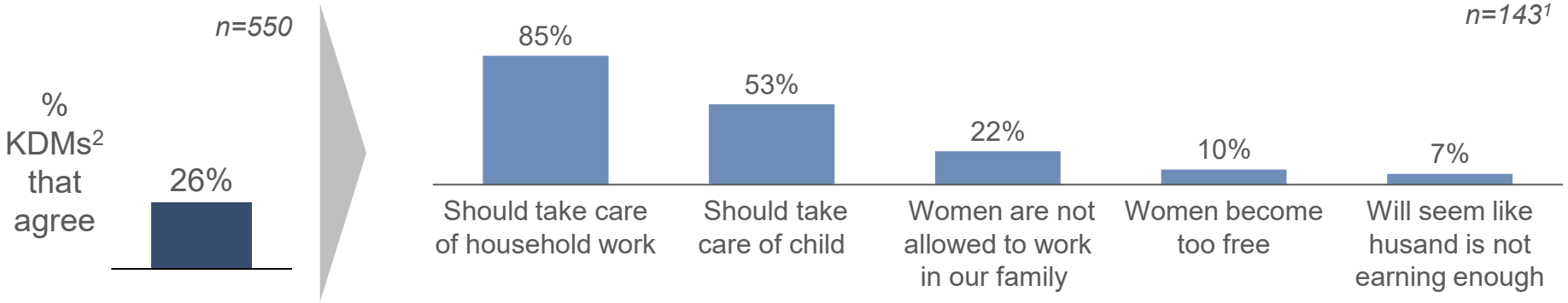
"Of course, it would make families proud if women worked and made something of themselves"

- Father in Hyderabad, Andhra Pradesh

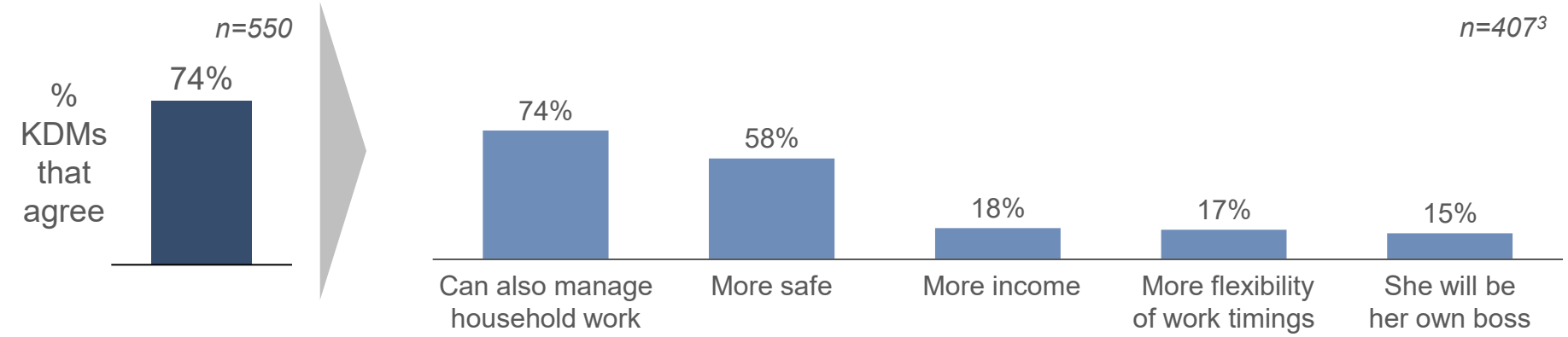
1. Source: Key decision maker interviews conducted by FSG; 2. In-depth interviews conducted by FSG

B2 …a large proportion of key decision makers prefer that women in their households do not work or work from home

% of key decision makers that agree with the statement "I would prefer if the women in my family don't work" and key reasons for agreeing with the statement



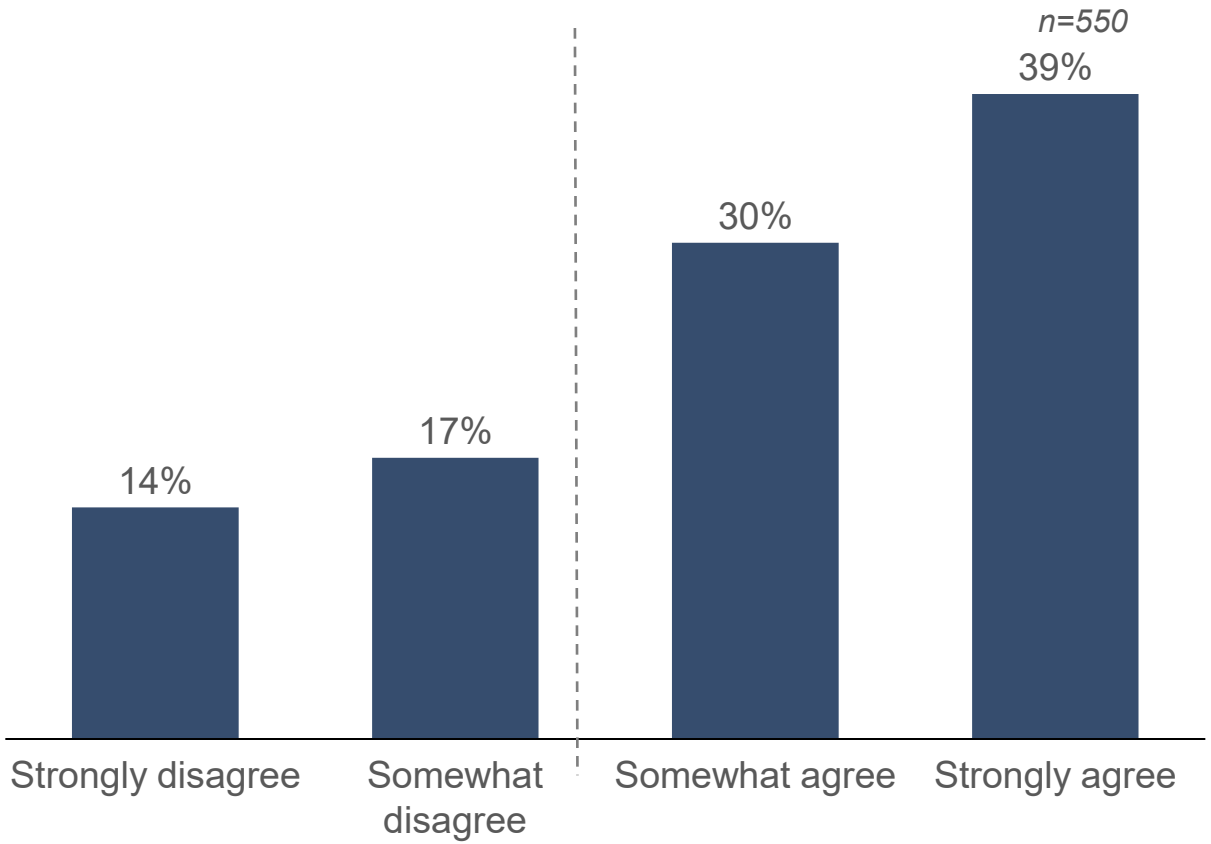
% of key decision makers that agree with the statement "If the women of my house want to work they can only work from home or start a business of their own" and key reasons for agreeingg with the statement



Source: Key decision maker interviews conducted by FSG; 1. Responses by key decision makers that would prefer if women in their family did not work; 2. Key decision maker 3. Responses by key decision makers who would prefer if women worked from home

B3 69% of key decision makers firmly believe that the main role of a woman is to take care of the home and children

Key decision maker's level of agreement with the statement "The main role of women is to manage the household and/or take care of the children"



Quotes[2]

"Women are better suited for caring for children and managing the household"

- Mother in Surat, Gujarat

"It is only me and my wife at home. I go to work and my wife stays home to take care of the child"

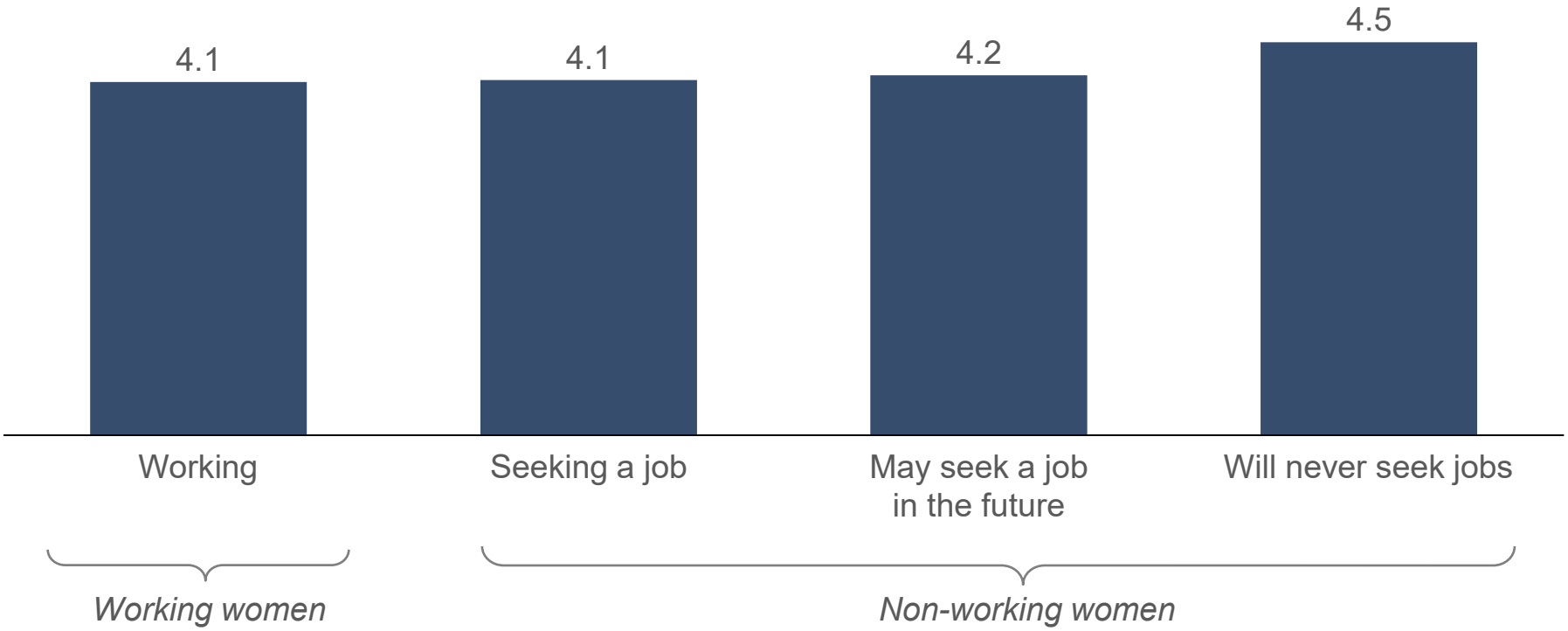
- Husband in Bengaluru, Karnataka

1. Source: Key decision maker interviews conducted by FSG; 2. In-depth interviews conducted by FSG

B4 Working women spend as much time on household responsibilities as non-working women

Hours spent on household chores, by employment category of women

n=6,615



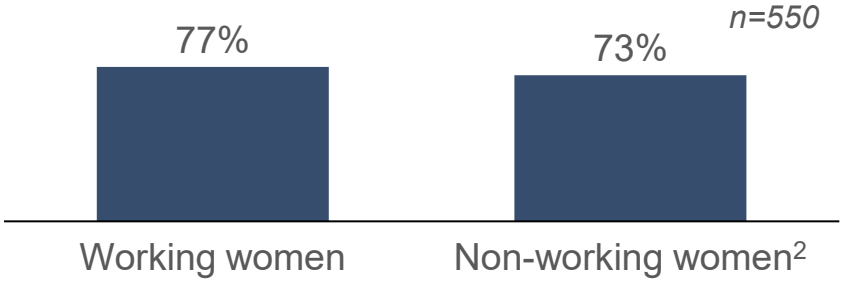
Men spend an average of 0.4 hours per day on household chores[2]

Source: Profile interviews conducted by FSG; 1. Responses to the question "How many hours do you have to spend on household chores/work?"; 2. Time use in India survey, 2019, National Statistics Office

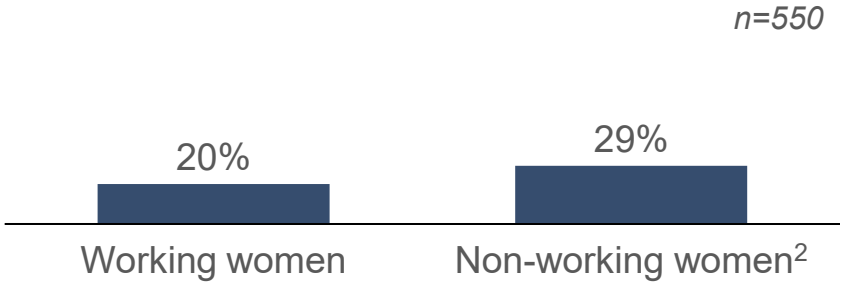
B5 Attitudes of key decision makers towards employment do not vary significantly by working status of women in their household

Proportion of key decision makers that agree with the following statements, by the employment status of women in their household[1]

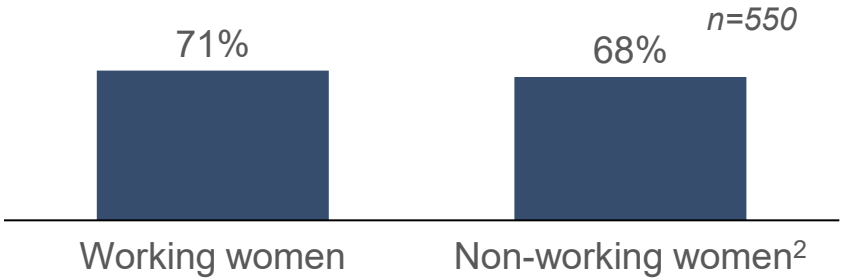
"If the women of my house want to work they can only work from home or start a business"



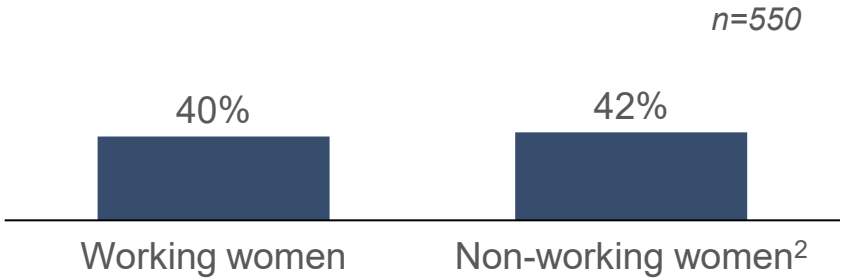
"I would prefer if the women in my family don't work"



"The main role of women is to manage the household and/or take care of the children"



"Women working outside the home care less about their family and home"



Source: Key decision maker interviews conducted by FSG; 1. Refers to employment status of primary respondent; 2. Refers to key decision makes in households in which the primary respondent (woman) is currently seeking jobs, may seek a job in the future, and those that never want to seek jobs

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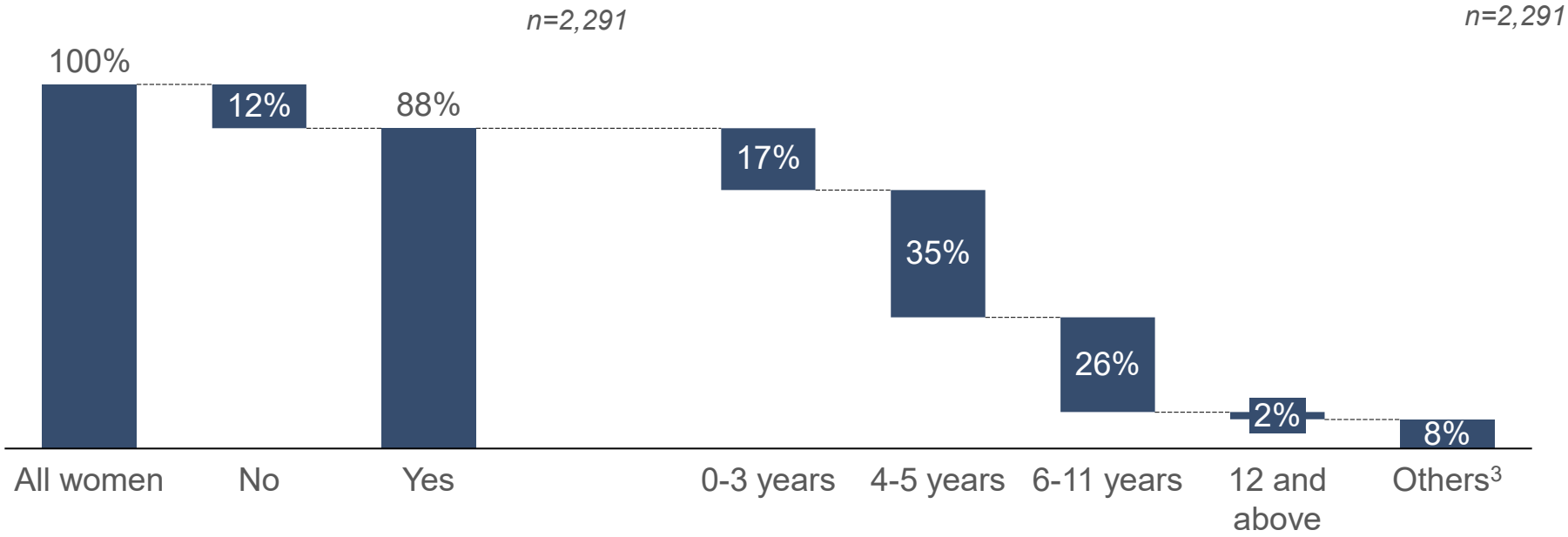
C1 88% of women believe a mother could work outside the house

88% women believe women could work outside the home after having a child[1]…

…and 52% believe women with child less than 6 years old could work outside the home[2]



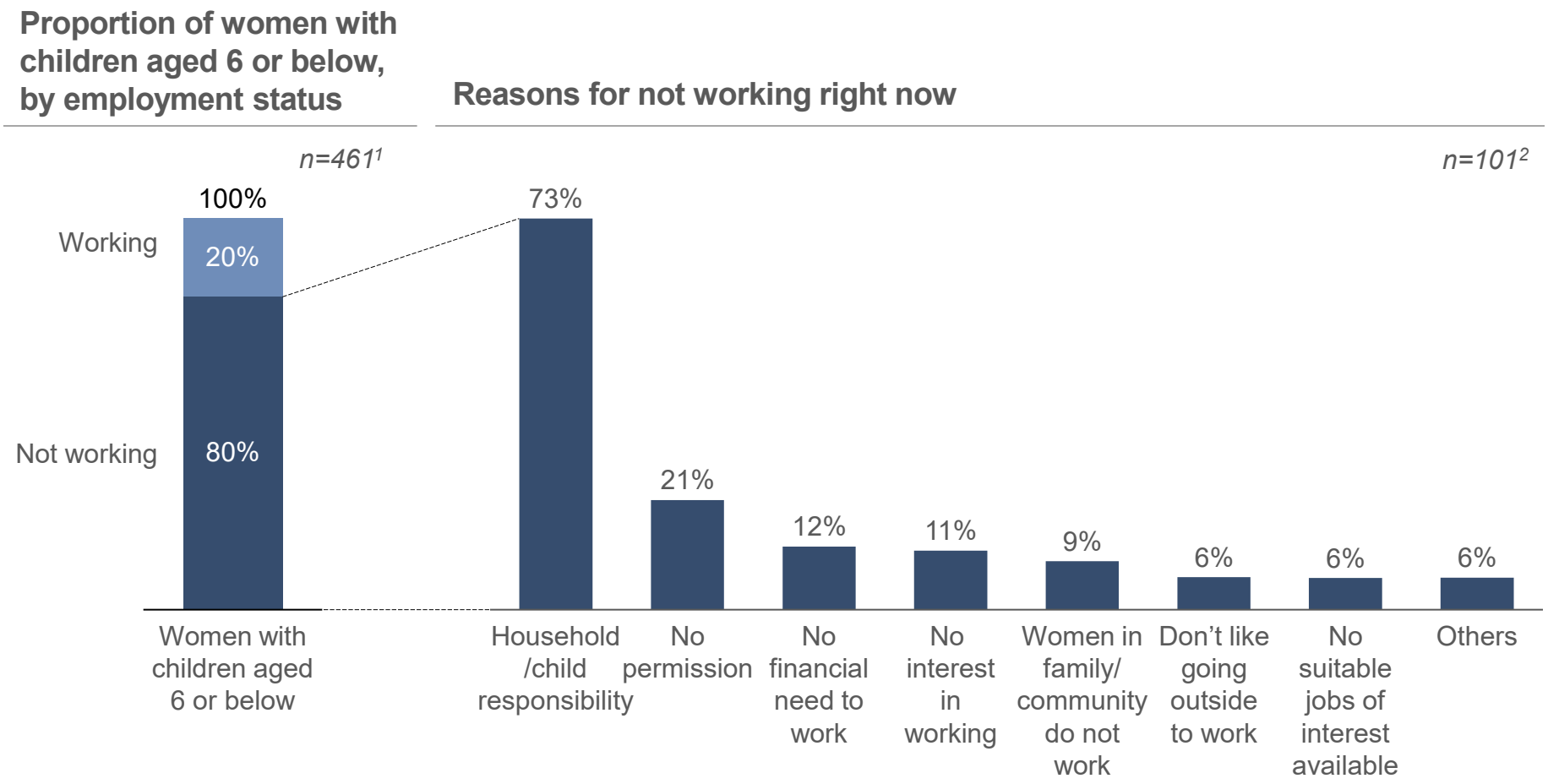
Should women go and work outside the house after having a child?

How old should the youngest child be when a woman decides to go outside the house and work?

In contrast, 61 percent of key decision-makers believe that women with young children (below the age of 6 years) should not seek employment outside of their homes

Source: Main interviews conducted by FSG; 1. Women's response to the question, "According to you, should women go and work outside the house after having a child?; 2. Women's response to question "How old should the youngest child be when a woman decides to go outside the house and work?"; 3. Others includes women who think age of elder child matters more, and women who do not have an opinion

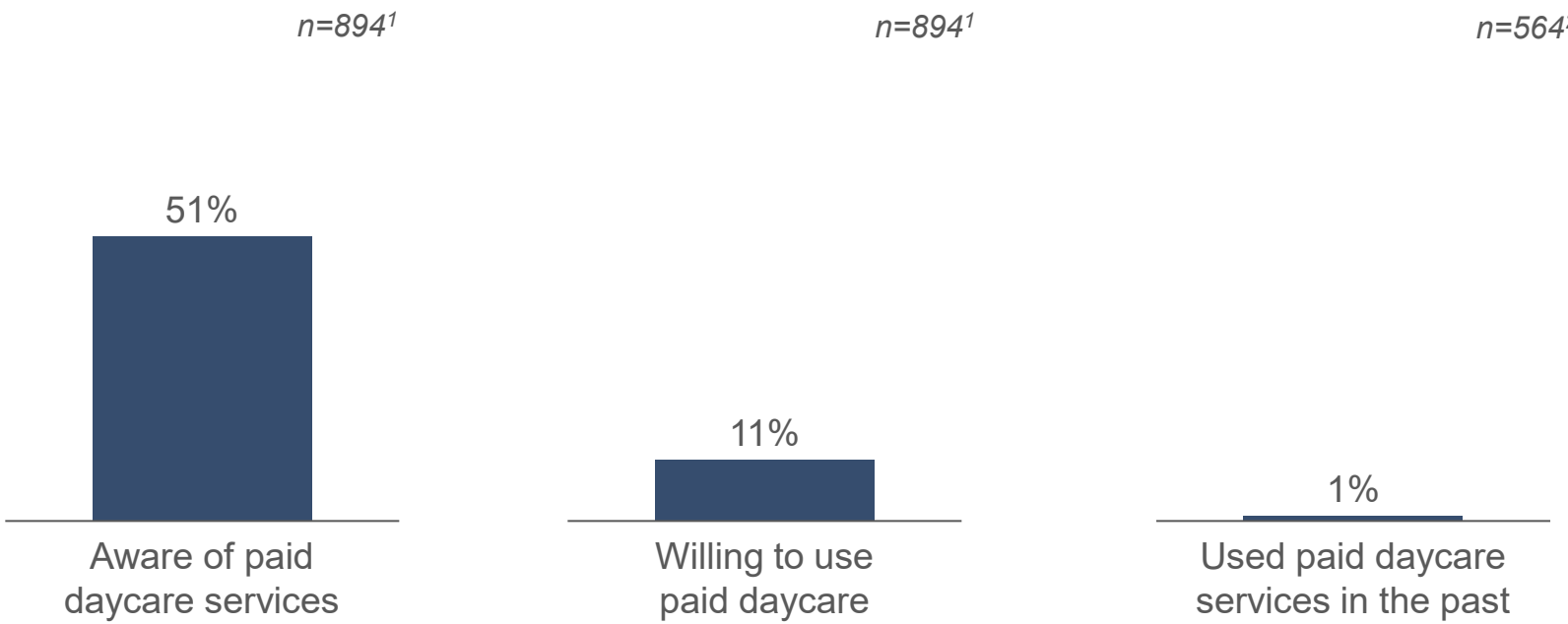
C2 However, mothers of young children, who may work in the future, are not working today due to childcare responsibilities



Source: Main interviews conducted by FSG; 1. Responses from women with child less than 6 years old; 2. Responses from women who are not working right now but may consider a job in the future

C3 51% of women are aware of paid day care services, 11% are willing to use services and only 1% have used the services

Proportion of women that are aware of paid day care services, willing to send child to paid day care, and those that have used of paid day care services[1]

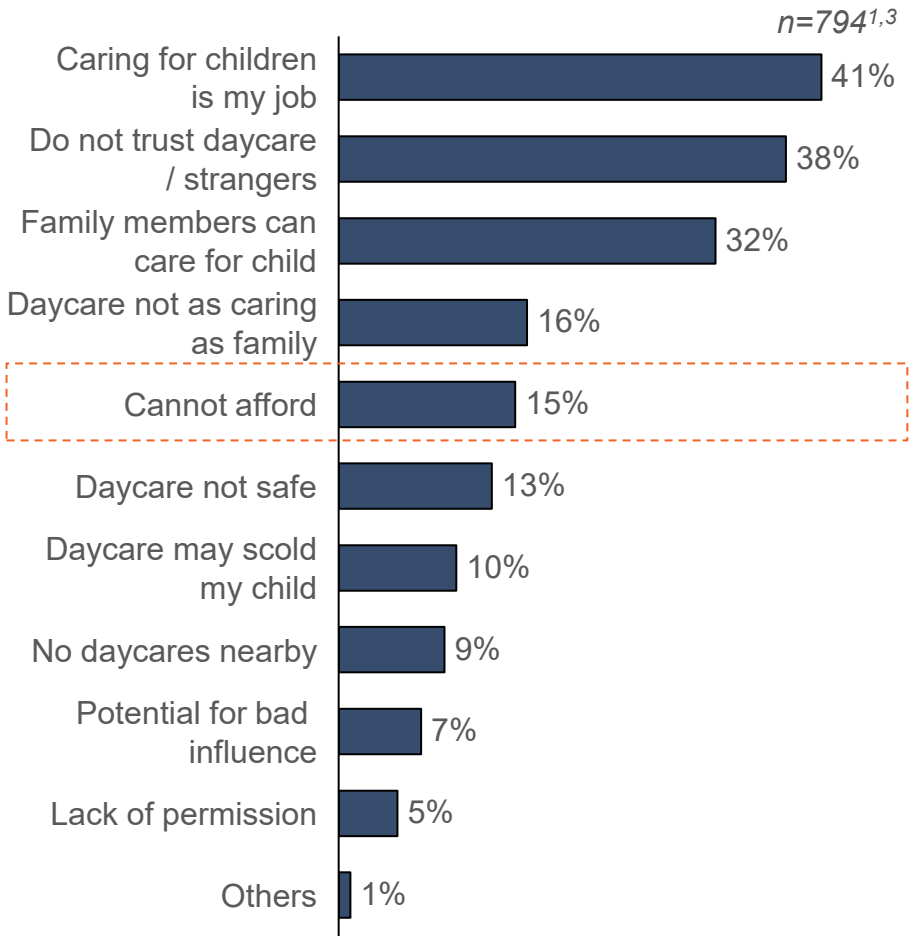


Only 23% key decision makers are willing to provide permission for mothers in their family to send children to day care

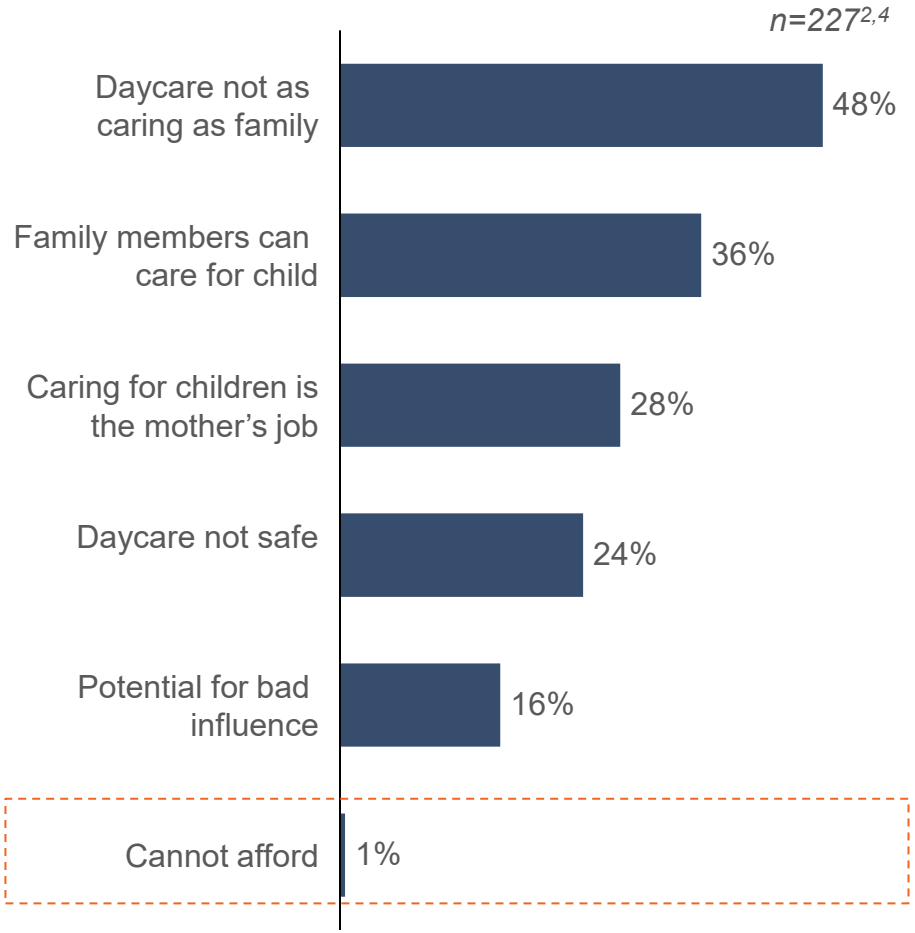
Source: Main interviews conducted by FSG; 1. Responses from women with children <=12 years of age; 2. Responses from current and former workers with children <=12 years

C4 Both women and key decision makers believe child care is primarily the mother's and families responsibility

Women's reasons for not sending children to daycare



Key decision maker's reasons for not sending children to daycare



Note: 1. Source: Main interviews conducted by FSG; 2 Source: Interviews with key decision makers in women's households; 3. Responses from women with children <=12 years who are not willing to send children to daycare; 4. Responses from key decision makers who are not willing to give permission to send children to daycare

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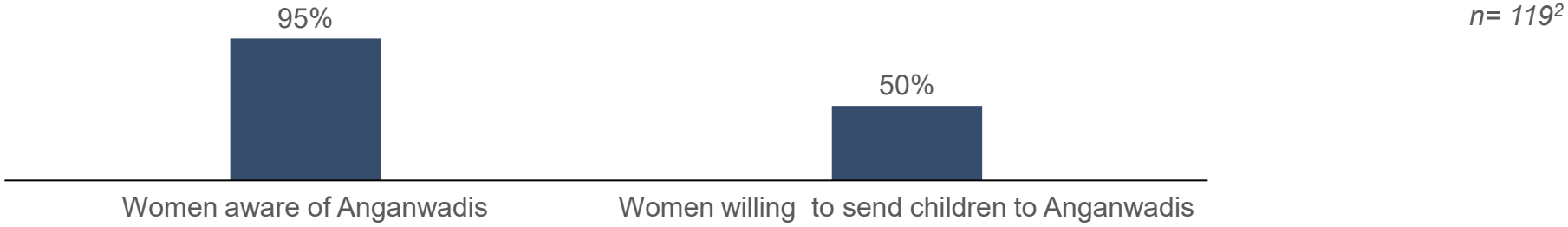
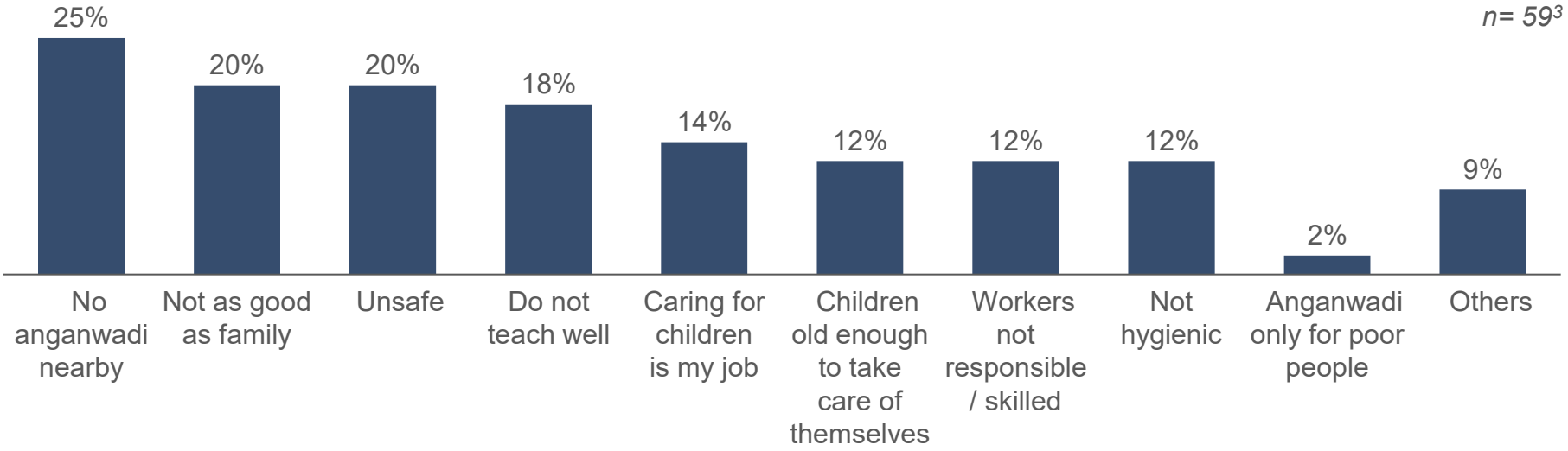
C5 Of the 15% women that cited lack of affordability, only 50% are willing to send their children to an *Anganwadi*

Proportion of women that are aware of Anganwadis[1] and are willing to send children to Anganwadis



Reasons women are unwilling to send children to Anganwadis



Note: 1. Angawadis are government-run child care and development centers set up under the Integrated Child Development Services Scheme of the Central Government of India. Provision of Anganwadi service is free; 2. Responses from 119 women who mentioned that they could not afford day care services; 3. Responses from women who said they would not send their children to Anganwadis

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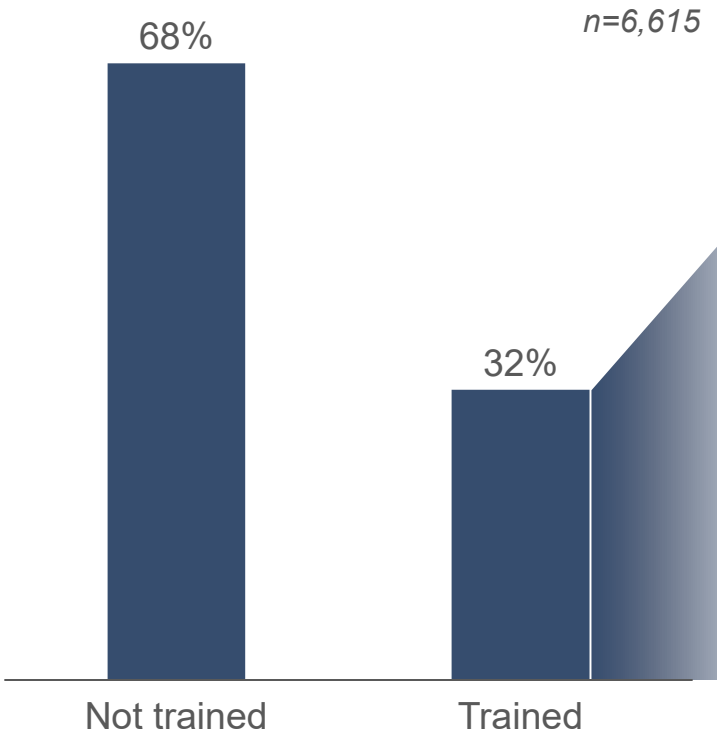
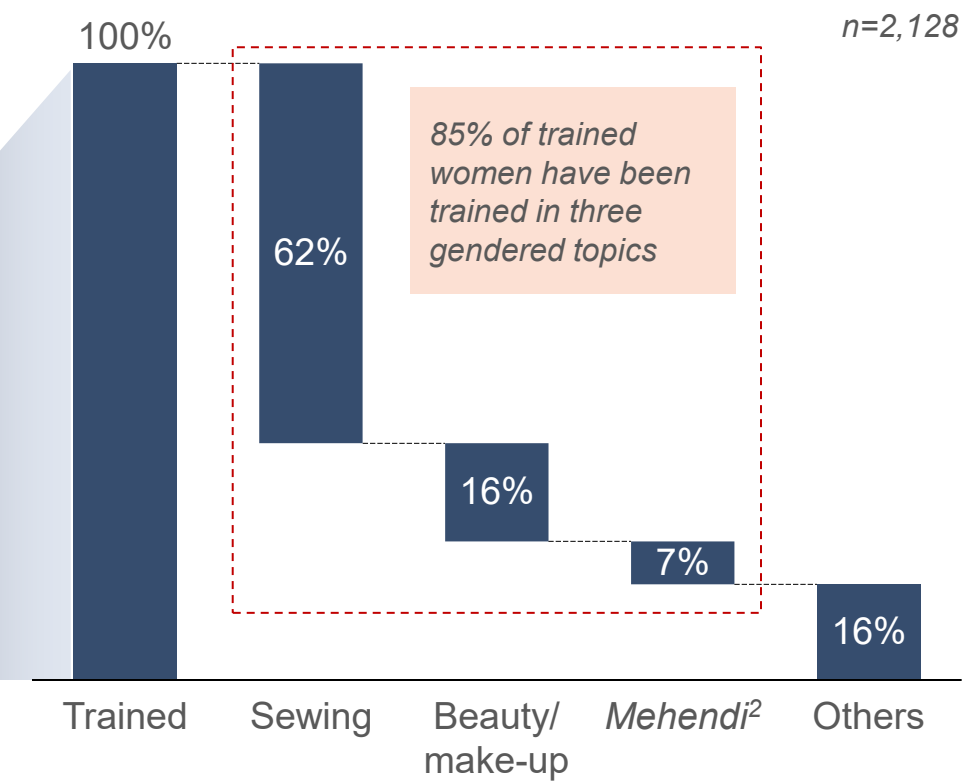
D1 85% of trained women are trained in sewing, cosmetics and henna art

Distribution of women by status of vocational training[1]



Distribution of trained women by type of vocational training conducted

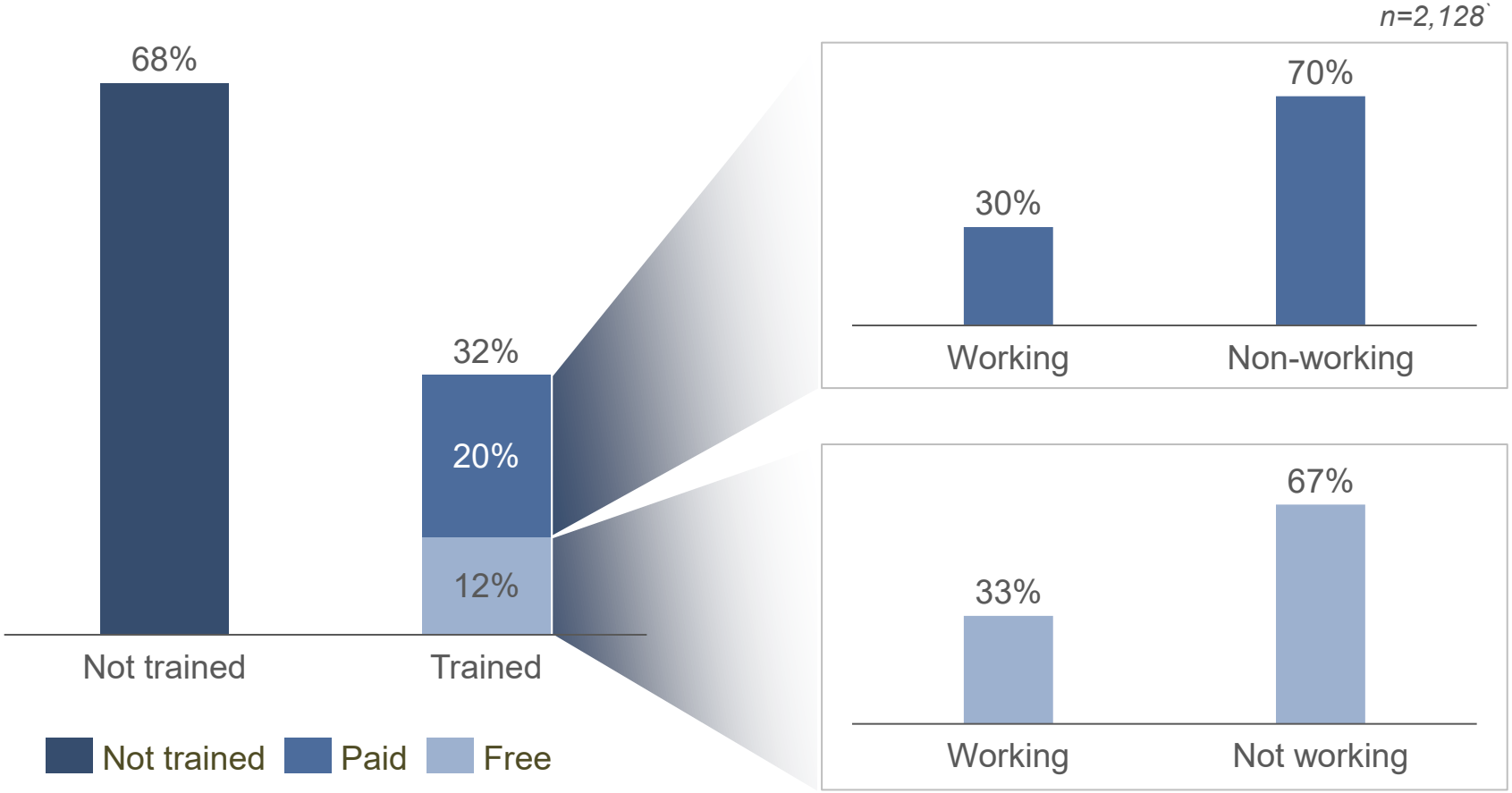


Source: Profile interview conducted by FSG; 1. Trained women are those that answered yes to the question "Have you ever taken a course or training to learn something?"; Traditional Henna art application on palms and feet

© FSG

D2 Women that paid for training are no more likely to work than women that did not pay for training

Proportion of working women, by paid / unpaid training



Source: Profile interviews conducted by FSG; 1. Responses from women that have undergone training to learn something

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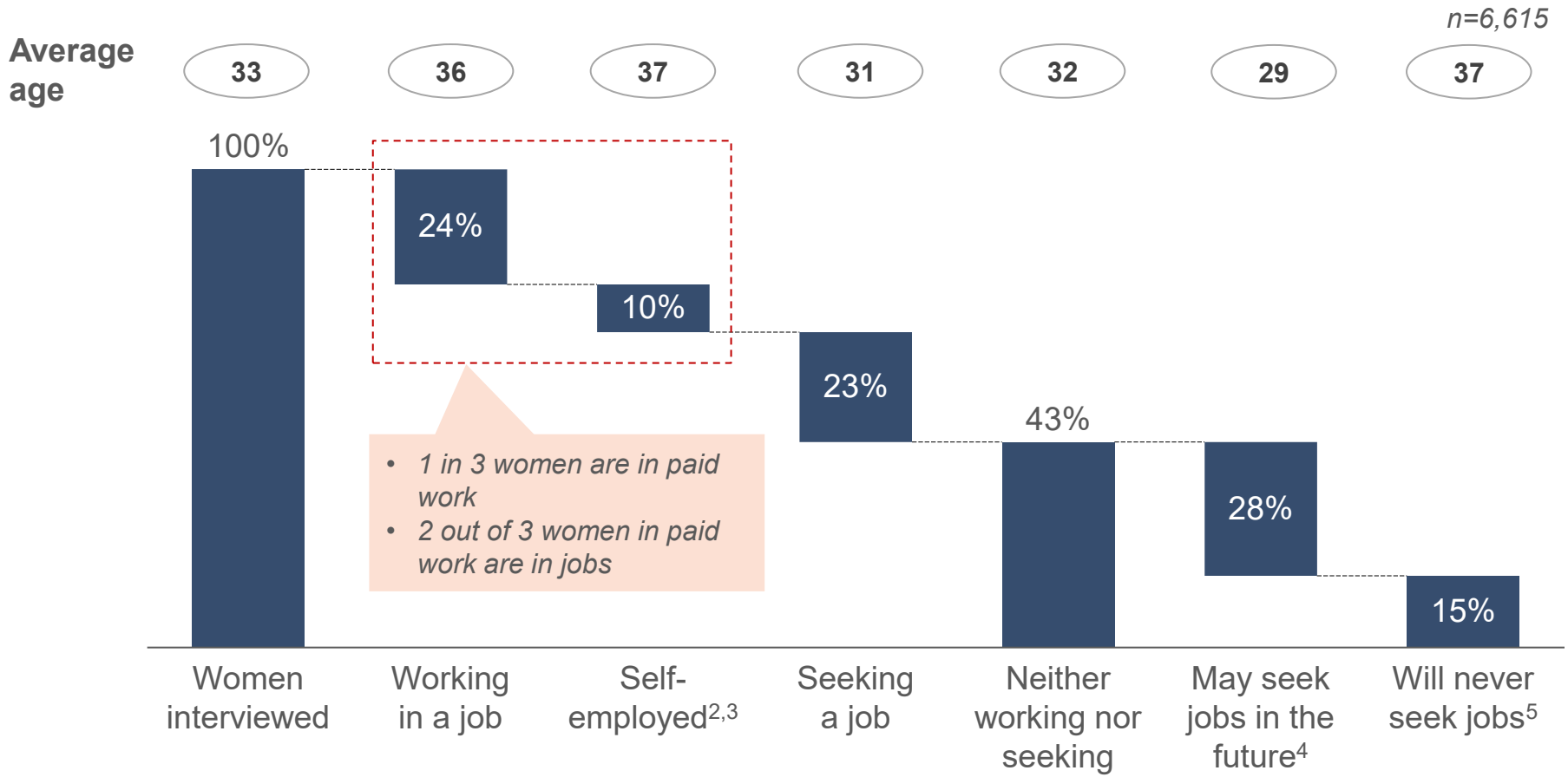
© FSG

E1 Women in urban India want to be in jobs; 1 in 2 women are either working in a job or seeking one

Distribution of interviewed women, by employment status[1]

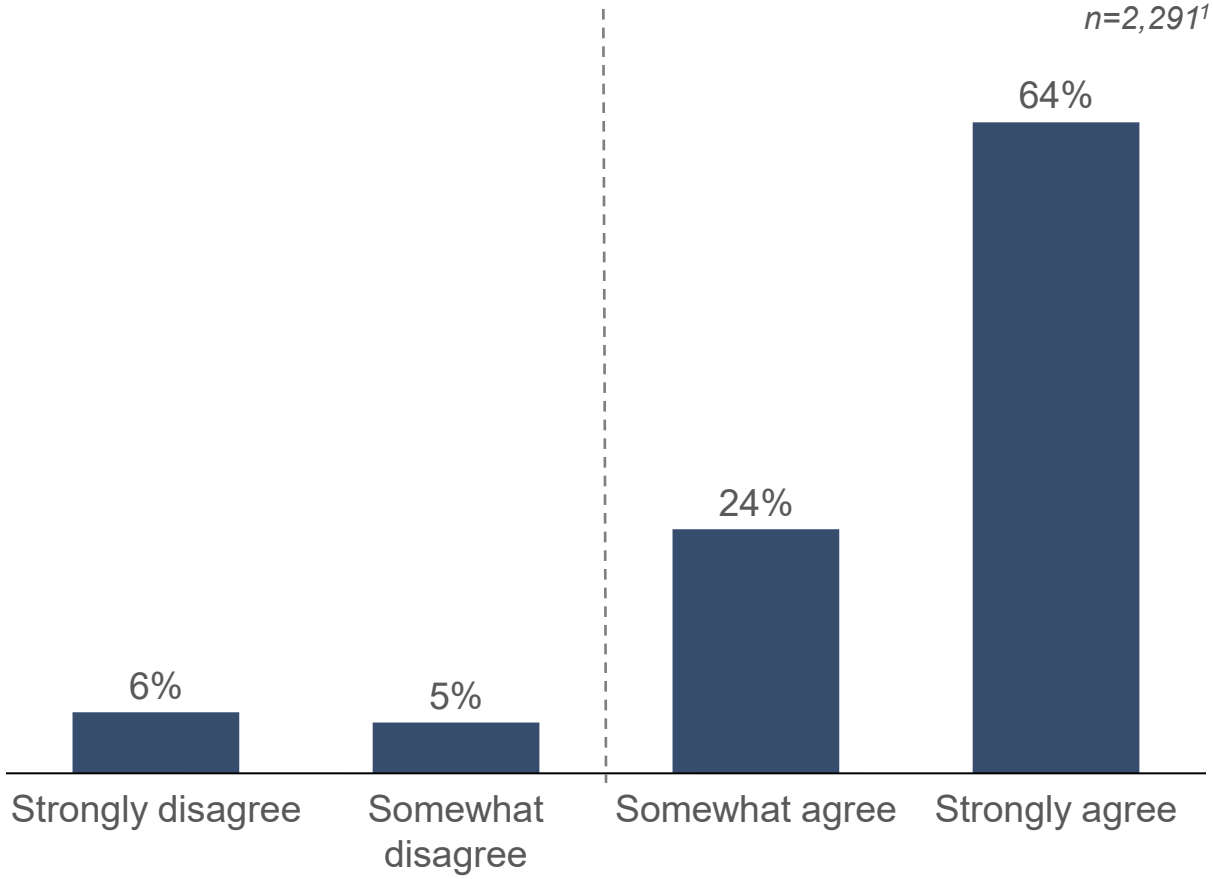


Source: Profile interviews conducted by FSG; Note: 1. Employment profiles categorized by the respondent's current status of work and if they will consider working in the future 2. Respondent answered yes to working in own / family business; 3. 206 self-employed women (3% of all women) are also seeking a job; 4. Respondent answered yes to considering working in a job in the future; 5. Respondent answered no to considering working in a job in the future

© FSG

E2 A majority of women (64%) strongly agree that for a woman to be self-reliant it is important to work

Women's level of agreement with the statement "For a woman to be self-sufficient and independent it is important for her to work"



Quotes[2]

"Yes, one should earn so that they have the freedom to spend on whatever they like "

- Woman in Bengaluru, Karnataka

"Women should earn so they are not dependent on others. In fact, I am educating my daughter so that she can make a good living"

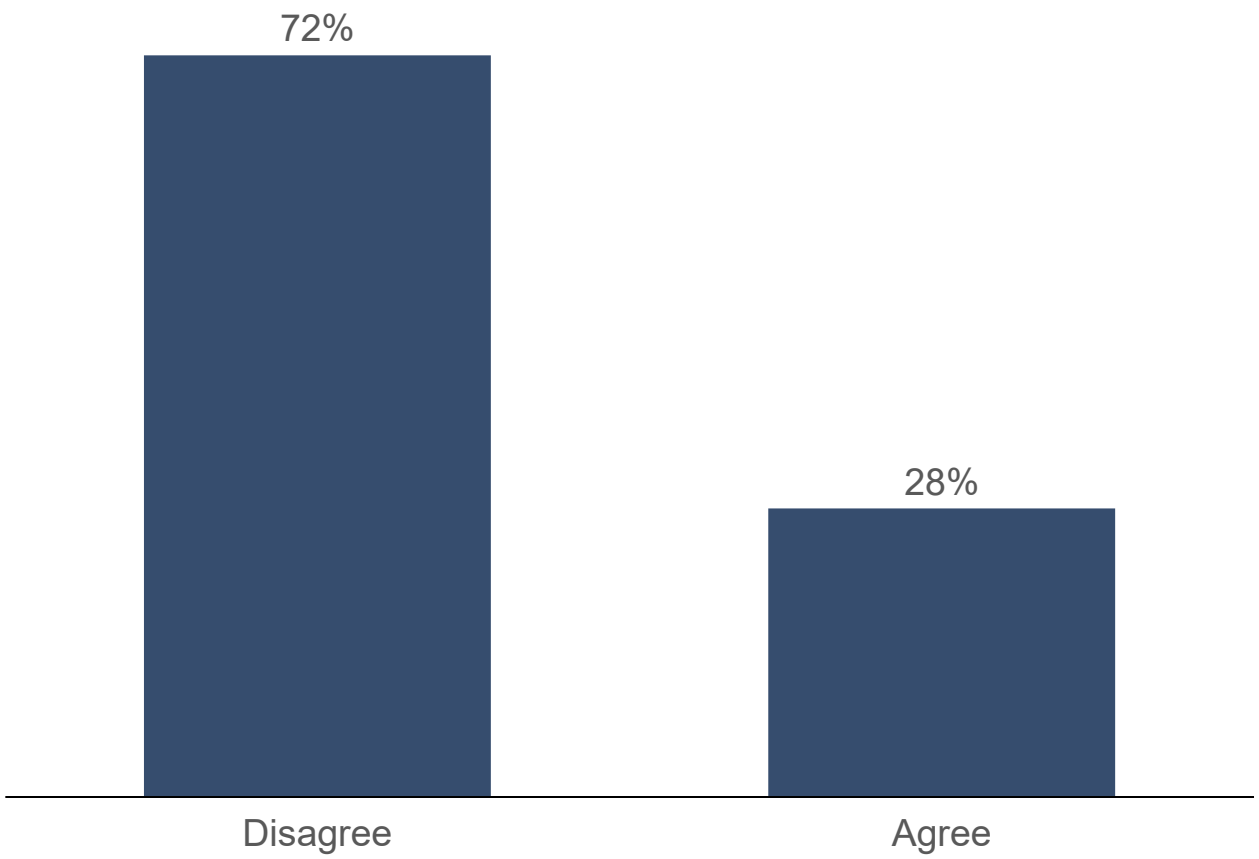
- Woman in Surat, Gujarat

1. Source: Main interviews conducted by FSG; 2. Source: In-depth interviews conducted by FSG

E3 72% of women strongly believe that they should not prioritize children and household over thinking about working…

Women's level of agreement with the statement "Women should prioritize children and households over thinking about careers"

n=2,291[1]



Quotes[2]

"I do not agree with this. My husband takes care of my child while I work. I did not do a masters just to sit at home and manage the household"

- Woman in Lucknow, Uttar Pradesh

"That's not true. I know a lot of women who take care of household and children and have a job"

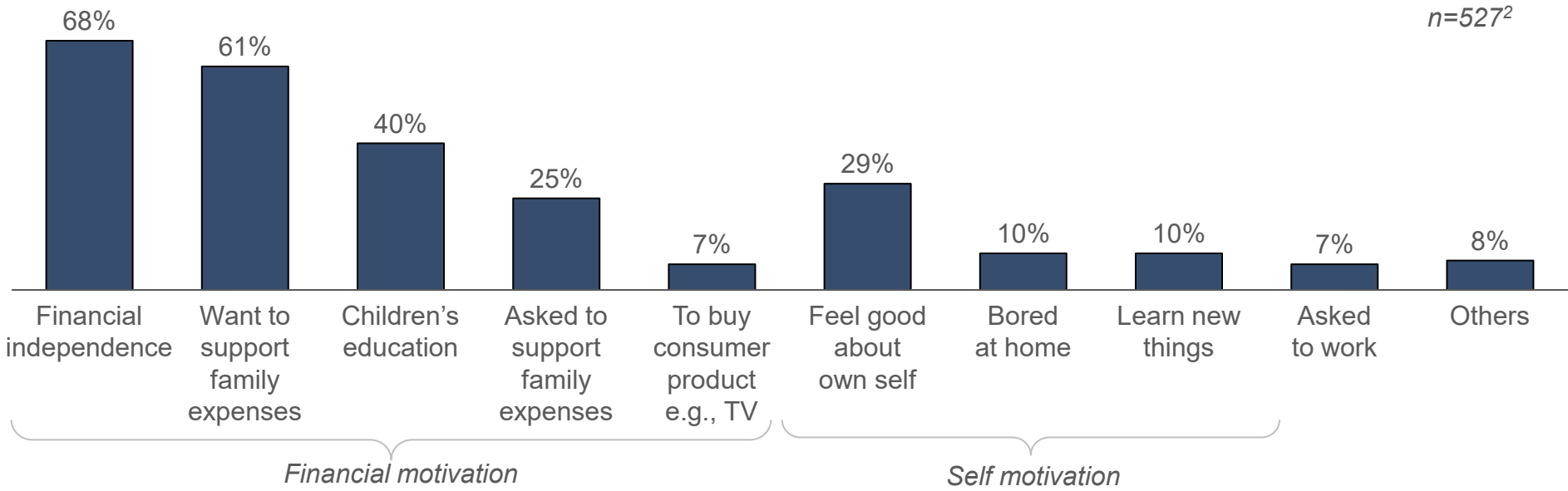
- Woman in Hyderabad, Andhra Pradesh

1. Source: Main interviews conducted by FSG; 2. Source: In-depth interviews conducted by FSG

© FSG

E4 Supporting personal and family expenses is the key reason for >90% women to start working

Reasons for working in jobs[1]



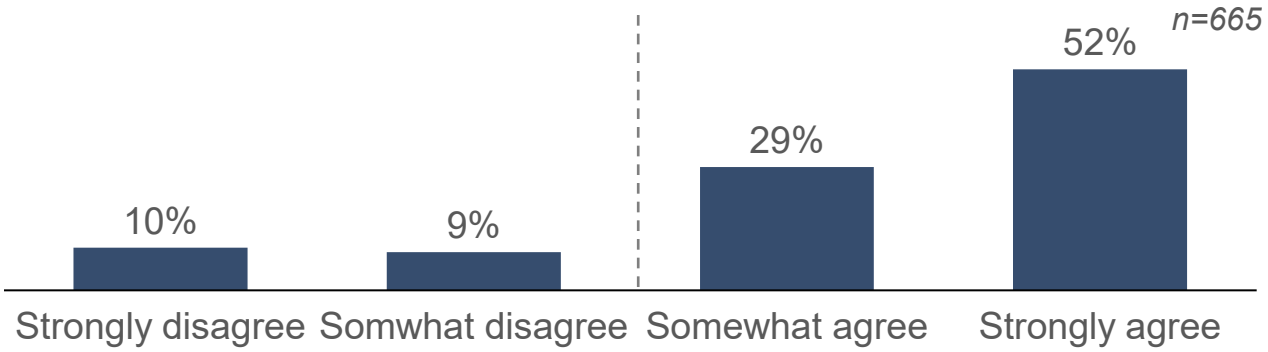
Key takeaways for women working in jobs:

1. The large majority (73%) of reasons for women to be in a job were financial
2. For 40% women, one of the reasons for working was supporting their children's education
3. For 29% of working women, one of the reasons for working was to feel good about themselves

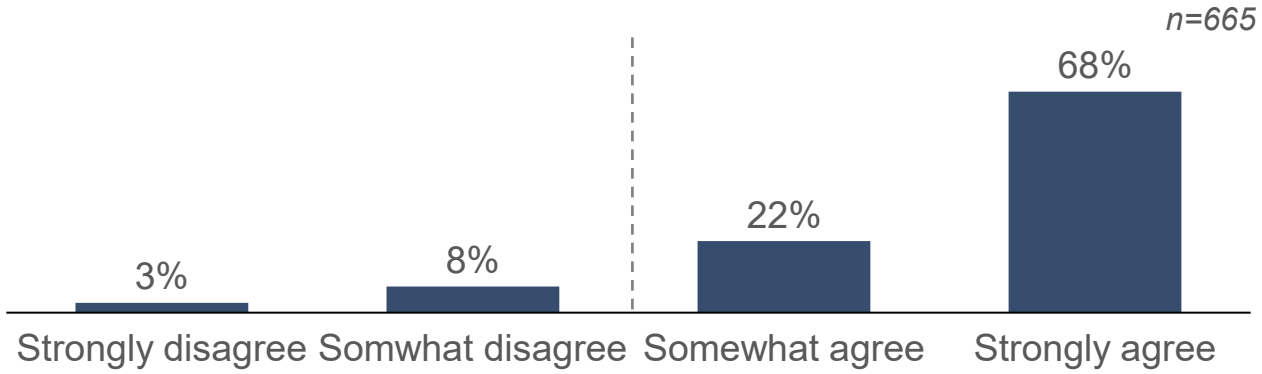
Source: Main interviews conducted by FSG; Note: 1. Women shared multiple responses for the question "What were your reasons for wanting to do the job you are currently doing?"; Responses by women currently working in a job

E5 52% of working women strongly indicated they enjoy working and 90% agreed that working is the right thing to do…

Working women's level of agreement with the statement "I do a job or business because I enjoy it"[1]



Working women's level of agreement with the statement "I do a job or business because I personally think it is the right thing to do"



Quotes[2]

"I work because I was passionate about working at a beauty salon, my husband told me there is no financial need but I wanted to work because I love my work"

- Woman in New Delhi

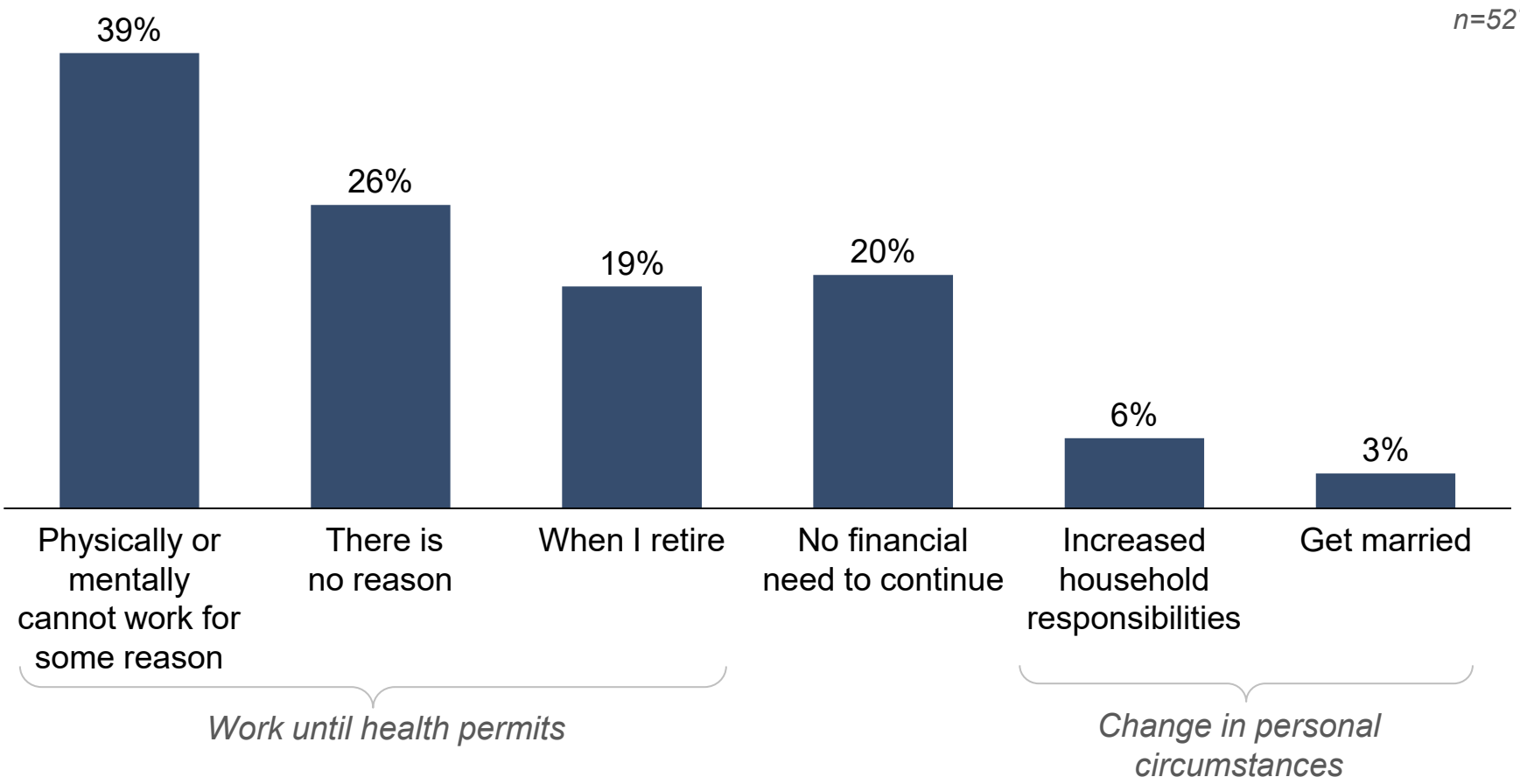
"I feel that I should work and make something of my life. Otherwise, I'll end up sitting at home and getting bored"

- Woman in Jaipur, Rajasthan

1. Source: Main interviews conducted by FSG; 2. In-depth interviews conducted by FSG

E6 …and 78% plan to work until health permits

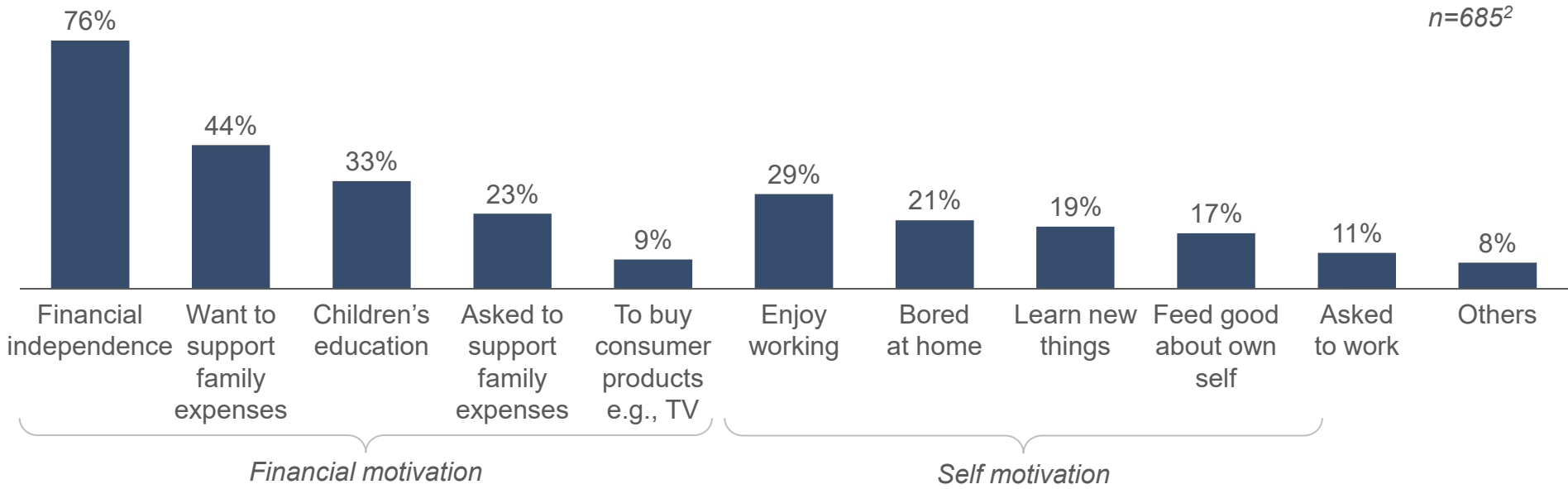
Reasons working women would stop working



Source: Main interview conducted by FSG; 1. Responses from women who are working in a job or business

E7 Supporting own and family expenses is the key reason for >90% women to start seeking jobs…

Reasons for seeking a job[1]



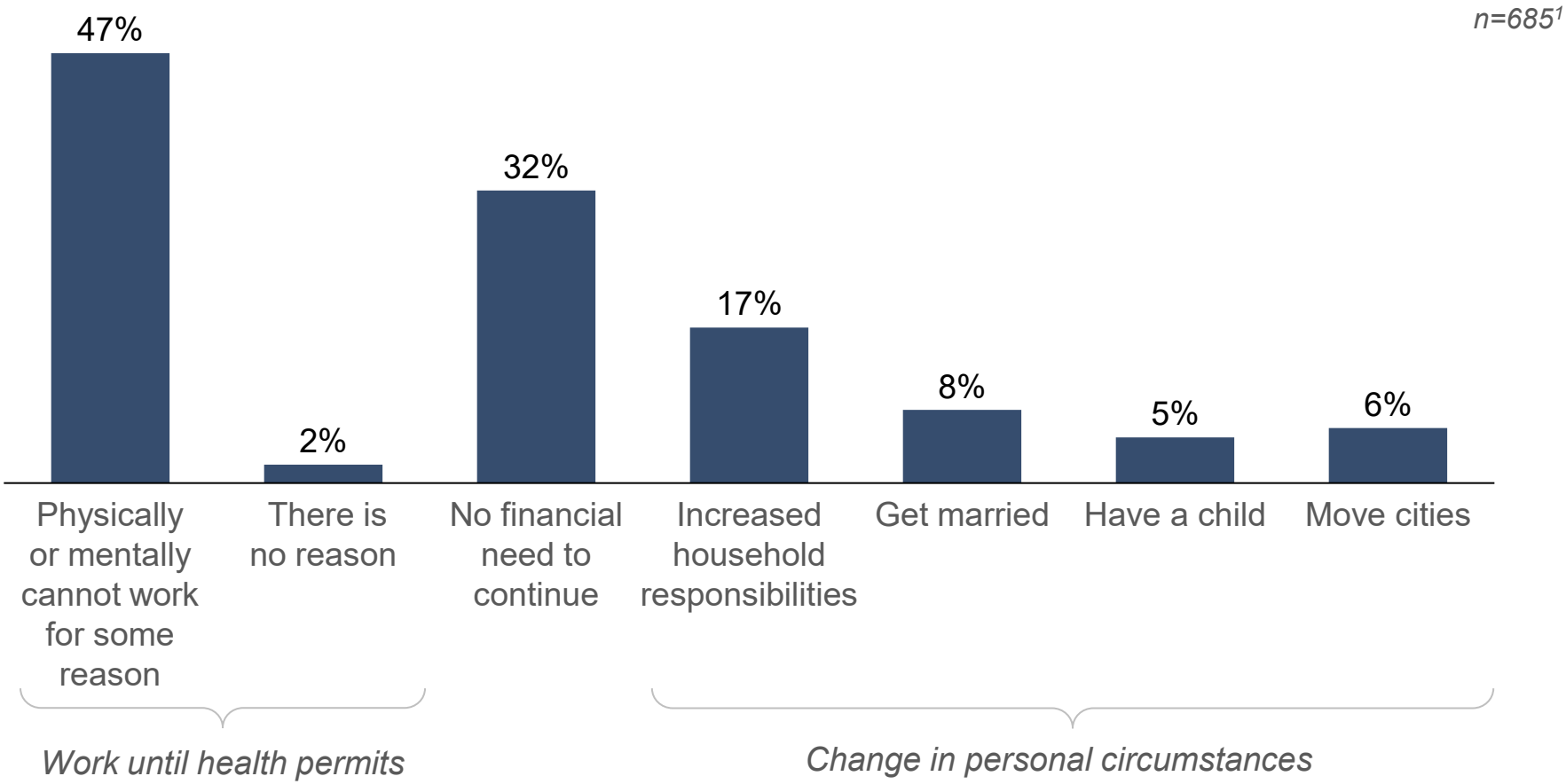
Key takeaways for women seeking a job:

1. The large majority (64%) of reasons for job-seeking women to pursue jobs was financial
2. For about 33% of job-seeking women, one of the reasons for pursuing a job was supporting their children's education

Source: Main interviews conducted by FSG; Note: 1. Women shared multiple responses for the question "What are the reasons that you are looking for a job right now?"; 2. Responses by women seeking jobs (including 3 percentage point self-employed women seeking jobs)

E8 …but only 32% would stop seeking jobs if they no longer had a financial need

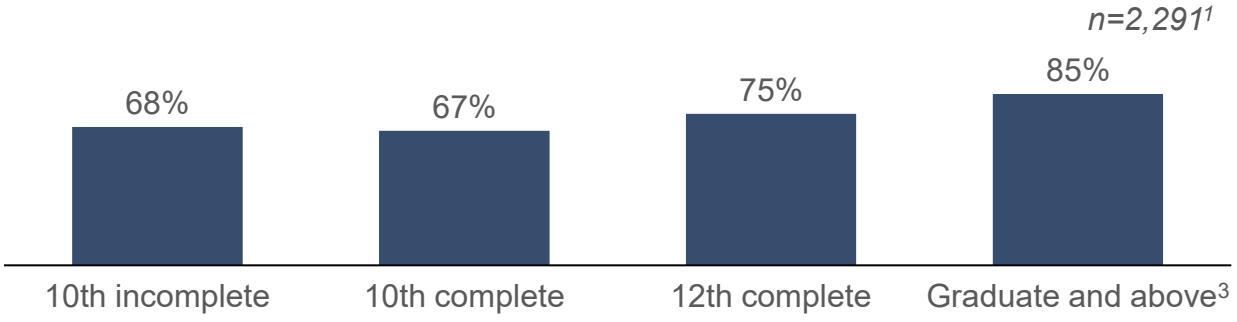
Reasons seeking women would stop seeking jobs



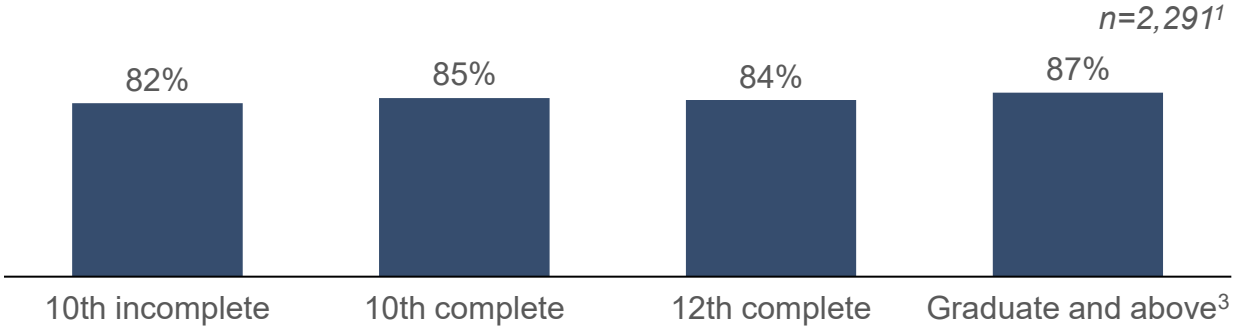
Source: Main interview conducted by FSG; 1. Responses from women who are seeking a job

E9 Most women, irrespective of education status, feel they can handle work-related tasks (1/2)

Proportion of women that agree with the statement "If needed, I can easily talk to strangers, including men", by education



Proportion of women that agree with the statement "If someone talks to me angrily/behaves badly, I can handle the situation well by myself", by education



Quotes[2]

"I interact with people I do not know everyday. For instance, I speak with the watchman and parents of other children at my son's school"

- Woman in Bengaluru, Karnataka

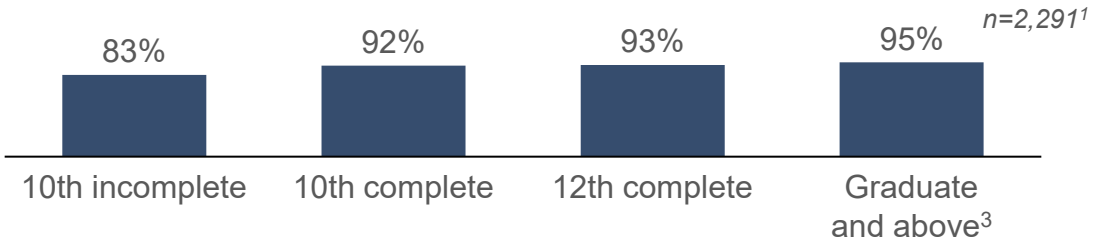
"I do not get affected or take it seriously when people speak to me angrily. Why should I spoil my mood?"

- Woman in Mumbai, Maharashtra

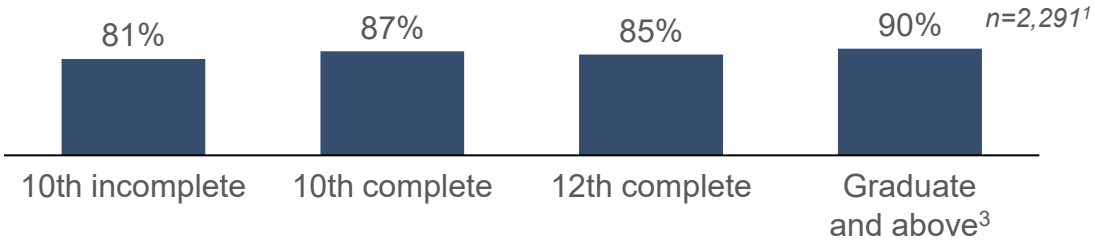
1. Source: Main interviews conducted by FSG; 2. Source: In-depth interviews conducted by FSG; 3. Ongoing graduation is also included here

E9 Most women, irrespective of education status, feel they can handle work-related tasks (2/2)

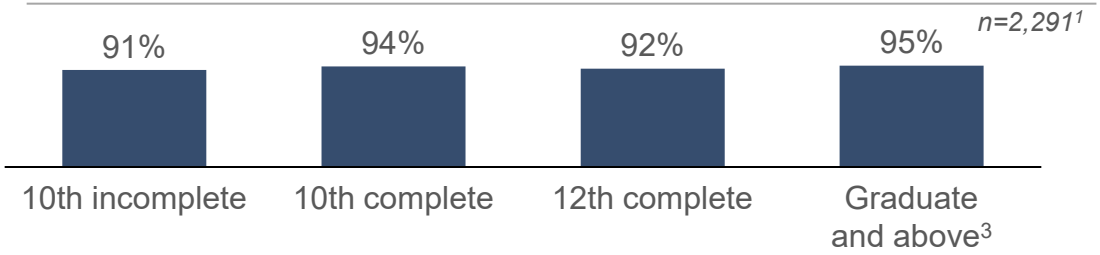
Proportion of women that agree with the statement "If needed, I can learn any new thing", by education



Proportion of women that agree with the statement "If I have less time to finish some work, I can find another way to finish the work in time", by education



Proportion of women that agree with the statement "When I am in a problem I can find a solution for it", by education



Quotes[2]

"Absolutely! If required, I can even learn how to fly a plane"

- Woman in Mumbai, Maharashtra

"I learnt how to calculate faster in my job as a cashier in the past to handle rush in a short amount of time"

- Woman in Hyderabad, Andhra Pradesh

"There is usually a solution to every problem and I have the self-confidence to find it"

- Woman in New Delhi

1. Source: Main interviews conducted by FSG; 2. Source: In-depth interviews conducted by FSG; 3. Ongoing graduation is also included here

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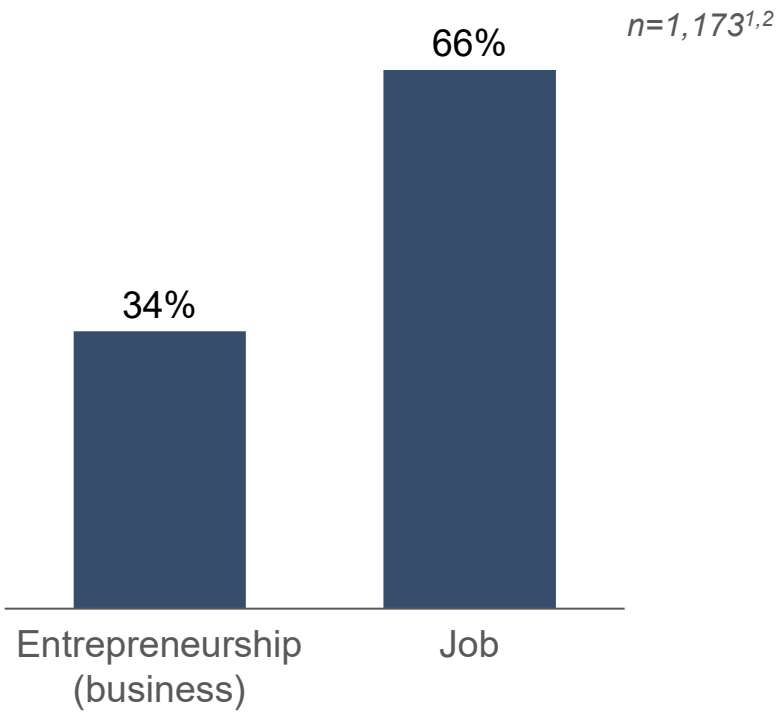
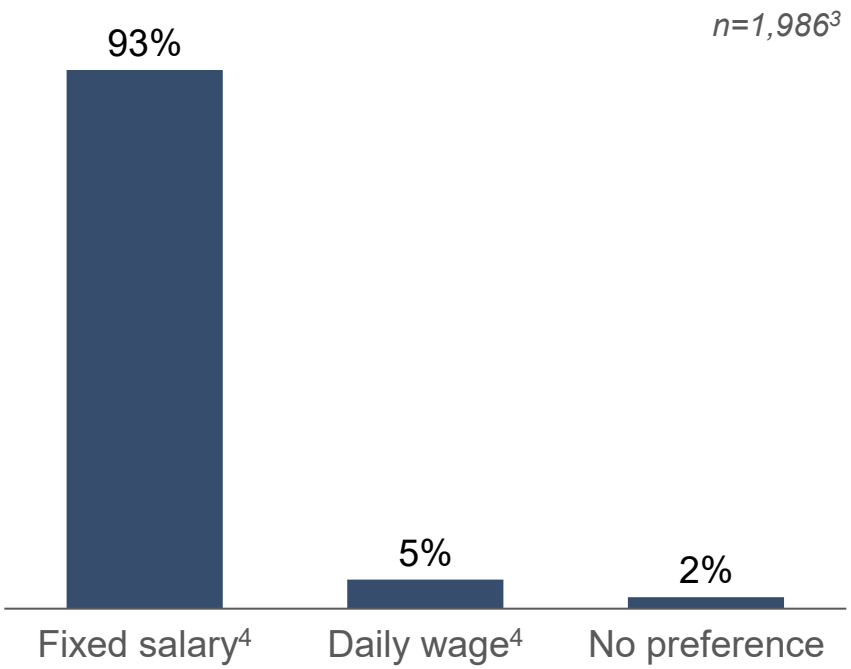
F1 2 of 3 aspiring-to-work women prefer jobs over entrepreneurship and almost all want fixed salaries over daily wages

Aspiring-to-work women's preference for job compared to entrepreneurship



Women's preference for type of payment model

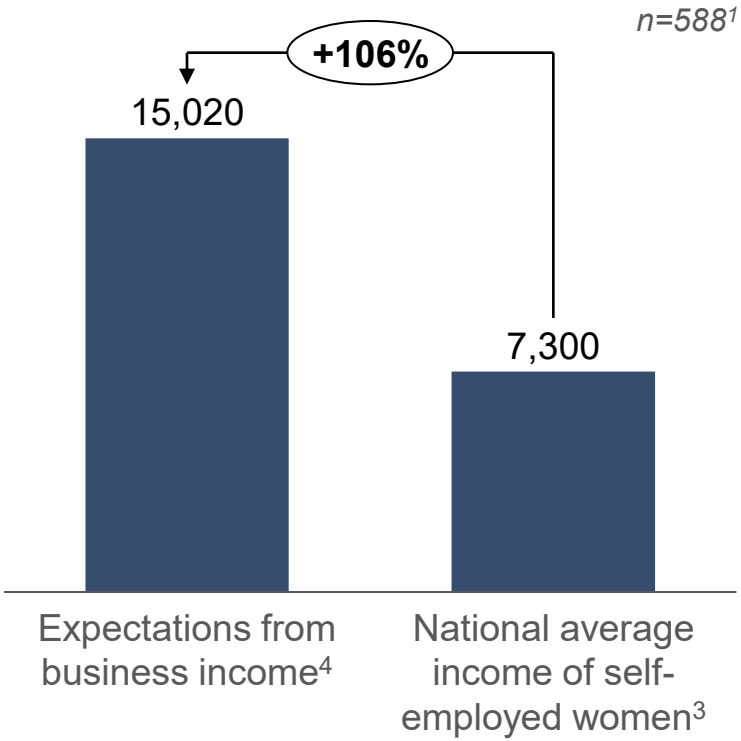


Source: Main interviews conducted by FSG; 1. Responses from women who aspire to work in the future; 2. Excluded 179 respondents who said 'I don't know' or 'No preference'; 3. Includes women working in or seeking a job, women that may want to work in the future, and women that don't want to work in the future for extrinsic factors (e.g., lack of permission). This group represents 82% of the population; 4. Question asked to women "Imagine two job options. In one, you get a fixed salary every month. In the other you get paid on the days when there is work and on the days there is no work you will not get called to work and therefore not get paid. This means some months you make more money when there has been lot of work and some months you make less money when there is less work. Which of the two jobs do you prefer?"

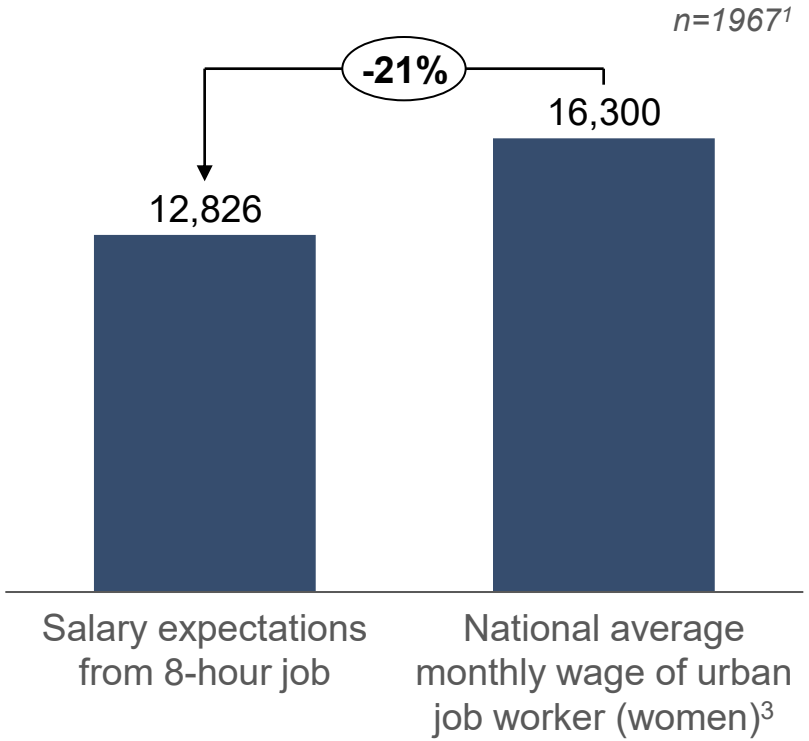
F2

Women's expectations from business income are unrealistic compared to expectations of income from an 8-hour job

Women's expectations of income from business



Women's salary expectations from an 8-hour job



Expectations of income from business is INR 2,194 (17%) higher than expectations from jobs

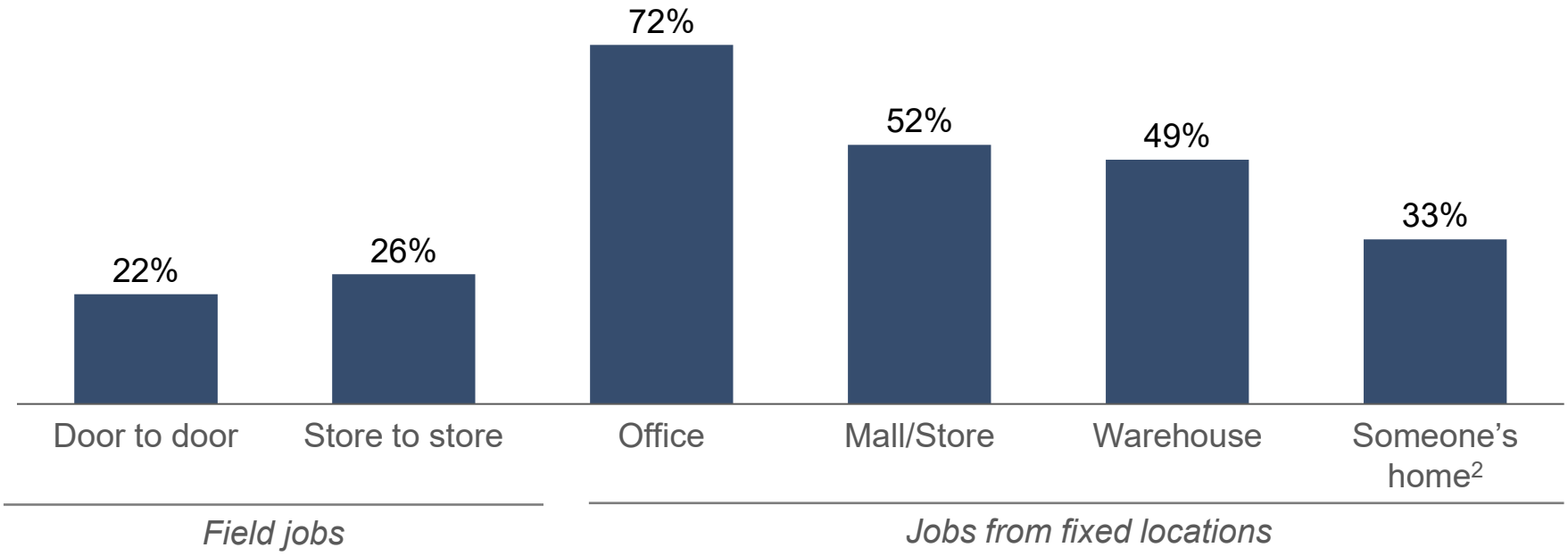
Source: Main interviews conducted by FSG; 1. Responses from women who prefer entrepreneurship; 3. Periodic Period Labour Force Survey Annual report 2019-2020; 4. On average, women expect to work for 7.1 hours each day on their business

© FSG

F3 Women show greater willingness to do jobs from fixed location over working in field jobs

Proportion of women willing to work in a field job compared to jobs from fixed location

n=1,986[1]

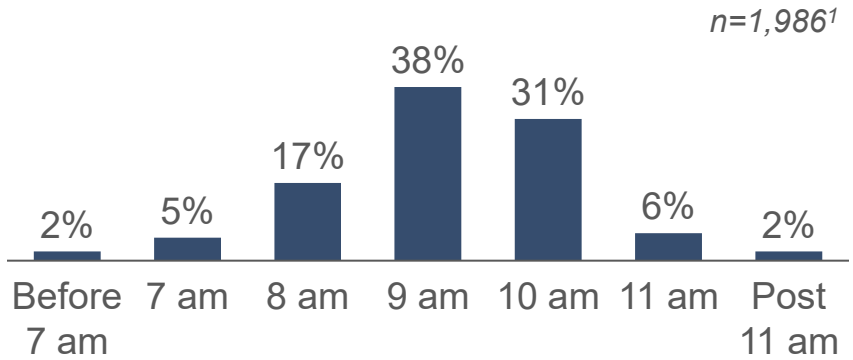


Source: Main interviews conducted by FSG; 1. Includes women working in or seeking a job, women that may want to work in the future, and women that don't want to work in the future for extrinsic factors (e.g., lack of permission). This group represents 82% of the population; 2. Respondent was asked if they would work at someone's home but not for cleaning/sweeping work

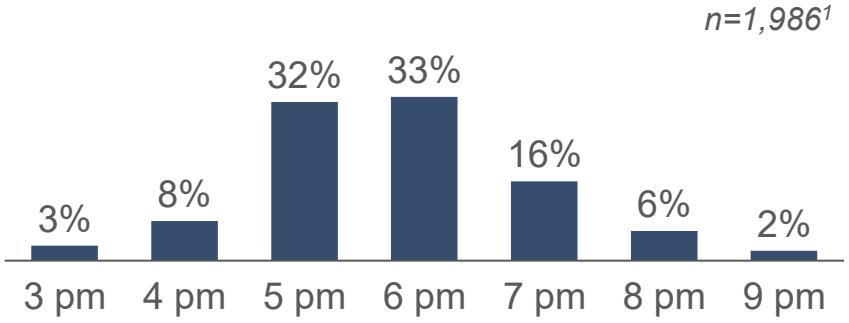
© FSG

F4 Most women prefer to work and commute between the hours of 9 am and 6 pm

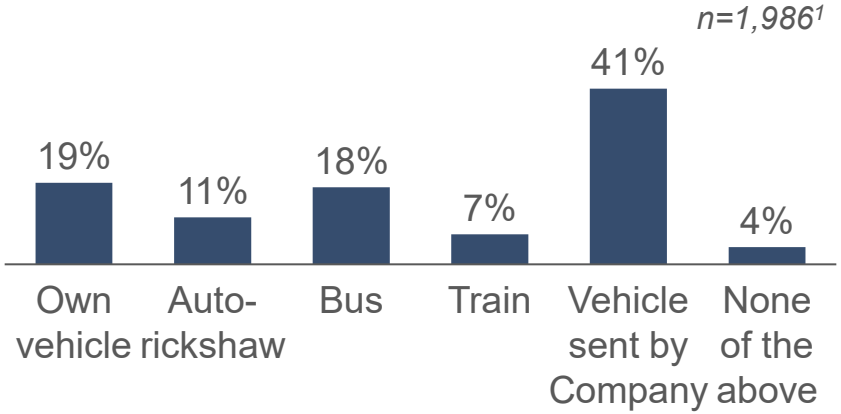
Earliest time women are comfortable to leave for work



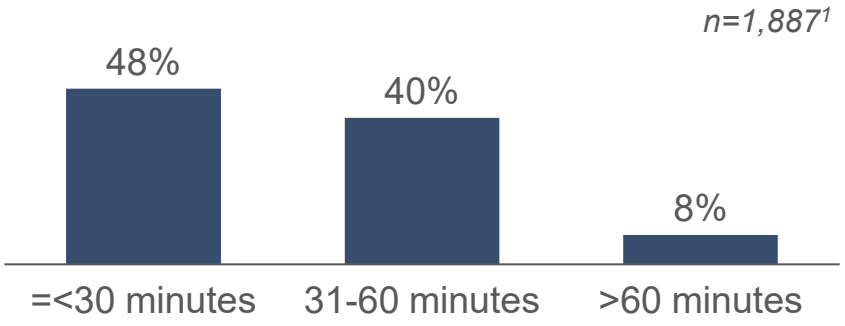
Latest time women are comfortable to return home from work



Mode of transport women think is safest for commuting[2]



Duration women are willing to travel for work by either car or public transport[3]

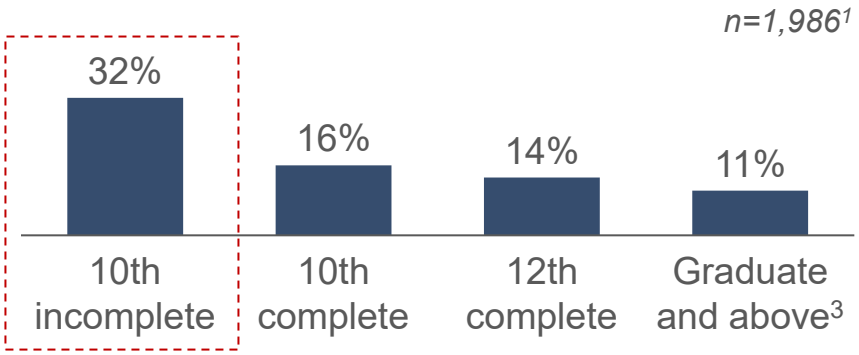


Source: Main interviews conducted by FSG; 1. Includes women working in or seeking a job, women that may want to work in the future, and women that don't want to work in the future for extrinsic factors (e.g., lack of permission). This group represents 82% of the population; 2. All women may not have had access to all modes of public transport in their city of residence; 3. An additional 100 women mentioned they would prefer not to take car or public transport to work

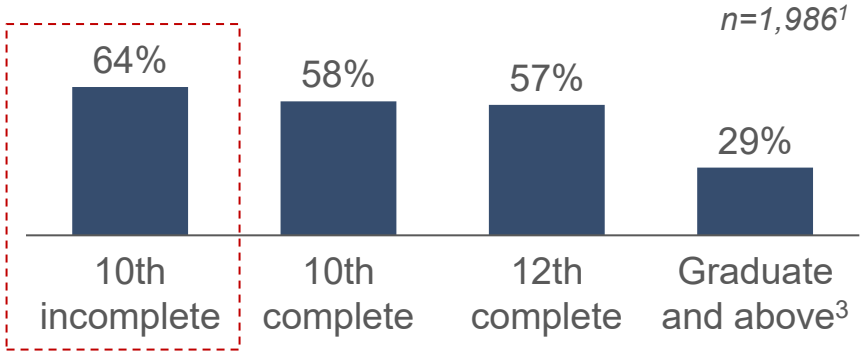
© FSG

F6 …but most willing to take care of the elderly, stock shelves and assemble/pack items

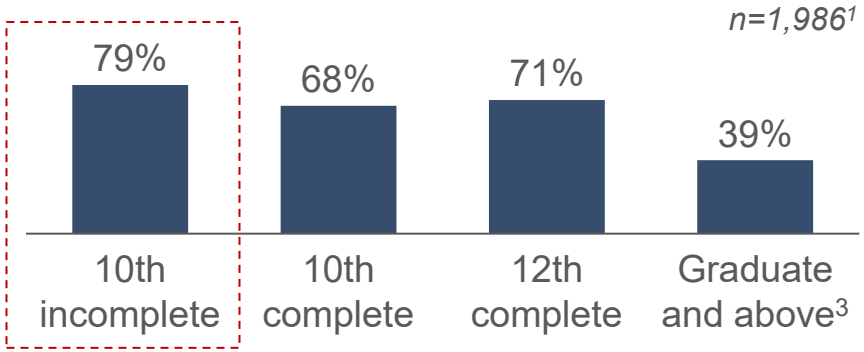
Proportion of women willing to take care of the elderly, by education[2]



Proportion of women willing to stock shelves, by education



Proportion of women willing to assemble or pack items, by education

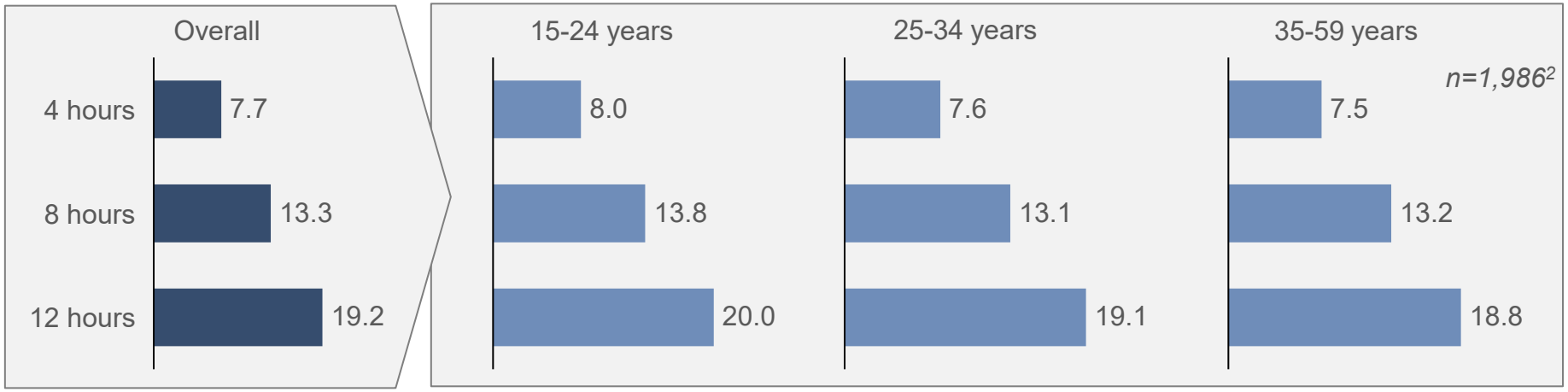


Source: Main interviews conducted by FSG; 1. Includes women working in or seeking a job, women that may want to work in the future, and women that don't want to work in the future for extrinsic factors (e.g., lack of permission). This group represents 82% of the population; 2. Women were asked if they would be wiling to take care of the old or sick and conducting activities such as changing diapers, bathing the elderly/sick; 3. Ongoing graduation is also included here

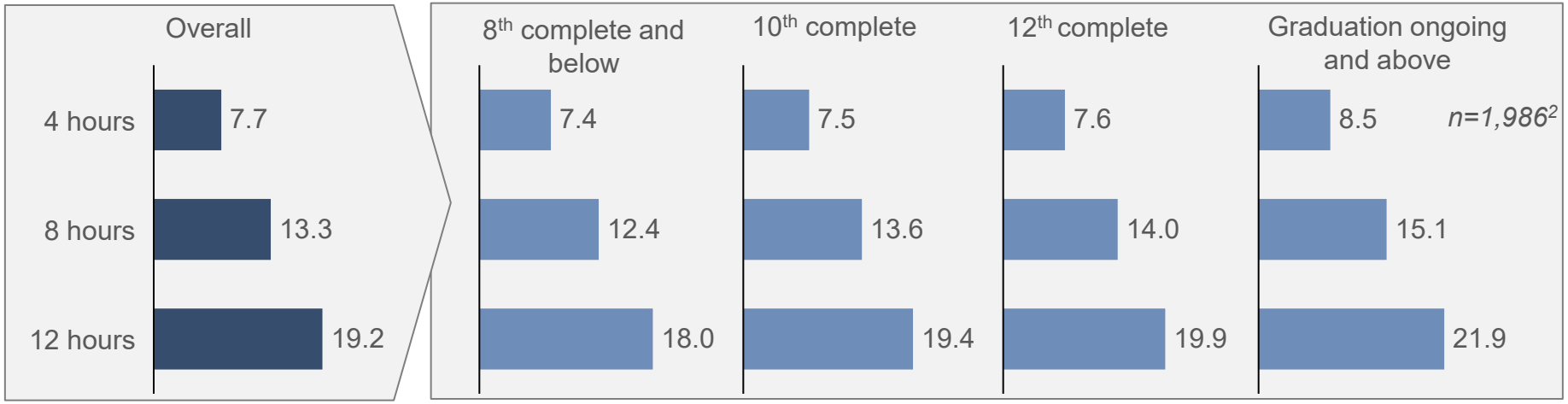
© FSG

F7 Expectations for salary reduces with age and increases with higher education status

Salary expectation from jobs by age (INR thousands)[1]



Salary expectation from jobs by education (INR thousands)[1]

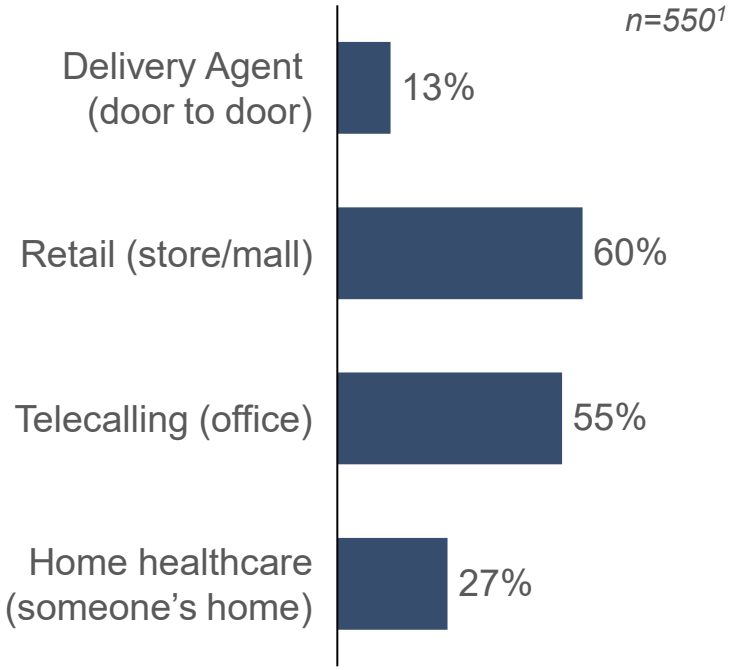


Salary expectations do not vary by women's working status

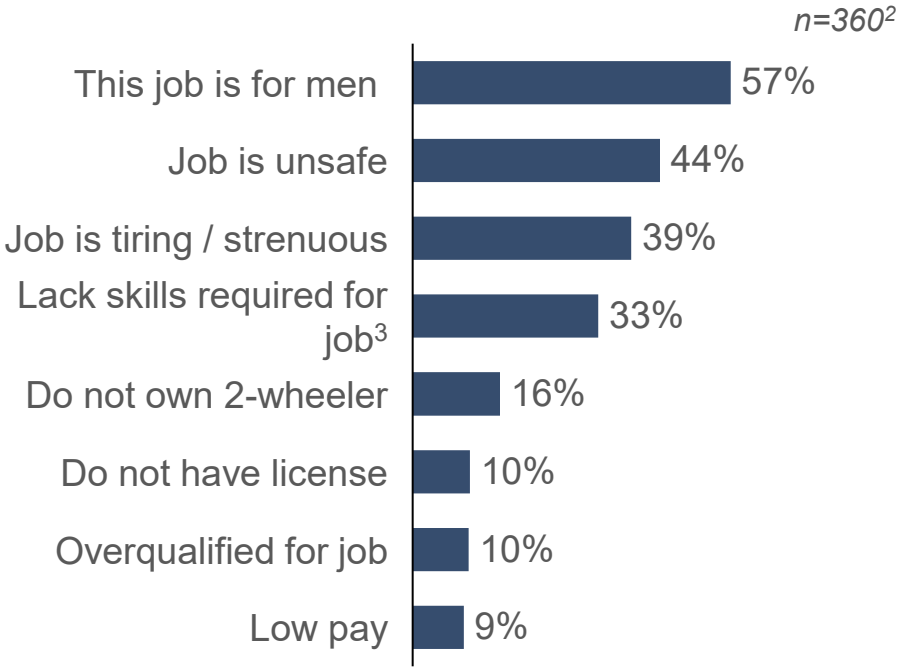
1. Source: Main interviews conducted by FSG; 2. Includes women working in or seeking a job, women that may want to work in the future, and women that don't want to work in the future for extrinsic factors (e.g., lack of permission). This group represents 82% of the population

F8 Key decision makers are least willing to give permission for women to work in the delivery agent role

Proportion of key decision makers willing to give permission for a woman in their family to work in various jobs



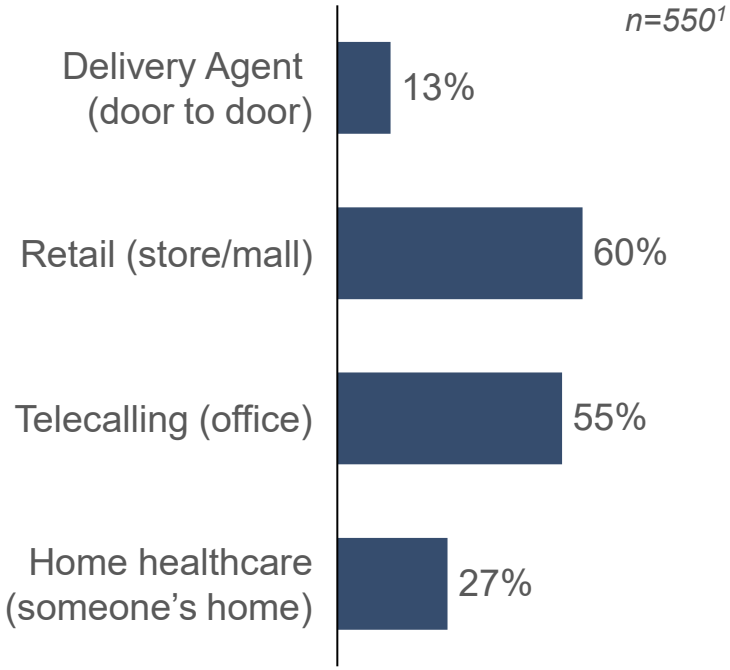
Reasons key decisions makers are not willing to give permission for the DA role



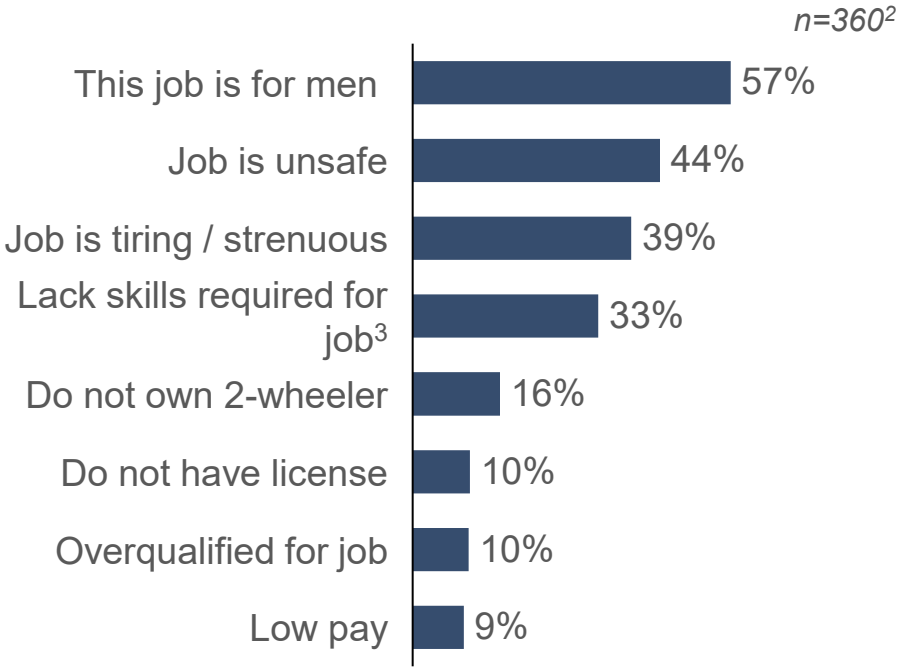
1. Responses from all key decision makers, 21% of them are unwilling to give permission for any job; 2. Responses from key decision makers unwilling to give permission for women to work in DA role; 3. Includes ability to ride 2-wheeler, ability to read GPS, and ability to read English

F8 Key decision makers are least willing to give permission for women to work in the delivery agent role

Proportion of key decision makers willing to give permission for a woman in their family to work in various jobs



Reasons key decisions makers are not willing to give permission for the DA role



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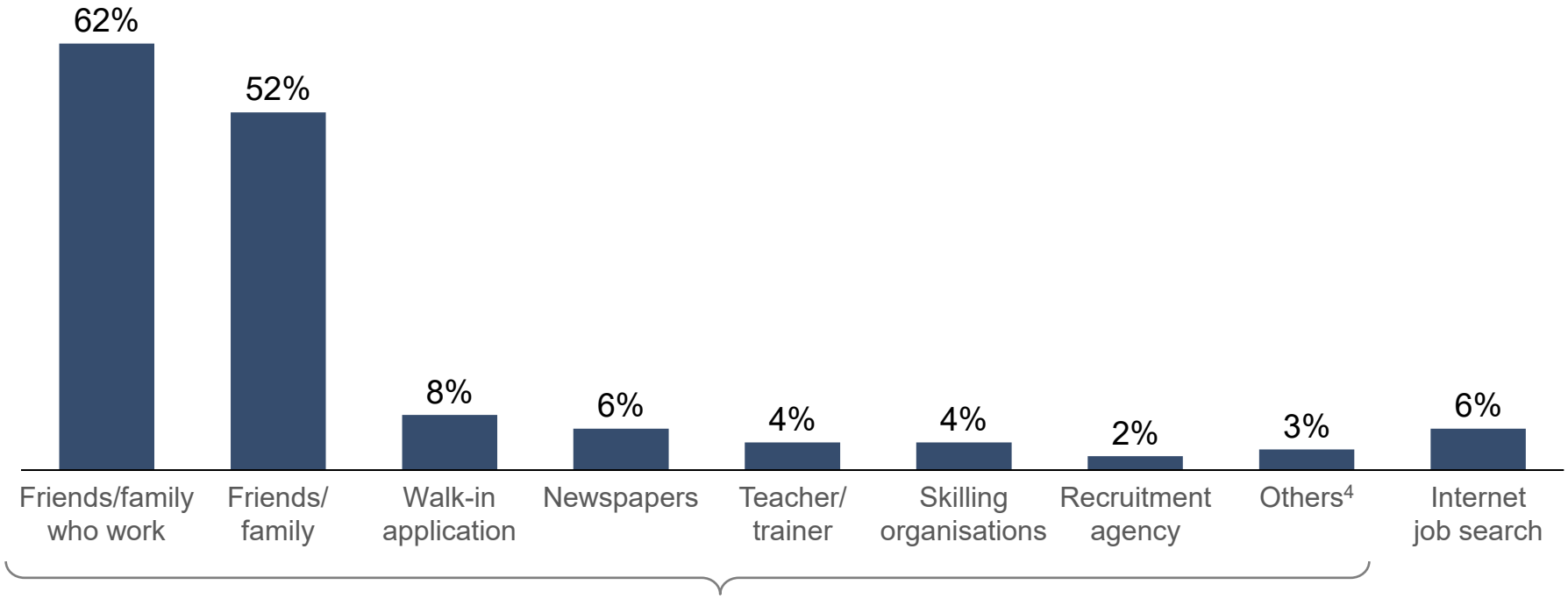
G1 Personal networks is the most common channel for women to find jobs; only 6% used job portals

Channels for seeking jobs

n=1,444[2]



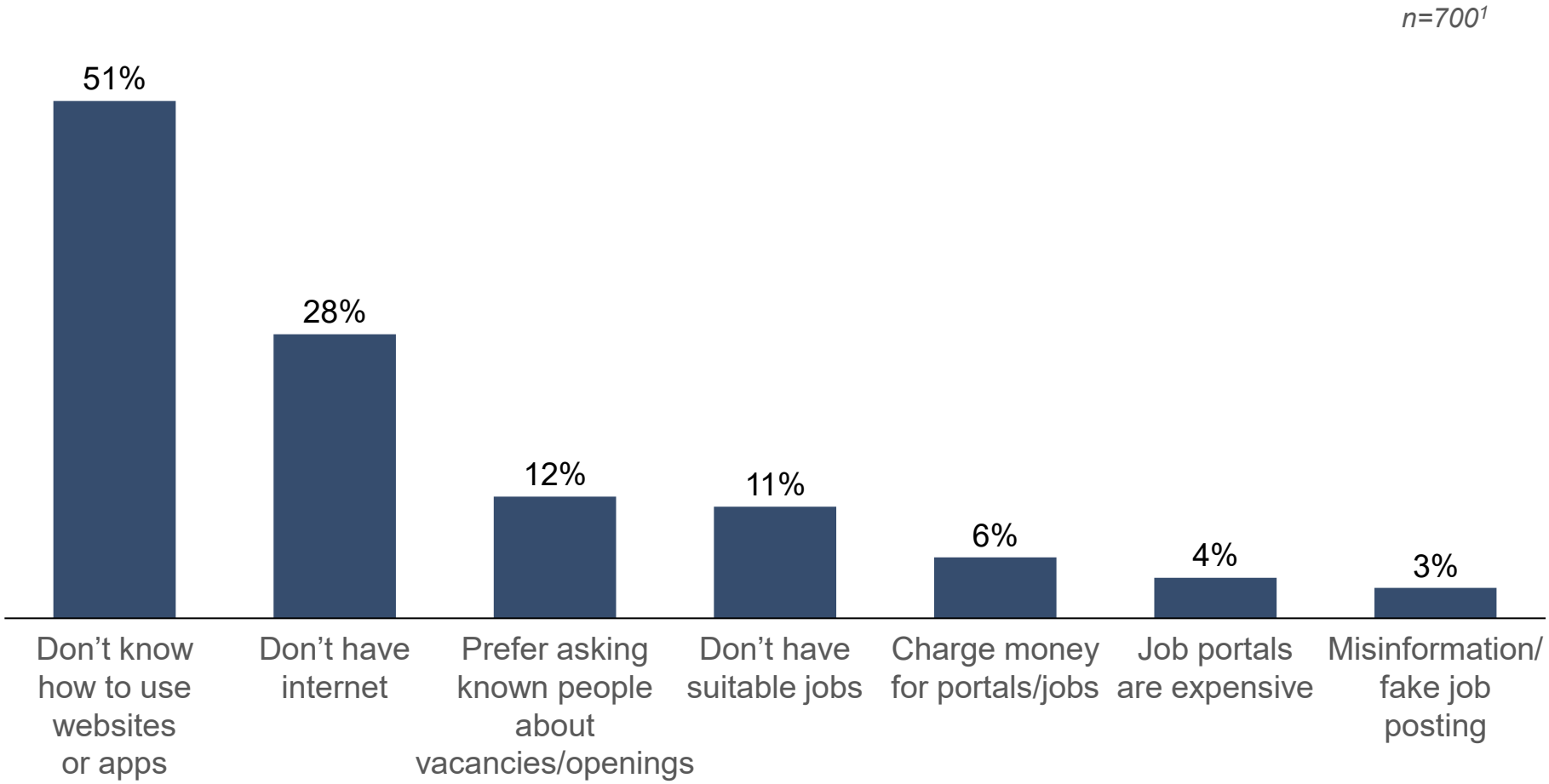
Of the women that did not use the internet to seek jobs, 24% are aware of job portals and 32% are willing to use these in the future to look for jobs[3]

1. Source: Main interviews conducted by FSG; 2. Note: Responses from women who work/worked in a job, seeking jobs or may seek a job in the future; 3. Women who were not aware of job portals were made aware of job portals before being asked if they would use them in the future; 4. Others includes classified/newspapers and roadshows

© FSG

G2 Women would not use job portals due to lack of know-how and access to the internet

Reasons for not using job portals

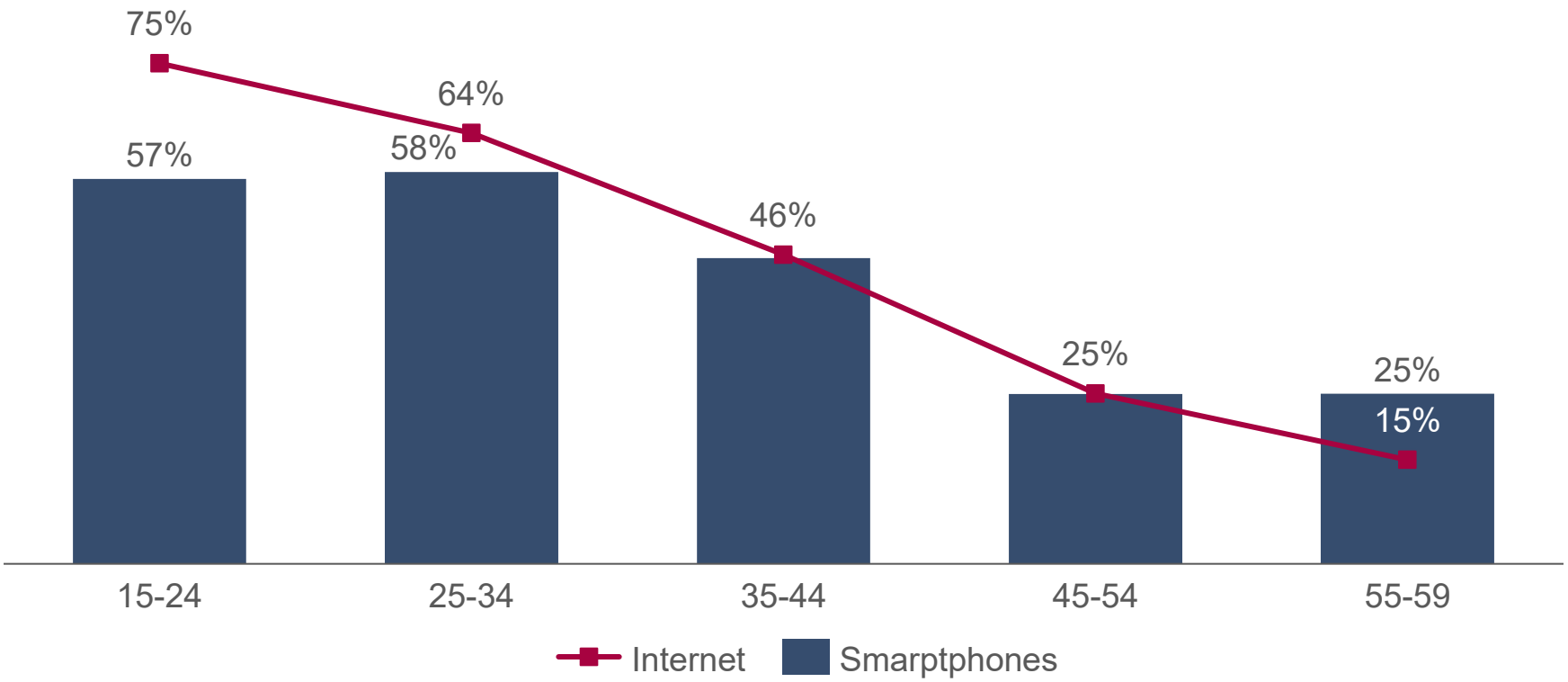


Source: Main interviews conducted by FSG; 1. Responses from women that mentioned they would not use job portals to look for jobs in the future

G3 Use of job portals may increase as 58% women below the age of 25 own a smartphone, most have access to the internet,…

Proportion of women's smartphone ownership and internet access[1,2] by age group of woman

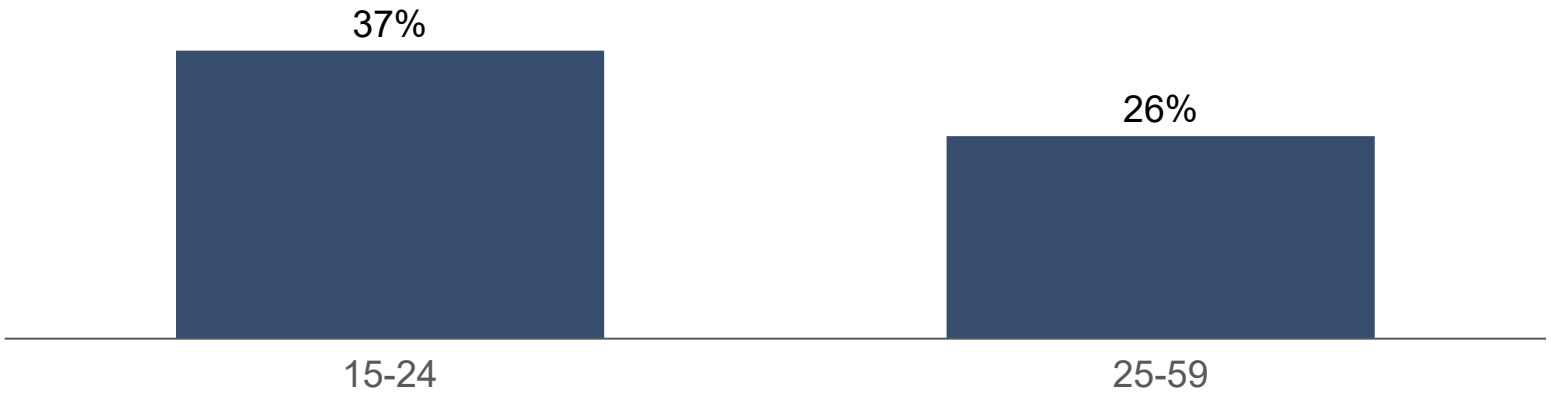
n=6,615



Source: Profile interviews conducted by FSG; 1. Women who responded to "Do you use internet or net or data?"; 2. Women who do not own smartphones may have access to the internet through other means (e.g., family members phone)

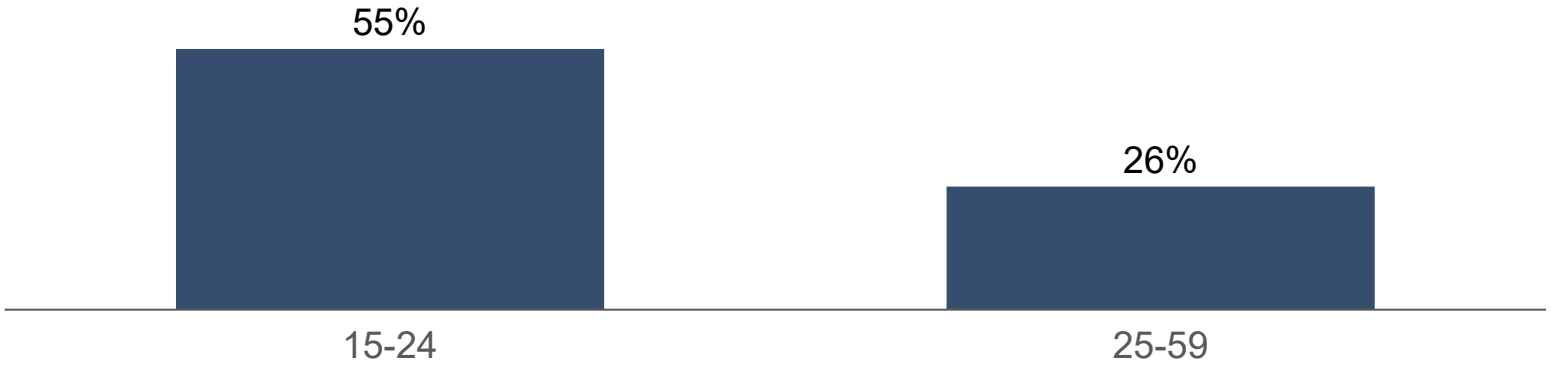
G4 …37% of them are aware of job portals and 55% plan to use job portals in future job searches

Women's awareness of job portals, by age group of women



n=1,829[1]

Women's willingness to use job portals in the future, by age group of women



n=1,407[1]

Source: Main interviews conducted by FSG; 1. Responses from women that have not used job portals to search for jobs

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H1 Women can be grouped in 11 segments, each with varying propensity to be in a job

Relatively more affluent →

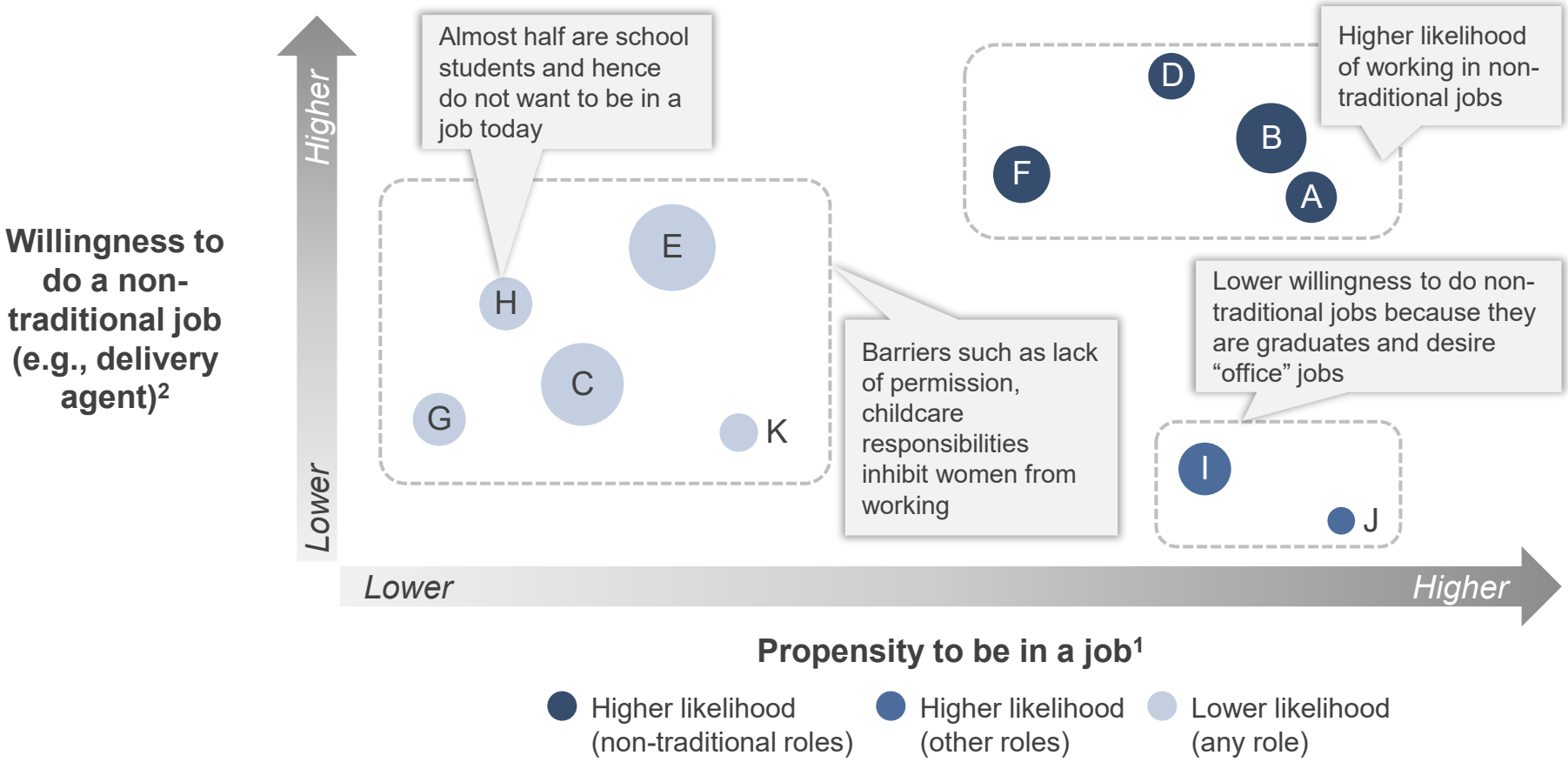
Relatively more affluent ↓

Education			"10th incomplete": from no school to Grade 9			"10th/12th complete": 10th enrolled to 12th complete			"Graduate": college enrolled to post-graduation complete	
Marital Status		Divorced/ Widowed/ Separated	Single	Married		Married		Single	Single	Married
Age of youngest child[1]				No child or child is >= 6 years	Child < 6 years	No child or child is >= 6 years				No child / With child
HH Asset Ownership	*Female "working culture"[2]*									
"Poorer": No washing machine or two wheeler	Strong	A. Separated *(6.9%)*	B. 10th incomplete, poorer, working culture *(13%)*		E. Non graduate, mothers of preschoolers *(19.8%)*	F. 10th/12th complete, working culture *(8.6%)*	H. School students *(7.4%)*	I. Graduates without child *(7.3%)*	J. Poorer graduate mothers *(2%)*	
	Medium									
	None		C. 10th incomplete, non-working culture *(18%)*			G. 10th/12th complete, non-working culture *(7.4%)*				
"Richer": Washing machine and/or Two Wheeler	None								K. Richer graduate mothers *(3.9%)*	
	Medium									
	Strong		D. 10th incomplete, richer, working culture *(5.7%)*			F.				

Note: 1. For women with one child, the age of that child is considered; 2. Female working culture; Strong = has a female friend and a female family member that is or has been in a job; Medium = has either a female friend or a female family member that is or has been in a job; None = Has no female friends or female family members that are or have been in a job. Percentages in parentheses indicate the proportion of women that are in each segment out of total employable age women population belonging to households with low income and living in cities with population greater than 100,000

© FSG

H2 Women without young children, and those that know other working women are among the most likely to be in a job



Note: Size of bubble denotes indicate the proportion of women in each segment

1. Composite metric created by combining four drivers of employment (motivation to do a job, permission to do a job, involvement in job market, ability to work)

2. Proportion of population in each segment willing to do all the tasks associated with at least one of the 3 non-traditional jobs (field sales, delivery agent, warehouse role)

H3

Segments of women with low education levels and strong working culture are most willing to work in warehouses

	Segment A	Segment B	Segment D	Segment F	Segment I	Segment J
	Separated	*10th incomplete, poorer, working culture*	*10th incomplete, richer, working culture*	*10th/12th complete, working culture*	*Graduates without child*	*Poorer graduate mothers*
Delivery agent	*10%*	*8%*	*9%*	*7%*	*13%*	*5%*
Field Sales	*2%*	*4%*	*3%*	*4%*	*4%*	*0%*
Warehousing	*30%*	*36%*	*39%*	*34%*	*15%*	*15%*
Home healthcare	*32%*	*22%*	*29%*	*21%*	*9%*	*15%*
Retail sales	*42%*	*47%*	*50%*	*48%*	*42%*	*50%*
Tele calling	*20%*	*25%*	*20%*	*42%*	*48%*	*40%*

Top 3 higher priority segment for particular job based on stated willingness

Lower priority segment for particular job based on stated willingness

X% Proportion of women in the segment who are willing to do the job

Note: 1. Segments C, E, G, H, K are not featured on this slide since they have lower propensity to be in a job. 2. Refer to Annex C to understand the approach for assessing willingness to do specific jobs

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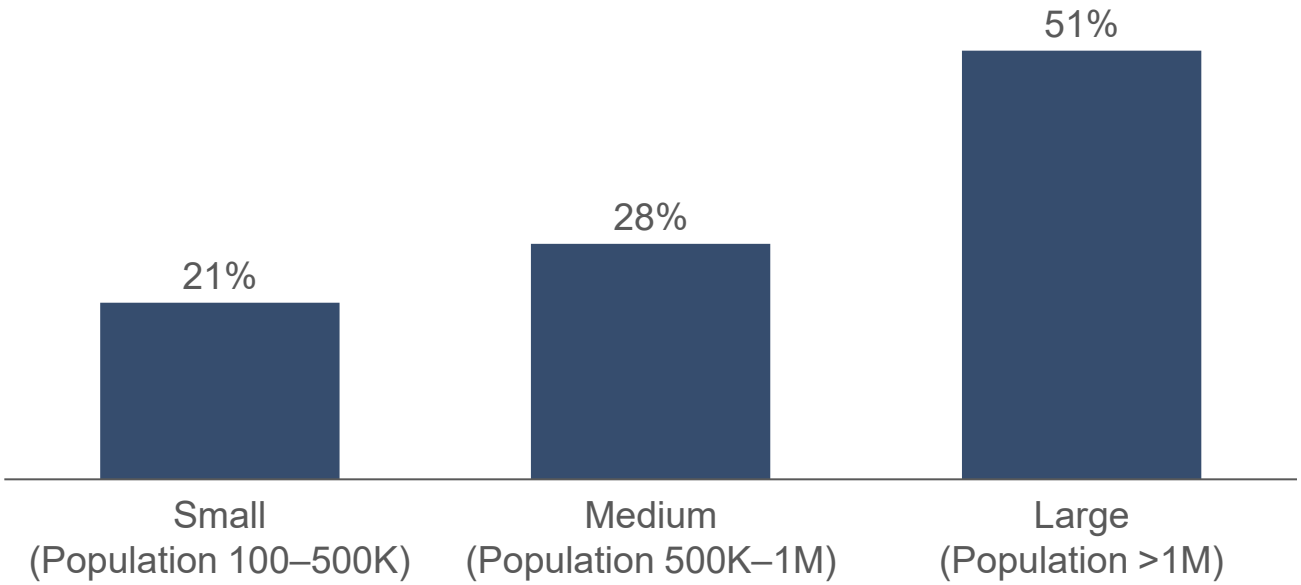
I1 Over half of urban women live in large cities

Distribution of urban women, by city size

n=6,615

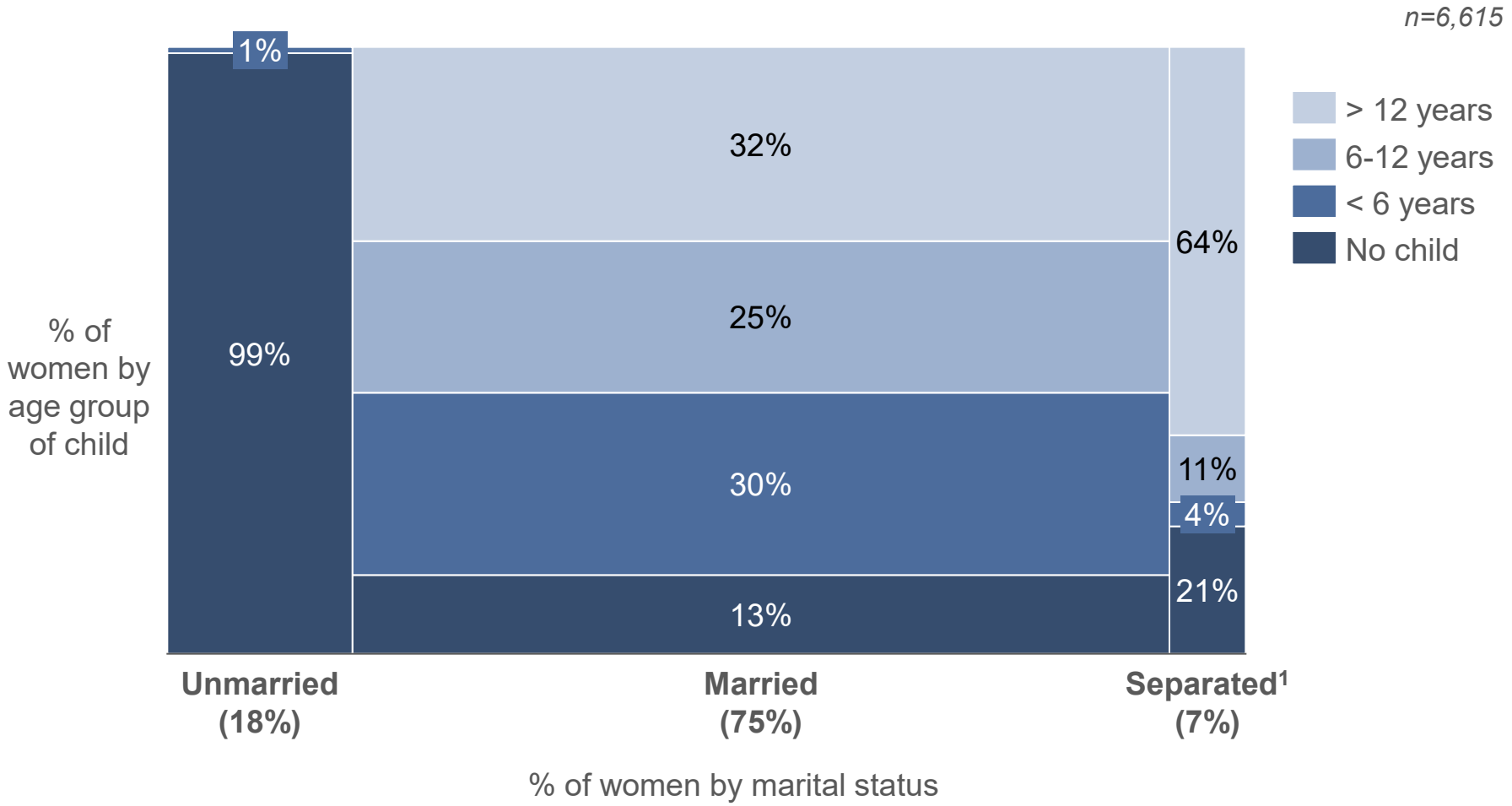


Example cities covered in GLOW interviews	**Bhatinda** (*Punjab*), **Muzzafarpur** (*Bihar*)	**Ajmer** (*Rajasthan*) **Ujjain** (Madhya Pradesh)	**New Delhi** (*New Delhi*) **Kanpur** (*Uttar Pradesh*)

Source: Profile interviews conducted by FSG

I2 75% women are married of which 30% have children less than 6 years old

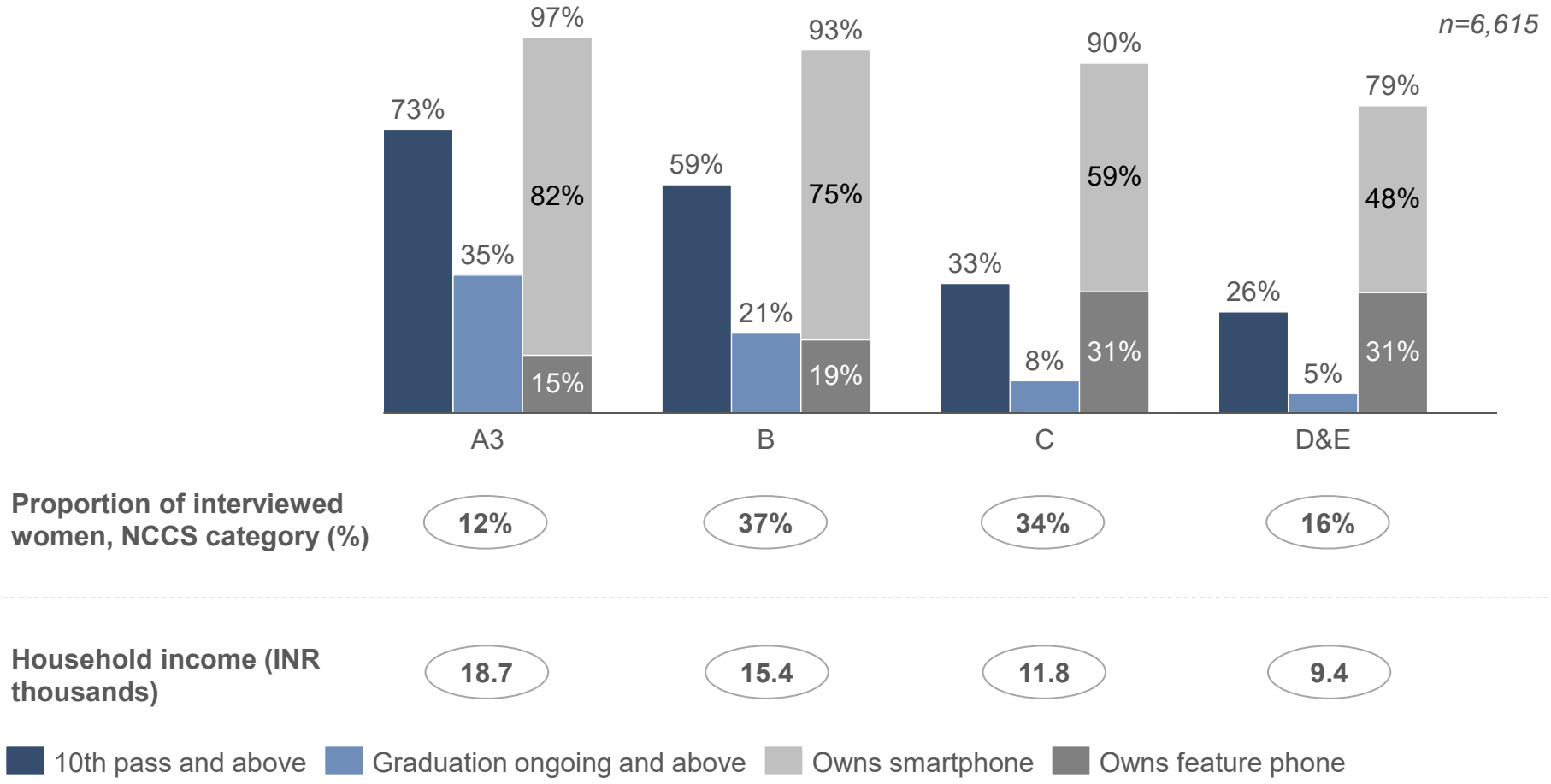
Distribution of women, by marital status and age of youngest child



Source: Profile interviews conducted by FSG; Note: 1. Includes divorced, widowed and separated women

I3 Only 26% of women from least affluent HHs[1] have completed 10th grade, 5% are graduates, and 31% own smartphones

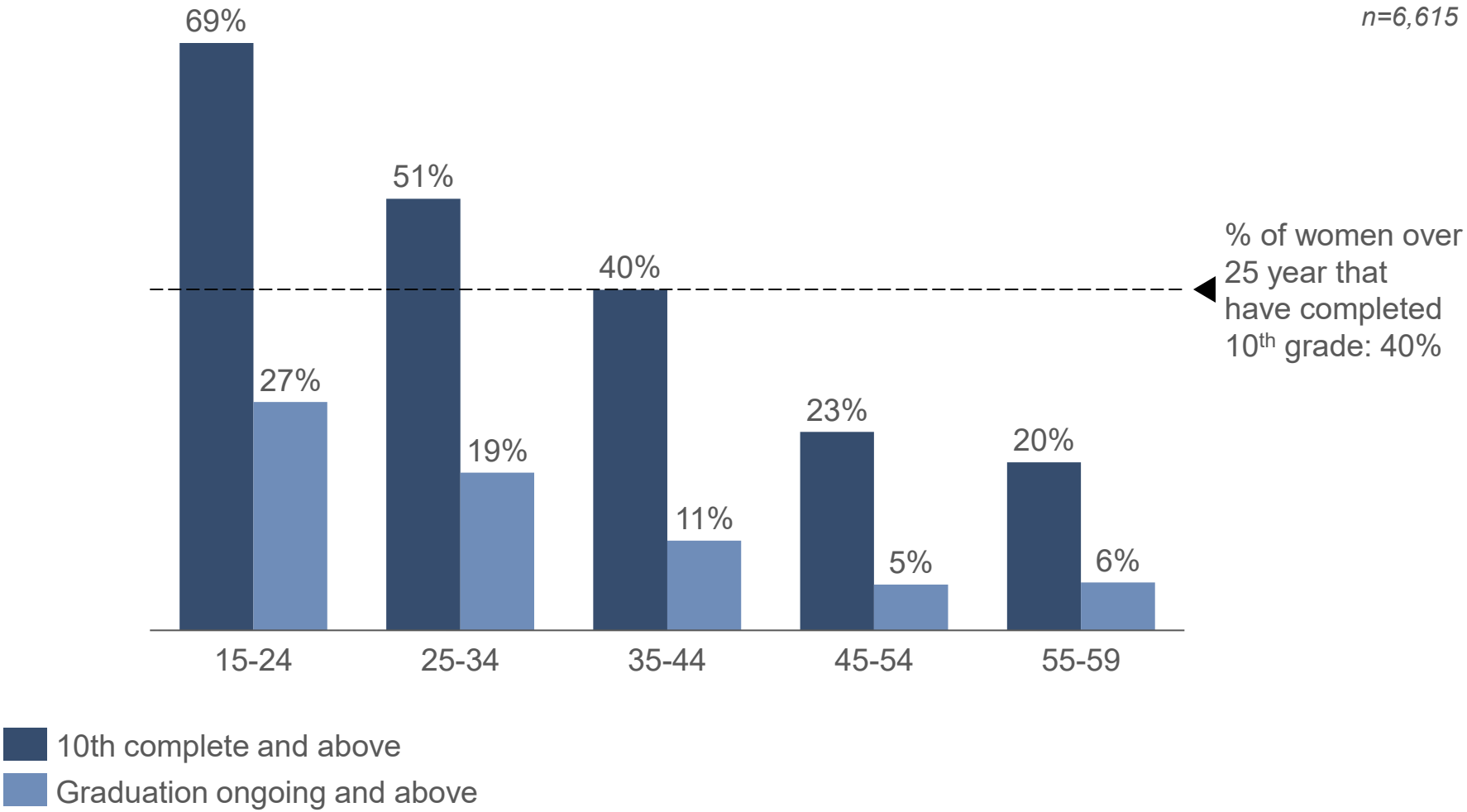
Proportion of women that have at least completed 10th grade, are pursuing or completed graduation, own mobile phones, by affluence



Source: Profile interviews conducted by FSG

I4 69% women under 25 years of age have completed 10th grade compared to 40% women over 25 years of age

Proportion of women that have completed 10th grade, are pursuing or completed graduation, by age group of women

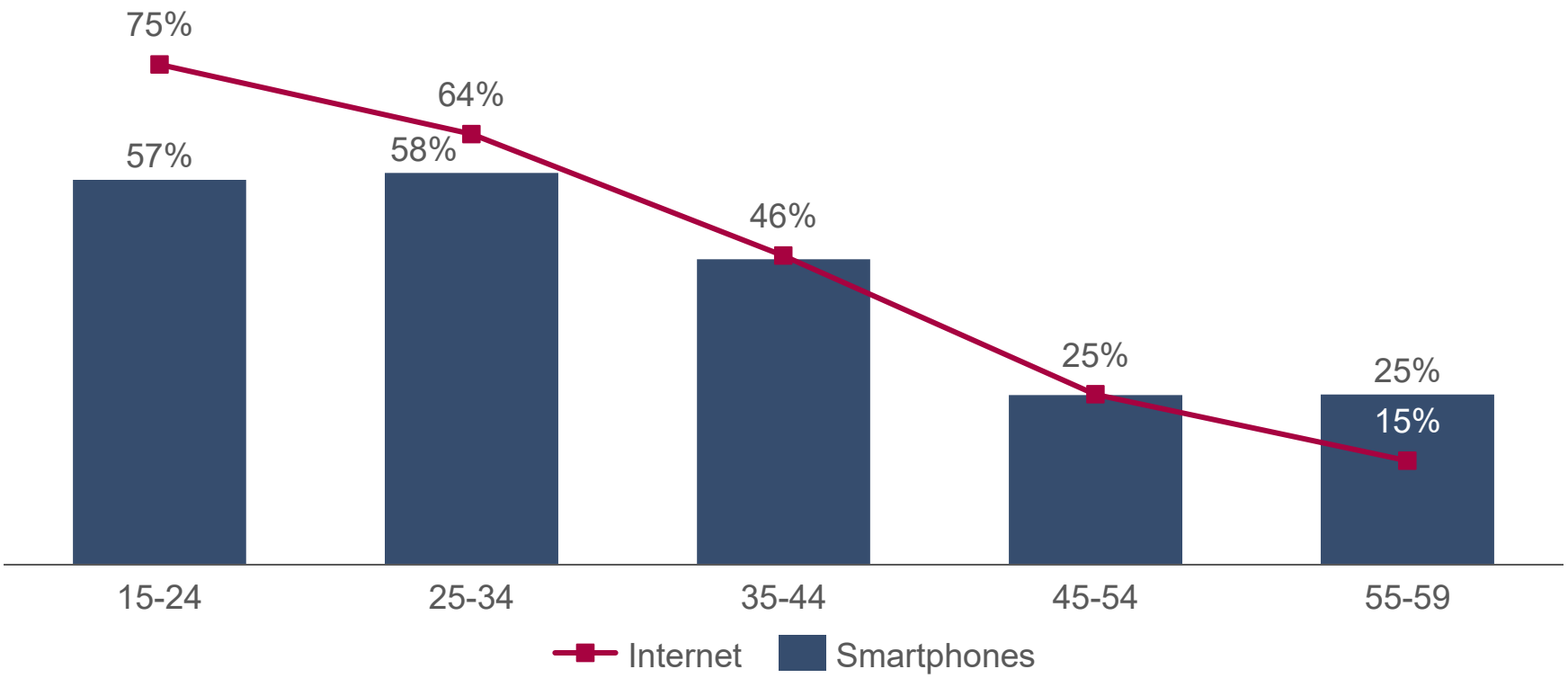


Source: Profile interviews conducted by FSG

I5 Women under 25 are twice as likely to have access to smartphones and internet as women over 35

Proportion of women's smartphone ownership and internet access[1,2], by age

n=6,615

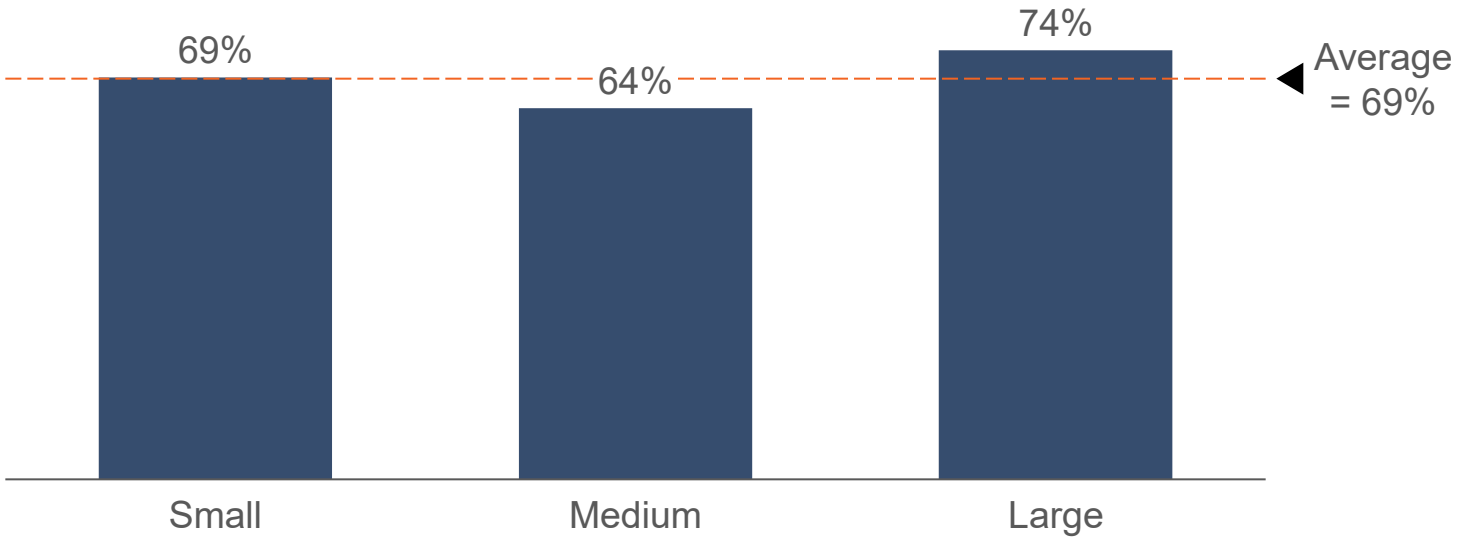


Source: Profile interviews conducted by FSG; 1. Women who responded to "Do you use internet or net or data?"; 2. Women who do not own smartphones may have access to the internet through other means (e.g., family members phone)

I6 2/3rds women are part of nuclear HHs, but in the most populous cities, as many as 74% belong to nuclear HHs

Proportion of women living in nuclear families by city size

n=6,615



Average number of family members, by city size (%)

Small	Medium	Large
4.6	4.7	4.2

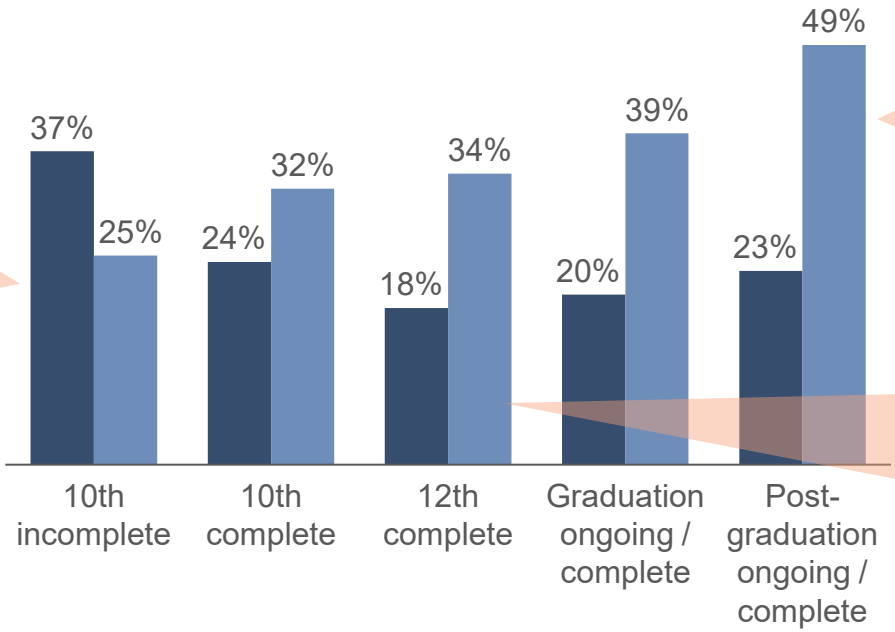
Source: Profile interviews conducted by FSG

I7 24% of women are working in a job, and working status shows the U-shaped relationship with increasing education

Proportion of working women, by education

n=6,615

Proportion of working women is highest at lowest education levels since women belong to poorer households, on average, and have a strong financial motivation to work[1]



Women with higher education, are reluctant to work in low skilled jobs, and come from more affluent households[1]

Women that have completed 10th and 12th grade are constrained by social norms and have less financial impetus to work since they are, on average, more affluent than those who are 10th incomplete[1]

	10th incomplete	10th complete	12th complete	Graduation ongoing / complete	Post-graduation ongoing / complete
Proportion of women from NCCS category C and below	64%	42%	36%	6%	6%
Average age of women, by education level	35	33	33	33	31

Working women | Women seeking a job

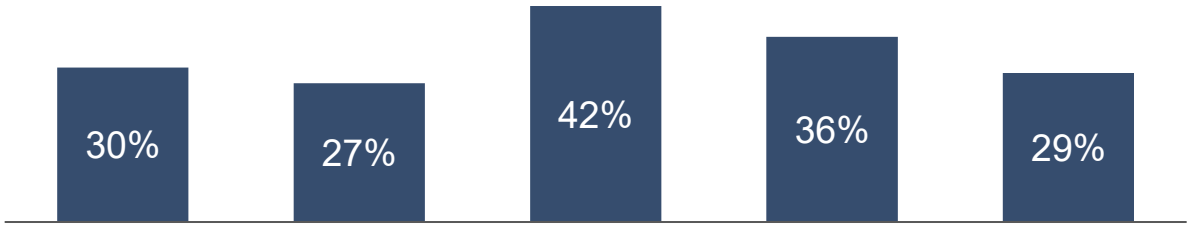
Source: Profile interviews conducted by FSG

Note: 1. The anomaly of women's work and education in India

I8 Proportion of working women is highest in Southern and Western regions, does not vary significantly by size of city…

Proportion of working women, by region[1]

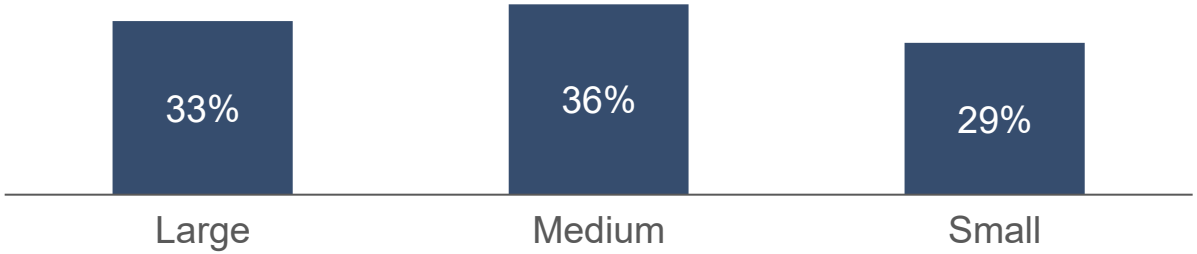
n=6,615



	Central	Eastern	Southern	Western	Northern
Distribution of urban women, by region (%)	**21%**	**15%**	**14%**	**26%**	**24%**
Average age	**33**	**33**	**34**	**33**	**32**

Proportion of working women, by size of city

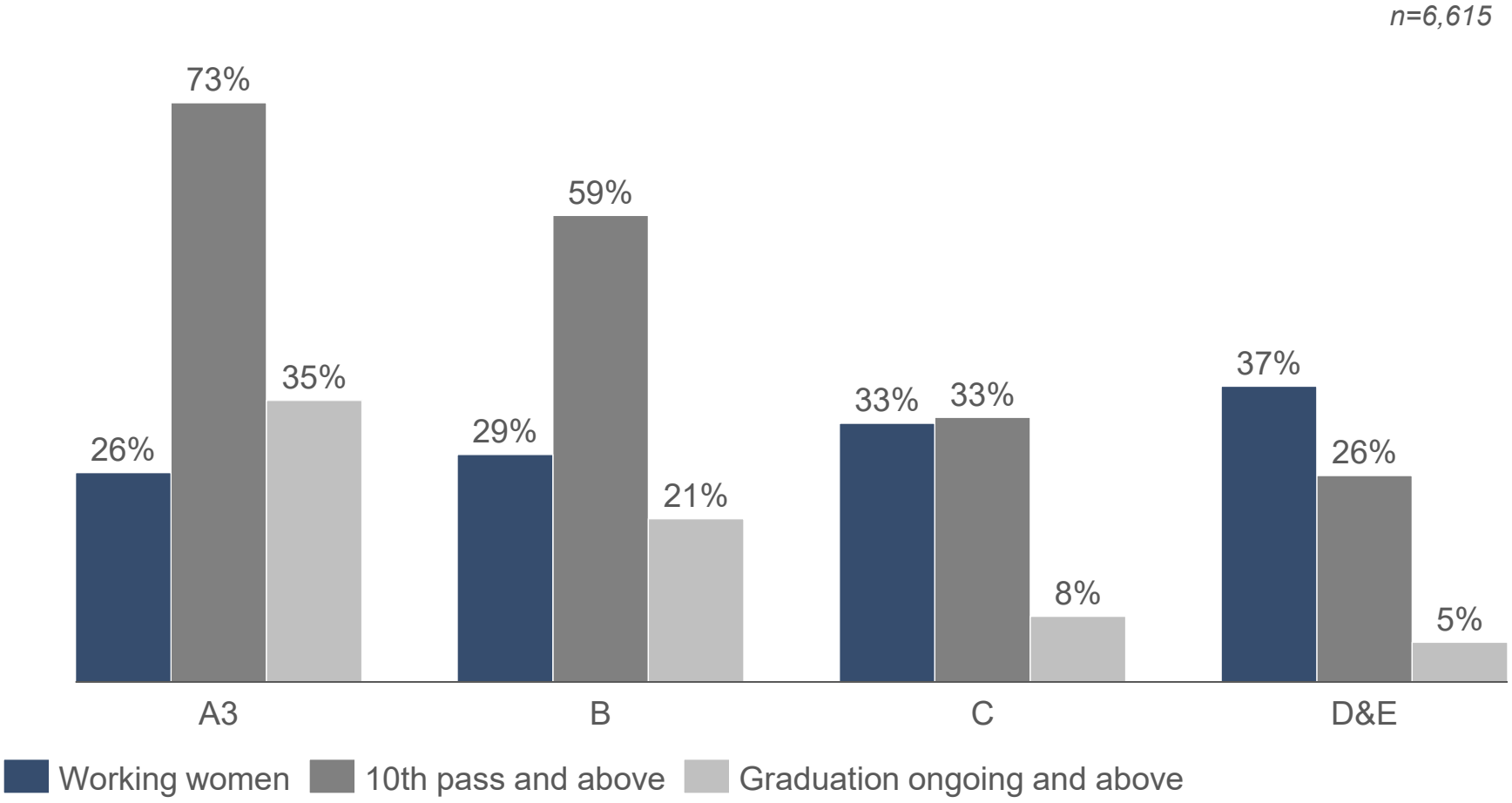
n=6,615



Source: Profile interviews conducted by FSG; 1. Regions are defined as per part III of States reorganization act 1956

I9 …and is highest for women from poorer households

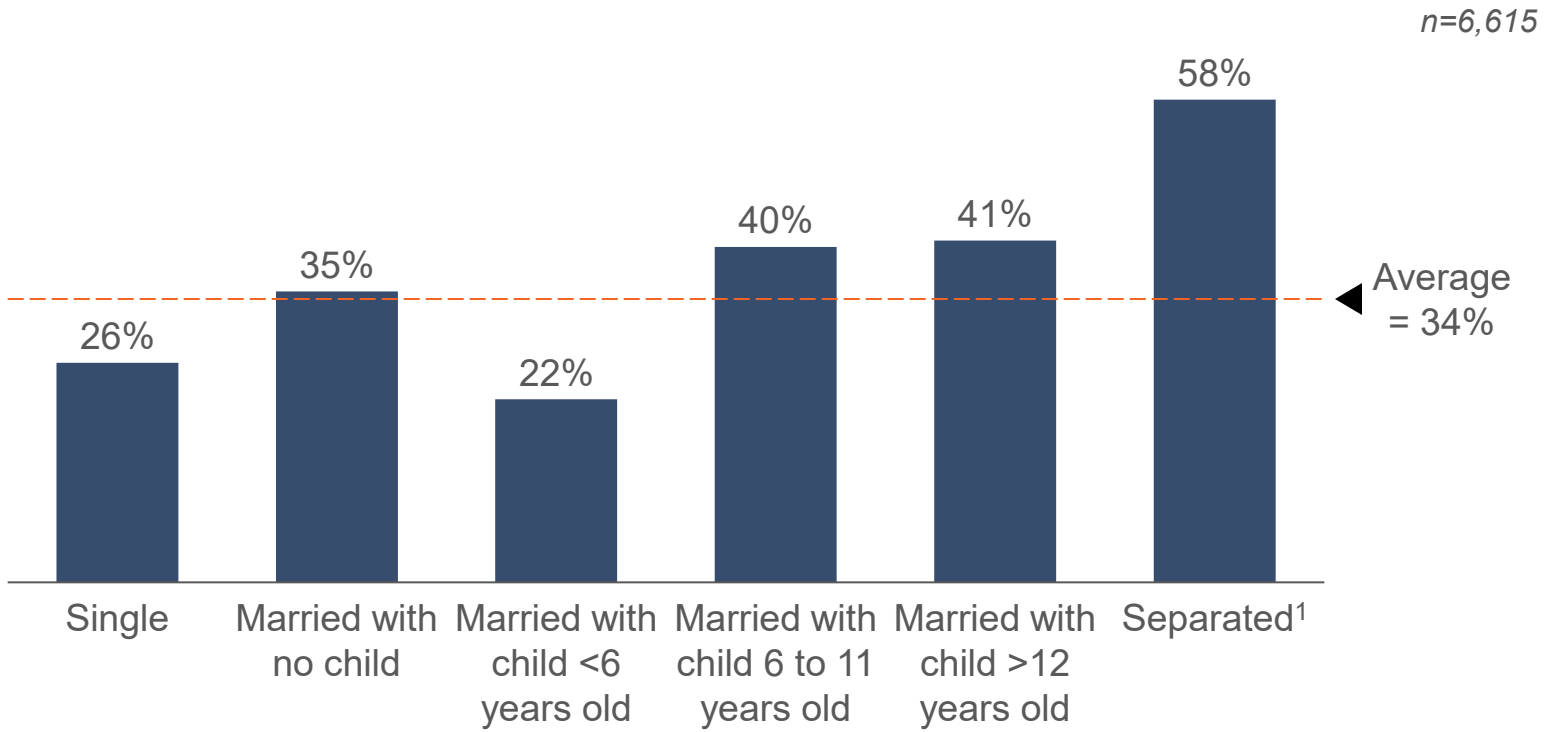
Proportion of working women, 10th complete, and graduate women, by NCCS class



Source: Profile interviews conducted by FSG; 1. Includes divorced, widowed and separated women

I10 Only 22% of married women with children less than 6 years old are working compared to 34% on average

Proportion of working women, by age of child



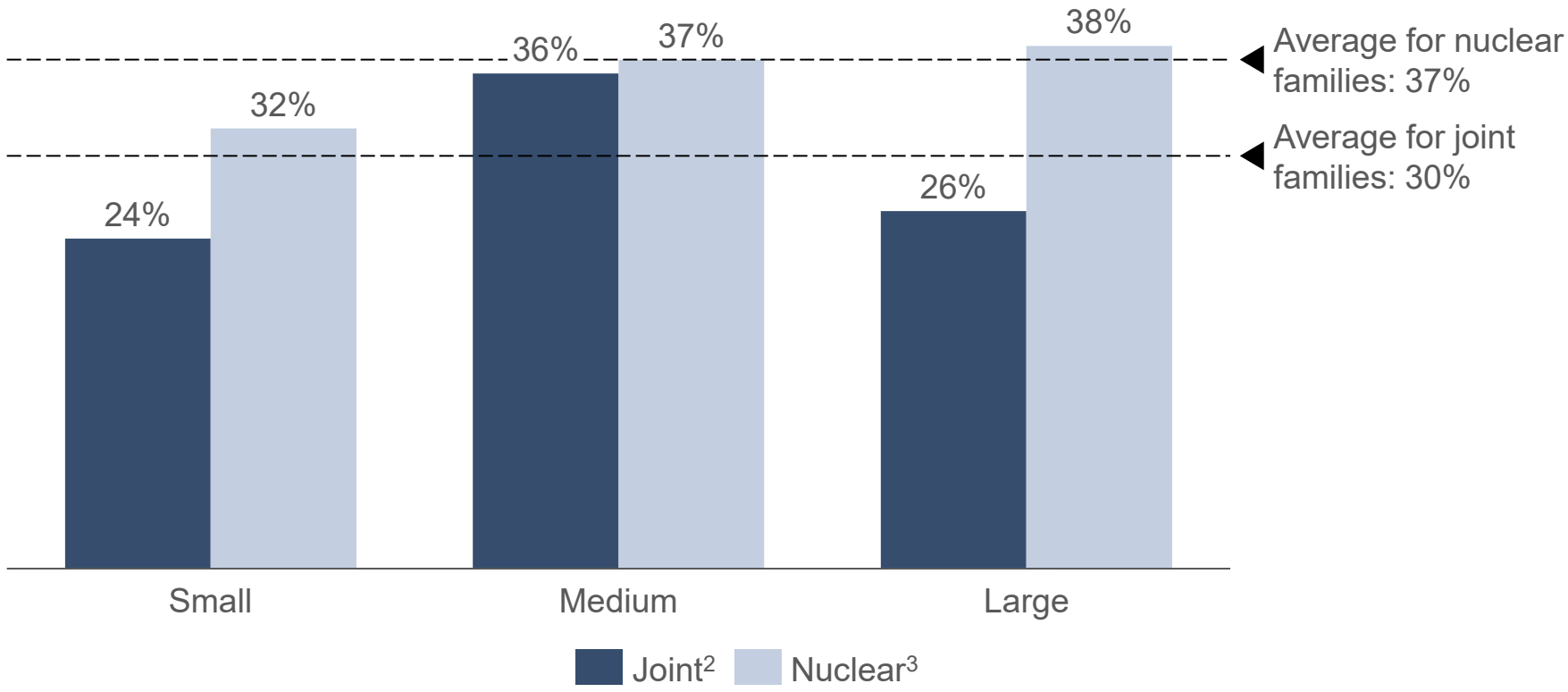
	Single	Married with no child	Married with child <6 years old	Married with child 6 to 11 years old	Married with child >12 years old	Separated[1]
Proportion of urban women, by marital status	**17%**	**10%**	**22%**	**18%**	**26%**	**7%**

Source: Profile interviews conducted by FSG; 1. Includes divorced and widowed women

I11 On average, fewer married women (7 percentage point less) living in joint families work

Proportion of married working women, by type of family

n=5,040[1]



Source: Profile interviews conducted by FSG; 1. Responses from married women; 2. Joint family: Households with any extended families in addition to a couple and dependent children; 3. Nuclear family: Household with a couple and dependent children, if any;

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

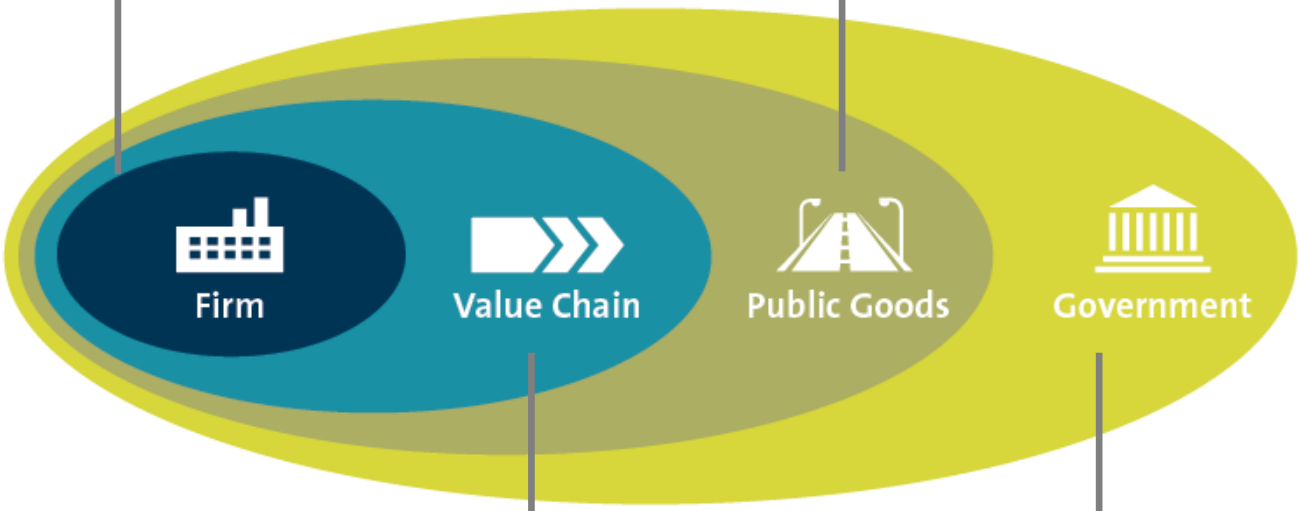
Mission	**To improve opportunities, agency, and choice for families with low income** by working with companies to serve families as customers (and not with non-profits to serve them as beneficiaries)
Vision	**To demonstrate profitability of offering inclusive products, services, or practices** (e.g., 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

© FSG

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

- Weak business model
- Lack of capital
- Weak proposition to customers/producers

- Lack of market information and industry know-how (e.g., customer insights, business model)
- Absence or ineffectiveness of standards (e.g., for quality)
- Lack of hard infrastructure



- Weak sourcing and distribution channels
- Lack of support service providers
- Lack of suitable labor/inputs

- Inhibitory laws, regulations and procedures
- Inhibitory taxes and subsidies
- Adverse intervention by politicians or officials

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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)*

- 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 informal[1], 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 • "*We know income bands for various informal jobs*" – 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:** "*My flat is an asset for my children*" – Are **responsible, credit worthy customers**, as indicated through low NPAs[2] • Government providing **5% interest subvention** to boost demand

1. No income proof I 2- Non performing assets

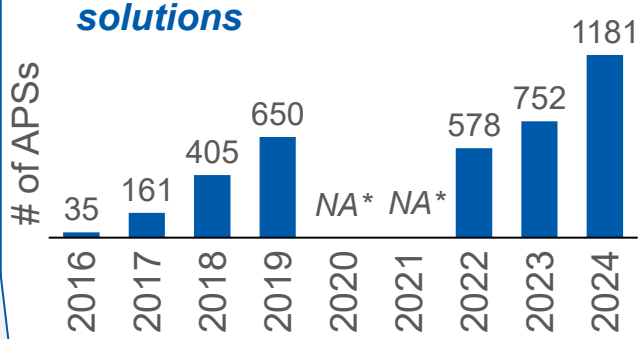
As a result of PIPE[1], children across 1100+ APSs[2] have access to ABL[3] and have shown a 33% improvement in learning outcomes

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**

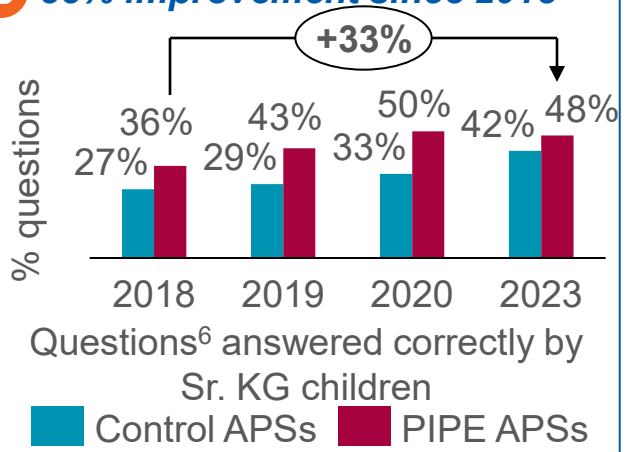
Impact to date

A APSs using PIPE partner solutions



*schools closed due to COVID[4]

B 33% improvement since 2018[5]



C Collateral developed

www. ratta-ya-samajh.com

D Raised awareness with 180+ organizations

Influenced funders (listed below) to support the APS market

1. Program to Improve Private Early Education I 2. Affordable Private Schools I 3. Activity based learning I 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)

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Since 2020, GLOW[1] 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

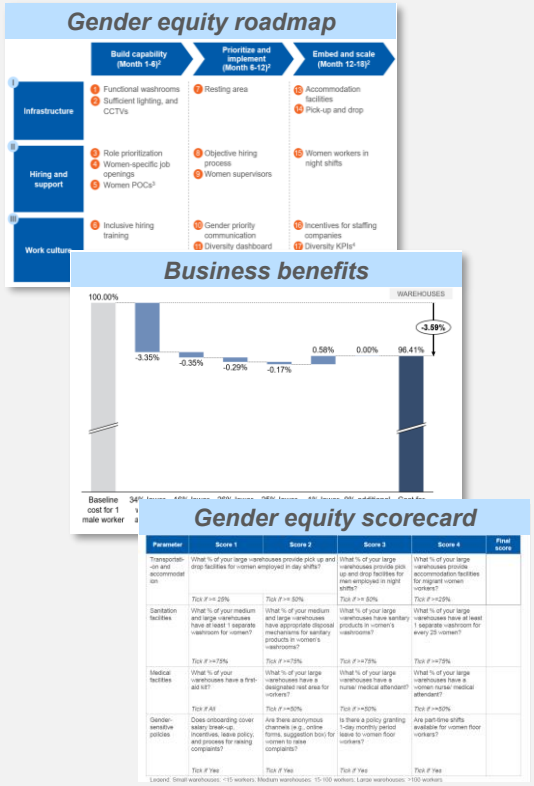
DELHIVERY · QUESS WINNING TOGETHER · zomato · labournet · FM>LOGISTIC · 2COMS Recruitment • Staffing • Skill Development · PROMPT PERSONNEL PRIVATE LIMITED 25 YEARS OF GROWTH

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
- …

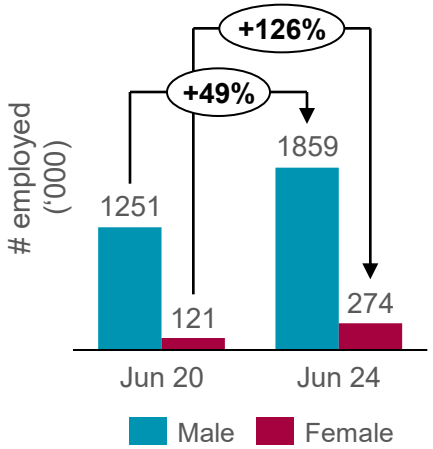
Industry-specific toolkits



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 I 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

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5	Profiles of segments less amenable to working
6	Definition of job categories
7	Approach for assessing willingness to do specific job

The research design consisted of qualitative and quantitative phases with different objectives

	Immersion	Profile interviews	Main interviews	Focus group discussions
Objectives	• Deepen team's understanding of research context • Prepare and pilot survey instrument for quantitative interviews	• Gather basic demographic data on target households • Identify women that meet the sampling criteria for main interviews	• Understand beliefs, barriers and preferences of women and families on employment	• Gain a deeper understanding of behavior and drivers, key issues etc. • Test solutions and ideas that help women participate in the labour force
Sample	• ~128 women and family members • 7 urban cities	• ~6,600 women across urban areas respondents • 16 urban cities	• ~2,300 women across urban areas and 550 family respondents • 16 urban cities	• 9 Focus group discussions with 6 segments

DG: Discussion guide Quantitative interviews Qualitative interviews

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A stratified random sampling approach was followed for selecting the respondents

Stage 1

Region

Select five out of the six[1] zonal regions in the country[2]

Stage 2

Cities[3]

Within each region pick two urban and one metropolitan centers based on RBI's population based classification[3]

Stage 3

Intra-city location

Randomly select localities within a city[4] as a way to select survey locations within a city

Stage 4

Households

Randomly select six eligible[5] households per locality using the right hand rule and skipping to every 7th household after a successful interview

Stage 5

Respondent

Use the Kish selection grid[6] to randomly selecting one respondent among a group of multiple eligible woman respondents in a household

Note: 1.Did not include North East region because it only accounts for 2% of the population of urban women 2..Based on part III of States reorganization act 1956; 3. RBI Population classification; a metropolitan center has population greater than 1 million and urban center has population less than 1 million but greater than 100,000 4.A long list of localities was created for each city and a select number of them were randomly picked for the study. In each locality the right hand rule was followed from a randomly selected starting point and 6 household were interviewed 5. The households selected will have to belong to A3 or below NCCS class and have at least one woman in the age group of 15-59; 6. Kish selection grid is a method for selecting members within a household to be interviewed. It uses a pre-assigned table of random numbers to find the person to be interviewed

Overview of the sampling plan across interview and respondent type

Interview type	Total interviews	Respondent type	Locations
Quantitative (profile)	6615	Women	Ajmer, Bangalore, Bhatinda, Bhavnagar, Bhubaneswar, Bilaspur, Chennai, Delhi, Erode, Kanpur, Kolkata, Mumbai, Muzzafarpur, Ujjain, Warangal, Yavatmal
Quantitative (main)	2291	Women	
Quantitative (family)	550	Key decision maker	
Qualitative	114	Women	Surat , Bangalore , Delhi, Hyderabad, Indore, Mumbai, Jaipur
	14	Family	Mumbai, Kolkata, Jaipur, Hyderabad, Delhi, Mumbai
FGDs	9	Women	Mumbai, Patna, Delhi, Hyderabad

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Detailed sampling plan for profile interviews

Region	Population category	City name	Number of respondents per locality	Total selected locality in city	Sample
North	> 1M	Delhi	6	91	545
	> 500K and < 1M	Ajmer	6	59	350
	> 100K ad < 500K	Bhatinda	6	43	260
West	> 1M	Mumbai	6	91	545
	> 500K and < 1M	Bhavnagar	6	59	350
	> 100K ad < 500K	Yavatmal	6	43	260
Central	> 1M	Kanpur	6	91	545
	> 500K and < 1M	Ujjain	6	59	360
	> 100K ad < 500K	Bilaspur	6	43	260
East	> 1M	Kolkata	6	91	545
	> 500K and < 1M	Bhubaneshwar	6	59	350
	> 100K ad < 500K	Muzzafarpur	6	43	260
South	> 1M	Bangalore	6	91	545
	> 1M	Chennai	6	91	545
	> 500K and < 1M	Warangal	6	59	350
	> 100K ad < 500K	Erode	6	43	260

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The sample size of the study was selected using standard research approaches and by benchmarking other studies

Standard Sample Size Calculation

- Used Cochran's sample size formula[1] for a large population to estimate the minimum recommended size for our study
- The sample for the profile interviews needs to have a high confidence interval and a low margin of error to ensure representativeness
- A sample of ~385 from 13 states and 1 UT will have a margin of error of 5% and a 95% confidence level given the total number of urban women respondents in the country (106 million)
- To ensure we have a sufficient n in every state we have increased the sample size to **6300**

Benchmarking with other studies

- An ILO primary research study on Low Female Employment in a Period of High Growth had **1000 households** across two states i.e., Gujarat and UP
- UNDP and IKEA's quantitative study had **540 participants** across Bangalore, Hyderabad and Mumbai
- Niti Aayog's report on women and child development in India, 2021 interviewed **3048 households** to understand benefits of government schemes

The main interview was conducted with ~1/3rd of the total women sampled as part of the profile interview
The family interview was conducted with 1/4th of the total women participating in main interviews

Note: 1. Calculated using Cochran's sample size formula for a large population size = z ^2 x $p(1-p)/e$^2
where z = z-score for desired confidence level (taken as 95%), p = estimated proportion of the attribute present in population (taken as 0.5 since it is unknown and a value of 0.5 maximizes the sample size), and e = margin of error (5% for a sample of 106 million). Even with a margin of error of 1.94% and a 98% confidence interval the recommended size of survey is 3595 so our sample size is adequate

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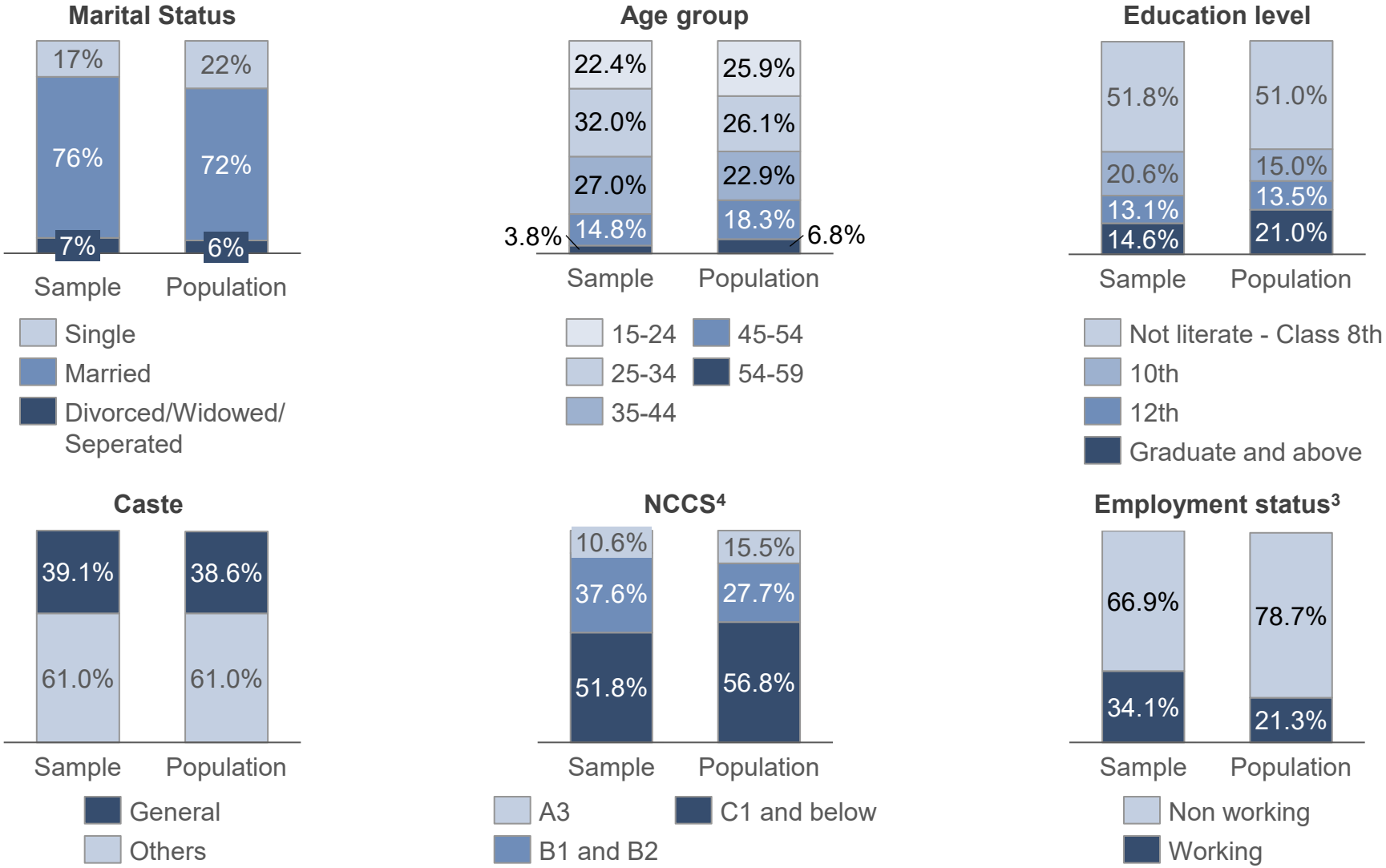
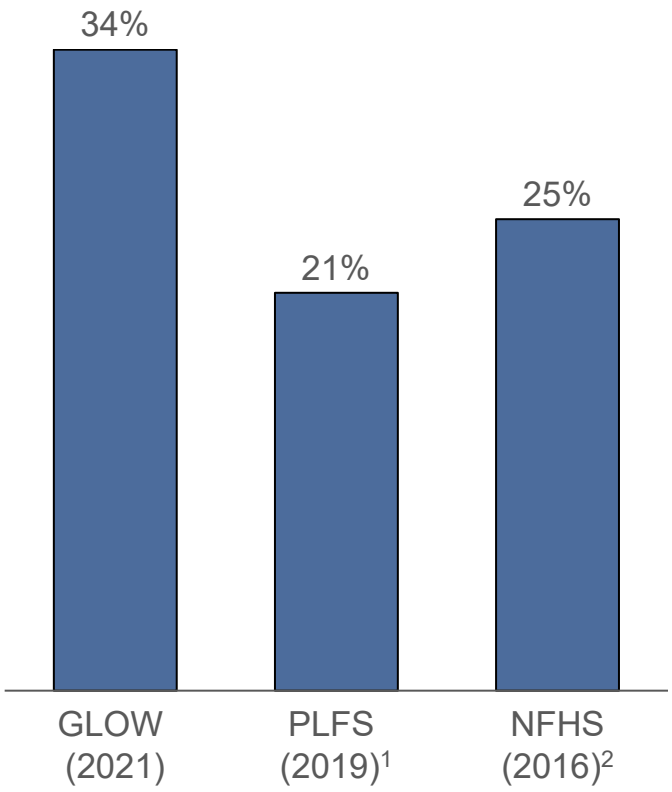
Our weighted sample matches the national population on several key indicators



1. Sample statistics are drawn from the weighted sample (including women who are in GLOW industries), weighted on religion and city tier, as well as regional population to ensure national representativeness; 2. Census of India, 2011, Periodic Labour Force Survey 2019-2020, 4. Population strata vs NCCS, The Nielsen Company 2017 based on IRS 2014 household database

Our sample shows a higher proportion of working women compared to PLFS and NHFS, possibly for three reasons

Proportion of working women, by data source



Potential reasons for difference in proportion of working women

1. **Minimum working days** — Unlike PLFS[3], GLOW did not set a requirement for minimum working days when classifying women workers

2. **Definition of urban** — Unlike PLFS[3] and NHFS[4], GLOW only studied urban areas with population 100k and above

3. **Respondent affluence** — Unlike PLFS[3] and NFHS[4], GLOW only studied women from NCCS categories A3 and below

1. Data from PLFS Annual report 2019-20.; 2. Data from NFHS-5 (2016); 3. PLFS definition of working women: Women between the ages of 15-59 from urban areas with population greater than 5,000 who have worked for 3 or more months, and haven been employed for a majority of the time they spent in the labour force 4. NFHS definition of working women: Women between the ages of 15-49 from urban areas with population greater than 5,000 who worked in the last 12 months and received monetary payment for their work

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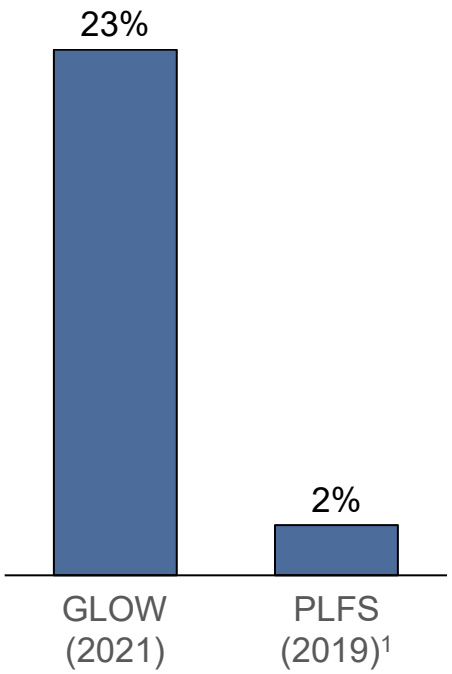
Our sample shows a higher proportion of women seeking jobs compared to PLFS, possibly for three reasons

Proportion of women seeking jobs, by data source



Potential reasons for difference in proportion of women seeking jobs

1. **Definition of seeking work** — Unlike PLFS[2], GLOW includes any women who stated seeking a job and doing at least one job-search activity that they conducted in the past 3 months (e.g., asking about open positions at a shop)

2. **Definition of urban** — Unlike PLFS[3], GLOW only studied urban areas with population 100k and above

3. **Respondent affluence** — Unlike PLFS, GLOW only studied women from NCCS categories A3 and below

1. Data from PLFS Annual report 2019-20. 2. PLFS expects women to have worked or sought work for at least 3 months to consider them as part of the labour force; 3. PLFS includes women from urban areas with population greater than 5,000. Data of women seeking jobs is unavailable in NFHS

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Market Segmentation | Rationale

Women differ in their employment preferences & beliefs, creating a need to segment the population to identify the women more likely to work in a job in a non-traditional role[1]

Indu
Kanpur

Sarita
Mumbai

Hamida
Bangalore

Swapna
Warangal

	Indu (Kanpur)	Sarita (Mumbai)	Hamida (Bangalore)	Swapna (Warangal)
Is motivated to do a job	■■■■	■■■■	■■■□	■□□□
Has permission to do a job	■■■■	■■■■	■■■□	■□□□
Is aware of jobs	■■■□	■■■■	■■□□	■□□□
Is able to work	■■■■	■■□□	■■■■	■■□□
Is willing to do job in non-traditional industry	■■□□	■■■■	■■■□	■□□□

Legend

■■■■ *Very high/strong*

■■■□

■■□□ *Somewhat*

■□□□

□□□□ *Not at all*

Image Source: Captured with permission during interviews. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 1 - Jobs that have historically hired very few women and may be considered unsuitable for women due to societal norms

Market Segmentation Approach | Key factors

In order to segment, we identified 5 factors that may help predict high or low propensity to work in a job and in a non-traditional job…

Working in a high growth and/or non-traditional industry

Motivation to work

Demonstrated or stated motivation to work in a job
- *High:* Currently in a job or seeking a job
- *Low:* Limited or no motivation to work in a job at present

Permission to work

Demonstrated or perceived permission from family
- *High:* Has received permission or does not require permission
- *Medium:* Believes that they will be granted permission in the future
- *Low:* Has not received permission and/or will not receive in the future

Involvement in jobs

Demonstrated or stated involvement in the employment market
- *High:* Has worked in a job or has recently taken significant steps to search for a job
- *Medium:* Currently searching for a job and has taken some limited steps
- *Low:* Currently not searching for a job

Ability to work

Stated confidence in the ability to exert control over one's own motivation, behavior, and social environment
- *High* – Very strong agreement on aspects of self efficacy
- *Medium* – Strong agreement on aspects of self efficacy
- *Low* – Lower agreement on aspects of self efficacy

Preference for specific job[1]

Stated willingness to perform the tasks and conditions associated with a job in a non-traditional industry
- *High* - Likes all tasks/conditions of at least one job
- *Low:* Doesn't like all tasks/conditions of any of the specified jobs

Note: 1. These jobs consist of tele calling, retail sales, home healthcare, delivery agent, warehousing, field sales 2. For segmentation, FSG has defined the market as women from households with low income between age 15-59 years living in cities with population greater than 100,000

© FSG

Market Segmentation Approach | Segmentation variables

…we then tested 40 variables to understand which predicted women's propensity to work in a job in a non-traditional role, and shortlisted 5 variables that are also easily identifiable

Identifying appropriate and executable variables

Appropriateness	Low	Medium	High
Higher than average	• Religion • Gender of HH[1] head • Mothers employment status • # of individuals in HH to take care of children • Spouse employment status • Vocational training • Type of funding for vocational course (e.g., paid, free)	• Respondent education level • Age of youngest children • Marital status	• Female friends and family in a job • Asset ownership – washing machine or two wheeler
		• Education of CWE • Bank account ownership • NCCS • Women collective • Mobile type and ownership	• Age group • HH ownership of number of consumer durable goods
Lower than average	• # of years employed • Time taken to walk to nearest train • House material • District literacy level • Time taken to public transport • Driving license • Age of oldest child • Aadhaar ownership • Migration status • Pan ownership	• Household expenditure • Household income • Family size • Family type (e.g., nuclear) • Mother's education level • House type (e.g., *pucca*, *kuccha*) • House ownership • Caste	• City tier • Region • English speaking and reading

Executability

High priority | *Medium priority* | *Low priority*

Out of a shortlist of **appropriate variables** (i.e., variables that predict significant differences across drivers), we selected 5 uncorrelated **variables that are most executable** in that they divide the population into easily identifiable segments, allowing for targeted interventions

Note: 1. Household

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Market Segmentation | Segmentation Frame Overview

Education		**"10th incomplete": from no school to Grade 9**			**"10th/12th complete": 10th enrolled to 12th complete**			**"Graduate": college enrolled to post-graduation complete**		
Marital Status		Divorced/ Widowed/ Separated	Single	Married		Married		Single	Single	Married	
Age of youngest child[1]				No child or child is >= 6 years	Child less < 6 years	No child or child is >= 6 years			No child	With child
HH Asset Ownership	*Female working culture[2]*									
Poorer: No washing machine or two wheeler	Strong									
	Medium									
	None									
Richer: Washing machine and/or Two Wheeler	None									
	Medium									
	Strong									

*Higher education levels are an indicator of exposure, access to opportunities, skills, affluence and, therefore impacts **self efficacy, preference for jobs in non-traditional industry***

*Being married and having younger children results in increased household, child and elderly care burden, resulting in **different motivation and permission levels, along with preference for jobs in non-traditional industry***

*Lack of ownership indicates lower affluence as well as potential value placed on owning these CDG's for a better lifestyle etc.; this impacts **motivation, permission and preference for jobs in non-traditional industry***

*Having a strong female working culture is a reflection of them coming from social backgrounds that are more supportive of women working and additionally of them having access to networks and information, ultimately impacting their **motivation, permission, involvement and ability***

1. For women with one child, the age of that child is considered; 2. Female working culture; Strong = has a female friend and a female family member that is or has been in a job; Medium = has either a female friend or a female family member that is or has been in a job; None = Has no female friends or female family members that are or have been in a job

Market Segmentation | Segmentation Statistics

There is significant variation between the segments on parameters that predict propensity to take up a job in a non-traditional industry

Segments	Motivation to work	Permission to work	Involvement in employment market	Ability to work	Preference for non-traditional job
A	●	●	●	●	◑
B	●	●	●	◔	●
C	◔	◔	◔	◑	◔
D	●	●	◑	◑	●
E	◔	◔	◔	◔	◑
F	◑	◑	◔	●	◑
G	◔	◔	◔	◑	◔
H	◔	◔	◔	◔	●
I	●	●	◑	●	◔
J	●	●	●	●	◑
K	◔	◔	◑	◑	◑

● *Higher* ◑ *Medium* ◔ *Lower*

Note: 1. The high, medium, low scale has been calculated by comparing a segment on each parameter (e.g., motivation to work) with the sample population for the same parameter. For example, for motivation to work, 56% of the population were "High" on motivation, and any segment with >=% or more was considered as "Higher" on motivation.

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Market segmentation frame | Segments that are more amenable to working

Relatively more affluent →

Relatively more affluent ↓

Education			"10th incomplete": from no school to Grade 9			"10th/12th complete": 10th enrolled to 12th complete		"Graduate": college enrolled to post-graduation complete		
Marital Status		Divorced/ Widowed/ Separated	Single	Married		Married	Single	Single	Married	
Age of youngest child[1]				No child or child is >= 6 years	Child < 6 years	No child or child is >= 6 years			No child	With child
HH Asset Ownership	*Female "working culture"*[2]									
"Poorer": No washing machine or two wheeler	Strong	**A. Separated *(6.9%)***	**B. 10th incomplete, poorer, working culture *(13%)***		**E. Non graduate, mothers of preschoolers *(19.8%)***	**F. 10th/12th complete, working culture *(8.6%)***	**H. School students *(7.4%)***	**I. Graduates without child *(7.3%)***	**J. Poorer graduate mothers *(2%)***	
	Medium									
	None		**C. 10th incomplete, non-working culture *(18%)***			**G. 10th/12th complete, non-working culture *(7.4%)***				
"Richer": Washing machine and/or Two Wheeler	None								**K. Richer graduate mothers *(3.9%)***	
	Medium									
	Strong		**D. 10th incomplete, richer, working culture *(5.7%)***			**F.**				

Note: 1. For women with one child, the age of that child is considered; 2. Female working culture; Strong = has a female friend and a female family member that is or has been in a job; Medium = has either a female friend or a female family member that is or has been in a job; None = Has no female friends or female family members that are or have been in a job. Percentages in parentheses indicate the proportion of women that are in each segment out of total employable age women population belonging to households with low income and living in cities with population greater than 100,000

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Segment Profiles | Segment A

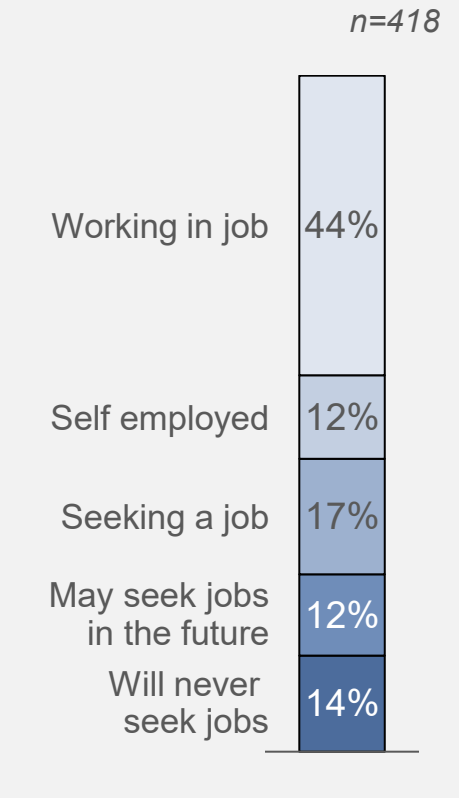
Segment A has higher propensity to be in a job…let's understand the women in this group in more detail

Who is Segment A?... Separated

Marital Status

Single | Married | **Widowed/ Separated** → Are widowed or Separated or Divorced

Employment status[1] of Segment A



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

© FSG

Segment A | Customer profile story

Thirty-six-year-old Rashmi lives in Hyderabad, Telangana, with her young daughter and mother. Her husband passed away 6 years ago, and she has been the breadwinner since then. Rashmi works as a cleaner in 3 houses and earns INR 7,500 per month.

Rashmi has only studied until grade 5. She regrets dropping out of school and not working for all the years before her husband passed. She believes if she had more education and exposure, she would have better-paying job opportunities and have had an easier time navigating the employment market. On the advice of a neighbor she joined a women's savings group, soon after her husband's death, to become financially literate. She has made many friends through the group and at the building she works at.

She is grateful that her husband had purchased a home since this gives her family a sense of security and the freedom to save a little every month. Rashmi recently saved up and bought a new colour TV for the house, which is in sharp contrast to the dated feature phone she uses.

Rashmi believes it is vital for women to work even after having children, and she even wants her daughter to work to be self-sufficient. She is happy in her current job and likes that she has short working hours, though she wishes she could get paid a little more. She is currently working for 6 hours and is willing to work up to 8 hours with a salary expectation of INR 12,000. Rashmi may be open to working as a delivery agent at a last-mile delivery company because it will allow her to come home early and match or surpass her expected salary. She may also be interested in working at customers' houses as a health attendant because she believes taking care of the sick and elderly is akin to social service. She is willing to consider retail jobs at a mall or supermarket since it's a gender-inclusive workplace but, at the same time, is apprehensive of the long working hours. Even though she may not possess the skills to do these jobs, she is confident of learning them quickly with the right coaching.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

Segment A | Demographic statistics

Segment size	
% of potential talent pool	6.9%

Exposure indicators		
Read and speak basic English	↓	42%
Paid vocational training	↓	9%
Membership to women's collective	↑	17%
Active own bank account	↑	59%
Own mobile phone (smart)	↓	34%
Own mobile phone (feature)	↑	40%
Access to family mobile phone only		12%
No mobile		14%

Location		
Central	↑	24%
East	↓	11%
North	↓	14%
South	↑	27%
West	—	24%
Large cities (population 1M+)	↓	50%
Medium or small cities (population 100k – 1M)	↑	50%

Demographic

Age	
15-24	2%
25-34	12%
34-44	29%
>44	57%

Personal Education	
No education	21%
Class 1-8	56%
HSC/SSC	17%
Grad or above	6%

Religion	
Hindu	77%
Muslim	15%
Others	8%

Caste	
General	36%
Others	65%

Household Composition

Family size (Avg.)	↓	3.4
Household Type		
Joint	↓	26%
Nuclear	↑	74%
Gender of HH Head		
Female	↑	56%

Mother's education	
No education	80%
Class 1-8	17%
HSC/SSC	3%
Grad or above	0%

Children		
Have child		90%
Number of children(Avg.)	↑	2.9

Household affluence indicators

Total monthly expenditure		
Average (INR)	↓	8,800
Total monthly income		
Average (INR)	↓	10,500

NCCS	
A3	8%
B	28%
C	41%
D and E	24%

Assets	
Two wheeler	31%
Household ownership	53%

— Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

Segment A | Customer persona

Context and Setting

- 50% women live in large cities and 50% in medium or small cities
- 27% resides in South India and 24% each reside in Central and Western India
- Around 2/3rd women are part of relatively poorer households; 65% belong to NCCS group C1 or below
- 74% live in nuclear settings (above average) and have an average family size of 3.4 (below average)
- 59% have their own bank account and have used the account in the last 6 months (above average)
- 42% (below average) can speak and read basic English
- 14% (above average) are part of a women's collective (e.g., saving committee) and 64% of them live in urban centers
- Lower than average mobile ownership; 14% do not have access to a mobile phone
- Only 9% have paid for a vocational course (below average)

Employment preferences

- 22% women are willing to work in a 12 hour job (below average) and 72% in an 8 hours job (above average)
- 60% have a salary expectation between of 10k for an 8 hour job
- 27% women are willing to work post 7 pm and a little over 60% are comfortable with a job that starts at 9 am
- 57% are willing to do a job that is from an office (below average) and 25% are willing to be in the field for a job(below average)
- 54% are willing to work in a factory (above average)
- 35% are willing to do a role that requires them to sell (below average)
  - 83% women (above average) will leave their job if their salary does not increase annually
  - 33% (same as average) are interested in entrepreneurship over jobs because they believe they can work from home and be their own boss
    - Women in this segment prefer flexibility in job timings[1]

Mental Model

Gender role

- 89% women believe it is important for women to work to be self-sufficient. Only 15% of them believe that women should only be concerned with household work and not be concerned with careers
- Almost all women want their daughters to work, even if they have not

Child care

- 93% do not want to send their child to a paid day care and top 2 reasons are that family/friends can help with childcare and unaffordability
- 94% believe that women should work outside the house even after a child and 57% of those are willing even with child below 6 years old

Exposure and autonomy

- Most women have very high autonomy, are very high on self efficacy (i.e. have a strong sense of belief in their own abilities)
  - E.g., 93% women are involved in household decisions related to purchase of high ticket items like TV, cycle etc.

Attitudes towards work

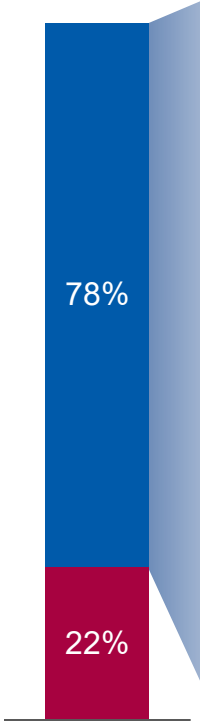
- 92% of those seeking jobs want to work because they will get into financial trouble if they do not and 50% want to because they believe others may think lesser of them if they do not work
- 88% of those currently working in jobs believe they will get in to financial trouble if they do not work
- 36% of women who are not working currently in a job want to work in the future

Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis; 1. Analysis of urban focus group discussions

© FSG

Segment A | Current employment profile

Most women are working or have worked in the past in low-paying jobs and are dissatisfied with salaries



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]

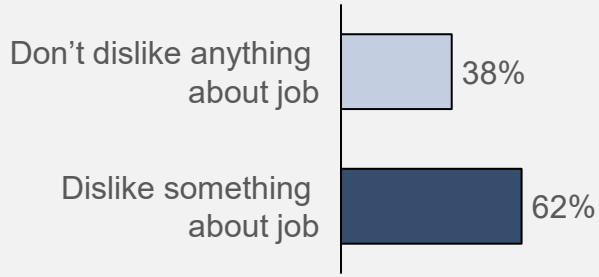
Avg. monthly salary

INR 6,300

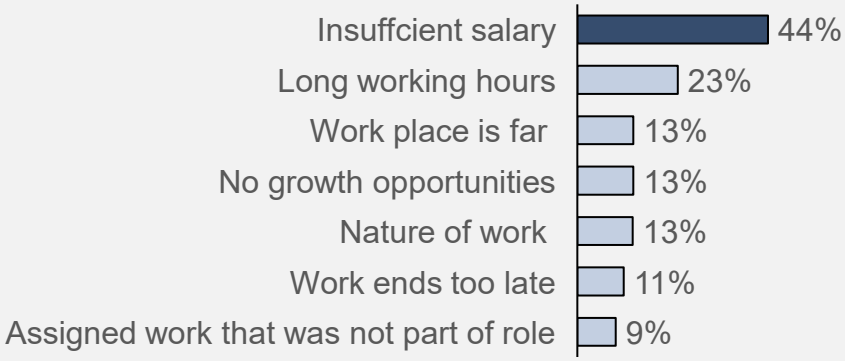
Avg. working hours per day

6.6 hours

Experience with current or past job



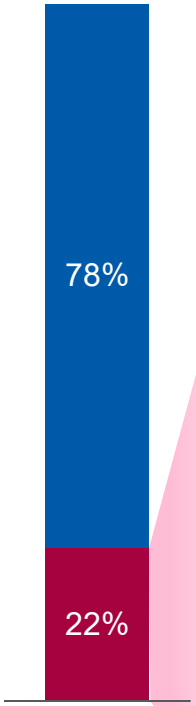
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

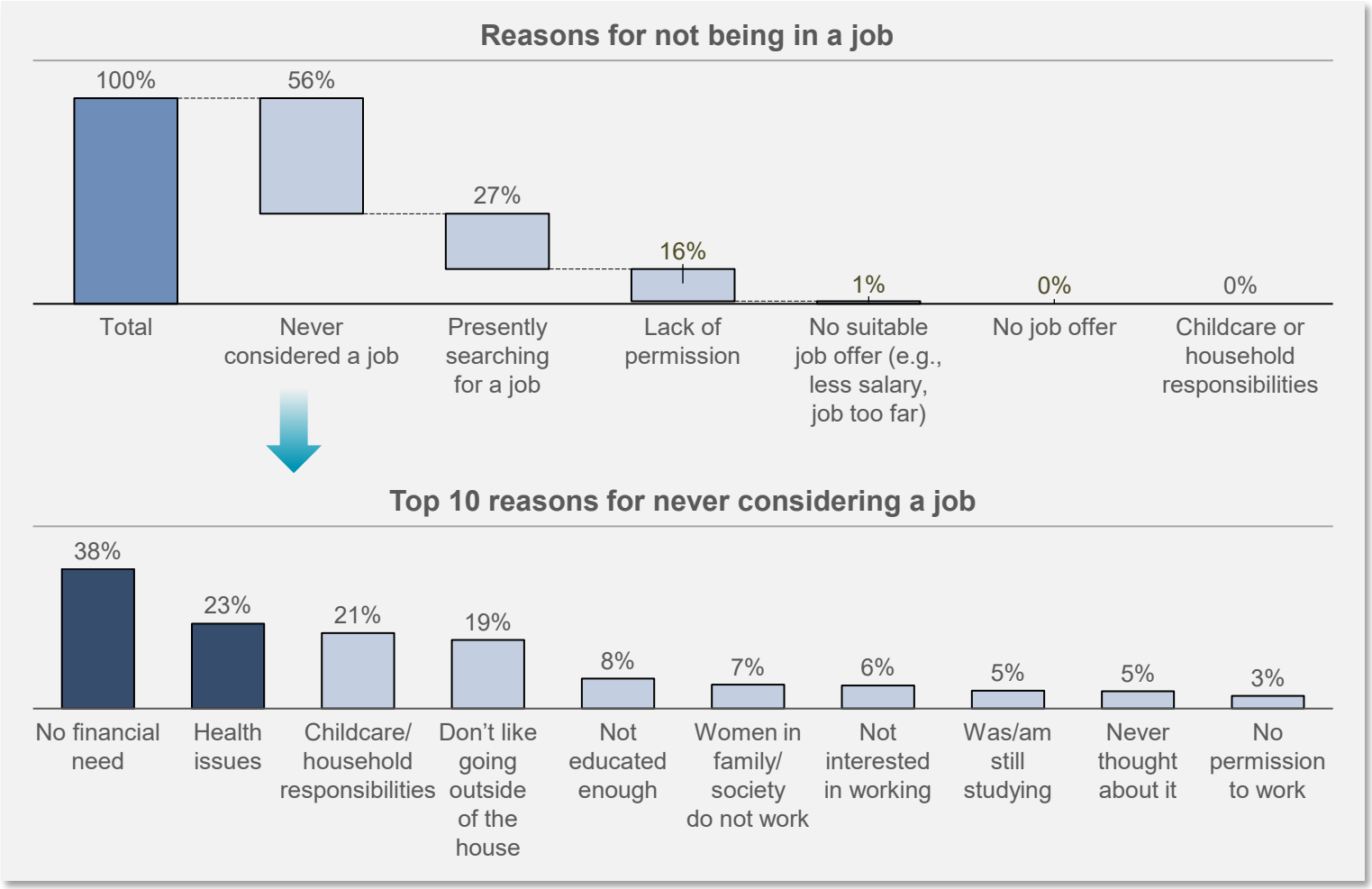
Segment A | Current employment profile

12% of all women in this segment have never considered a job for various reasons with top two being no financial need and health issues



Working or has worked

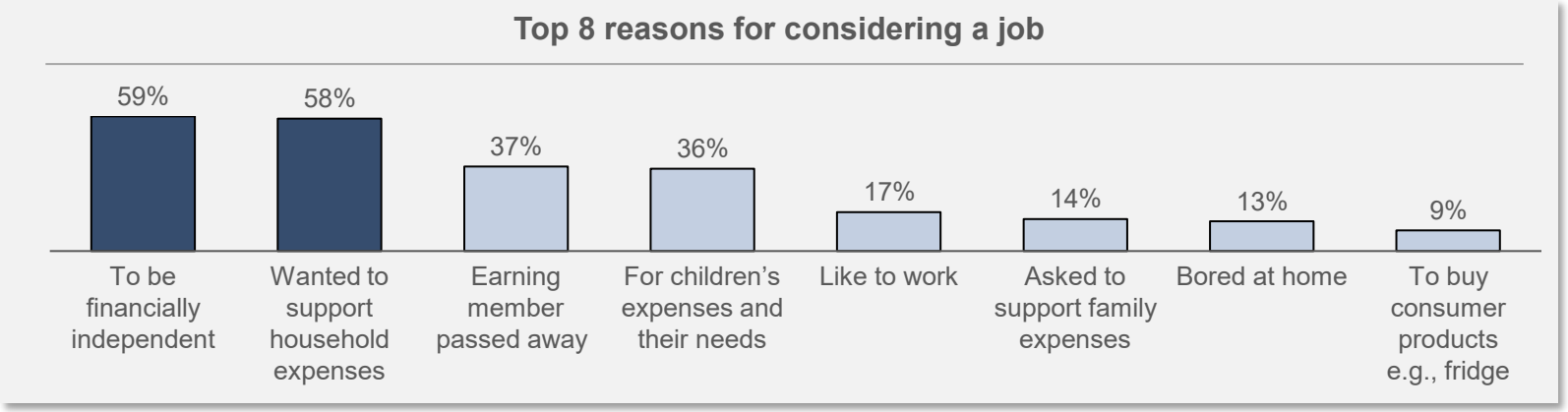
Has never worked

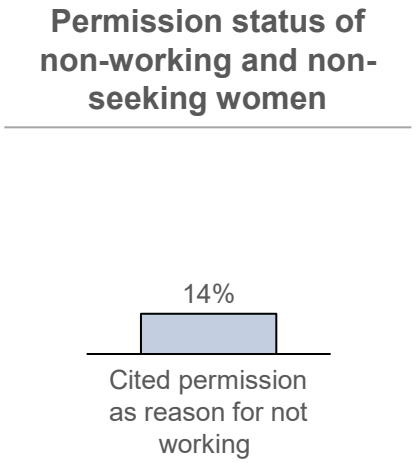


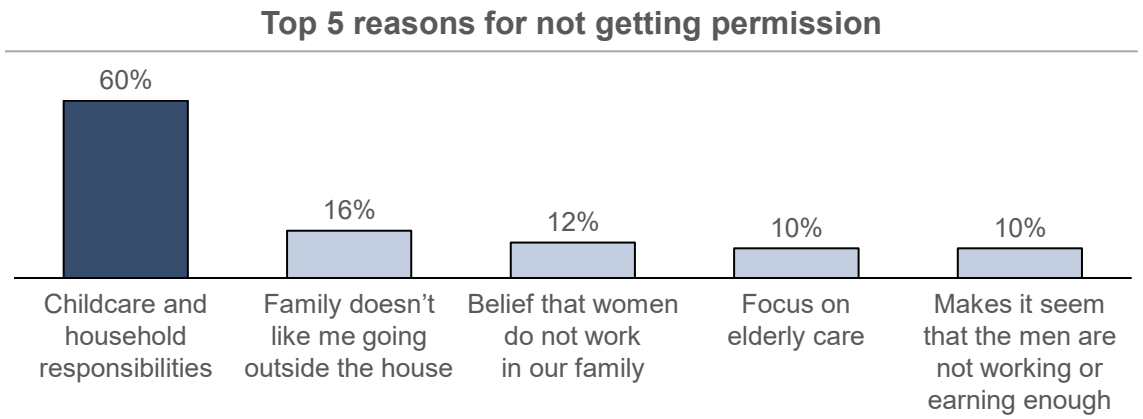
Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

Segment A | Employment journey (1/5)

Most women work/want to work to be financial independent and earn money to run the household







Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

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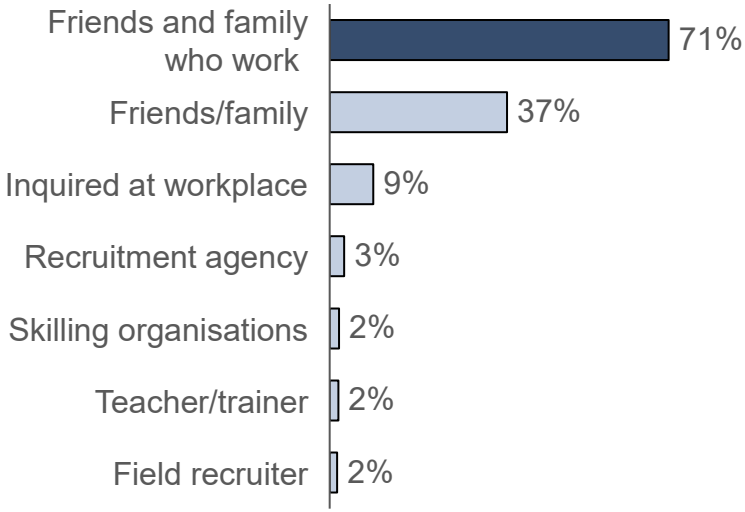
Segment A | Employment journey (2/5)

Women most commonly use working friends and family to search for employment opportunities and none of them have ever used/considered the internet for their employment search

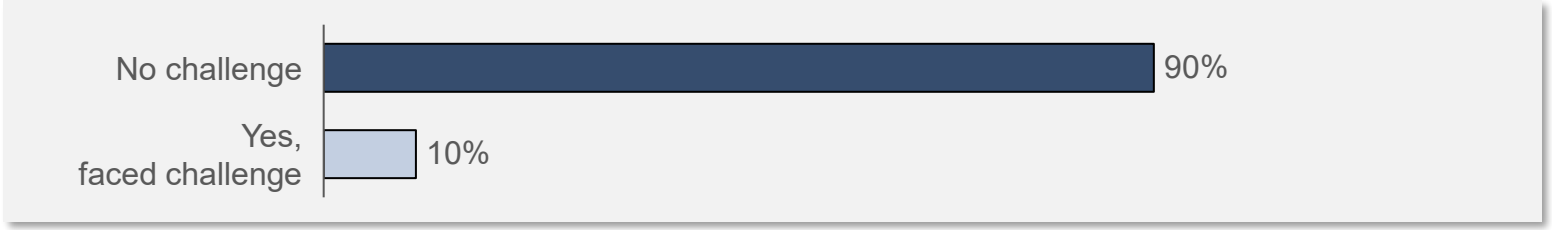
Channels used to search for a job



Attitudes towards online job search

- No one has used/considered using the internet to search for a job
- Only 14% are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, Naukri
- 63% will use internet in the future
- 37% will not use internet in future and the top reasons are that they do not know how to use website or do not have internet

Challenges faced while searching for a job

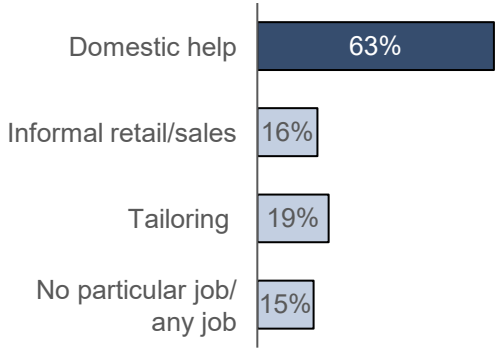


Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

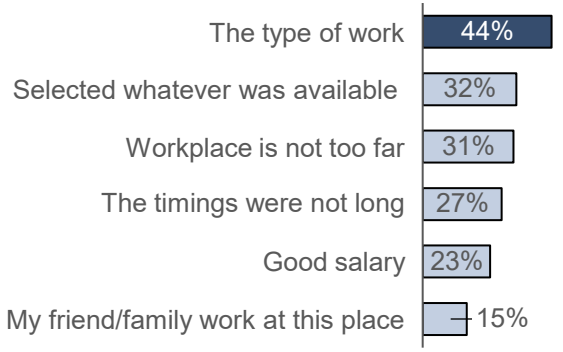
Segment A | Employment journey (3/5)

Almost two third of the women considered domestic worker jobs and 42% of the women are reluctant to work at a male dominated work place

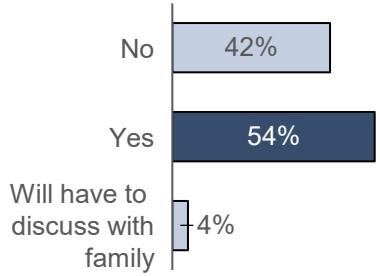
Top 4 types of jobs considered



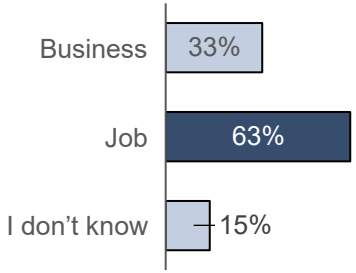
Main features while looking for a job



Willingness to work at a 90% male workplace



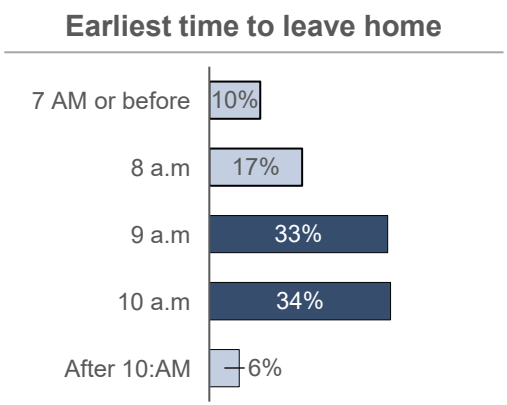
Job vs business

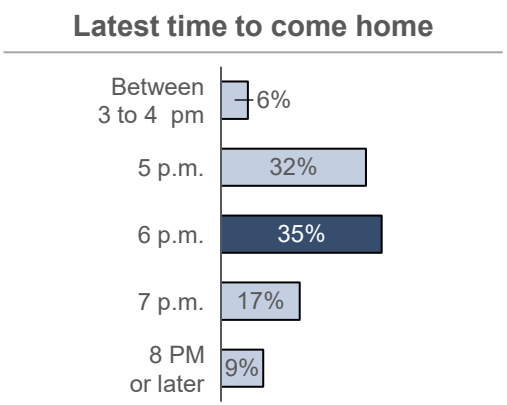


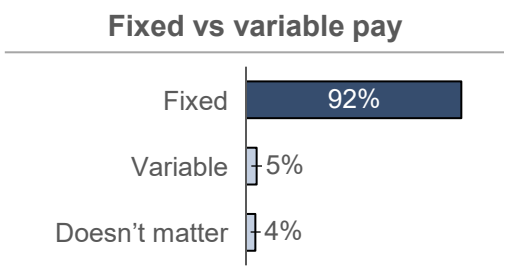
Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

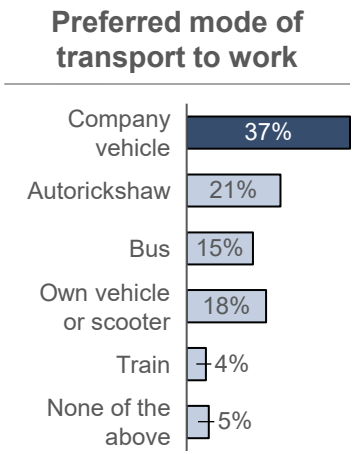
Segment A | Employment journey (4/5)

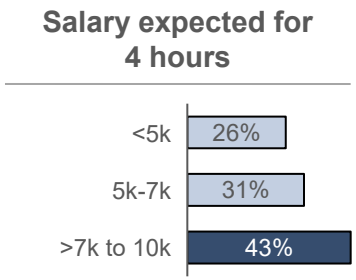
55% women have a salary expectation of 10k or less for a 8 hour job and 26% women are comfortable to come back home by 7 pm or later

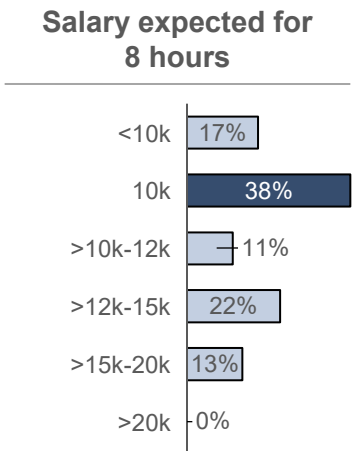


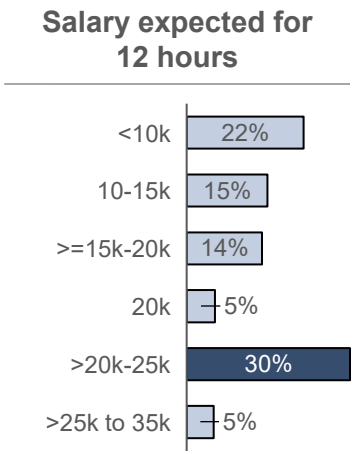










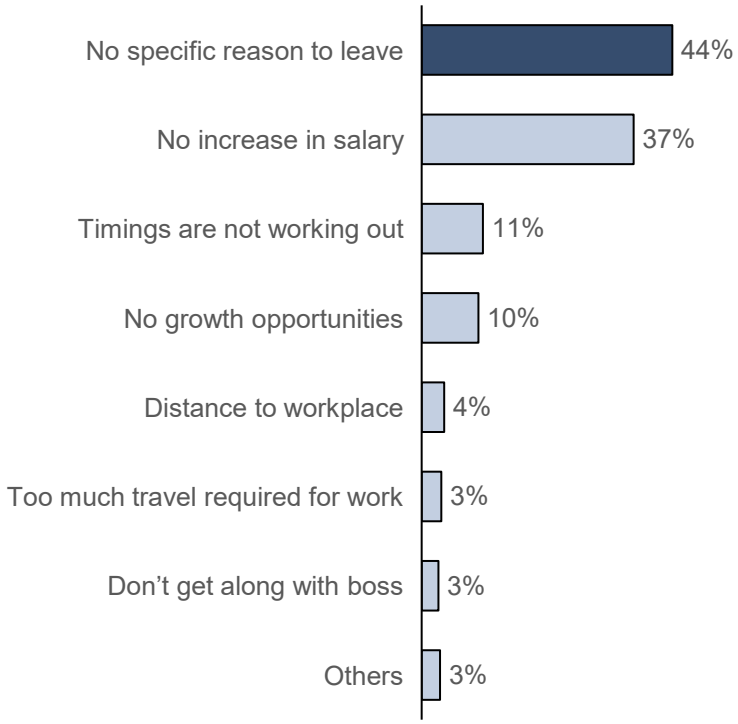


Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

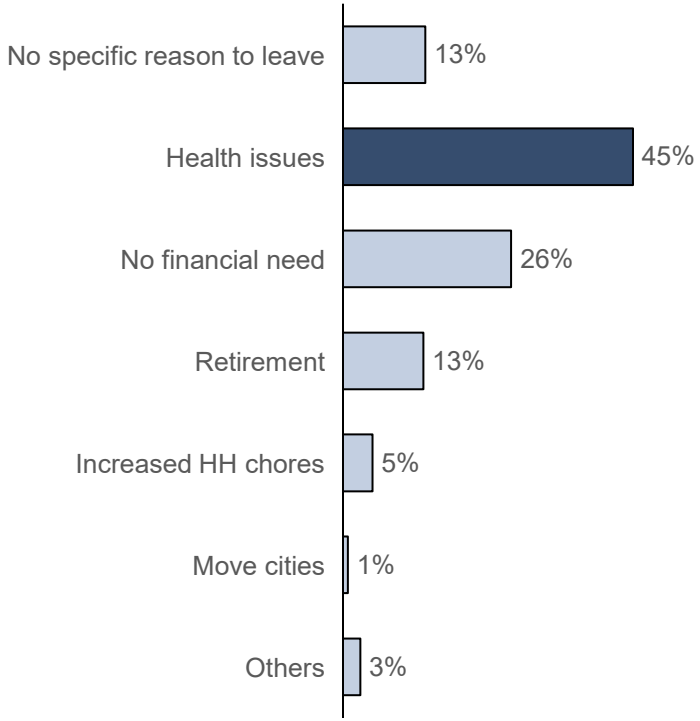
Segment A | Employment journey (5/5)

Many women say there is no specific reason for leaving their current job. Additionally, most women will not leave the workforce or stop searching for a job even if there is no financial need.

Potential reasons for leaving job



Potential reasons for leaving workforce

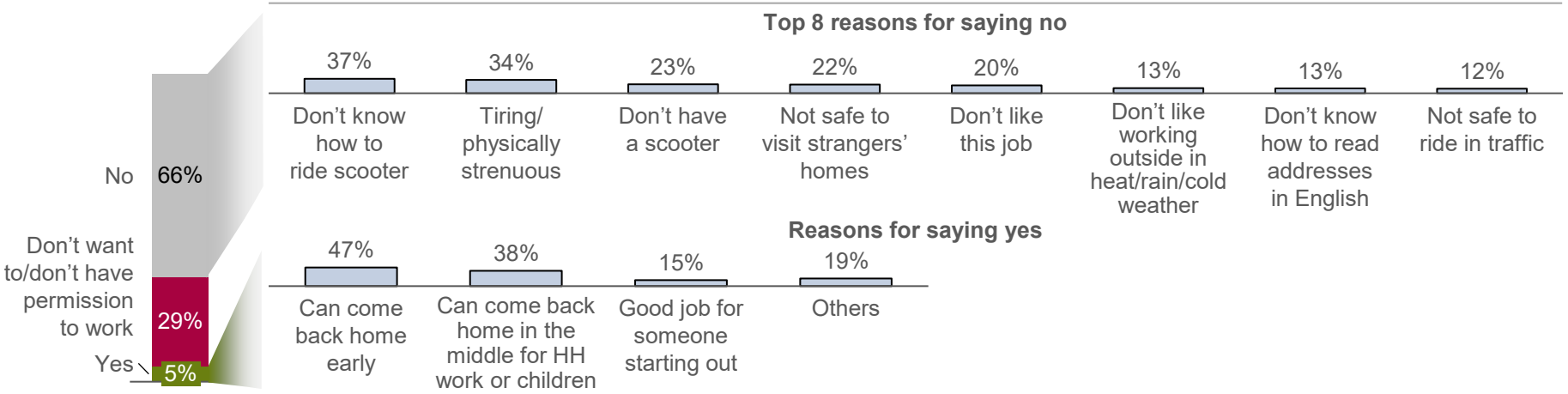


Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

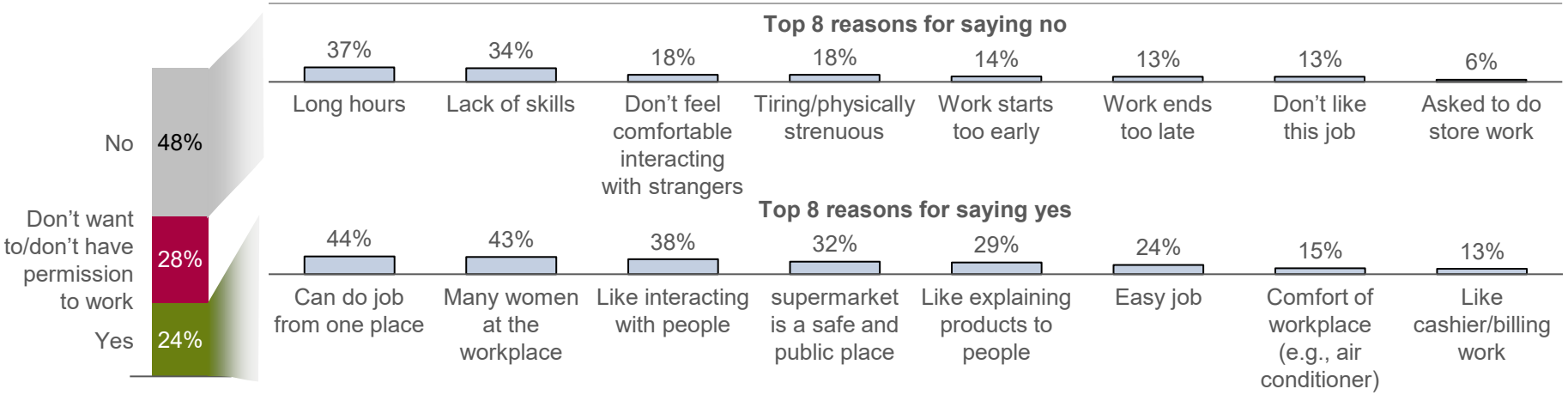
Segment A | Willingness to do specific job roles[1] (1/3)

Almost no one wants to do delivery agent role because they lack the skill or find it physically strenuous. Many women want to do retail because it can be done from one place

Willingness to do delivery agent job



Willingness to do formal retail job

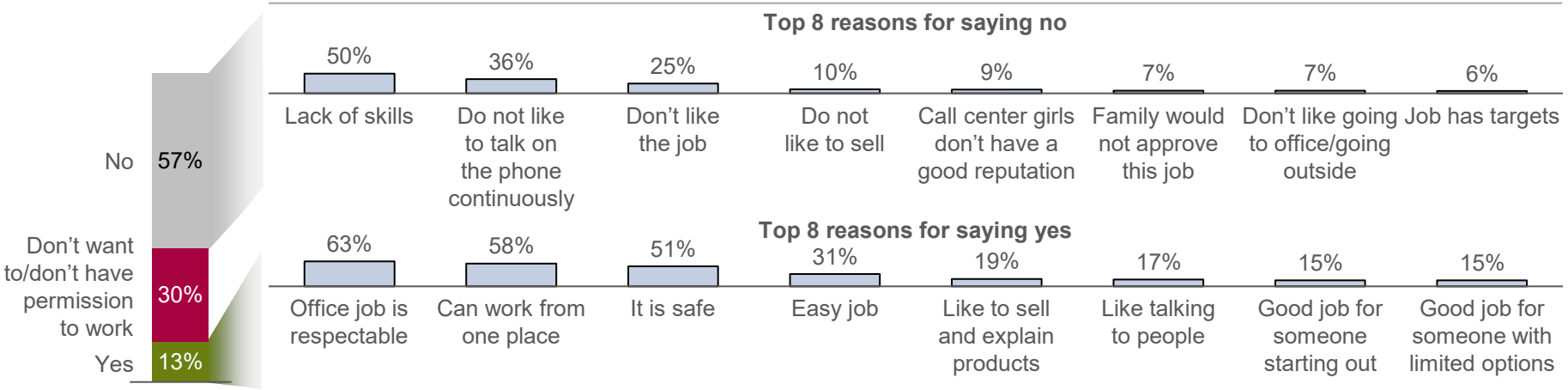


Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

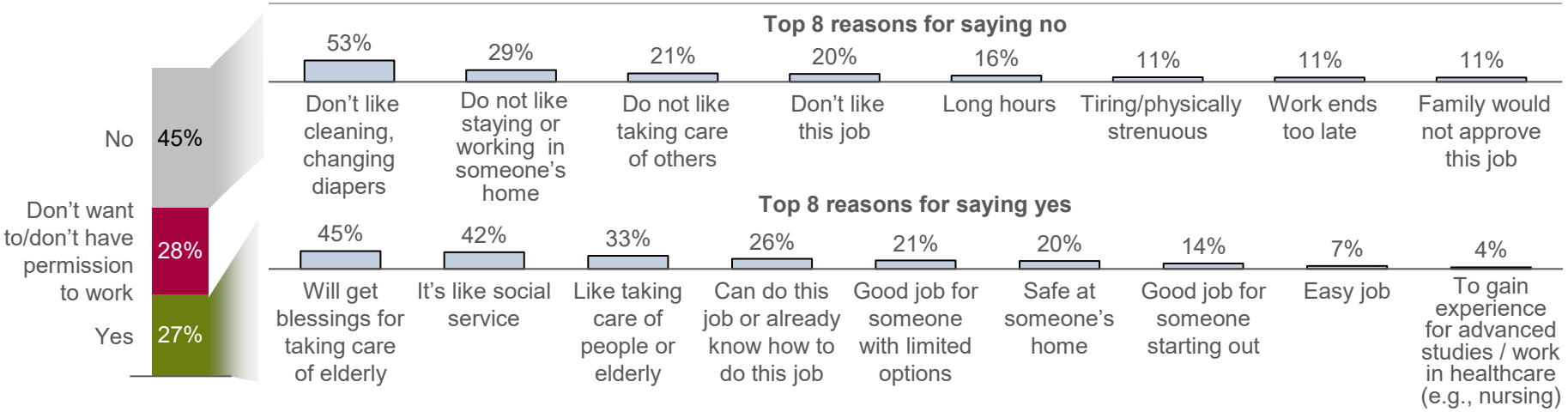
Segment A | Willingness to do specific job roles[1] (2/3)

Most women do not want to tele-calling because they think they lack the skills. Additionally, many want to do health attendant job because it is akin to social work

Willingness to do Tele-calling



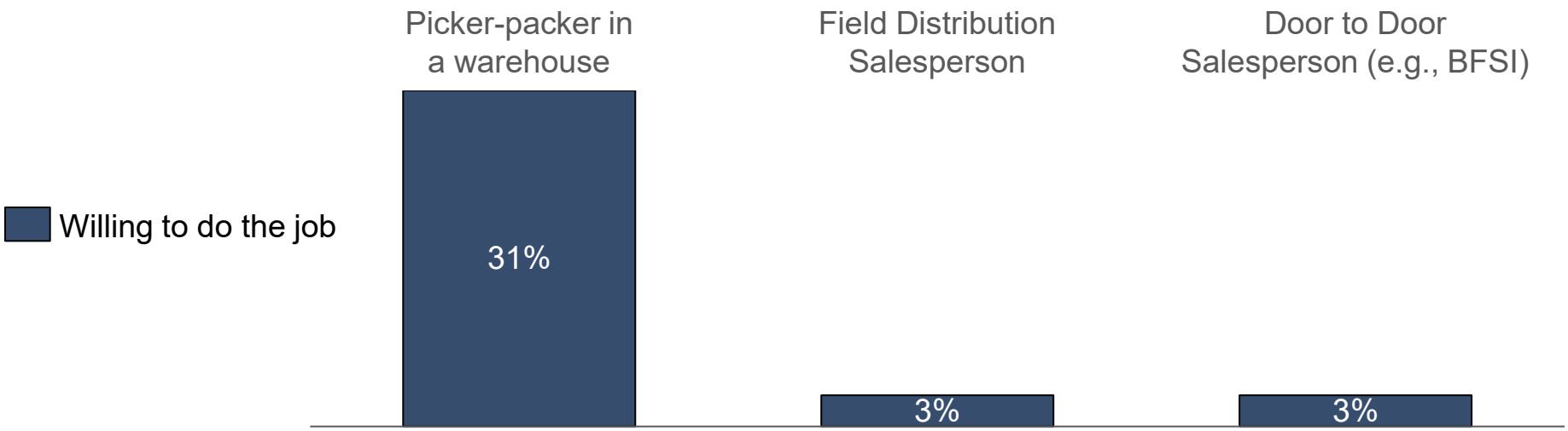
Willingness to do health attendant job



Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

Segment A | Willingness to do specific job roles (3/3)

31% women are willing to perform all tasks associated with working in a warehouse as a picker-packer; however, very few women are willing to do the tasks associated with a field salesperson

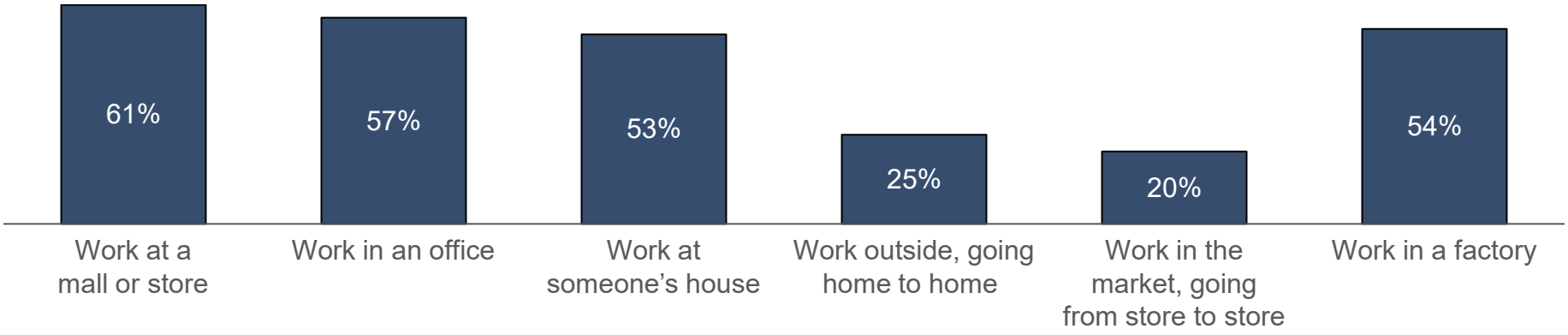


Yes indicates willingness to:	Picker-packer in a warehouse	Field Distribution Salesperson	Door to Door Salesperson (e.g., BFSI)
	Work in a factory	Work in the market going shop to shop	Work in the field going house to house
	+	+	+
	Work for 8 hours or more	Work for 8 hours or more	Work for 8 hours or more
	+	+	+
	Assembling and packaging	Ride a two wheeler	Ride a two wheeler
		+	+
		Sell to a customer in person	Sell to a customer in person

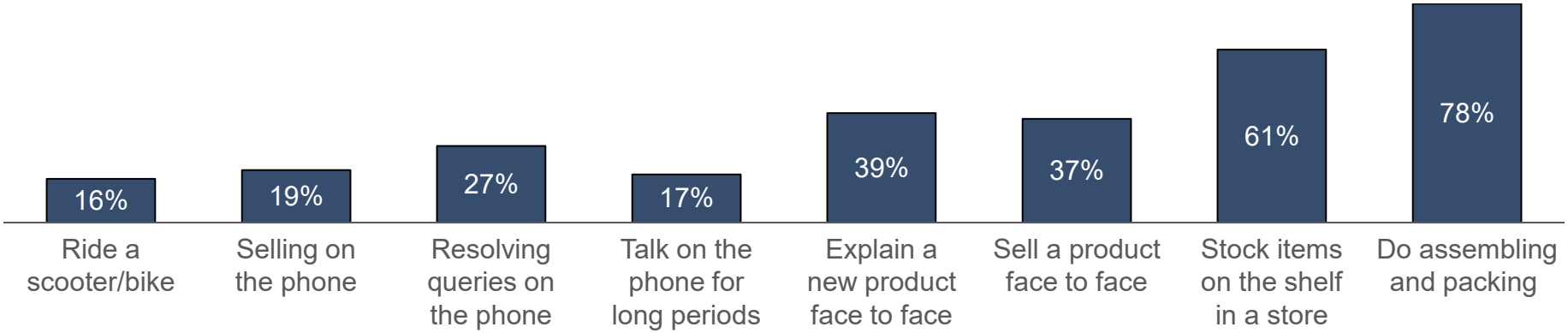
Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

Segment A | Workplace and function preferences

Willingness to work at a particular place of work

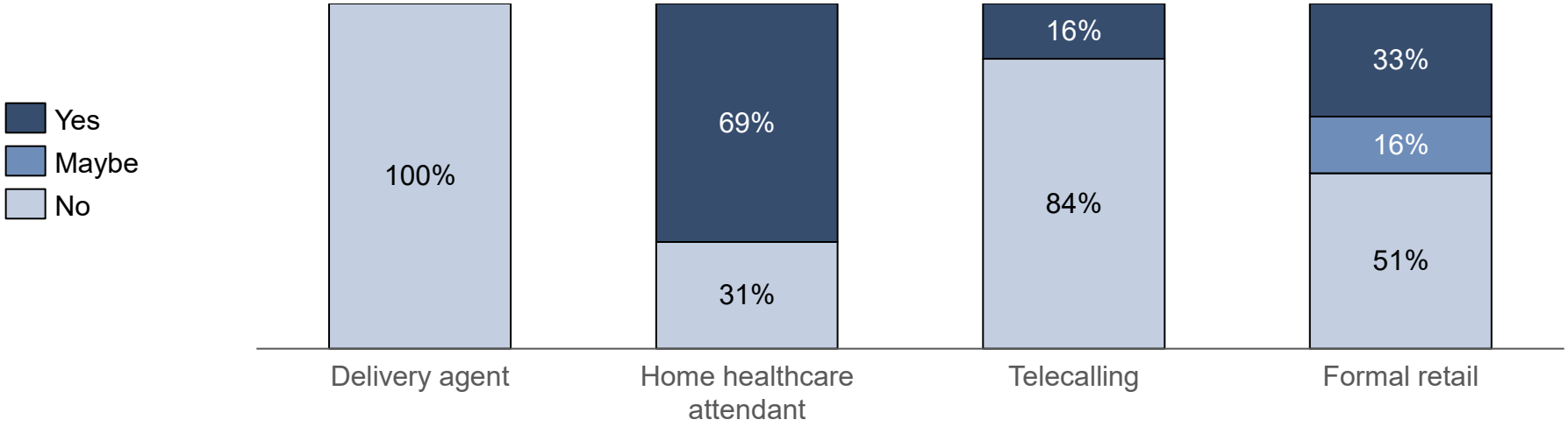


Willingness to perform particular task at work



Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

Segment A | Permission from key decision makers



Top reasons for saying no:

- This is a job for men
- Tiring and physically strenuous
- She doesn't know how to ride a two-wheeler

- Don't like type of work
- Not safe for her to work in someone's home
- Long hours

- She doesn't have the skills

- She won't feel comfortable interacting with strangers
- Tiring job because she has to stand all day
- She is overqualified for this job

Source: Profile interviews (n=418), Main interviews (n=161), FSG analysis

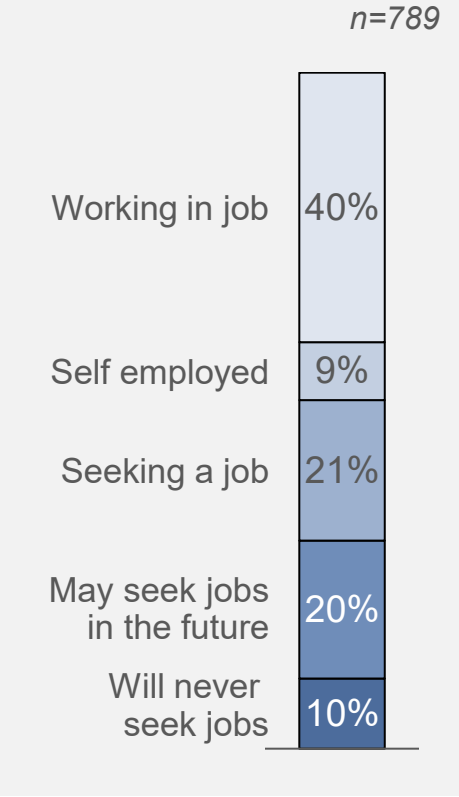
Segment Profiles | Segment B

Segment B has higher propensity to do a job…let's understand the women in this group in more detail

Who is Segment B?... 10th incomplete, poorer, working culture

Education	**Low**	Medium	High	Are illiterate or have completed education until class 8th or below
Marital Status	**Single**	**Married**	Widowed/ Separated	Are either single or married
Child	**No child**	Child < 6 years	**Child > 6 years**	Either have no child or have children 6 years or older
Ownership of Two-wheeler or Washing Machine	**No**	Yes		Live in households that neither have a two wheeler nor a washing machine
Female working culture	None	**Medium**	Strong	Have at least a working female friend or family member

Employment status[1] of Segment B



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

Segment B | Customer profile story

Sarita lives in Mumbai, Maharashtra, with her husband and two daughters, aged 21 and 22. She is 44 years old and has worked as a cook at the same home for several years.

She has only studied until grade 7 and had to drop out of school to help her parents with household chores. Sarita and her husband earn an average of INR 11,400 per month and can only save approximately INR 1,400 per month after paying for all essential items. They live in the house that her father-in-law owned. Even though Sarita and her husband work hard they have not been able to significantly improve their lifestyle and do not own several essential household items e.g., refrigerator, two-wheeler, and washing machine.

Sarita does not have a bank account and uses her husband's account to receive her salary. She also uses her husband's mobile phone to speak with her family from the village. Sarita consults her husband on many household-related decisions and usually abides by his opinion even if she disagrees. Sarita has forged friendships with other women she has met at her workplace and has some distant family members who work as janitorial staff at a manufacturing plant.

Even though Sarita believes it is essential for women to work to be self-sufficient, she would prioritize household work and childcare over business and careers if given a choice. Sarita's primary motivation to work is only to support her household expenditure since her husband's salary is insufficient. Sarita has been unhappy with her salary and plans to change her job if her employer does not revise her salary. However, she is unsure whether she will find anything because she had tried switching jobs a few years ago but could not figure out how to find non-cleaning and cooking roles. When she looks for her next job, the two criteria she will prioritize are work timings and the salary. Sarita is open to working in warehousing roles and as a home health care attendant because she feels she only possesses the skill to do these jobs and is unwilling to do Tele-calling and delivery agent job because she feels she lacks the skill or requisite assets (e.g., two-wheeler, cycle, smartphone) to perform either of them.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

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Segment B | Demographic statistics

Segment size	
% of potential talent pool	13%

Exposure indicators		
Read and speak basic English	↓	18%
Paid vocational training	↓	11%
Membership to women's collective	—	15%
Active own bank account	↓	42%
Own mobile phone (smart)	↓	29%
Own mobile (feature)	↑	34%
Access to family mobile phone only		20%
No mobile		17%

Location		
Central	↓	17%
East	↑	22%
North	↓	17%
South	↓	16%
West	↑	28%
Large cities (population 1M+)	↑	57%
Medium or small cities (population 100k – 1M)	↓	43%

Demographic

Age	
15-24	11%
25-34	25%
34-44	34%
>44	30%

Religion	
Hindu	80%
Muslim	14%
Others	6%

Caste	
General	30%
Others	70%

Marital Status	
Single	12%
Married	88%

Household Composition

Family size (Avg.)	↓	4.4
Household Type		
Joint	↓	24%
Nuclear	↑	76%
Gender of HH Head		
Female	↑	17%

Mother's education	
No education	71%
Class 1-8	13%
HSC/SSC	2%
Grad or above	0%

Children		
Have child		82%
Number of children(Avg.)	↓	2.4

Household affluence indicators

Total monthly expenditure		
Average (INR)	↓	10,400
Total monthly income		
Average (INR)	↓	12,100

NCCS	
A3	0%
B	9%
C	56%
D and E	35%

Assets	
Two wheeler	0%
Household ownership	42%

— Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

Segment B | Customer persona

Context and Setting

- 57% women live in large cities, and 43% in medium or small cities
- 50% reside either in the Western or Eastern region
- Almost all women are part of relatively poorer households; 91% belong to NCCS group C1 or below
- 76% live in nuclear settings and have an average family size of 4.4
- 45% have their own bank account and have used the account in the last 6 months
- Only a small proportion (18%) can speak and read basic English
- Membership to women's collective (e.g., saving committee, milk cooperative) is very low; Only 15% are part of one with 62% of them residing in urban centers
- A higher than average percentage of women, 18%, do not have access to a mobile phone
- Almost 11% have paid for a vocational course (below average)

Employment preferences

- 32% are willing to do a 12 hour job and 65% women are willing to do an 8 hours job
- 70% have a salary expectation of INR 10-15K for an 8 hour job
- 26% women (above population average) are comfortable coming back home post 7 pm
- 76% are willing to do a job that is from an office but only 36% are willing to be in the field for a job (above average)
- 66% women are willing to work in a factory (above average)
- 39% are willing to do a role that requires them to sell (below average)
  - 85%, above population average, will leave their job if their salary does not increase annually
  - 30% (same as population average) are interested in entrepreneurship over jobs because it has higher earning potential; the other 70% believe business is riskier

Mental Model

Gender role

- 88% women believe it is important for women to work to be self-sufficient, however, 33% of them also believe that women should be concerned with household work and children instead of careers
- 49% of women believe that they should obey their husband even if they disagree with them
- Almost all women want their daughters to work, even if they have not

Child care

- 93% do not want to send their child to a paid day care and top two reasons are because they think is unsafe and because family/friends can help with childcare
- 88% believe that women should work outside the house even after a child, 58% of them think women should work with a child 5 years or less

Exposure and autonomy

- Most women have very high autonomy, are very high on self efficacy (i.e. have a strong sense of belief in their own abilities)
  - E.g., 76% women can purchase clothes for self or children without seeking anyone's permission; 54% of the women can go alone outside of the house to meet friends

Attitudes towards work

- 46% women work because they believe others may think lesser of them if they do not
- 81% women work because they enjoy working and around 82% believe they will get in to financial trouble if they do not work
- 73% of women who are not working currently, want to work in the future
- Almost nobody is willing to migrate within the state for work

Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

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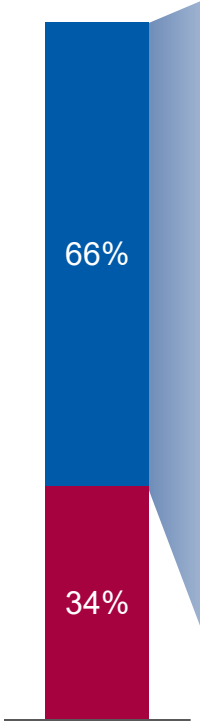
Segment B | Current employment profile

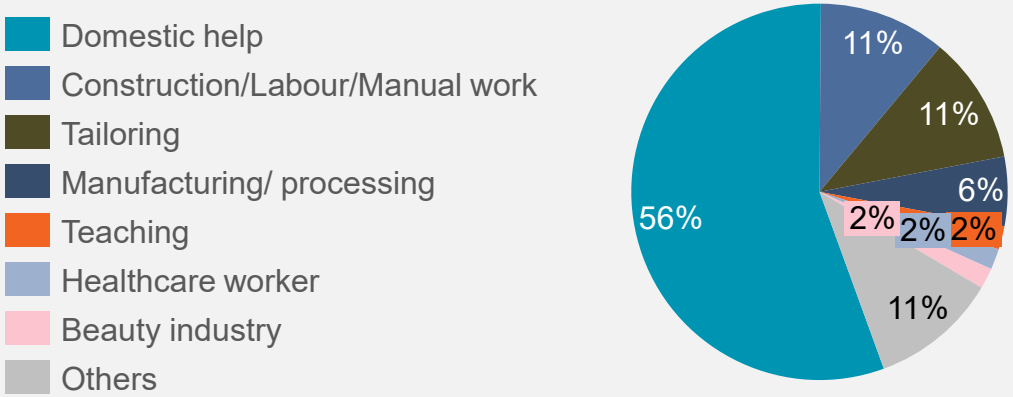
Women are in low-paying jobs and are dissatisfied with salaries and growth opportunities



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



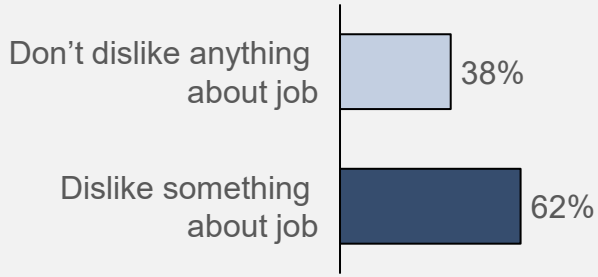
Avg. monthly salary

INR 4,400

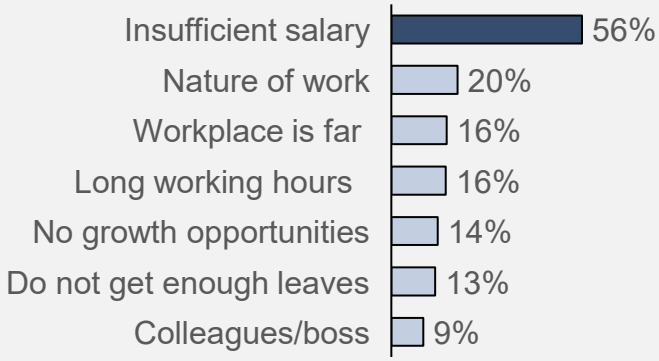
Avg. working hours per day

5 hours

Experience with current or past job



Top 7 Reasons for disliking current or past job



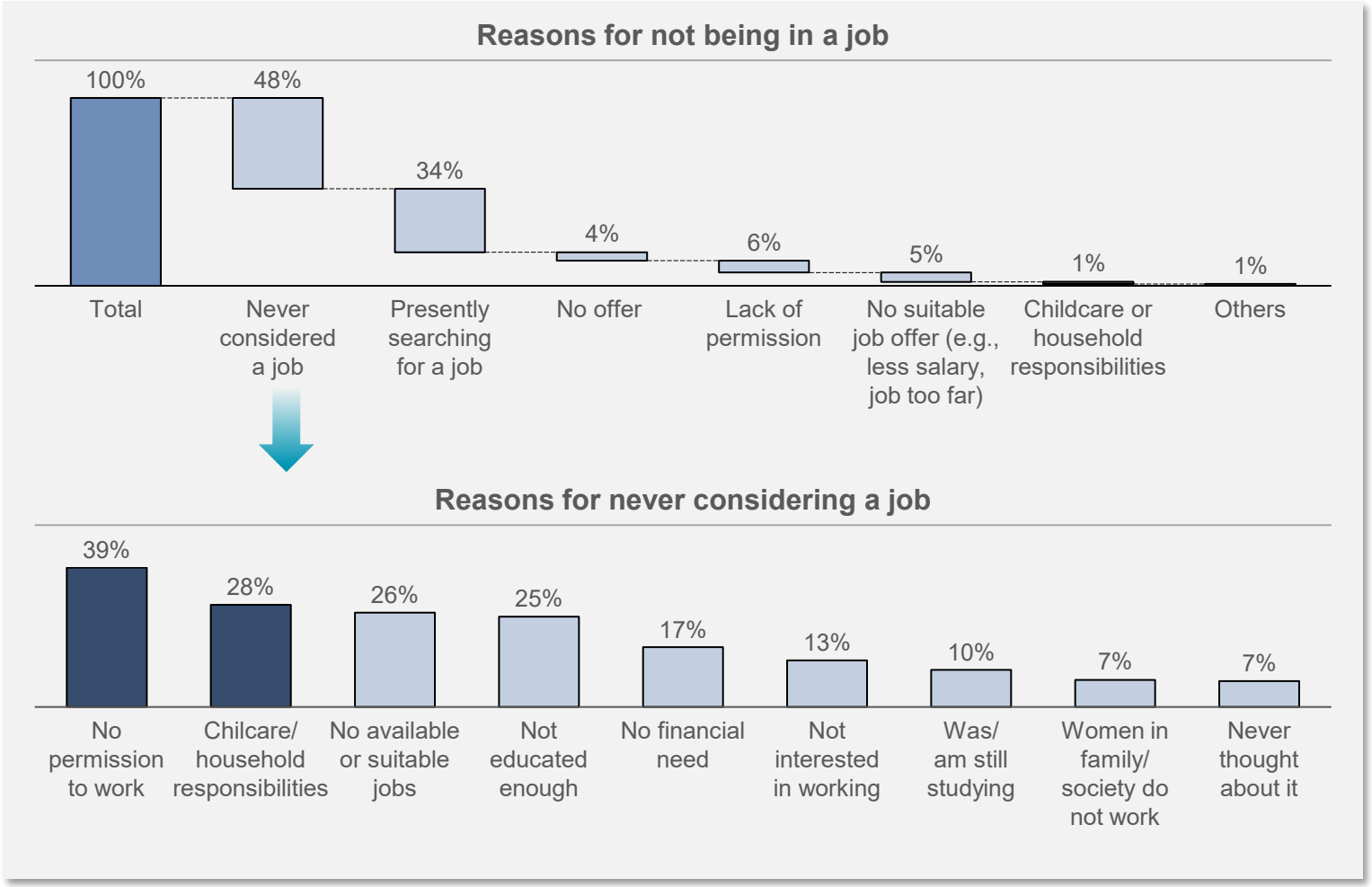
Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

Segment B | Current employment profile

16% of all women in this segment have never considered a job for various reasons with top two being no permission to work and childcare/household responsibilities

Working or has worked

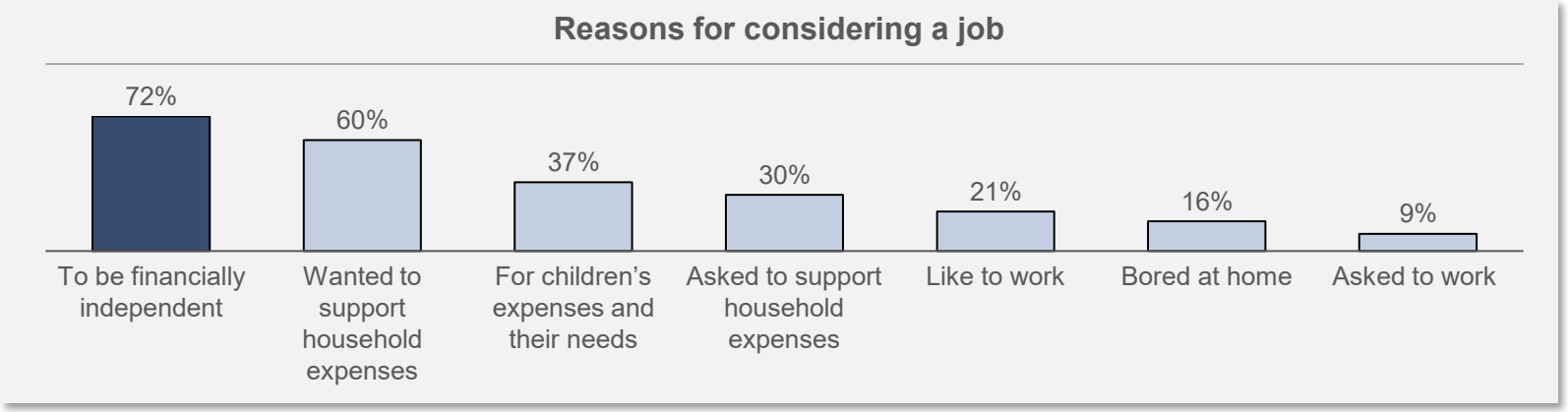
Has never worked

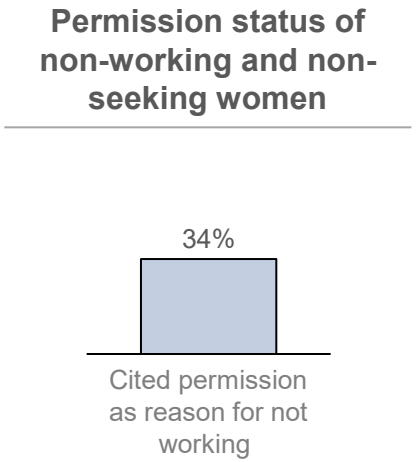


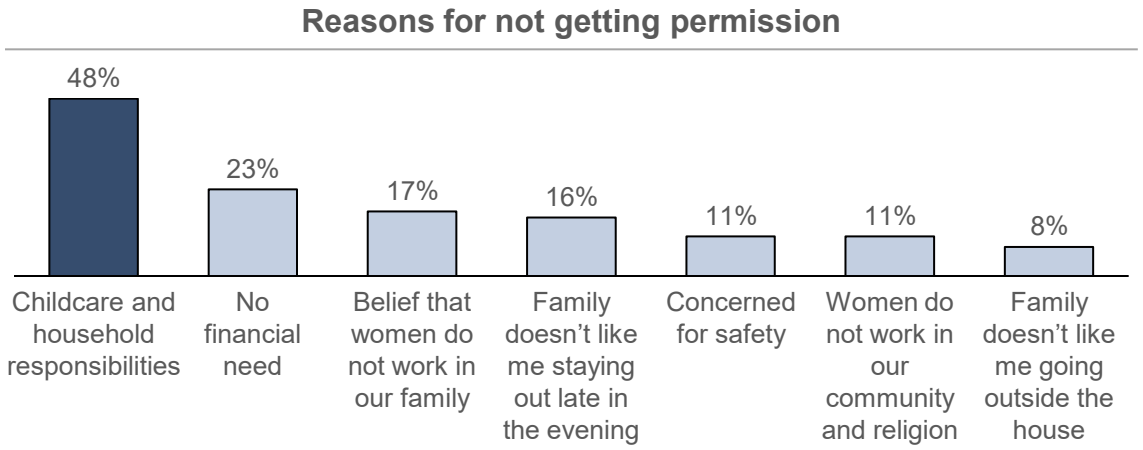
Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

Segment B | Employment journey (1/5)

Most women wanted to work either because they wanted to be financially independent or help out with household expenses







Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

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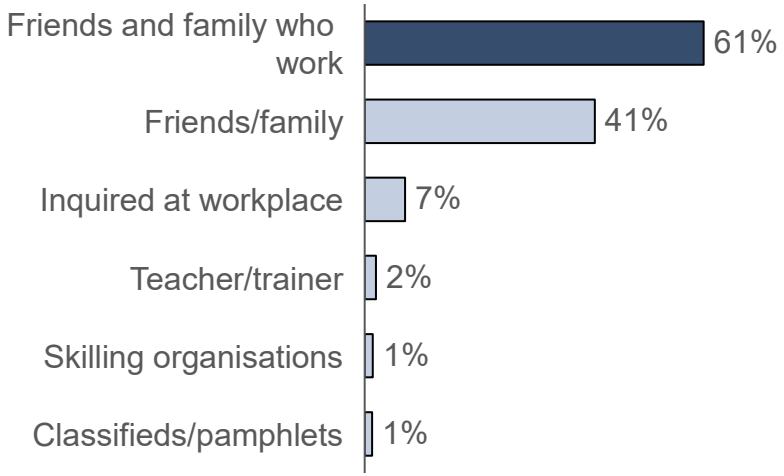
Segment B | Employment journey (2/5)

Women most commonly use friends and family who work to search for employment and no one has used/considered internet for employment search

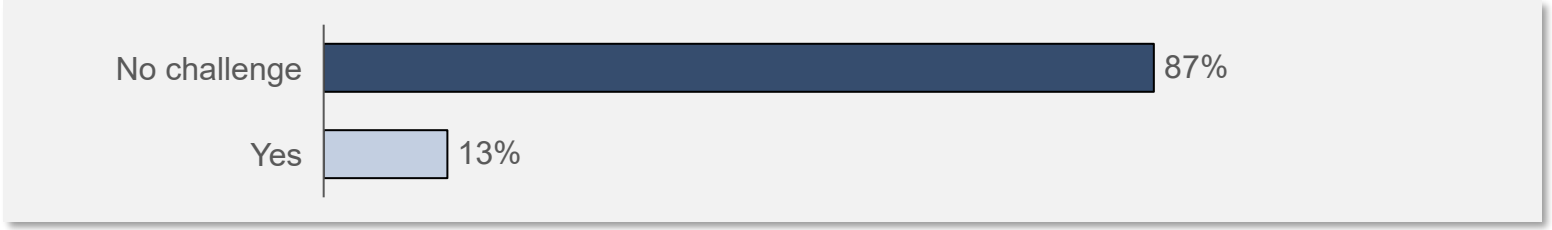
Channels used to search for a job



Attitudes towards online job search

- No one has used/considered using the internet to search for a job
- 7% are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, Naukri
- 64% will use internet in the future
- 36% will not use internet in future and top reasons are not knowing how to use job search website or lack of internet access

Challenges faced while searching for a job

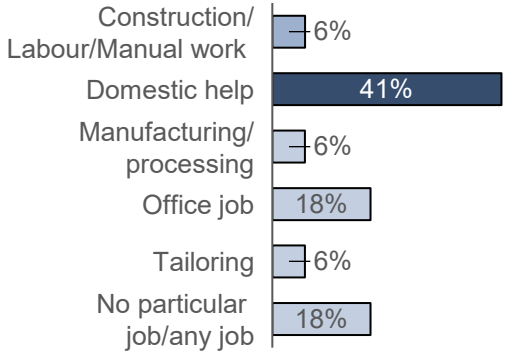


Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

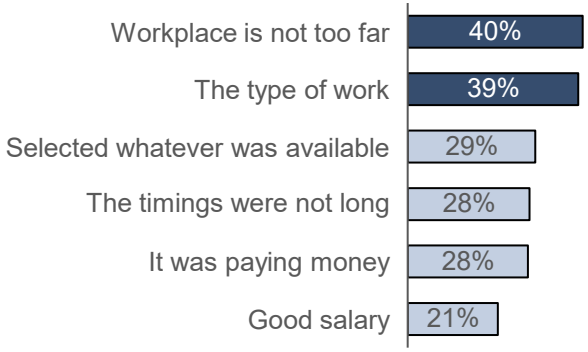
Segment B | Employment journey (3/5)

Most women considered domestic work jobs and a short distance to workplace is the top feature women look for while searching for a job

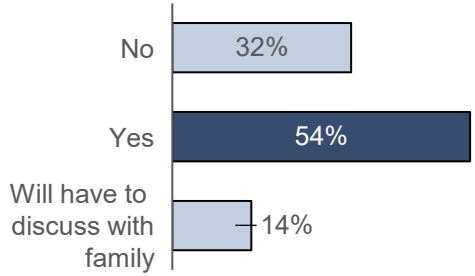
Top 5 types of jobs considered



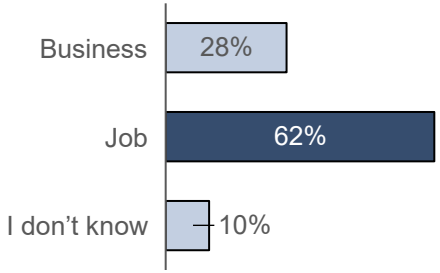
Main features while looking for a job



Willingness to work at a 90% male workplace



Job vs business

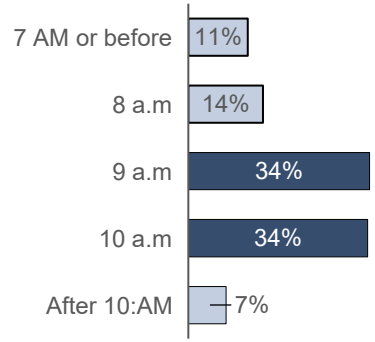


Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

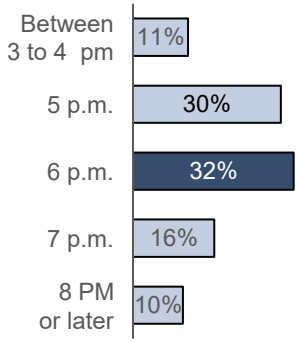
Segment B | Employment journey (4/5)

48% women have a salary expectation of 10k -12k for an 8 hour job and 26% women are comfortable to come back home by 7 pm or later

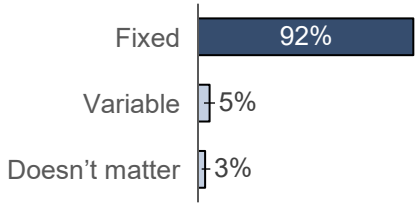
Earliest time to leave home



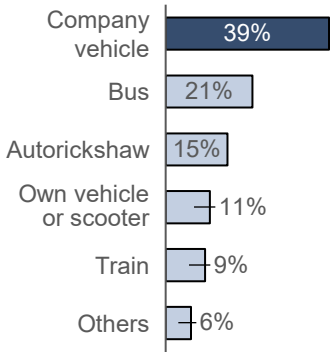
Latest time to come home



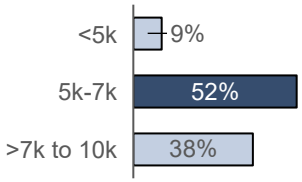
Fixed vs variable pay



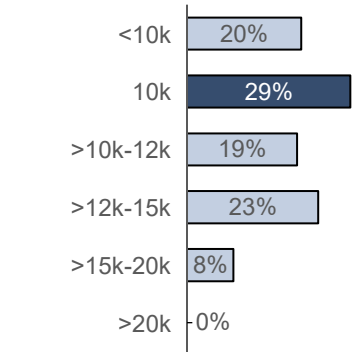
Preferred mode of transport to work



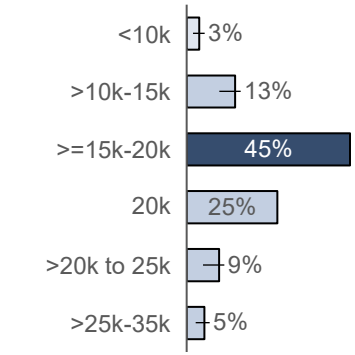
Salary expected for 4 hours



Salary expected for 8 hours



Salary expected for 12 hours

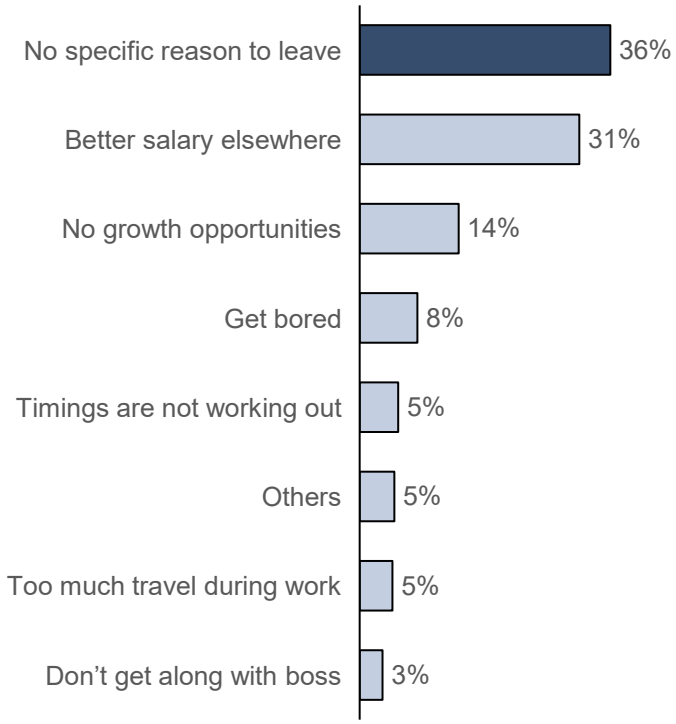


Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

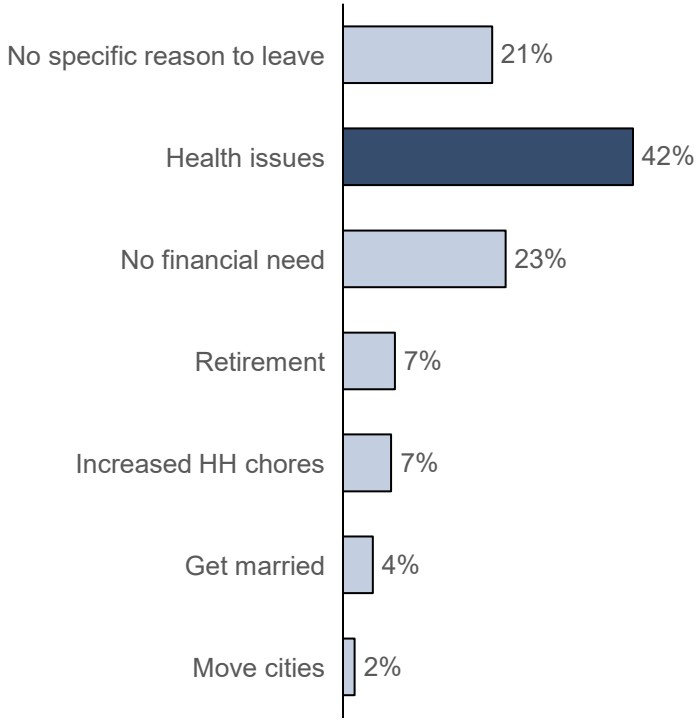
Segment B | Employment journey (5/5)

Only 23% women will stop working or searching for a job if there is no financial need. Additionally, better salary elsewhere is the top reason for leaving current job

Potential reasons for leaving job



Potential reasons for leaving workforce

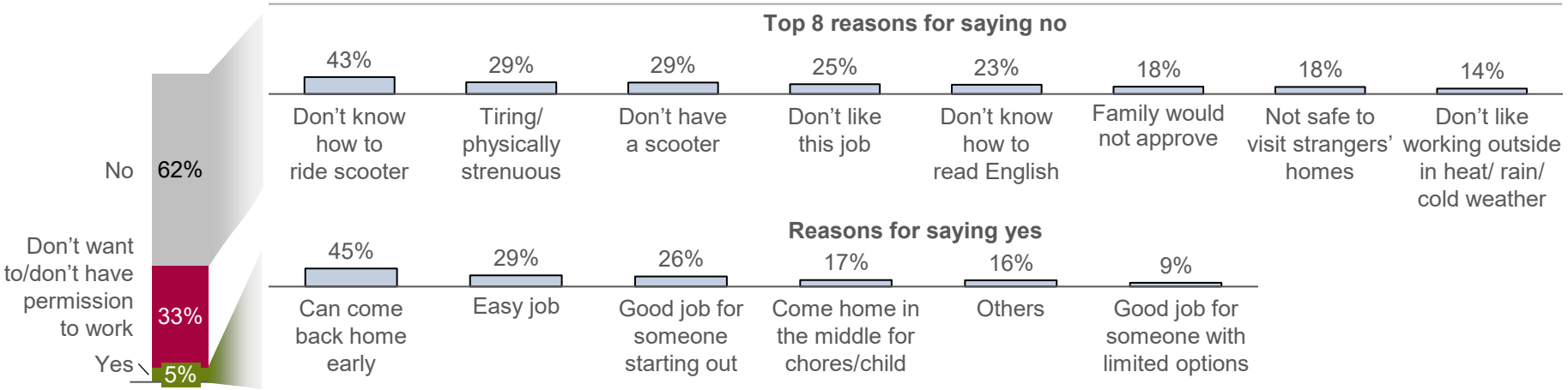


Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

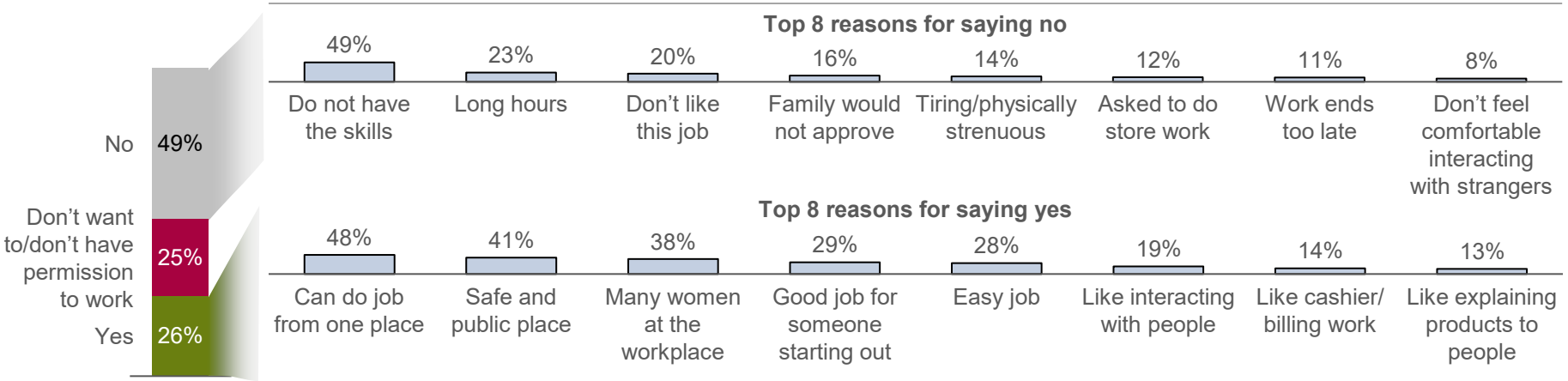
Segment B | Willingness to do specific job roles[1] (1/3)

Most women don't want to do delivery agent job because they find it tiring or don't know how to ride a scooter. However, 26% women want to do retail because it can be done from one place

Willingness to do delivery agent job



Willingness to do formal retail job

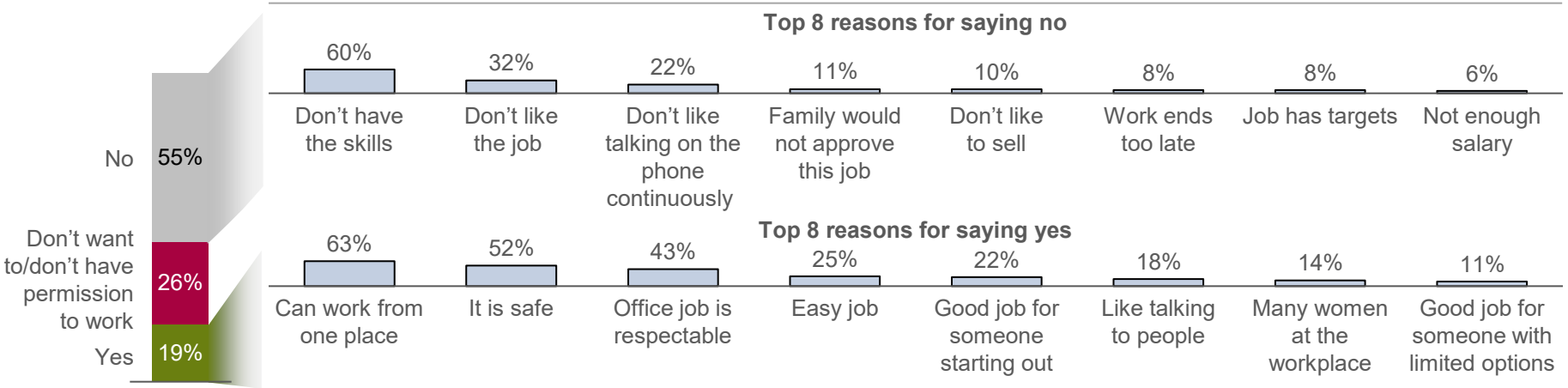


Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

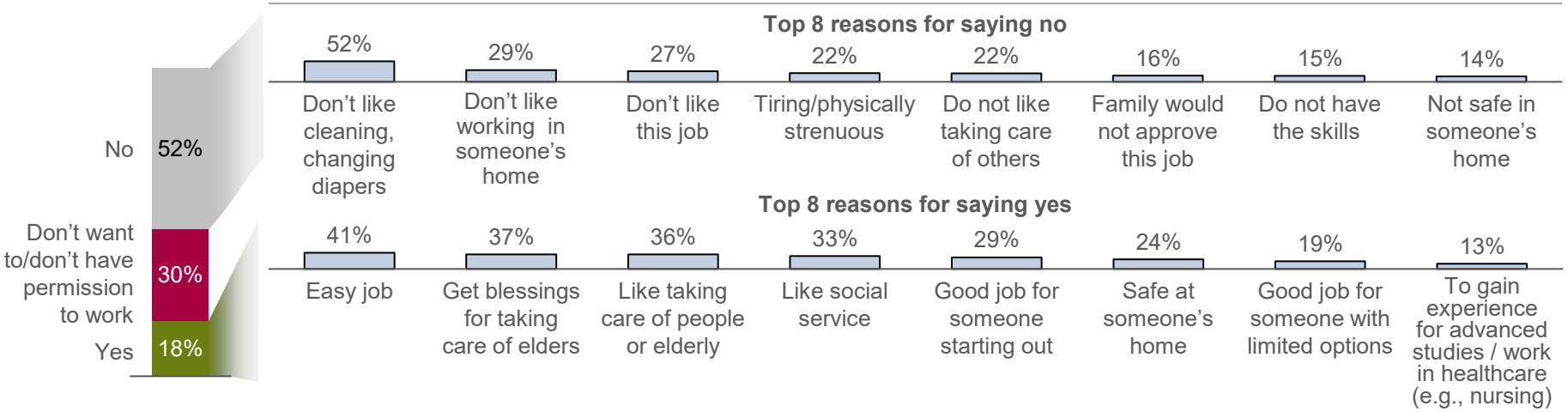
Segment B | Willingness to do specific job roles[1] (2/3)

19% women want to do tele-calling because it is an office job and can be done from one place. Additionally, 18% want to do home health attendant job because it generates goodwill

Willingness to do Tele-calling



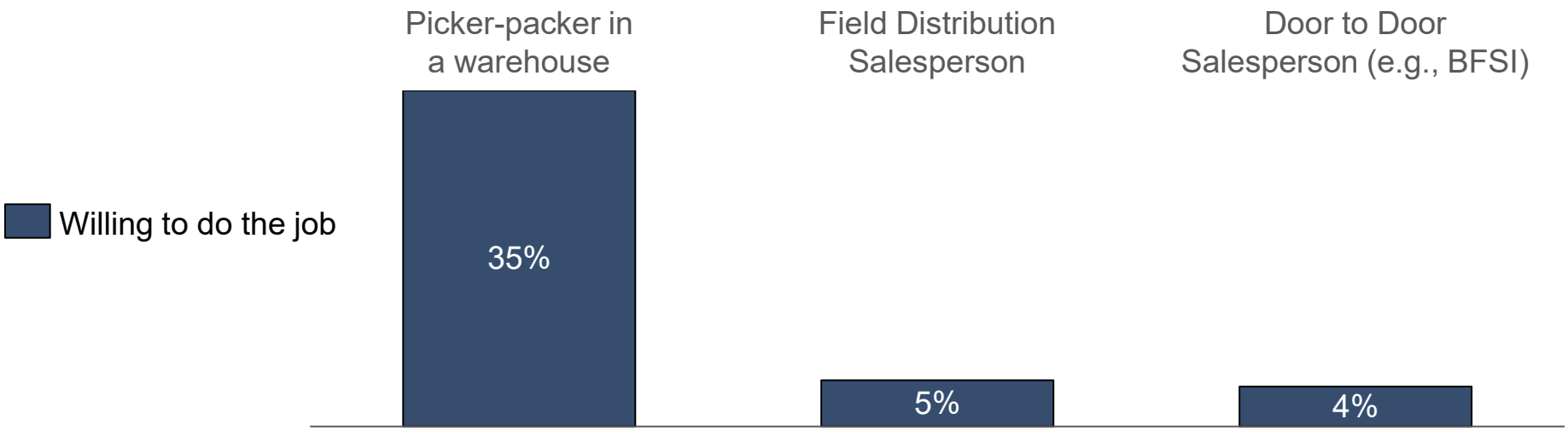
Willingness to do health attendant job



Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

Segment B | Willingness to do specific job roles (3/3)

35% women are willing to perform all tasks associated with working in a warehouse as a picker-packer; however, very few women are willing to do the tasks associated with a field salesperson

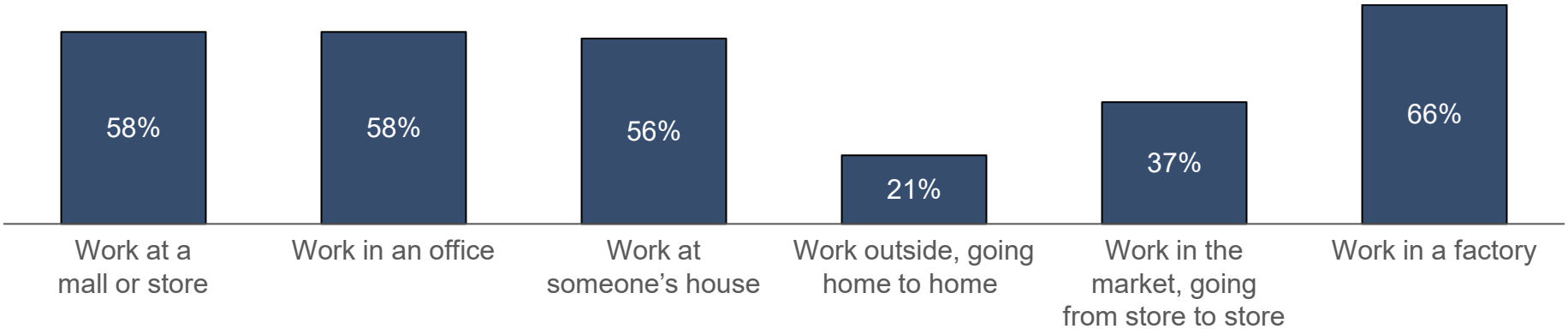


Yes indicates willingness to:	Picker-packer in a warehouse	Field Distribution Salesperson	Door to Door Salesperson (e.g., BFSI)
	Work in a factory	Work in the market going shop to shop	Work in the field going house to house
	+	+	+
	Work for 8 hours or more	Work for 8 hours or more	Work for 8 hours or more
	+	+	+
	Assembling and packaging	Ride a two wheeler	Ride a two wheeler
		+	+
		Sell to a customer in person	Sell to a customer in person

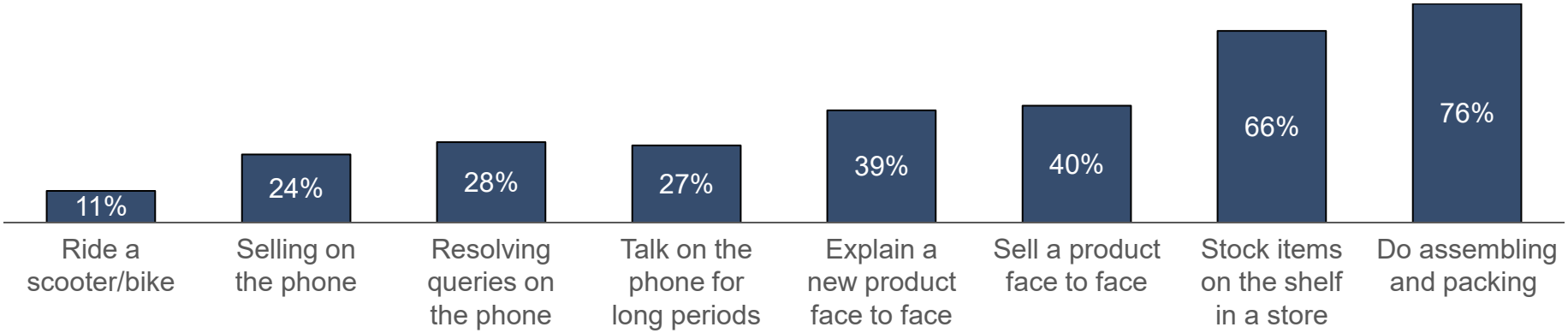
Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

Segment B | Workplace and function preferences

Willingness to work at a particular place of work

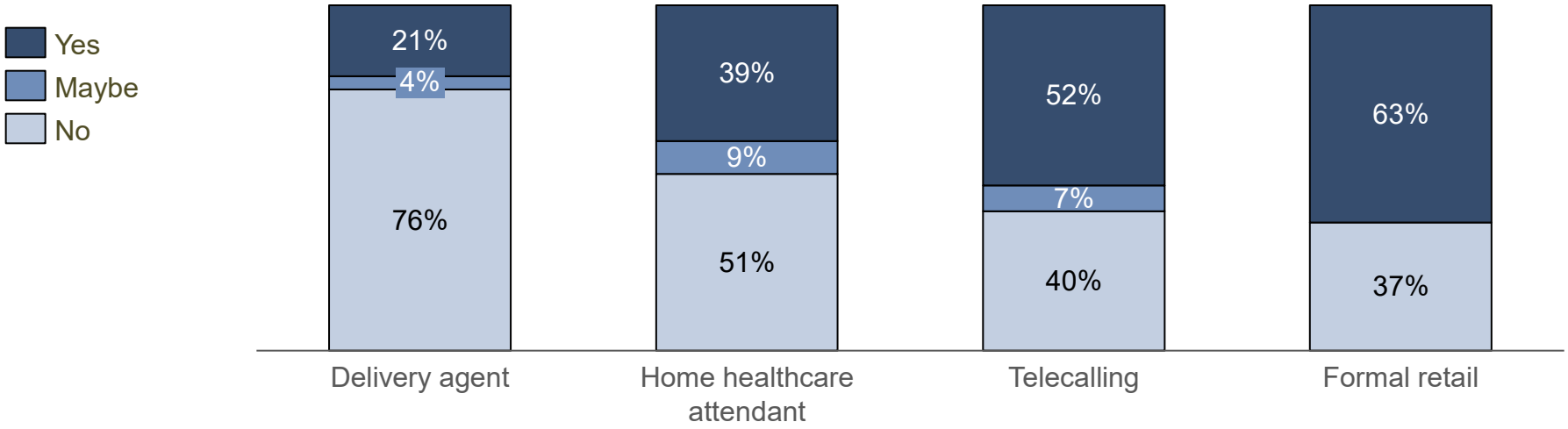


Willingness to perform particular task at work



Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

Segment B | Permission from key decision makers



Top reasons for saying no

- This is a job for men
- Tiring and physically strenuous for her
- She doesn't know how to ride a two-wheeler

- Don't like type of work
- Not safe for her to work in someone's home
- Long hours

- She doesn't have the skills
- She will have to interact with rude male customers
- Not good for her health

- She won't feel comfortable interacting with strangers
- Tiring job because she has to stand all day
- Job ends late

Source: Profile interviews (n=789), Main interviews (n=295), FSG analysis

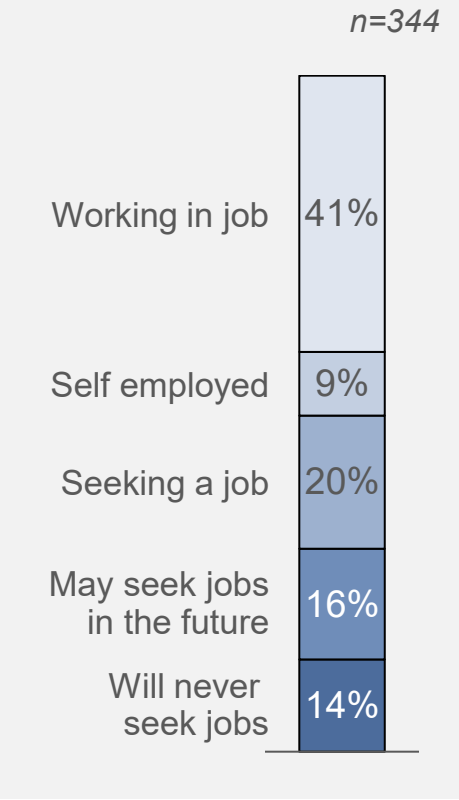
Segment Profiles | Segment D

Segment D has higher propensity to do a job…let's understand the women in this group in more detail

Who is Segment D?... 10th incomplete, richer, working culture

Education	**Low**	Medium	High	Are illiterate or have completed education until class 8th or below
Marital Status	**Single**	**Married**	Widowed/ Separated	Are either single or married
Child	**No child**	Child < 6 years	**Child > 6 years**	Either have no child or have children 6 years or older
Ownership of Two-wheeler or Washing Machine	No	**Yes**		Live in households that neither have a two wheeler nor a washing machine
Female working culture	None	Medium	**Strong**	Have both working female friend and family member

Employment status[1] of Segment D



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future 2. Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

Segment D | Customer Profile Story

Meena lives in Erode, Tamil Nadu, with her husband, one son, and one daughter aged 7 and 9. She is 35 years old and works as domestic help.

When she was growing up, her family was struggling financially, and she had to drop out of school after the 7th grade. Meena realizes the importance of education and wants to provide the best education for her children – this is one of her primary motivations to be in a job.

Meena and her husband work hard and have successfully improved their lifestyle. In the last two years, they have built their own home and own several assets such as a two-wheeler, mobile phone, and television. Their average monthly household expenditure is INR 11,800 and is spent primarily on food, healthcare, loan repayment, and the children's school fees. Meena feels proud that her regular income of INR 6,000 ensures that her family lives comfortably, and their level of affluence keeps them financially stable.

Meena is involved in all household-related decisions related to purchasing high ticket items and likes to treat her children to new clothes and a meal outside once in a while. Meena is highly connected; she is part of a women's collective and has many female friends and family who work. In fact, all the house help jobs she has ever held are leads that she got from her network of family and friends.

Meena strongly believes that it is vital for women to work to be self-sufficient. She considers it a matter of pride and prestige that she is a working woman who equally contributes to the household. When she started working, she did it to be financially independent and help out with household expenditures. But ever since her children have grown older, her focus has shifted to fulfilling their needs. Hence, more recently, she feels unhappy with her salary and plans to change her job if her employer does not revise it. When she looks for her next job, the two criteria she will prioritize are timings and the type of work. She prefers a job that aligns with her skill level (e.g., cleaning, washing clothes) and, therefore, a job as a home health care attendant, domestic helper or warehousing role is ideal. She does harbor a desire to work in an office or retail store but has given up on that because she was not very confident of her skill (e.g., communication, computer work).

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

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Segment D | Demographic statistics

Segment size	
% of potential talent pool	5.7%

Exposure indicators		
Read and speak basic English	↓	45%
Paid vocational training	↓	13%
Membership to women's collective	↑	22%
Active own bank account	↑	56%
Own mobile phone (smart)	↓	40%
Own mobile phone (feature)	↑	30%
Access to family mobile phone only		19%
No mobile		11%

Location		
Central	↓	14%
East	↓	4%
North	↓	25%
South	↑	39%
West	↓	17%
Large cities (population 1M+)	↓	39%
Medium or small cities (population 100k – 1M)	↑	61%

Demographic

Age	
15-24	7%
25-34	22%
34-44	41%
>44	30%

Religion	
Hindu	80%
Muslim	11%
Others	8%

Caste	
General	19%
Others	81%

Marital Status	
Single	5%
Married	95%

Household Composition

Family size (Avg.)	↓	4.4
Household Type		
Joint	↑	28%
Nuclear	↓	72%
Gender of HH Head		
Female	–	12%

Mother's education	
No education	75%
Class 1-8	23%
HSC/SSC	2%
Grad or above	0%

Children		
Have child		90%
Number of children(Avg.)	↓	2.3

Household affluence indicators

Total monthly expenditure	
Average (INR)	↑12,200
Total monthly income	
Average (INR)	↑14,900

NCCS	
A3	9%
B	60%
C	30%
D and E	2%

Assets	
Two wheeler	89%
Household ownership	44%

– Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

Segment D | Customer persona

Context and Setting

- 39% women live in large cities and 61% in medium or small cities
- 39% resides in South India and only 4% reside in Eastern India
- Less than 1/3rd women are part of relatively poorer households; 31% belong to NCCS group C1 or below
- 72% live in nuclear settings (below average) and have an average family size of 4.4 (below average)
- 56% have their own bank account and have used the account in the last 6 months (above average)
- 44% (below average) can speak and read basic English
- A quarter of the women (above average) are part of a women's collective (e.g., saving committee, milk cooperative) with 37% living in urban centers
- 40% have their own smart phone (below average) and 30% have a feature phone
- Only 13% have paid for a vocational course (below average)

Employment preferences

- 27% women are willing to do a 12 hour job (above average) and 67% an 8 hours job (above average)
- 45% have a salary expectation between INR 16k to 20k and 31% between 12k-15k
- Less than 15% women are willing to come back home post 7 pm
- 72% are willing to do a job that is from an office (same as average) and 34% are willing to be in the field for a job (above average)
- 62% women are willing to work in a factory (above average)
- Many women, 39%, are comfortable doing jobs that are sales roles
  - 83% women (above average) will leave their job if their salary does not increase annually
  - Only 28% (below average) are interested in entrepreneurship over jobs and top reasons for this preference are higher earning potential and the flexibility to work from home

Mental Model

Gender role

- 90% women believe it is important for women to work to be self-sufficient. However, a fifth of them believe that women should only be concerned with household work and not be concerned with careers
- Almost all women want their daughters to work, even if they have not

Child care

- 91% believe that women should work outside the house even after a child, and 62% of them think women should work even if they have a child 5 years or less
- 98% do not want to send their child to a paid day care and their top reason is that they have family/friends who help with childcare

Exposure and autonomy

- Most women have very high autonomy, are very high on self efficacy (i.e. have a strong sense of belief in their own abilities)
  - E.g., 90% women are involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 61% of the women can go alone outside of the house to meet friends

Attitudes towards work

- 88% of those seeking jobs want to work because they will get into financial trouble if they do not and 66% want to because they believe others may think lesser of them if they do not work
- 82% of those currently working in jobs believe they will get in to financial trouble if they do not work
- 69% of women who are not working currently in a job want to work in the future
- Almost nobody is willing to migrate within the state for work

Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

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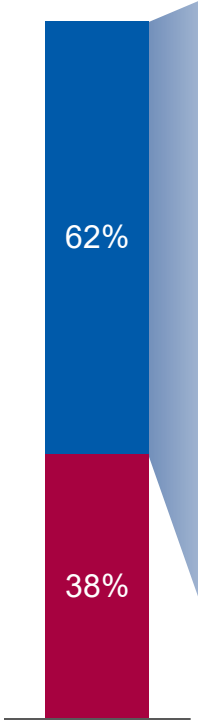
Segment D | Current employment profile

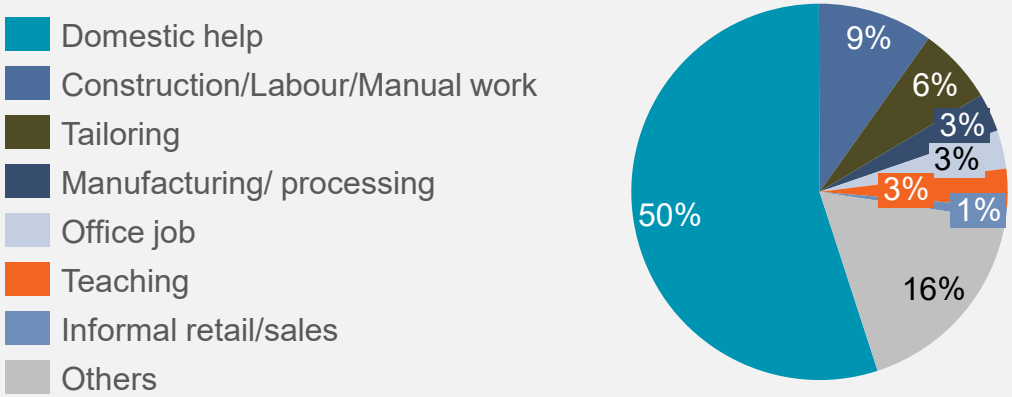
Women are in low paying jobs and are dissatisfied with salaries and not getting enough leaves



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



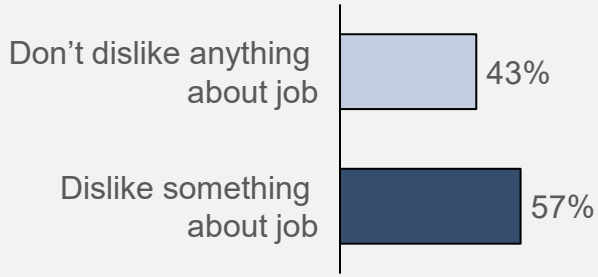
Avg. monthly salary

INR 5,900

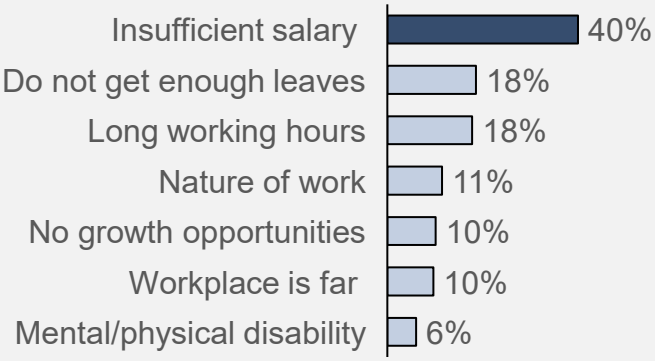
Avg. working hours per day

5.8 hours

Experience with current or past job



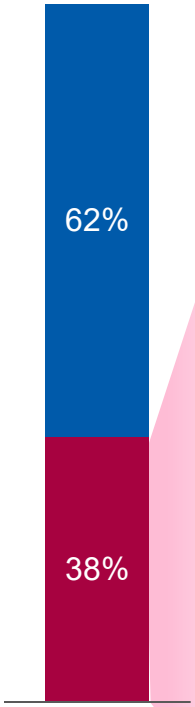
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

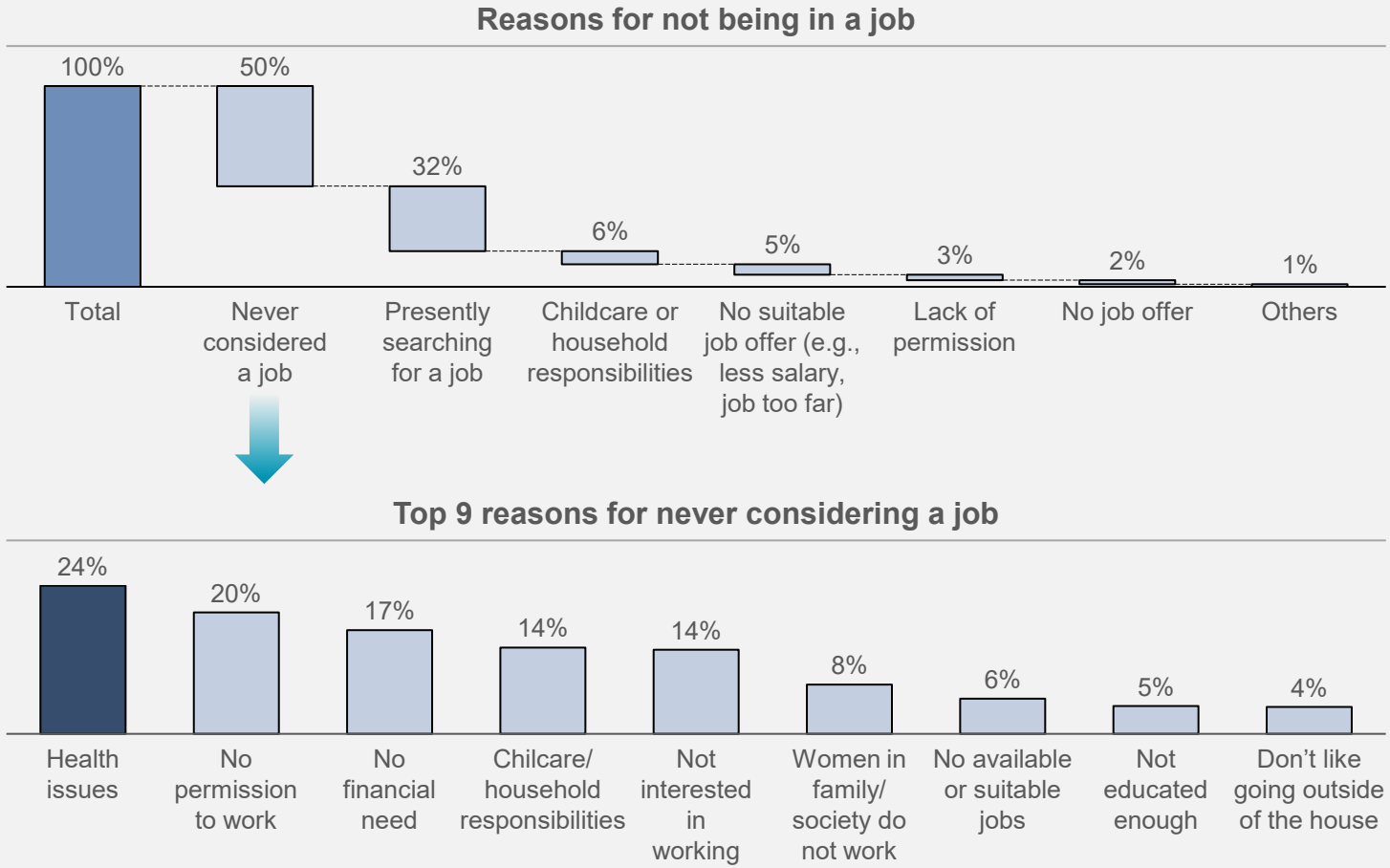
Segment D | Current employment profile

19% of all women in this segment have never considered a job for various reasons with top two being health issues and no permission to work



Working or has worked

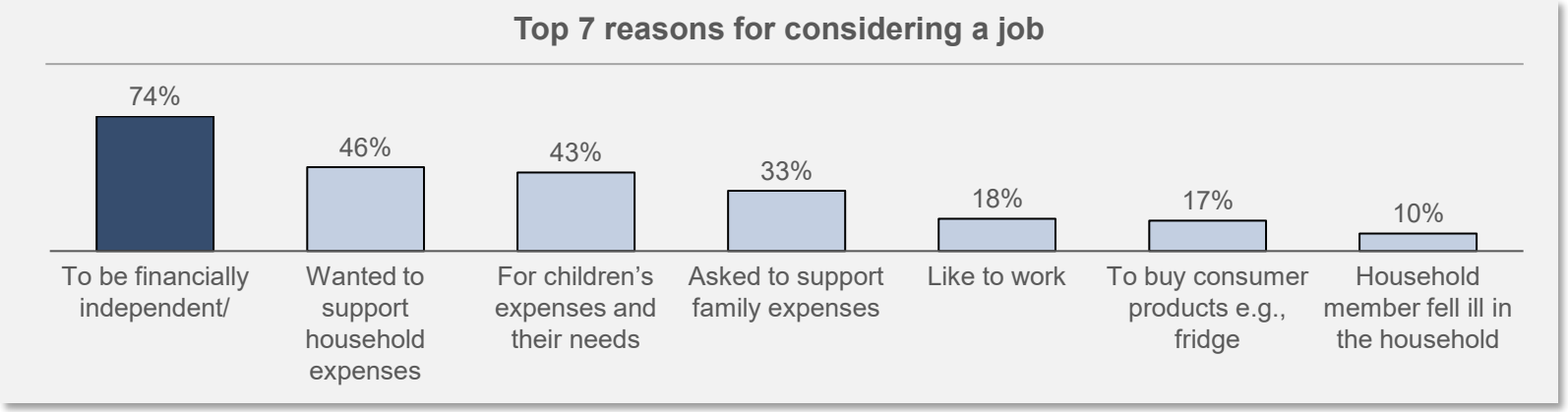
Has never worked

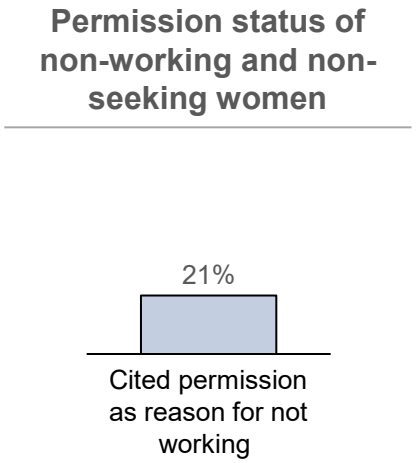


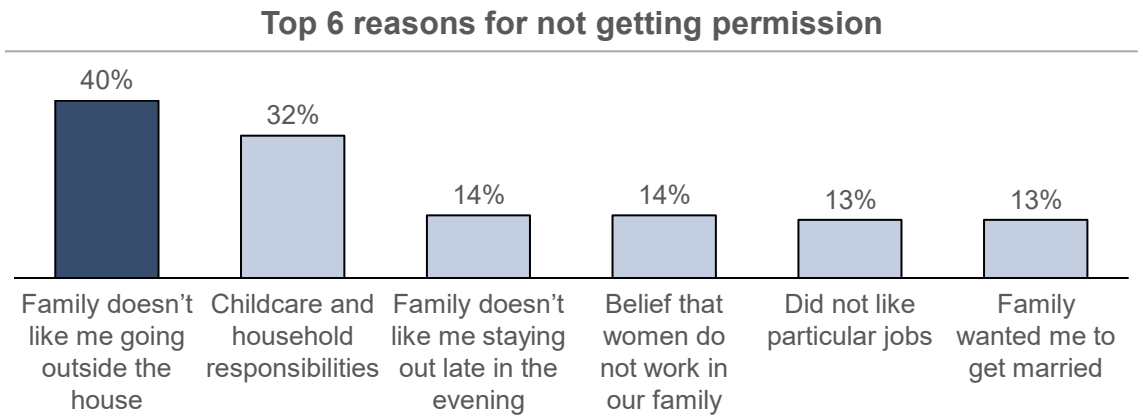
Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

Segment D | Employment journey (1/5)

Most women wanted to work because they wanted to be financially independent and top reason for not getting permission is that family does not like the women going out of the house





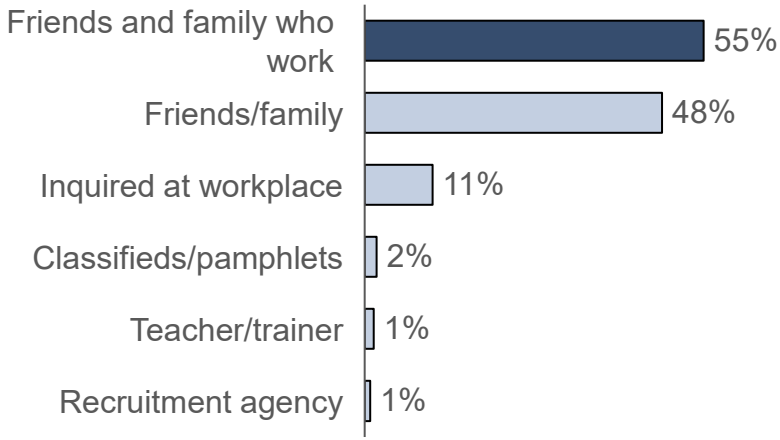


Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

Segment D | Employment journey (2/5)

Women most commonly use friends and family who work to search for employment opportunities and no one has used or considered internet to search for jobs

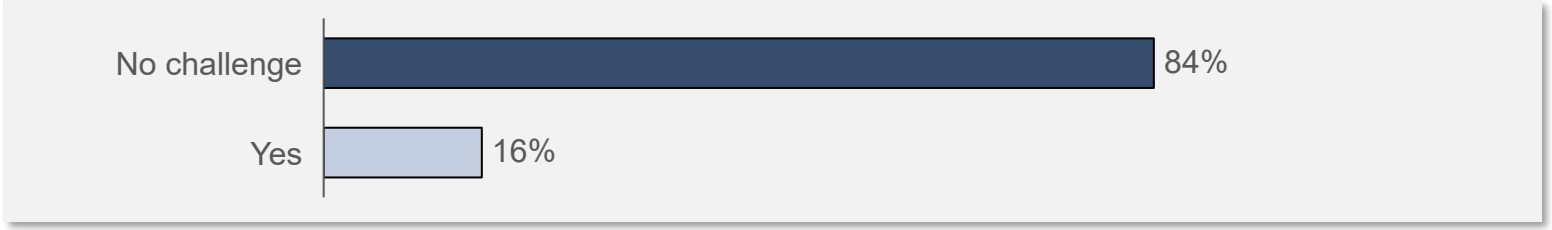
Channels used to search for a job



Attitudes towards online job search

- No one has used/considered using the internet to search for a job
- Only 10% are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, Naukri
- 71% will use internet in the future
- 29% will not use internet in future and top reasons are not knowing how to use job search website or lack of internet access

Challenges faced while searching for a job

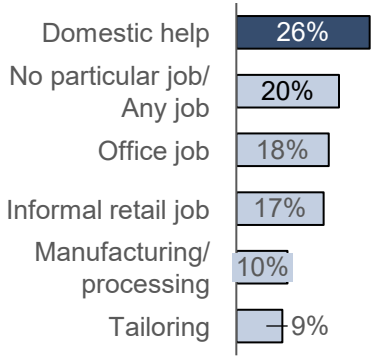


Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

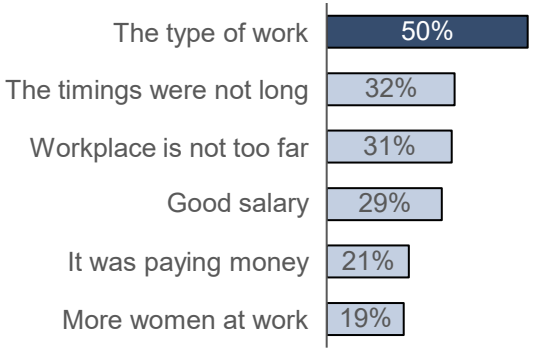
Segment D | Employment journey (3/5)

Most women had considered working as a domestic help during their employment search and almost one fifth had also considered an office job

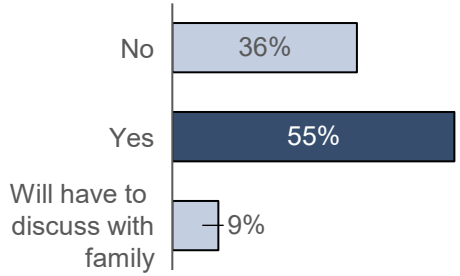
Top 6 types of jobs considered



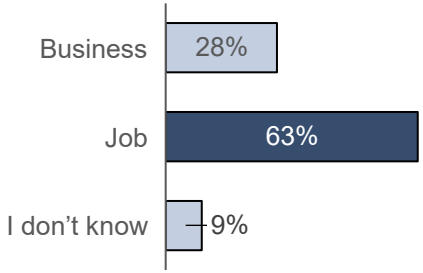
Main features while looking for a job



Willingness to work at a 90% male workplace



Job vs business

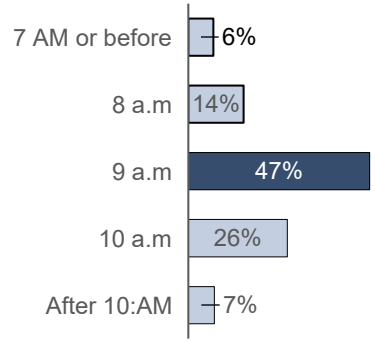


Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

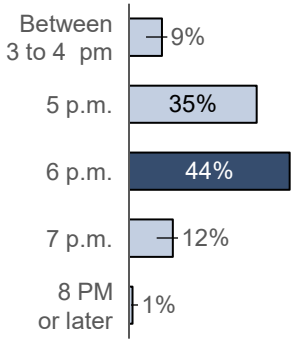
Segment D | Employment journey (4/5)

39% women have a salary expectation of 10-12k for a 8 hour role and 57% women are comfortable to come back home by 6 pm or later

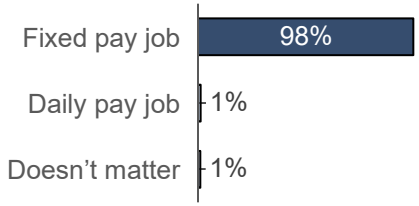
Earliest time to leave home



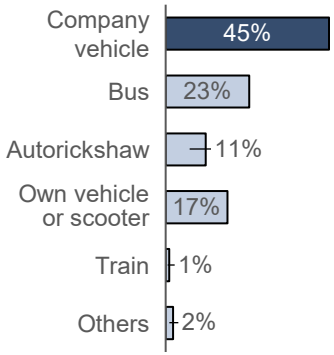
Latest time to come home



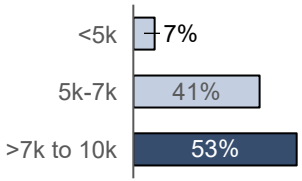
Fixed vs variable pay



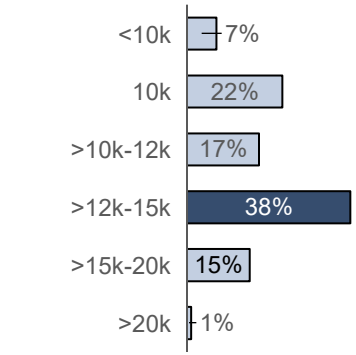
Preferred mode of transport to work



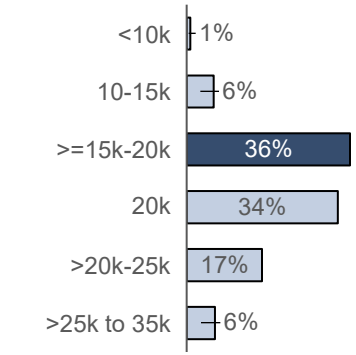
Salary expected for 4 hours



Salary expected for 8 hours



Salary expected for 12 hours

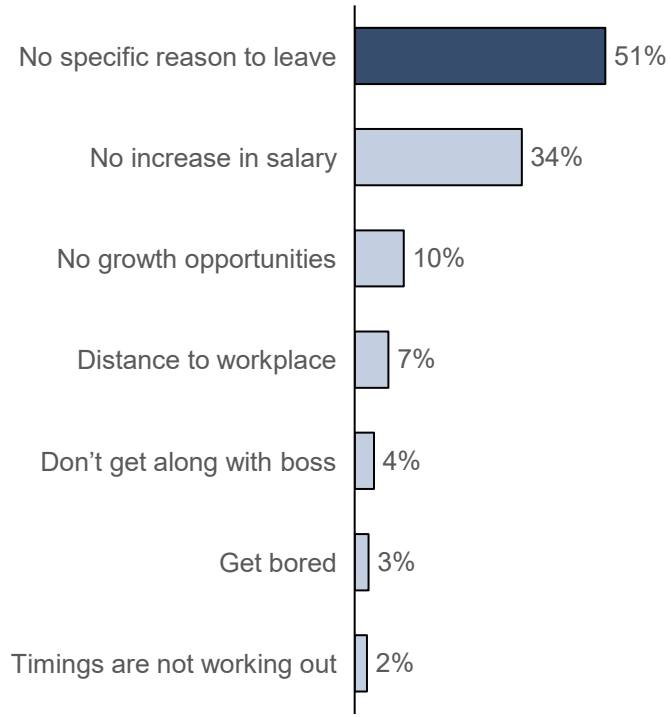


Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

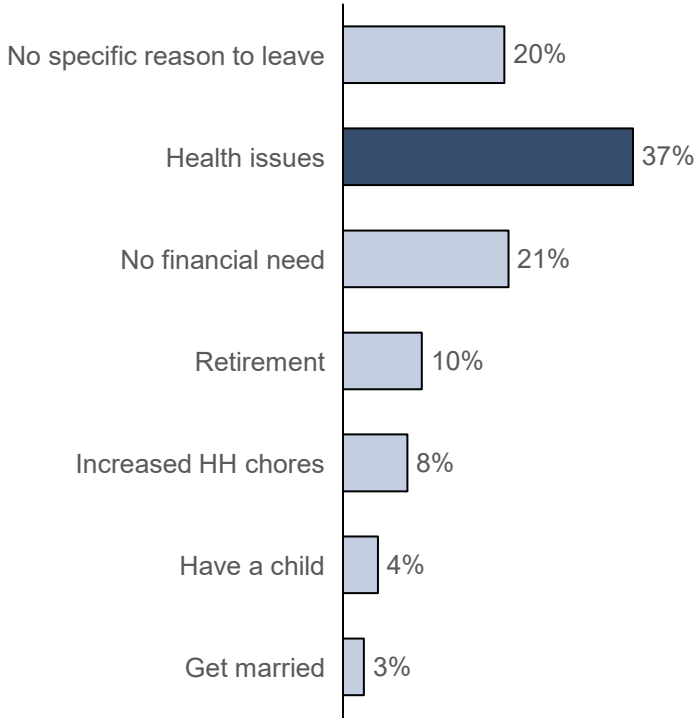
Segment D | Employment journey (5/5)

51% women say there is no specific reason why they would leave their current job. Additionally, most women will not leave the workforce even if there is no financial need

Potential reasons for leaving job



Potential reasons for leaving workforce

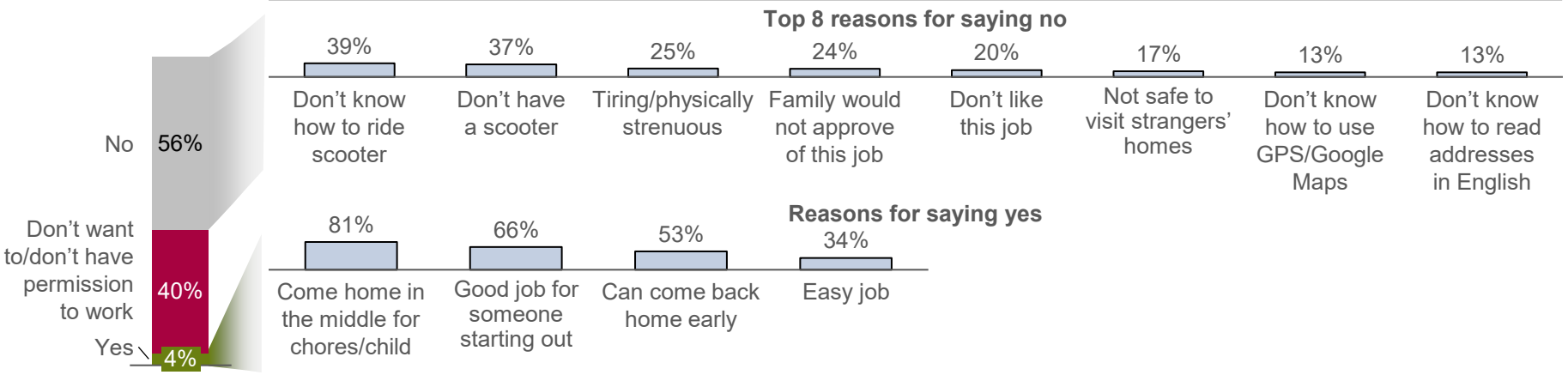


Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

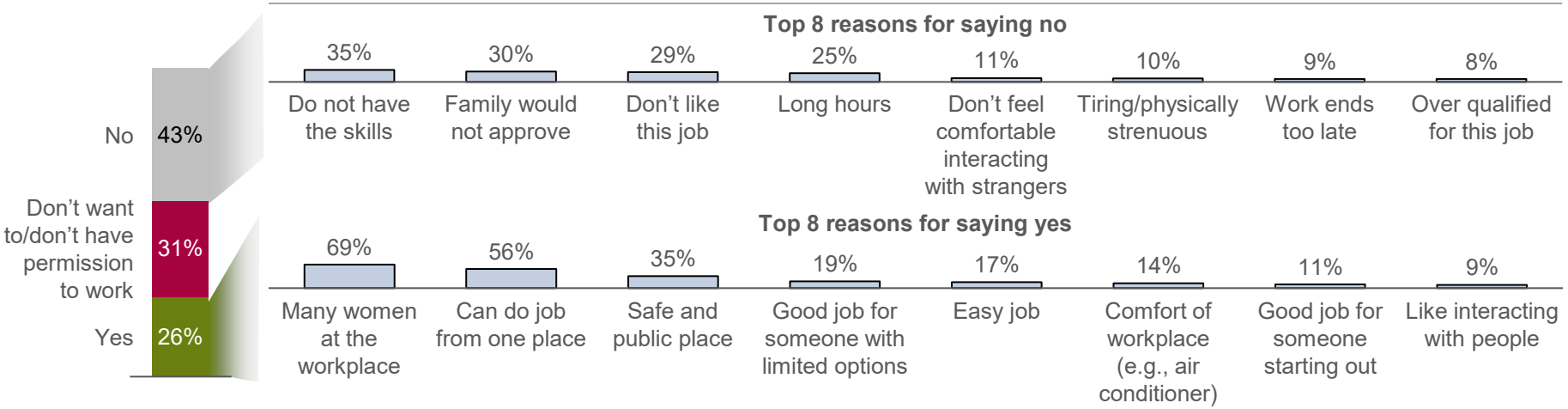
Segment D | Willingness to do specific job roles[1] (1/3)

56% don't want to do the delivery agent job because they don't have a scooter or don't know how to ride one. Many women want to do retail because of female coworkers

Willingness to do delivery agent job



Willingness to do formal retail job

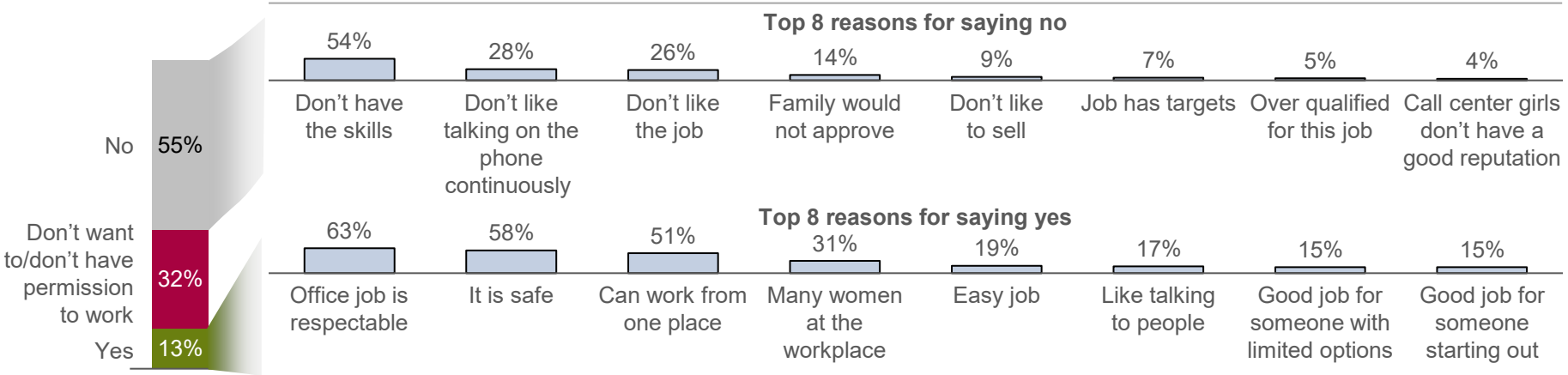


Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

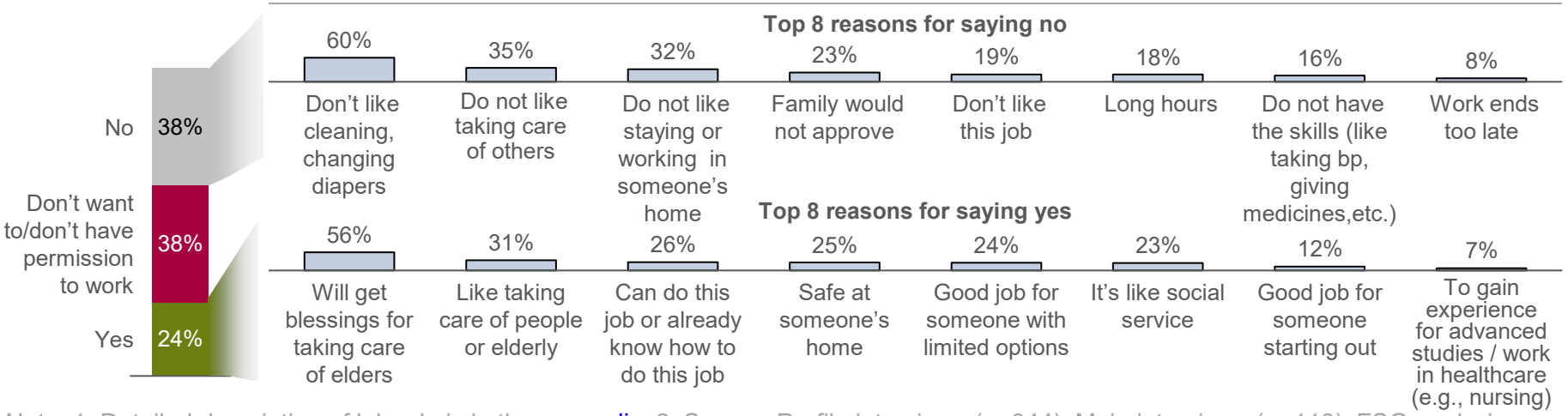
Segment D | Willingness to do specific job roles[1] (2/3)

Many women want to do tele-calling because it is an office job and is respectable. Many women want to do home healthcare because it is safe at someone's home and it generates goodwill

Willingness to do Tele-calling



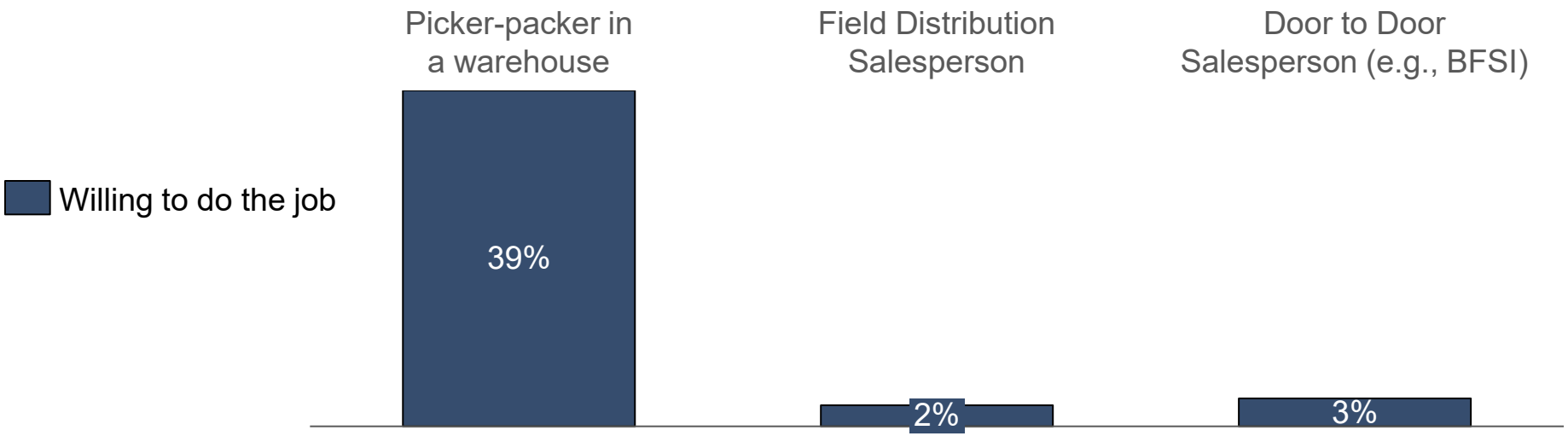
Willingness to do health attendant job



Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

Segment D | Willingness to do specific job roles (3/3)

39% women are willing to perform all tasks associated with working in a warehouse as a picker-packer; however, very few women are willing to do the tasks associated with a field salesperson

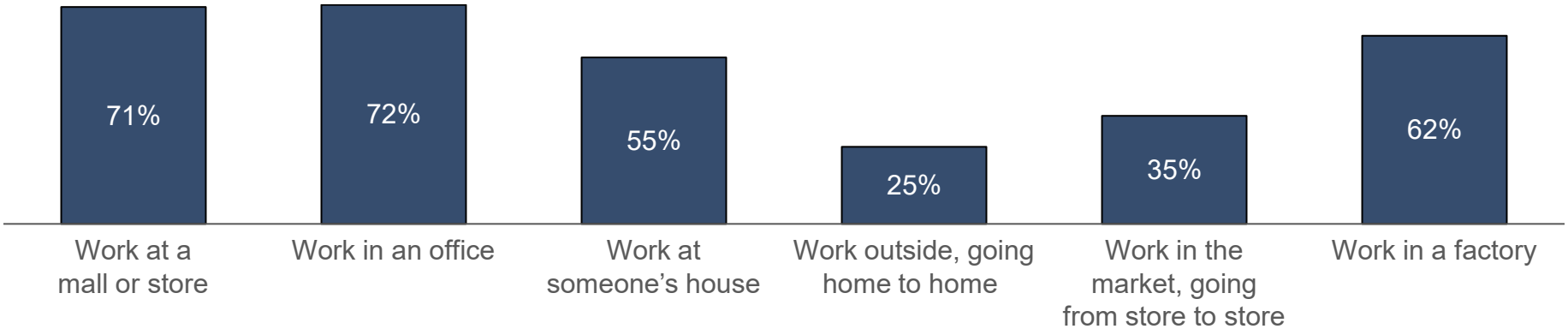


Yes indicates willingness to:	Picker-packer in a warehouse	Field Distribution Salesperson	Door to Door Salesperson (e.g., BFSI)
	Work in a factory	Work in the market going shop to shop	Work in the field going house to house
	+	+	+
	Work for 8 hours or more	Work for 8 hours or more	Work for 8 hours or more
	+	+	+
	Assembling and packaging	Ride a two wheeler	Ride a two wheeler
		+	+
		Sell to a customer in person	Sell to a customer in person

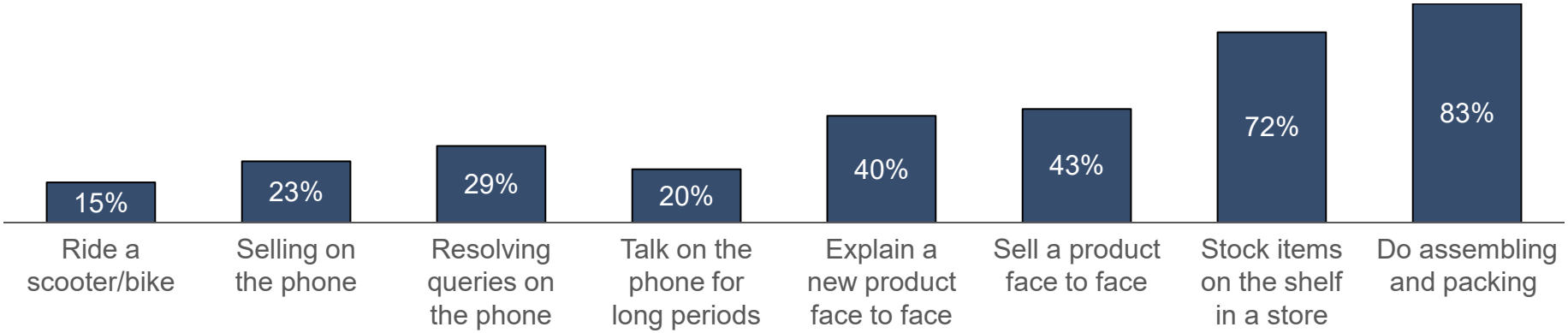
Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

Segment D | Workplace and function preferences

Willingness to work at a particular place of work

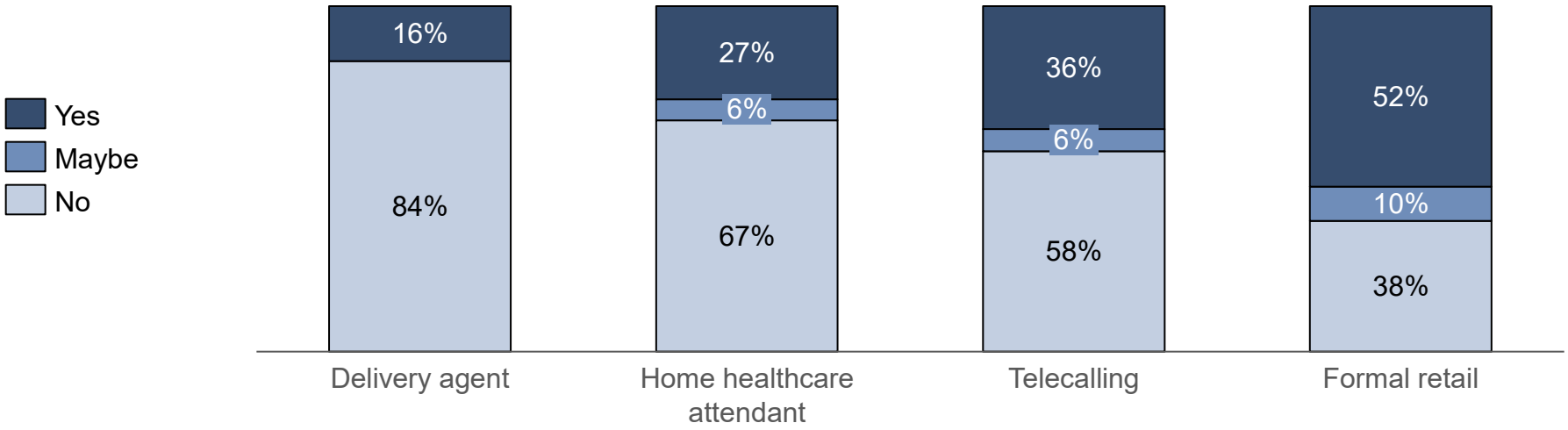


Willingness to perform particular task at work



Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

Segment D | Permission from key decision makers



Top reasons for saying no

- This is a job for men
- Tiring and physically strenuous for her
- She doesn't know how to ride a two-wheeler

- Don't like type of work
- Not safe for her to work in someone's home
- Long hours

- She doesn't have the skills
- She will have to interact with rude male customers
- Not good for her health

- She will interact with many male customers
- Tiring job because she has to stand all day
- Job ends late

Source: Profile interviews (n=344), Main interviews (n=118), FSG analysis

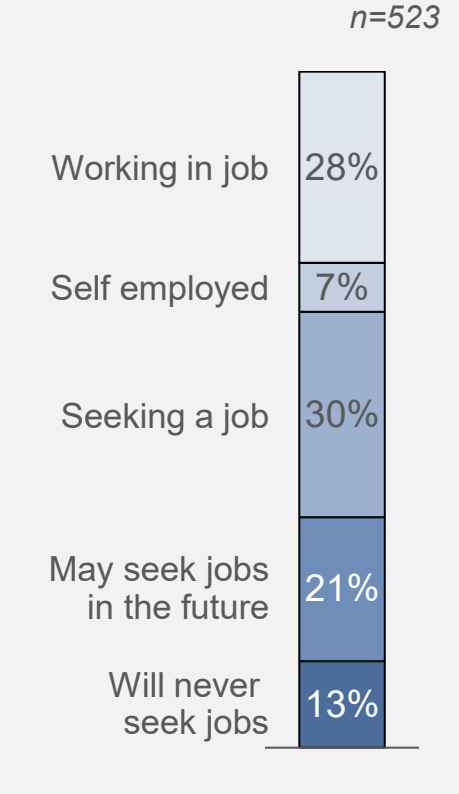
Segment Profiles | Segment F

Segment F has higher propensity to be in a job…let's understand the women in this group in more detail

Who is Segment F?... 10th/12th complete, working culture

Education	Low	**Medium**	High	Are ongoing or complete class 10th or 12th
Marital Status	**Single**	**Married**	Widowed/ Separated	Are either single or married
Child	**No child**	Child < 6 years	**Child > 6 years**	Either have no child or have children 6 years or older
Female working culture	None	**Medium**	**Strong**	At least have a working female friend or family member

Employment status[1] of Segment F



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

Customer profile story | Segment F

Thirty-five-year-old Hamida lives in Bangalore with her husband and 7 and 8-year-old sons.

Her husband works as a driver and earns approximately Rs. 16,000 per month. Hamida has studied until grade 10th and has never been employed. Hamida's husband feels that his current income level is sufficient, and there is no compulsion for her to work.

Hamida, unlike her husband, feels that with their children growing up and a hiked house rent, their expenses have increased, and they may not be able to maintain their previous affluence level. Therefore, she wants to work a job and help out with household expenses. Hamida had not considered working until now because she had to take care of her children and did not feel her husband would have agreed. However, recently her parents have offered to help her out with childcare, and she has the option to leave them at their house. Her husband has grudgingly accepted her decision but on the condition that household responsibilities do not suffer.

Hamida strongly believes that it is vital for women to work to be self-sufficient. She did not always hold this outlook, but her stance has changed since she has become part of a women's collective and has made many working female friends. In fact, all the employment leads she is pursuing are through her network of working family and friends. She is also quite active on social media and is considering applying for jobs through the internet.

Many of Hamida's friends work in informal retail shops or as a tailor, so naturally, she is drawn to similar roles. She is also excited to work in a supermarket at the billing counter or as a product promoter. She likes that the job can be done in a fixed, public, and safe place; additionally, she values that many of her colleagues will be women. Since she does not have previous work experience, she is open to doing jobs that she perceives as suitable for fresher, e.g., warehousing and field roles.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

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Segment F | Demographic statistics[1]

Segment size	
% of potential talent pool	8.6%

Exposure indicators		
Read and speak basic English	↑	55%
Paid vocational training	↑	26%
Membership to women's collective	–	15%
Active own bank account	↑	69%
Own mobile phone (smart)	↑	70%
Own mobile phone (feature)	↓	17%
Access to family mobile only		9%
No mobile		3%

Location		
Central	↓	16%
East	↓	10%
North	↓	8%
South	↑	42%
West	↓	23%
Large cities (population 1M+)	↑	67%
Medium or small cities (population 100k – 1M)	↓	33%

Demographic

Age	
15-24	8%
25-34	29%
34-44	43%
>44	19%

Religion	
Hindu	78%
Muslim	12%
Others	10%

Caste	
General	40%
Others	60%

Household Composition

Family size (Avg.)	↓	4
Household Type		
Joint	↓	22%
Nuclear	↑	78%
Gender of HH Head		
Female	↓	6%

Mother's education	
No education	42%
Class 1-8	46%
HSC/SSC	11%
Grad or above	1%

Children		
Have child		87%
Number of children(Avg.)	–	2.6

Household affluence indicators

Total monthly expenditure	
Average (INR)	↑14,200
Total monthly income	
Average (INR)	↑16,100

NCCS	
A3	12%
B	48%
C	33%
D and E	8%

Assets	
Two wheeler	45%
Household ownership	50%

– Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

Segment F | Customer persona

Context and Setting

- 67% women live in large cities and 33% in medium or small cities
- 42% resides in South India and only 8% reside in Northern India
- 40% women are part of relatively poorer households i.e., NCCS group C1 or below
- 78% live in nuclear settings (above average) and have an average family size of 3.9 (below average)
- 69% have their own bank account and have used the account in the last 6 months (above average)
- 55% (above average) can speak and read basic English
- 16% of the women (above average) are part of a women's collective (e.g., saving committee, milk cooperative) with 26% women living in urban centers
- 70% have access to a smart mobile phone (above average)
- 26% have paid for a vocational course (below average)

Employment preferences

- 31% women are willing to do a 12 hour job (above average) and 70% an 8 hours job (above average)
- 60% have a salary expectation between INR 20k to 25k and 44% between 12k to 15k
- 1/3rd women are willing to come back home post 7 pm
- 80% are willing to do a job that is from an office (above average) and 29% are willing to be in the field for a job (above average)
- 56% women are willing to work in a factory (above average)
- 48% are willing to do jobs that require them to sell (above average)
    - 83% women (above average) will leave their job if their salary does not increase annually
    - Only 23% (below average) are interested in entrepreneurship over jobs and the top reasons are that they believe they can earn more and be their own boss

Mental Model

Gender role

- 91% women believe it is important for women to work to be self-sufficient. However, a third of them believe that women should only be concerned with household work and not be concerned with careers
- Almost all women want their daughters to work, even if they have not

Child care

- 92% believe that women should work outside the house even after a child, and 67% of them think women with a younger child of 5 years or less can go for work
- 98% do not want to send child to paid day care and the top reason is that they feel it is their job to take care of their children

Exposure and autonomy

- Most women have very high autonomy, are very high on self efficacy (i.e. have a strong sense of belief in their own abilities)
  - E.g., 92% women are involved in household decisions related to purchase of high ticket items like TV, cycle etc.
- 47% women do not go alone outside of the house to meet friends (below average)

Attitudes towards work

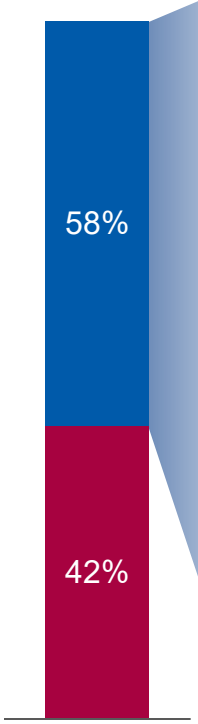
- 53% of those seeking jobs want to work because they will get into financial trouble if they do not and 50% want to because they believe others may think lesser of them if they do not work
- 84% of those currently working believe they will get in to financial trouble if they do not work
- 60% of women who are not working currently in a job want to work in the future

Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

© FSG

Segment F | Current employment profile

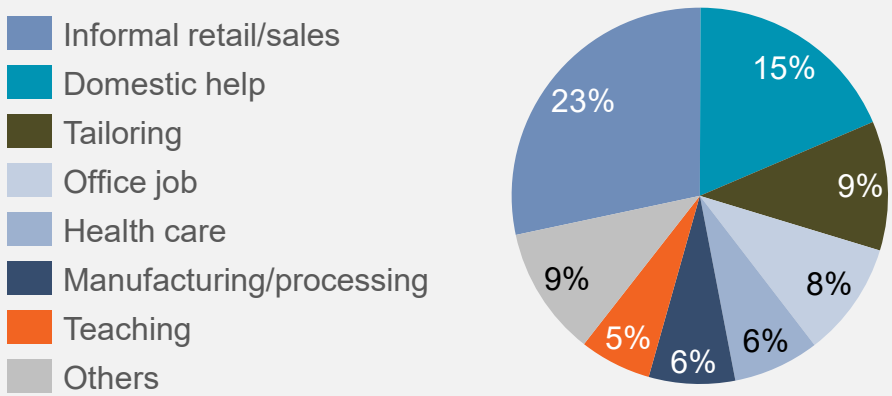
23% of the women that have worked have been in informal retail roles and 15% in domestic work roles and a third are unhappy with their salaries



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



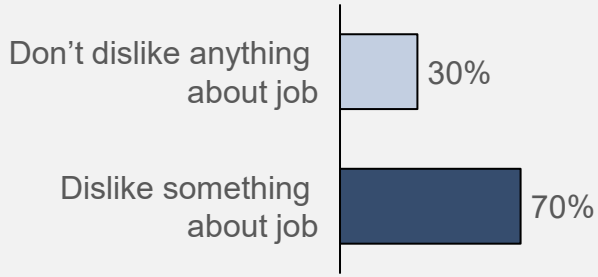
Avg. monthly salary

INR 8,100

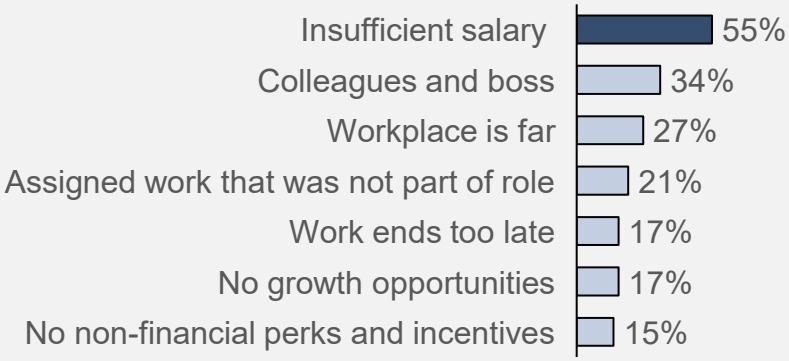
Avg. working hours per day

7.2 hours

Experience with current or past job



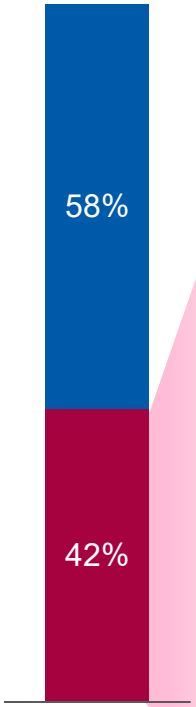
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

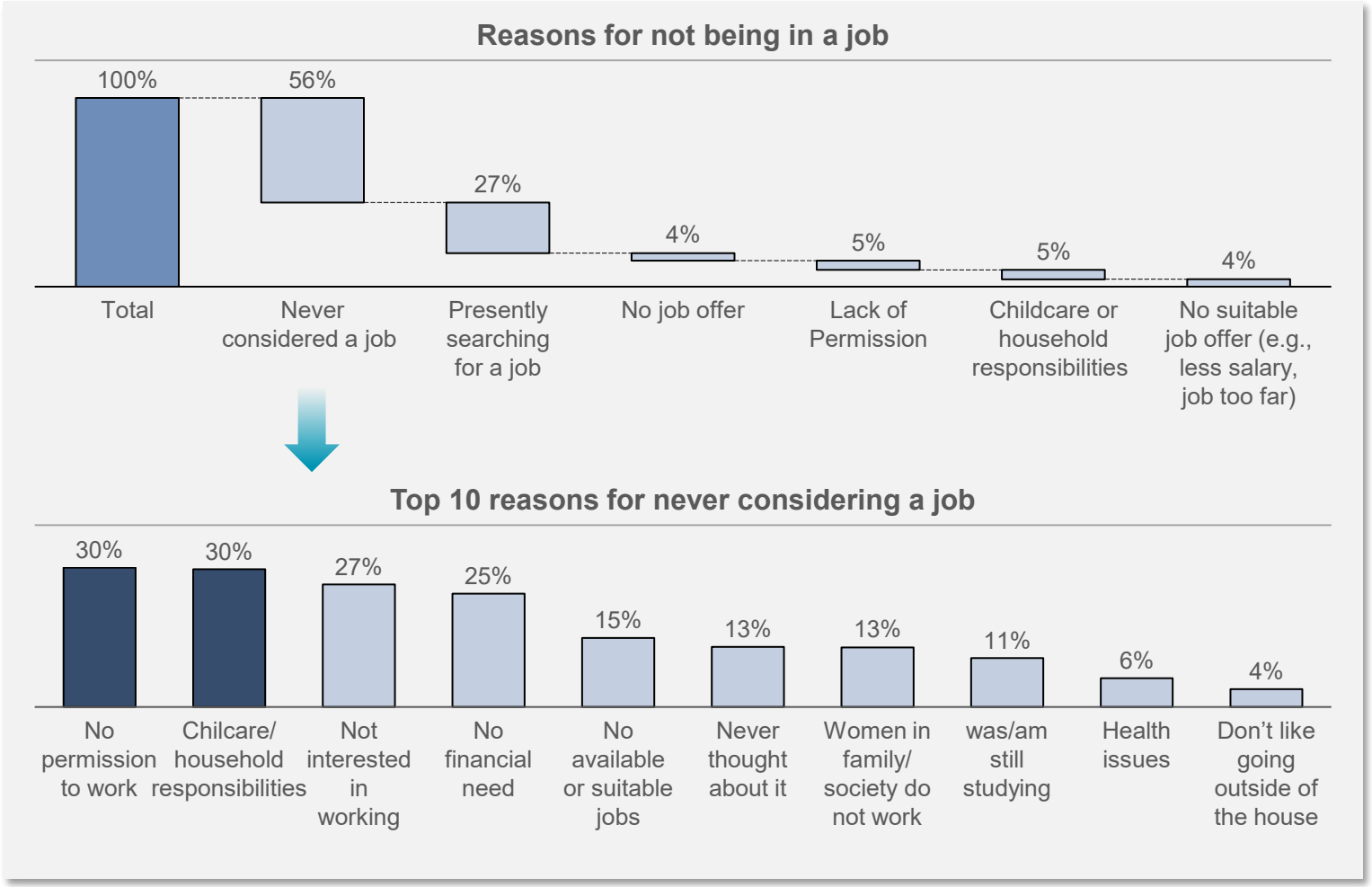
Segment F | Current employment profile

24% of all women in this segment have never considered a job for various reasons with top two being no permission to work and childcare/household responsibilities



Working or has worked

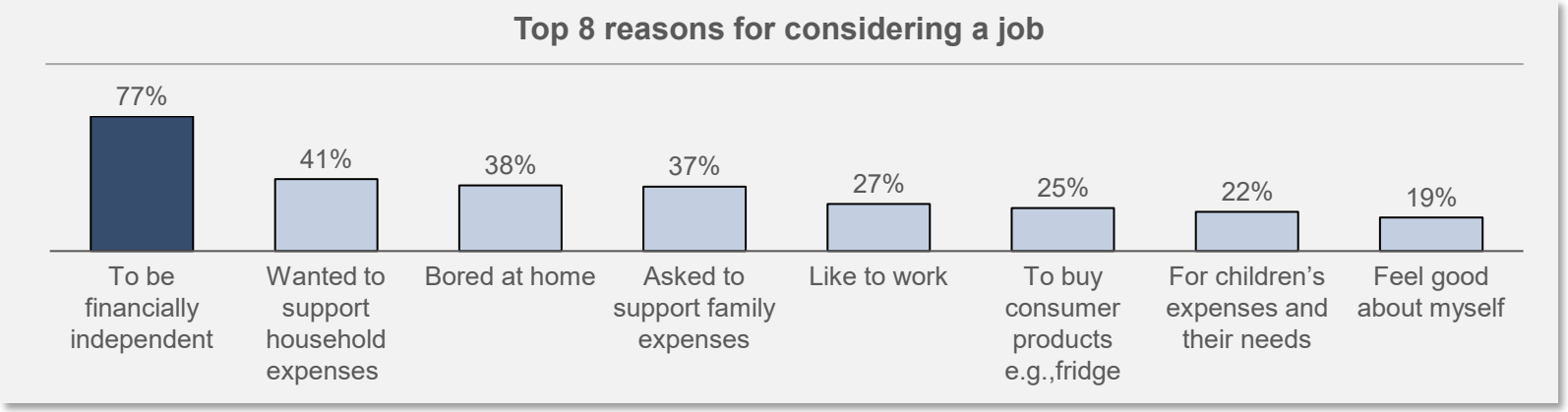
Has never worked

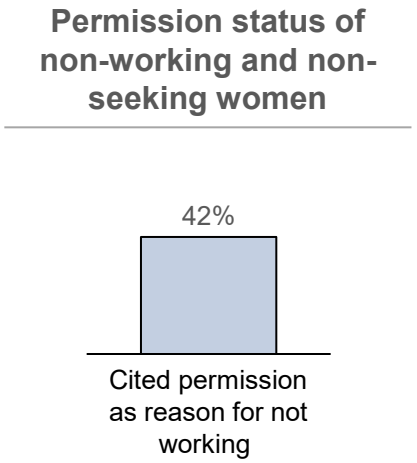


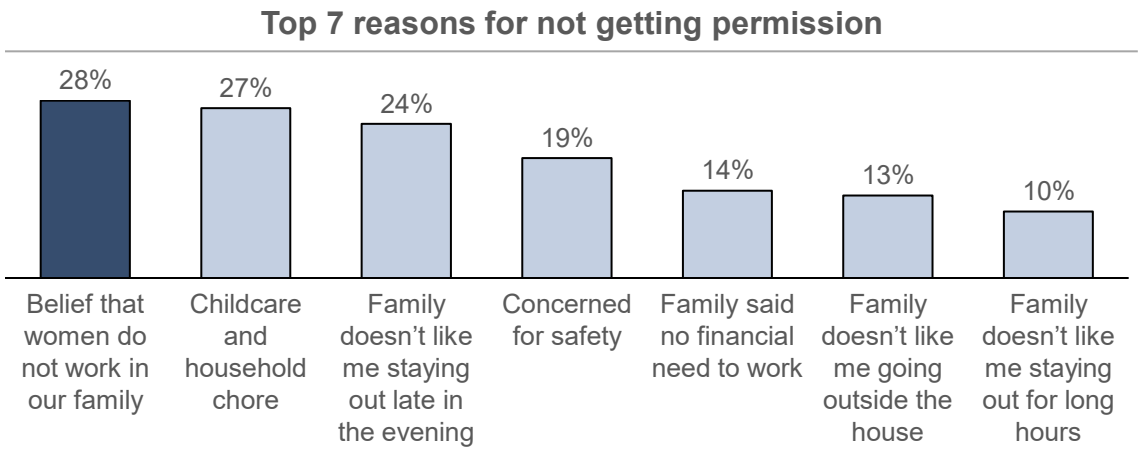
Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

Segment F | Employment journey (1/5)

Most women wanted to work to be financially independent or to help out with household expenses; top reason for not receiving permission is the belief that women should not work





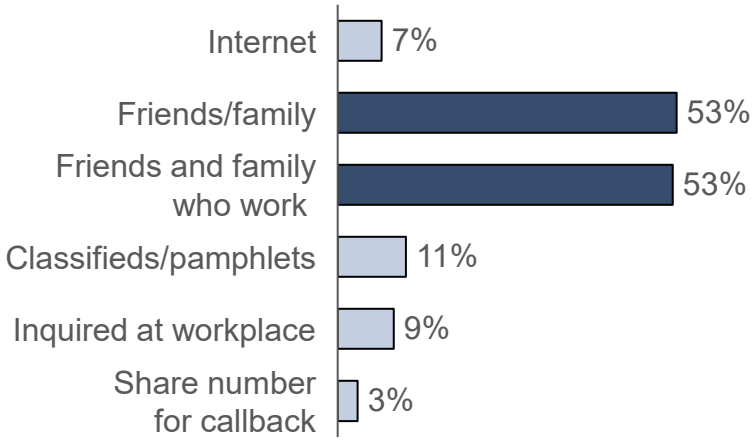


Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

Segment F | Employment journey (2/5)

Women most commonly use friends and family to search for employment and only 7% have used internet; 78% will consider using internet in the future as a channel to search for jobs

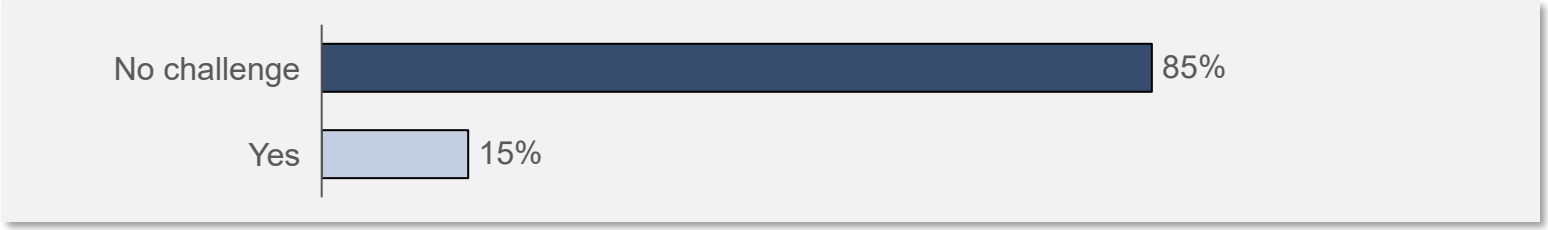
Channels used to search for a job



Attitudes towards online job search

- 93% have not used/have not considered using the internet
- 38% of those who have not used internet are aware of apps and websites
- Top 3 apps known for job search are Facebook, YouTube, Waah
- 78% will use internet in the future
- 22% will not use internet in future and the top reasons are not knowing how to use job search website or lack of access to the internet

Challenges faced while searching for a job

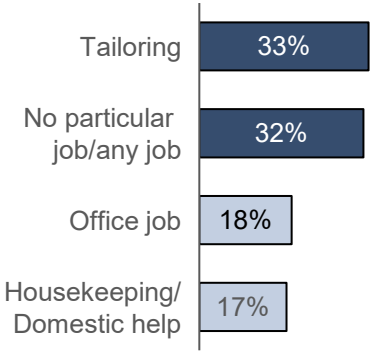


Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

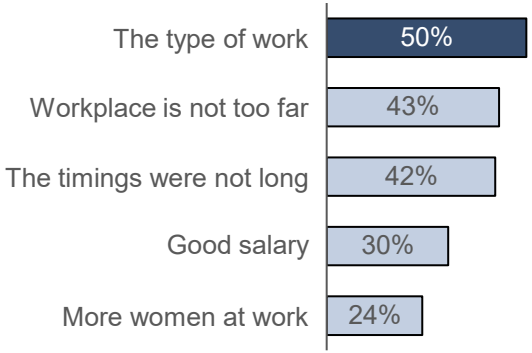
Segment F | Employment journey (3/5)

Most women considered tailoring or did not have a particular job in mind; a short distance to workplace and the type of job is the top feature women look for while searching for a job

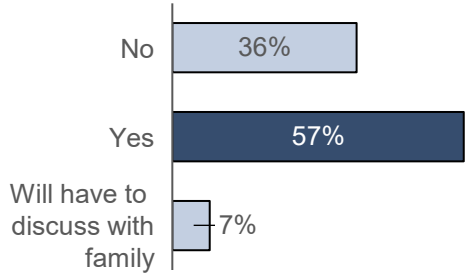
Top 4 types of jobs considered



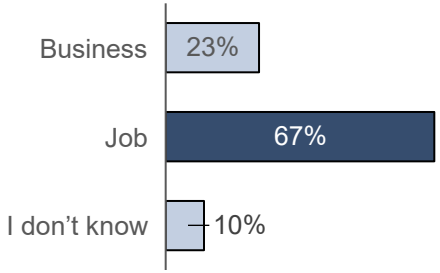
Main features while looking for a job



Willingness to work at a 90% male workplace



Job vs business

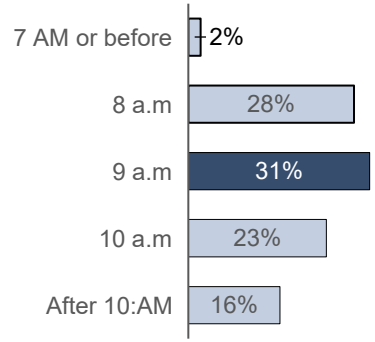


Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

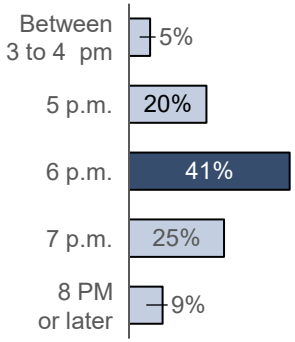
Segment F | Employment journey (4/5)

44% women have a salary expectation of 12k-15k for a 8 hour job and 34% women are comfortable coming home by 7 pm or later

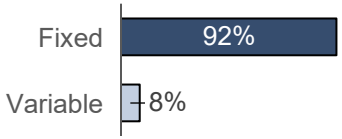
Earliest time to leave home



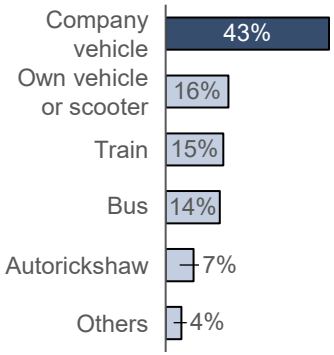
Latest time to come home



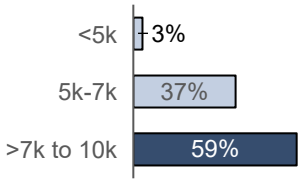
Fixed vs variable pay



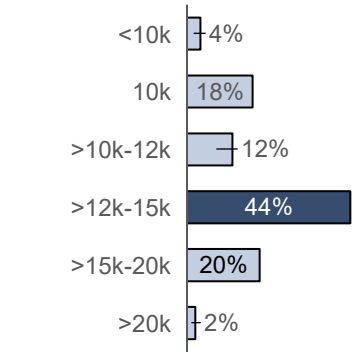
Preferred mode of transport to work



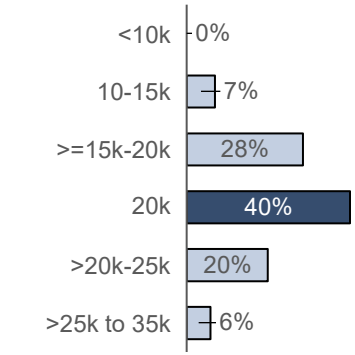
Salary expected for 4 hours



Salary expected for 8 hours



Salary expected for 12 hours

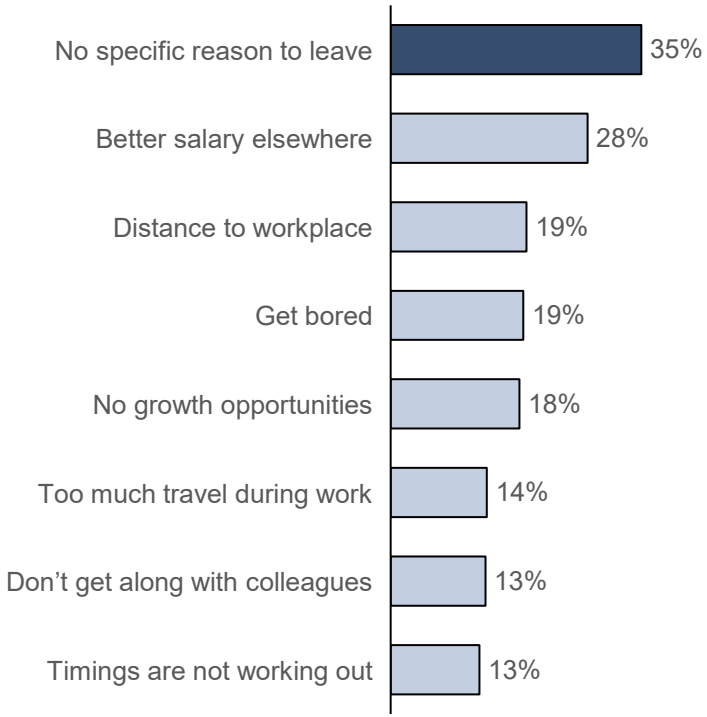


Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

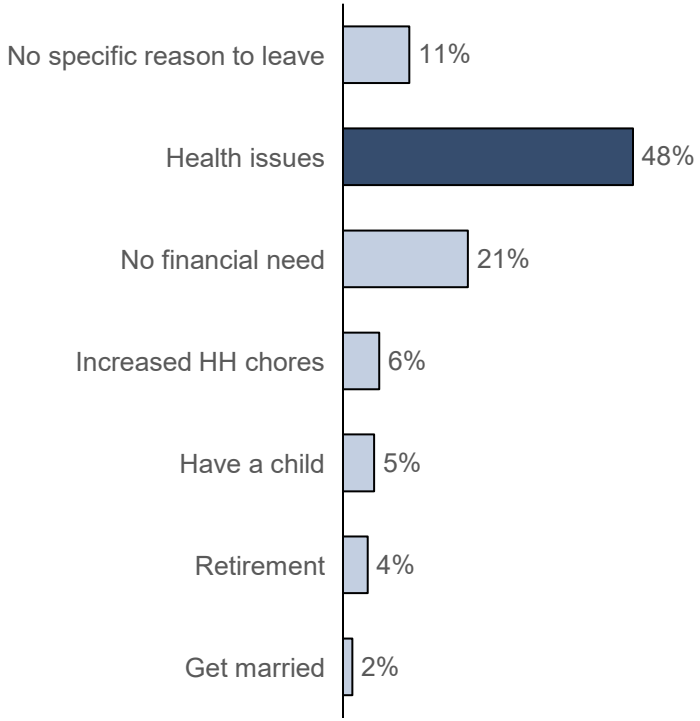
Segment F | Employment journey (5/5)

The top reason for leaving job is better salary elsewhere and almost half the women will leave the workforce or stop looking for employment only if they have health relates issues

Potential reasons for leaving job



Potential reasons for leaving workforce

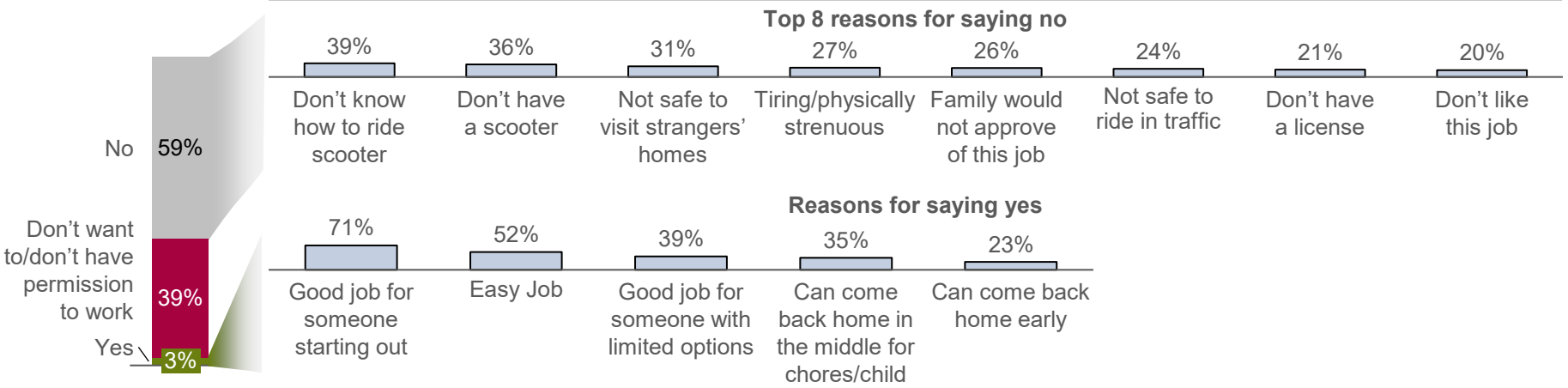


Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

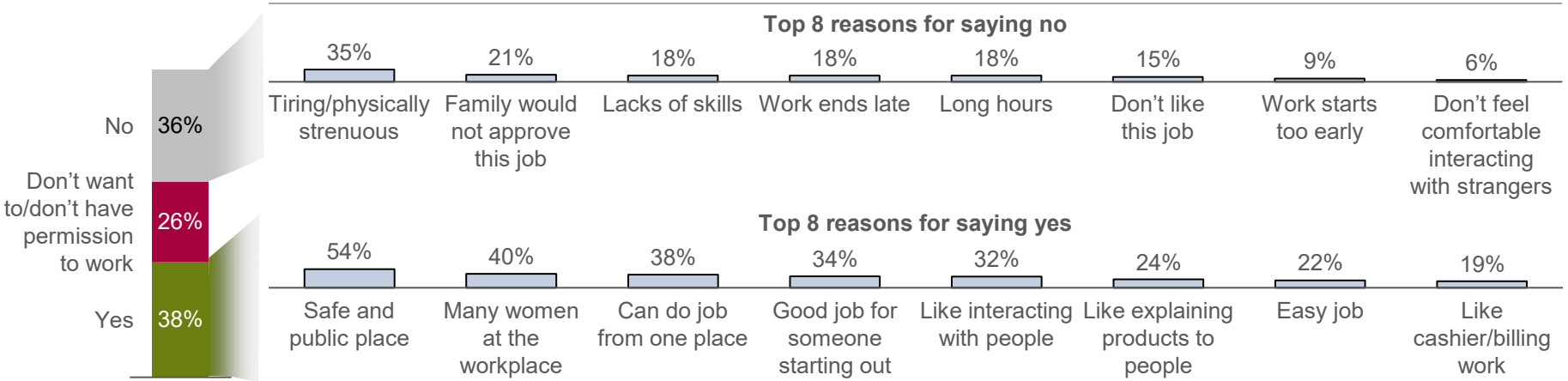
Segment F | Willingness to do specific job roles[1] (1/3)

Most women don't want to do the delivery agent job because they don't have a scooter or don't know how to ride a scooter; Many women want to do retail because the workplace is safe

Willingness to do delivery agent job



Willingness to do formal retail job

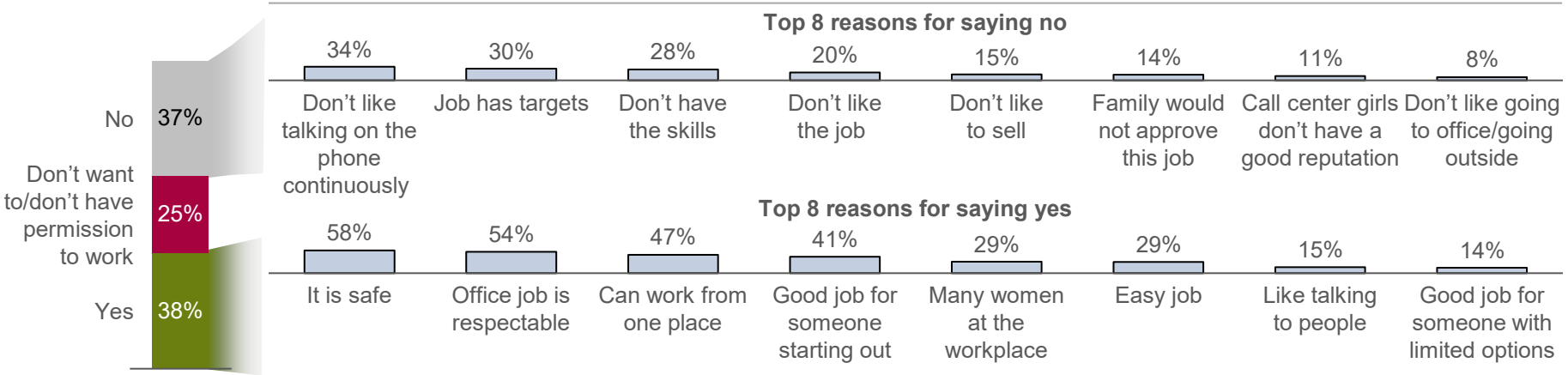


Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

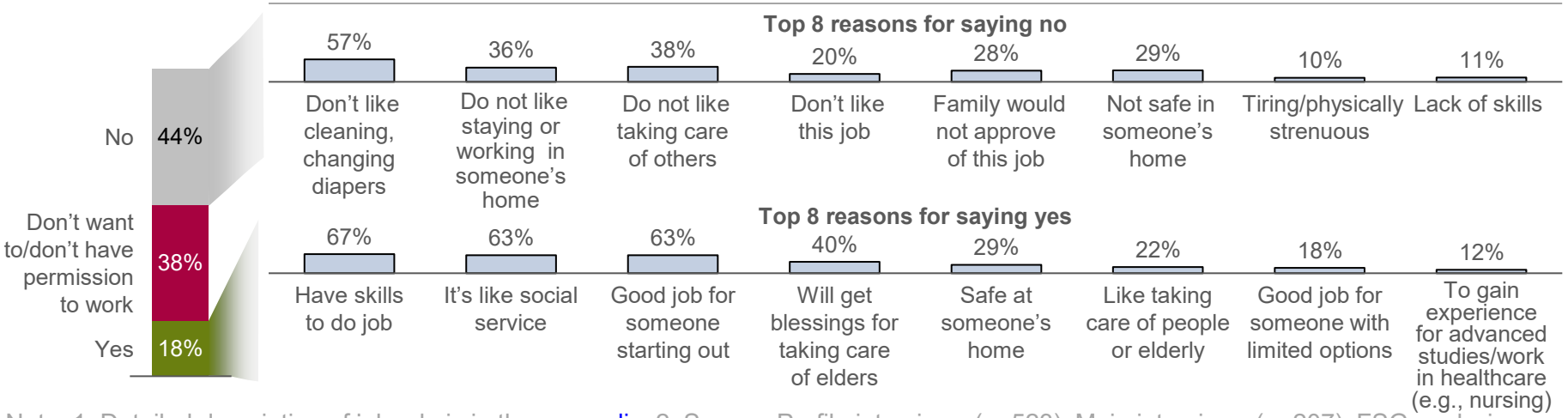
Segment F | Willingness to do specific job roles[1] (2/3)

Many women want to do tele-calling because it is an office job and a safe workplace; Most women don't want to be a health attendant because they don't like the type of work

Willingness to do Tele-calling



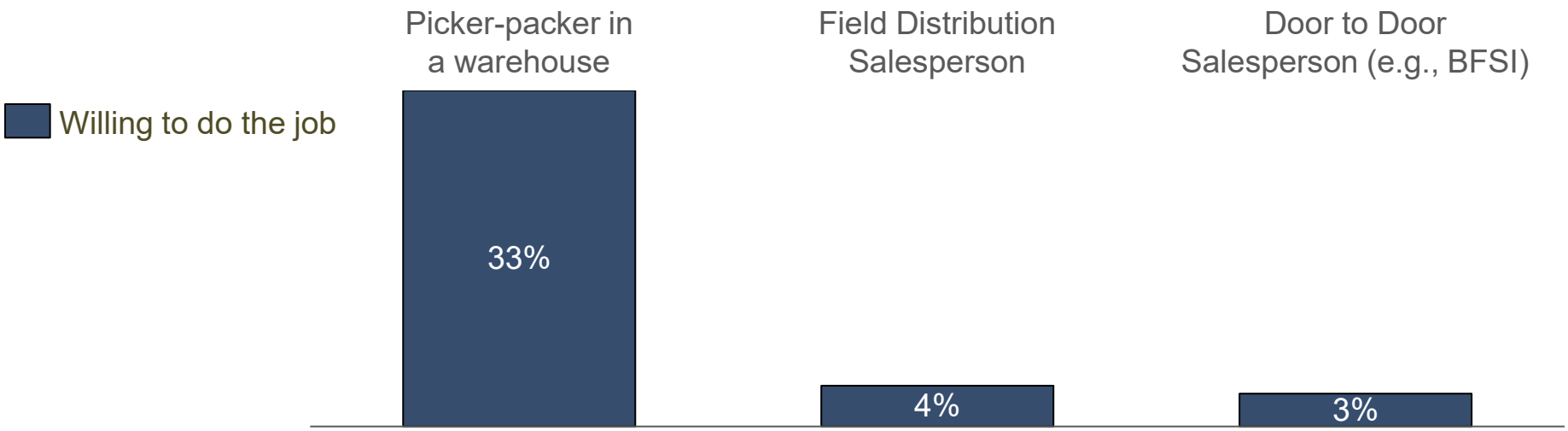
Willingness to do health attendant job



Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

Segment F | Willingness to do specific job roles (3/3)

33% women are willing to perform all tasks associated with working in a warehouse as a picker-packer; however, very few women are willing to do the tasks associated with a field salesperson

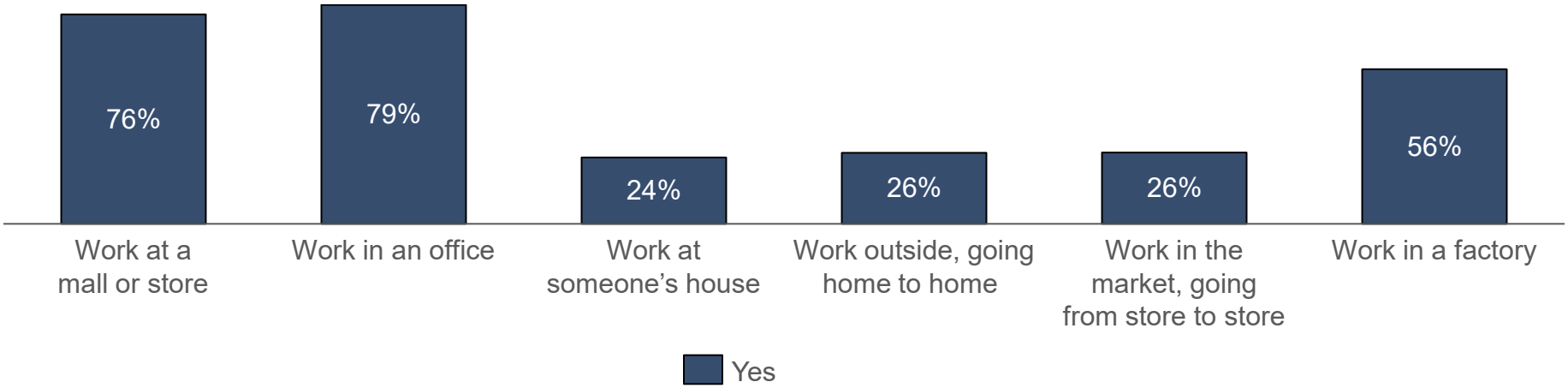


Yes indicates willingness to:	Picker-packer in a warehouse	Field Distribution Salesperson	Door to Door Salesperson (e.g., BFSI)
	Work in a factory	Work in the market going shop to shop	Work in the field going house to house
	+	+	+
	Work for 8 hours or more	Work for 8 hours or more	Work for 8 hours or more
	+	+	+
	Assembling and packaging	Ride a two wheeler	Ride a two wheeler
		+	+
		Sell to a customer in person	Sell to a customer in person

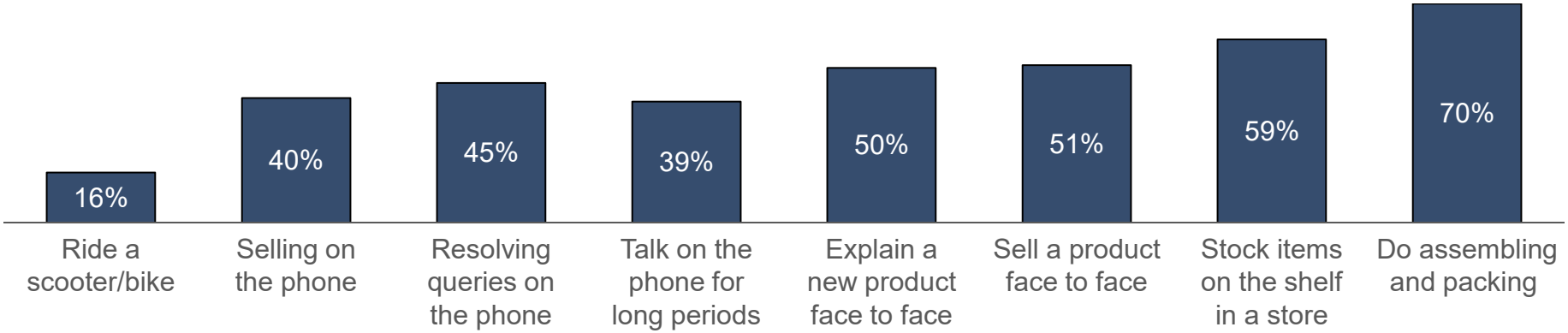
Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

Segment F | Workplace and function preferences

Willingness to work at a particular place of work

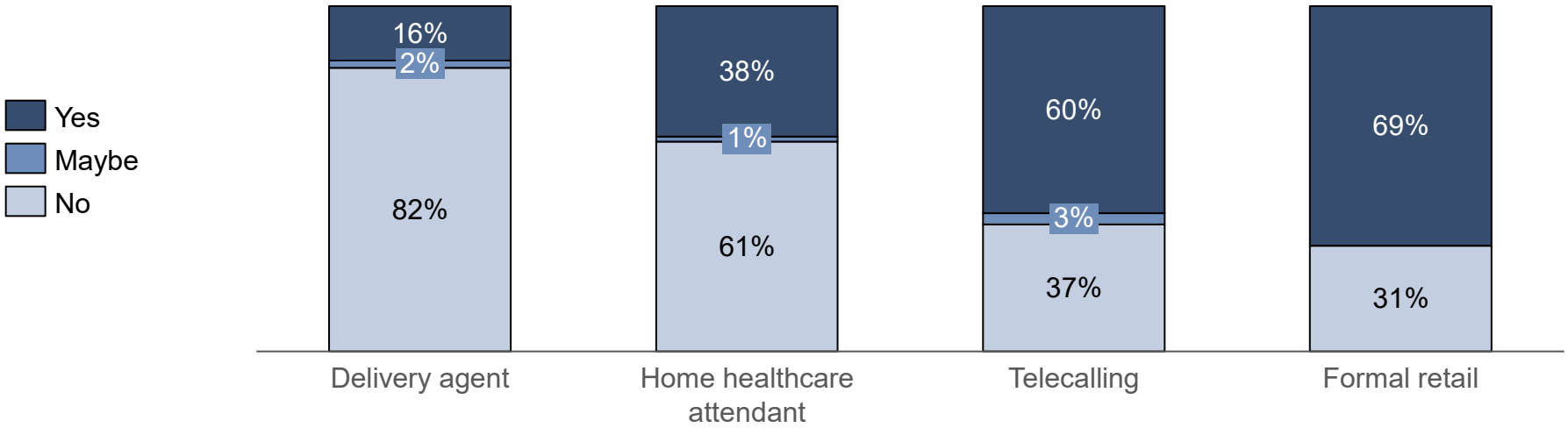


Willingness to perform particular task at work



Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

Segment F | Permission from key decision makers



Top reasons for saying no

- This is a job for men
- Tiring and physically strenuous for her
- She doesn't know how to ride a two-wheeler

- Don't like type of work
- Don't like her working in someone's home
- Long hours

- She doesn't have the skills
- Insufficient salary
- Not good for her health

- Insufficient salary
- Tiring job because she has to stand all day
- Job ends late

Source: Profile interviews (n=523), Main interviews (n=207), FSG analysis

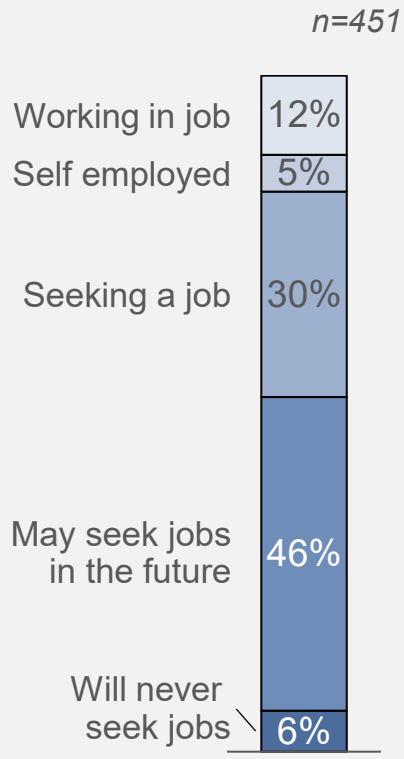
Segment Profiles | Segment H

Segment H has low propensity to be in a job …let's understand the women in this group in more detail

Who is Segment H?... School students

Education	Low	**Medium**	High	Are ongoing or complete class 10th or 12th
Marital Status	**Single**	Married	Widowed/ Separated	Are single

Employment status[1] of Segment H



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

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Segment H | Customer profile story

17-year-old Insha lives in Ahmedabad with her parents and an older brother. Her father works as a supervisor in a diamond factory and earns INR 12,000 per month. Insha is currently in Class 12th and is studying accounting, business studies, and math.

Insha plans to pursue her graduation in accounting after finishing her schooling. She thinks that if she has a graduate degree, it will be easier for her to find a job. She is looking forward to entering the job market in a few years and having financial independence and the opportunity to garner practical knowledge and skills. She does not know exactly what job she would like to take up, but an office or teaching role that leverages her knowledge in commerce would be ideal. Her salary expectation for an 8-hour role is between INR 12,000 – 15,000.

If she does not get her ideal job, she is also open to considering working at a supermarket as a cashier or sales promoter for some time. She recognizes that all jobs have some scope to learn and that she may have to do some roles at the start of her career. However, the one category of work she would not be willing to do is work as a domestic helper or healthcare attendant.

Last year she was offered a part-time role at the stationary shop near her house. The role entailed stocking, shelving, and cashier work and paid INR 4000, but her parents did not allow her because they thought it would distract her from her studies. She is glad she agreed because managing academics and work simultaneously may have been challenging.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

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Segment H | Demographic Statistics

Segment size	
% of potential talent pool	7.4%

Exposure indicators		
Read and speak basic English	↑	50%
Paid vocational training	↑	25%
Membership to women's collective	↓	7%
Active own bank account	↓	40%
Own mobile phone (smart)	↑	65%
Own mobile phone (feature)	↓	5%
Access to family mobile only		28%
No mobile		3%

Location		
Central	–	19%
East	↓	14%
North	↑	21%
South	↓	16%
West	↑	30%
Large cities (population 1M+)	↑	59%
Medium or small cities (population 100k – 1M)	↓	41%

Demographic

Age	
15-17	35%
18-21	46%
22-25	12%
>25	7%

Personal Education	
Still studying (10th - 12th)	63%
10th completed	21%
12th completed	16%

Religion	
Hindu	70%
Muslim	24%
Others	6%

Caste	
General	37%
Others	63%

Household Composition

Family size (Avg.)	↑	4.9
Household Type		
Joint	↓	24%
Nuclear	↑	76%
Gender of HH Head		
Female	↑	16%

Mother's education	
No education	47%
Class 1-8	38%
HSC/SSC	13%
Grad or above	2%

Household affluence indicators

Total monthly expenditure	
Average (INR)	↓ 11,800
Total monthly income	
Average (INR)	↑ 15,000

NCCS	
A3	9%
B	39%
C	35%
D and E	17%

Assets	
Two wheeler	39%
Household ownership	41%

– Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

Segment H | Customer persona

Context and Setting

- 39% women live in large cities and 61% in medium or small cities
- 39% resides in South India and only 4% reside in Eastern India
- Less than 1/3rd are part of relatively poorer households; 31% belong to NCCS group C1 or below
- 72% live in nuclear settings (below average) and have an average family size of 4.35 (below average)
- 55.9% have their own bank account and have used the account in the last 6 months (above average)
- 44% (below average) can speak and read basic English
- Almost no one is part of a women's collective (e.g., saving committee, milk cooperative)
- 66% women have their own smart phone (above average)
- 25% have paid for a vocational course (above average)

Employment preferences

- 27% women are willing to do a 12 hour job (above average) and 67% an 8 hours job (above average)
- 45% have a salary expectation between INR 16k to 20k and 31% between 12k to 15k
- Less than 15% women are willing to come back home post 7 pm and a little over 40% prefer coming back home from their job by 6 pm
- 72% are willing to do a job that is from an office (same as average) and 32% are willing to be in the field for a job (above average)
- 37% women are willing to work in a factory (below average)
- Most women, 65%, are willing to do a job that requires them to sell (above average)
    - Only 28% (below average) are interested in entrepreneurship over jobs and the top reason is higher earning potential and flexibility to work from home

Mental Model

Gender role

- 90% women believe it is important for women to work to be self-sufficient. Only a fifth of them believe that women should only be concerned with household work and not be concerned with careers
- Almost all women want their daughters to work, even if they have not

Child care

- 98% do not want to send their child to a paid day care and the top reason is that family/friends can help with childcare
- 88% believe that women should work outside the house even after a child, and, 55% of them think women with a younger child of 5 years or less can go for work

Exposure and autonomy

- Most women have very high autonomy, are very high on self efficacy (i.e. have a strong sense of belief in their own abilities)
  - E.g., 90% women are involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 61% of the women can go alone outside of the house to meet friends

Attitudes towards work

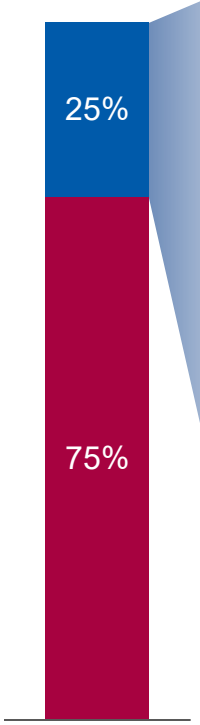
- 88% of those seeking jobs want to work because they will get into financial trouble if they do not and 66% want to because they believe others may think lesser of them if they do not work
- 82% of those currently working believe they will get in to financial trouble if they do not work
- 69% of women who are not working currently in a job want to work in the future
- Almost nobody is willing to migrate within the state for work

Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

© FSG

Segment H | Current employment profile

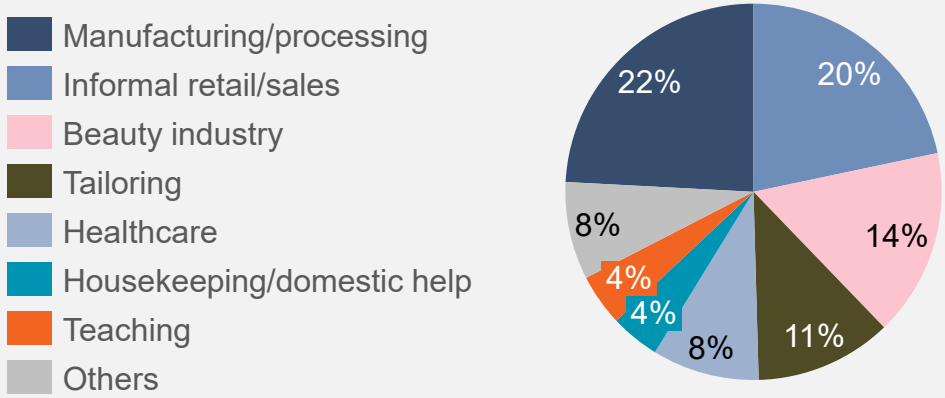
Only 25% of women are working or have worked; amongst them some have been in manufacturing and processing, some in informal retail or in the beauty industry



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



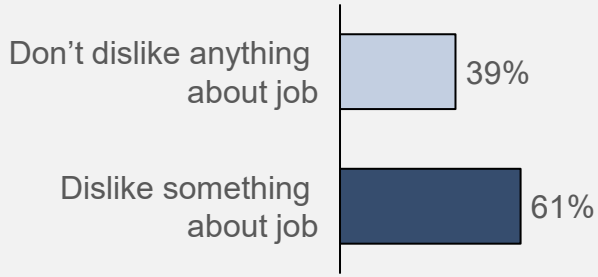
Avg. monthly salary

INR 7,300

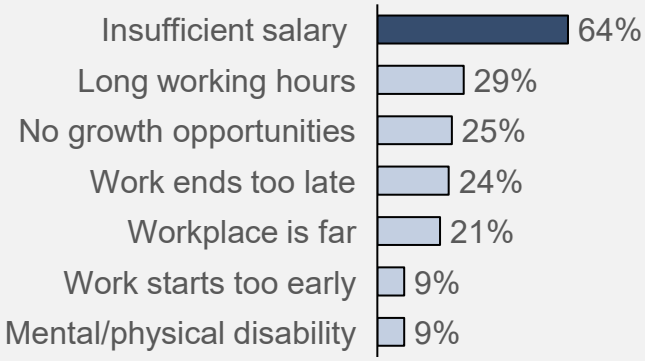
Avg. working hours per day

7.5 hours

Experience with current or past job



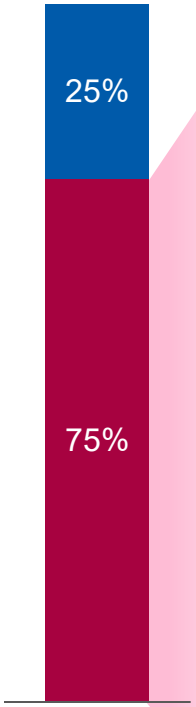
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

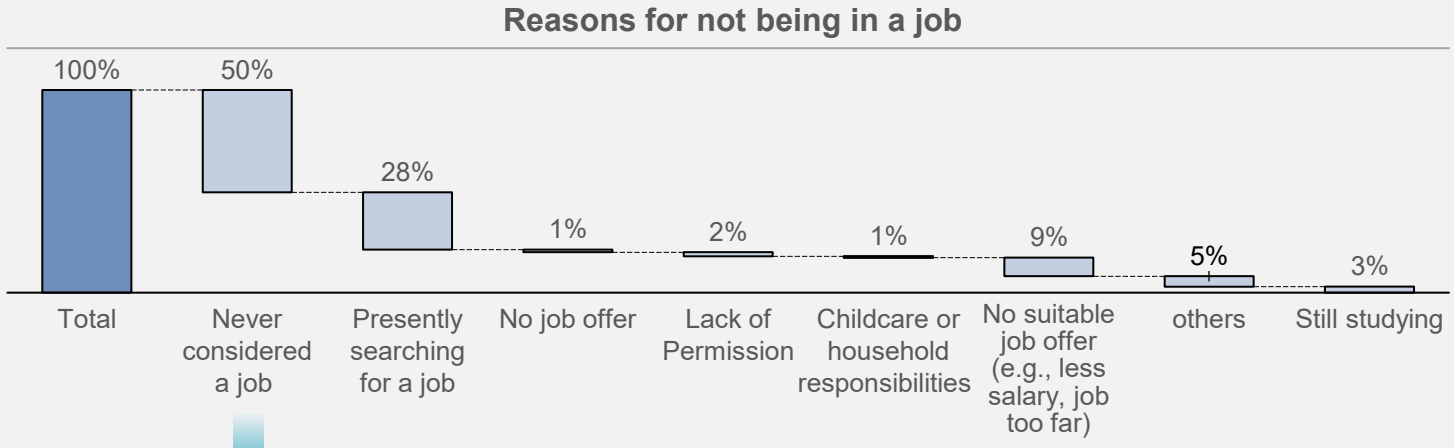
Segment H | Current employment profile

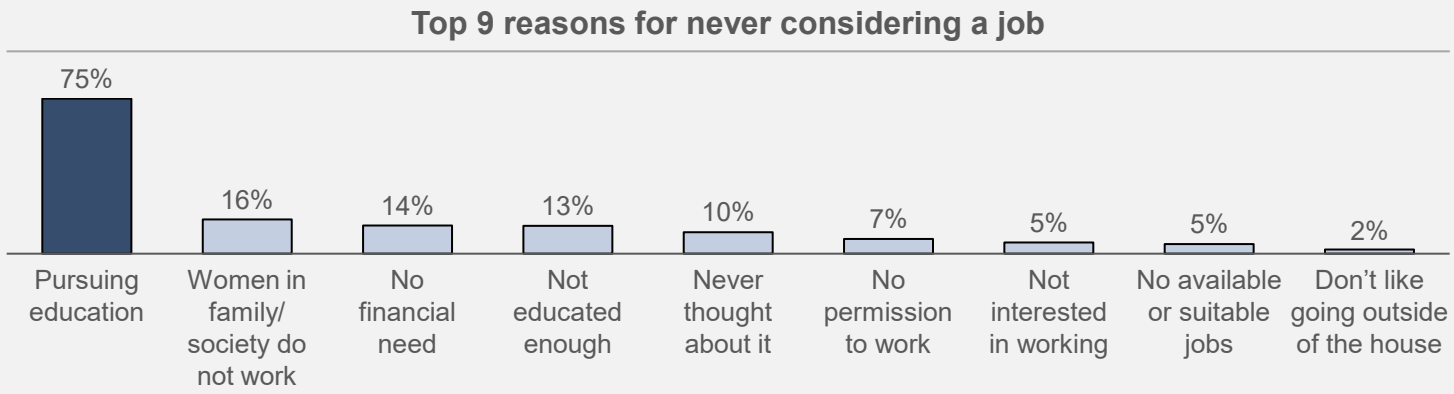
38% of all women in this segment have never considered a job for various reasons with top one being pursuing education



Working or has worked

Has never worked

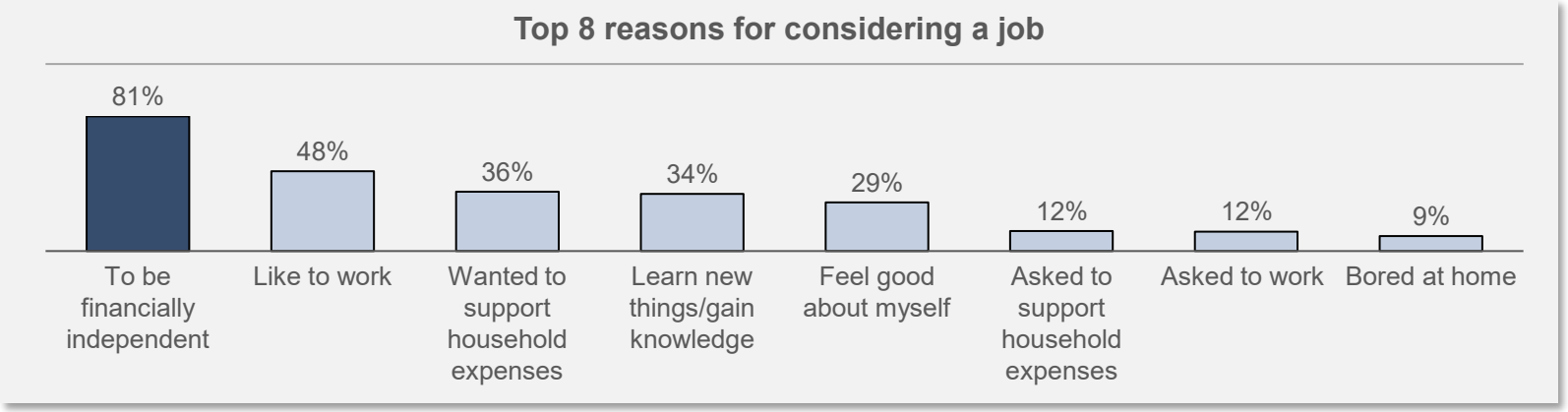




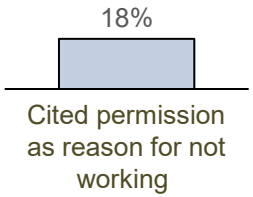
Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

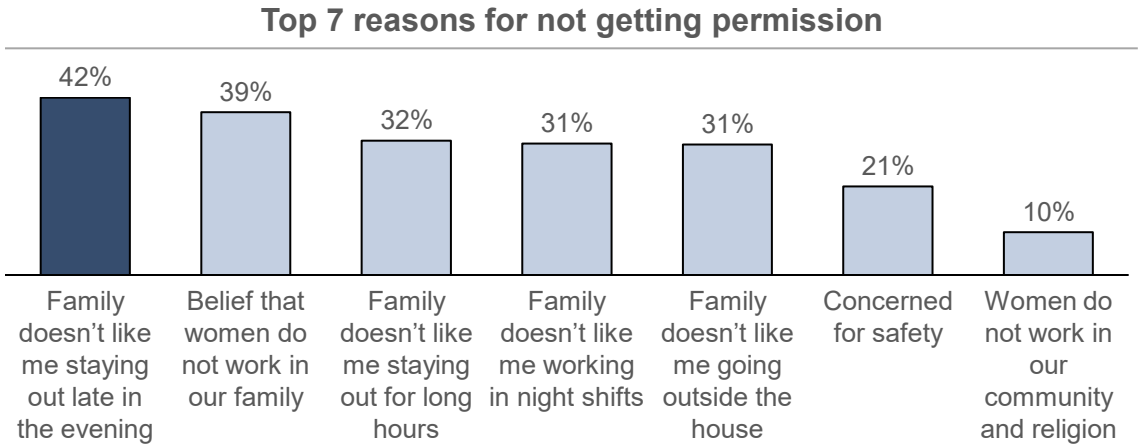
Segment H | Employment journey (1/4)

Most women want to work because they want to be financially independent or because they like to work



Permission status of non-working and non-seeking women



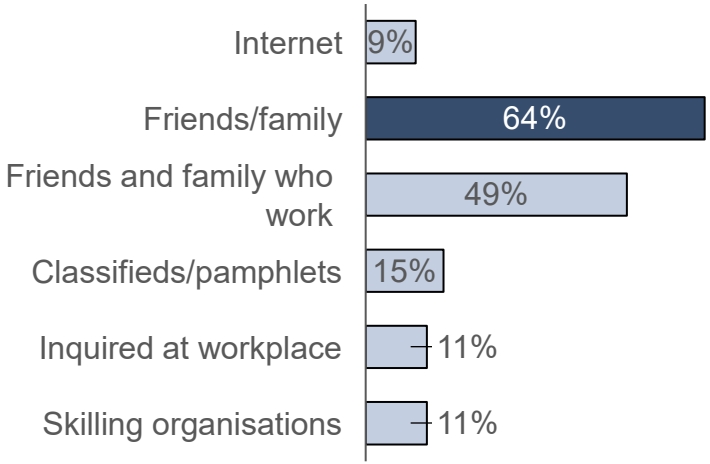


Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

Segment H | Employment journey (2/4)

Women in this segment most commonly use friends and family to search for employment and 9% have also used internet (e.g., job Naukri.com, Facebook) to look for jobs

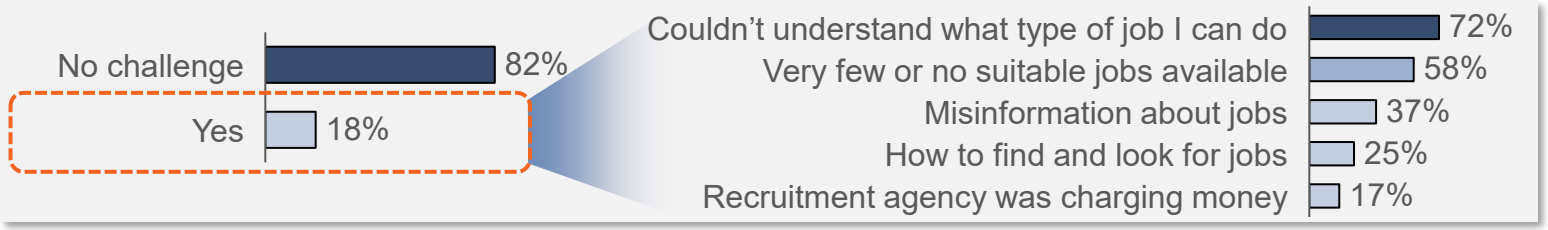
Channels used to search for a job



Attitudes towards online job search

- 91% have not used/have not considered using the internet
- 22% of those who have not used internet are aware of apps and websites
- Top 3 apps known for job search are Facebook, YouTube, Naukri
- 86% will use internet in the future
- 14% will not use internet in future and the top reason is preference for asking known people about vacancies/openings

Challenges faced while searching for a job

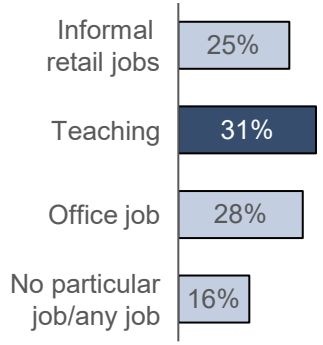


Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

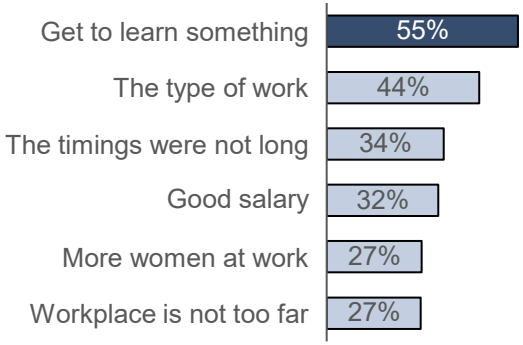
Segment H | Employment journey (3/5)

Most women considered or will consider teaching or office jobs and the opportunity to learn at work is the top feature women look for while searching for a job

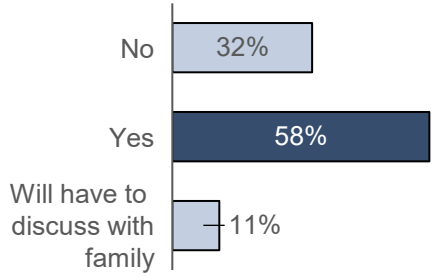
Top 4 types of jobs considered



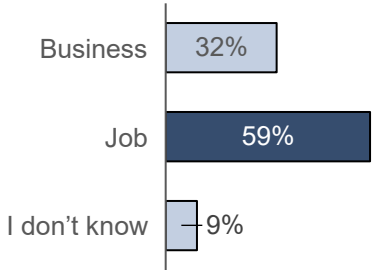
Main features while looking for a job



Willingness to work at a 90% male workplace



Job vs business

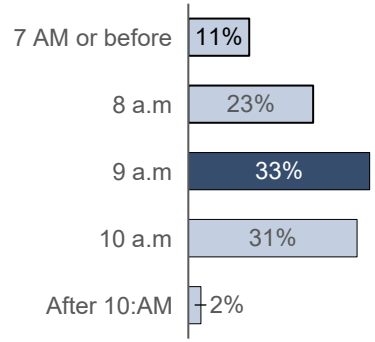


Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

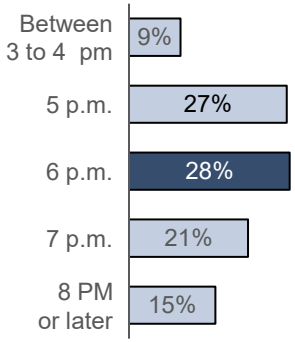
Segment H | Employment journey (4/5)

38% women have a salary expectation of 12k -15k for a 8 hour job and 36% women are comfortable coming back home 7 pm or later

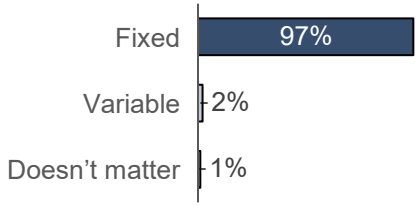
Earliest time to leave home



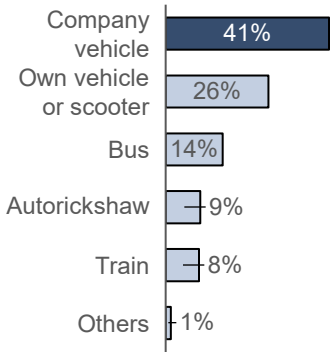
Latest time to come home



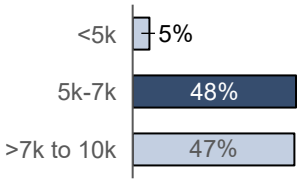
Fixed vs variable pay



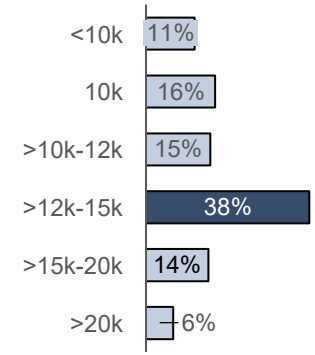
Preferred mode of transport to work



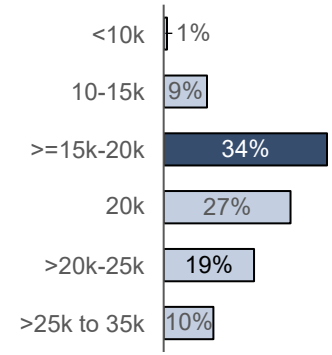
Salary expected for 4 hours



Salary expected for 8 hours



Salary expected for 12 hours

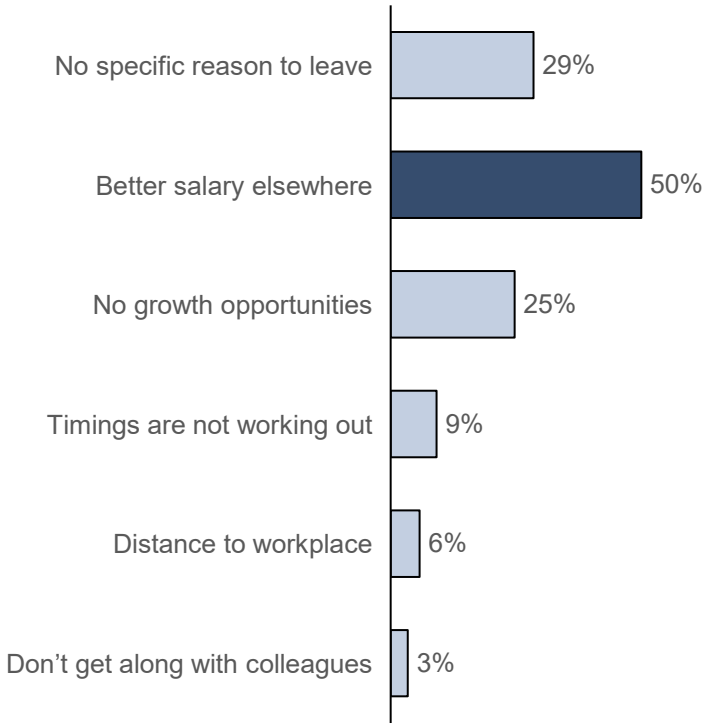


Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

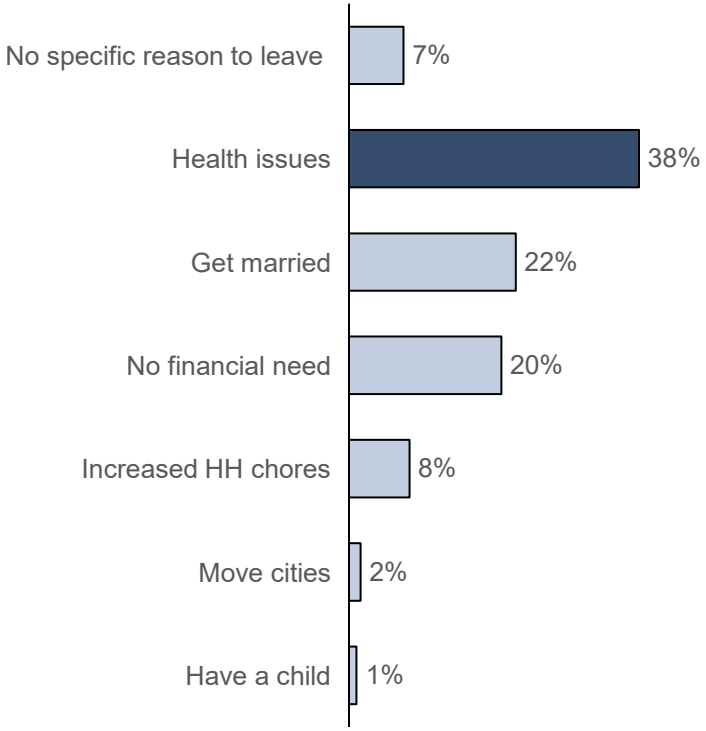
Segment H | Employment journey (5/5)

Almost half of the women say they will leave a job if they get better salary elsewhere and 38% women say they will leave the workforce only if they have health relates issues

Potential reasons for leaving job



Potential reasons for leaving workforce

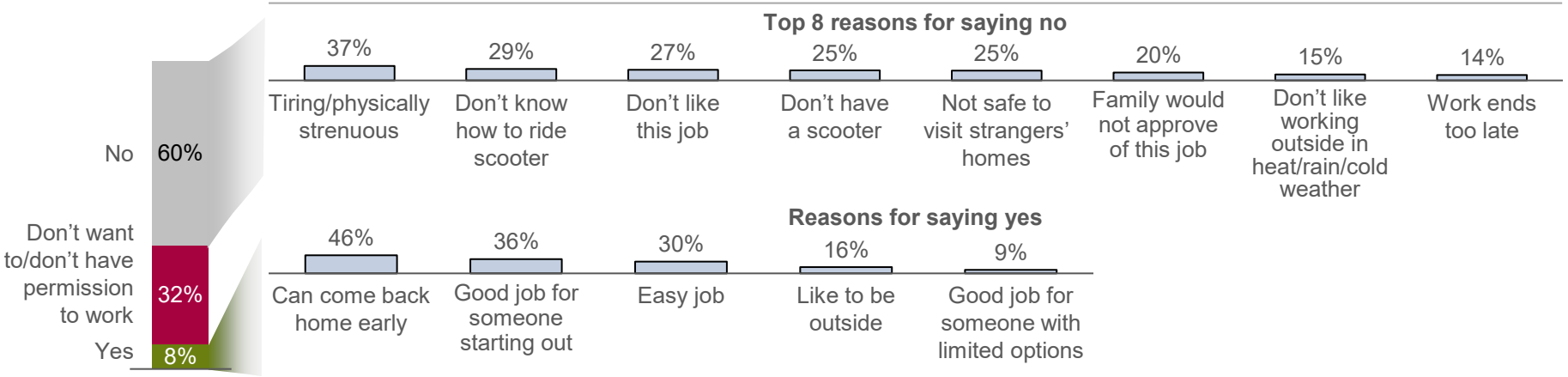


Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

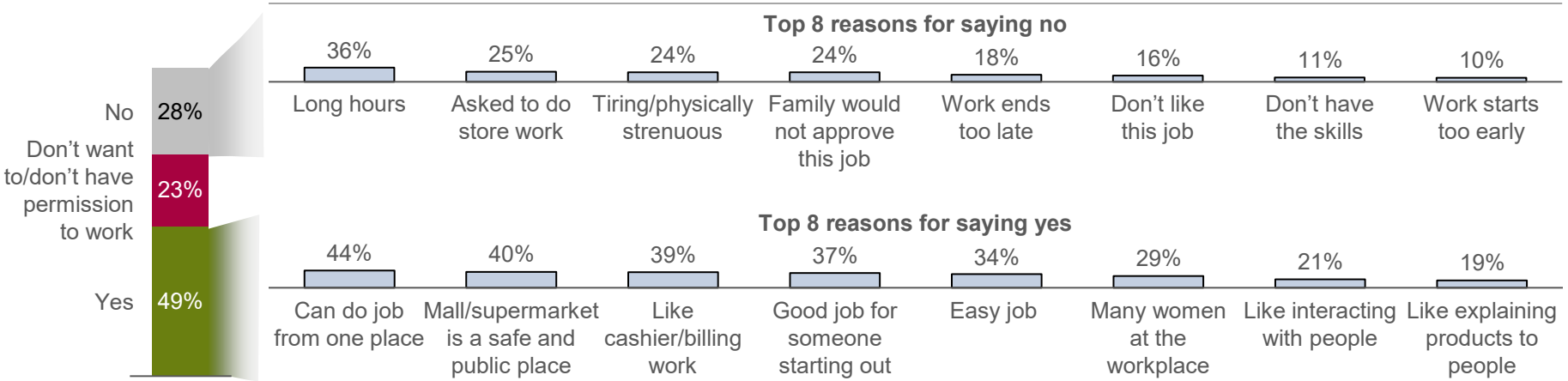
Segment H | Willingness to do specific job roles[1] (1/3)

8% women want to do the delivery agent job because they can come back home early; Almost 50% women want to do retail because the job can be done from one place and is safe

Willingness to do delivery agent job



Willingness to do formal retail job

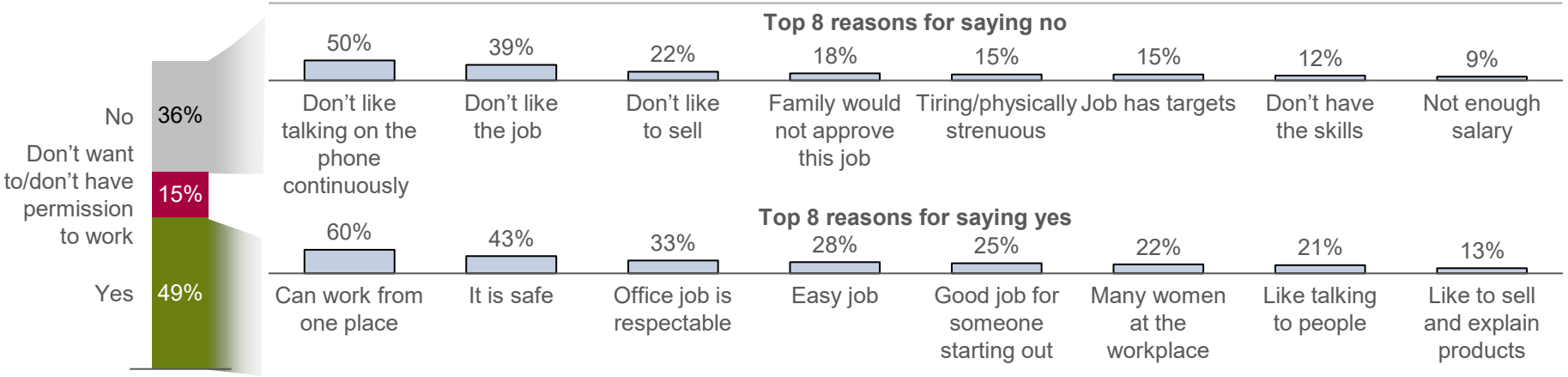


Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

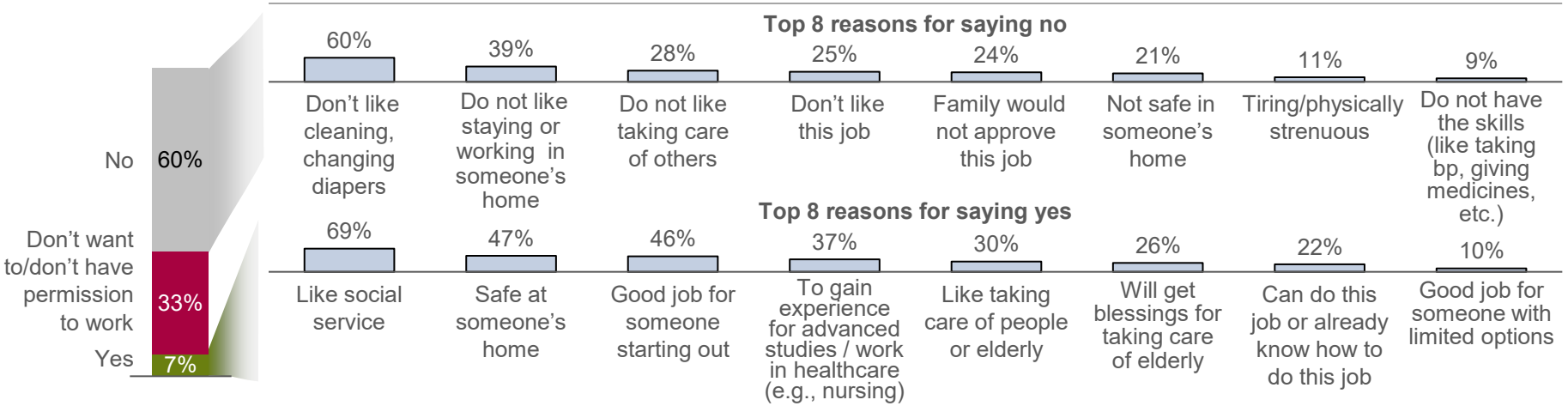
Segment H | Willingness to do specific job roles[1] (2/3)

Many women want to do tele-calling because it can be done from one place and because office jobs are respectable; this segment has a low willingness to work as a health attendant

Willingness to do Tele-calling



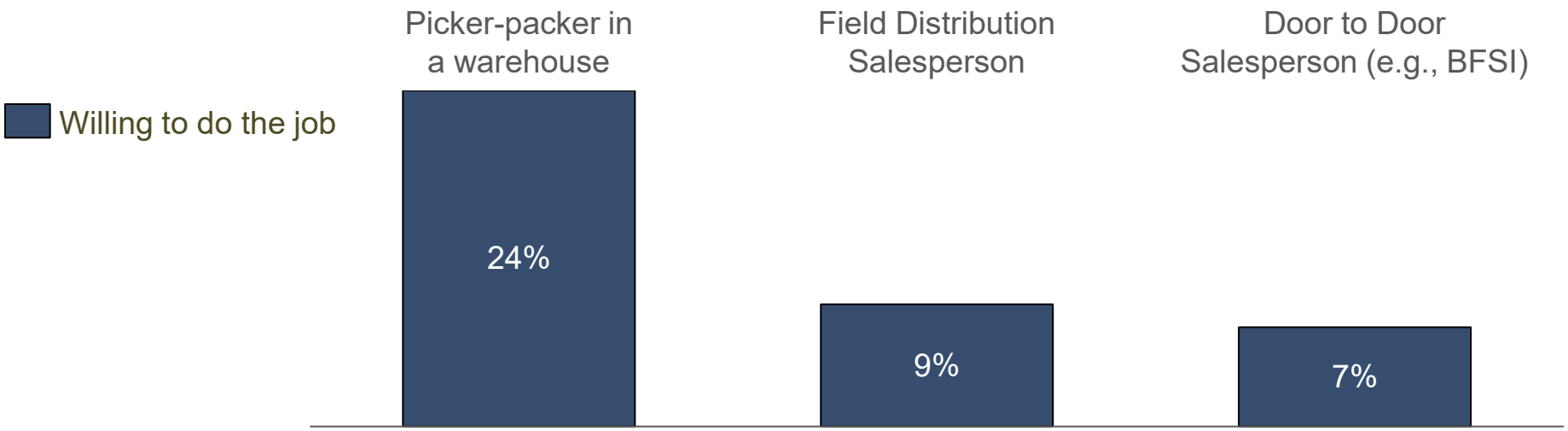
Willingness to do health attendant job



Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

Segment H | Willingness to do specific job roles (3/3)

24% women are willing to perform all tasks associated with working in a warehouse as a picker-packer; however, very few women are willing to do the tasks associated with a field salesperson

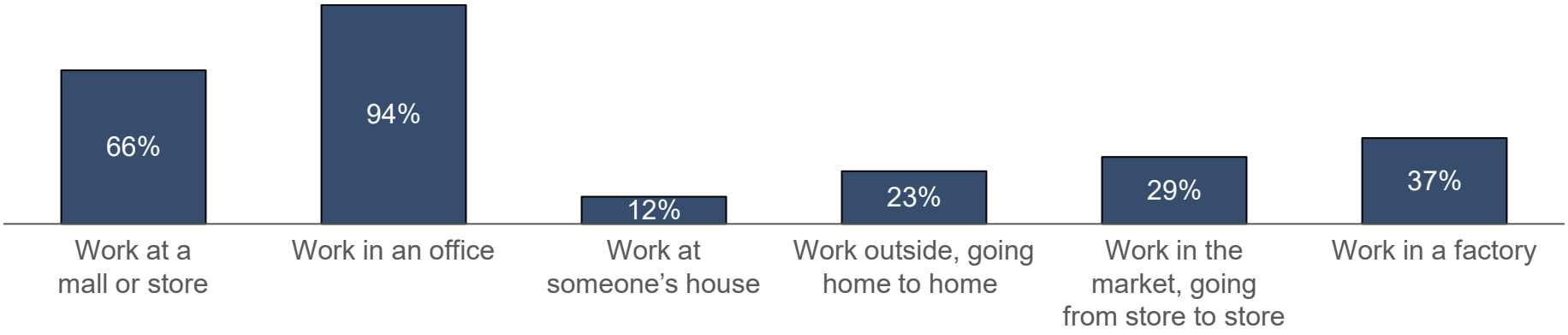


Yes indicates willingness to:	Picker-packer in a warehouse	Field Distribution Salesperson	Door to Door Salesperson (e.g., BFSI)
	Work in a factory	Work in the market going shop to shop	Work in the field going house to house
	+	+	+
	Work for 8 hours or more	Work for 8 hours or more	Work for 8 hours or more
	+	+	+
	Assembling and packaging	Ride a two wheeler	Ride a two wheeler
		+	+
		Sell to a customer in person	Sell to a customer in person

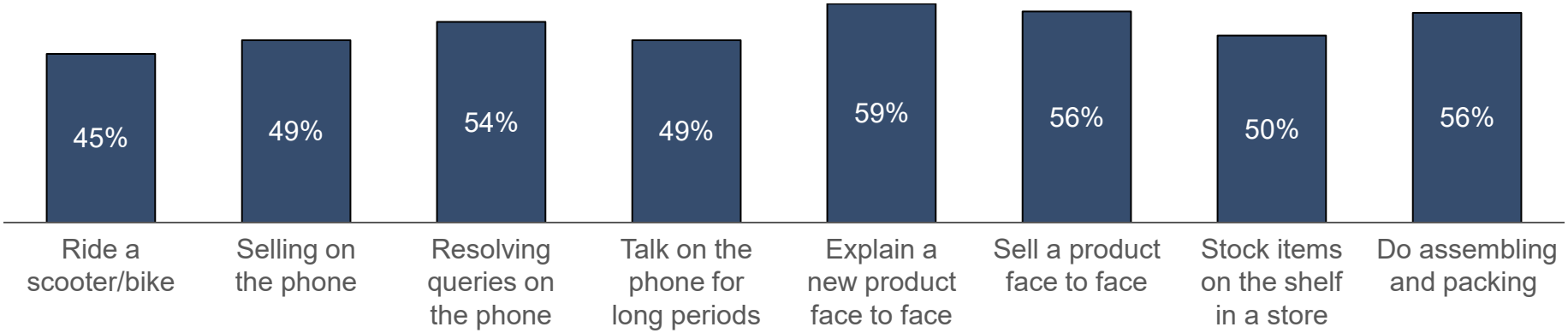
Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

Segment H | Workplace and function preferences

Willingness to work at a particular place of work

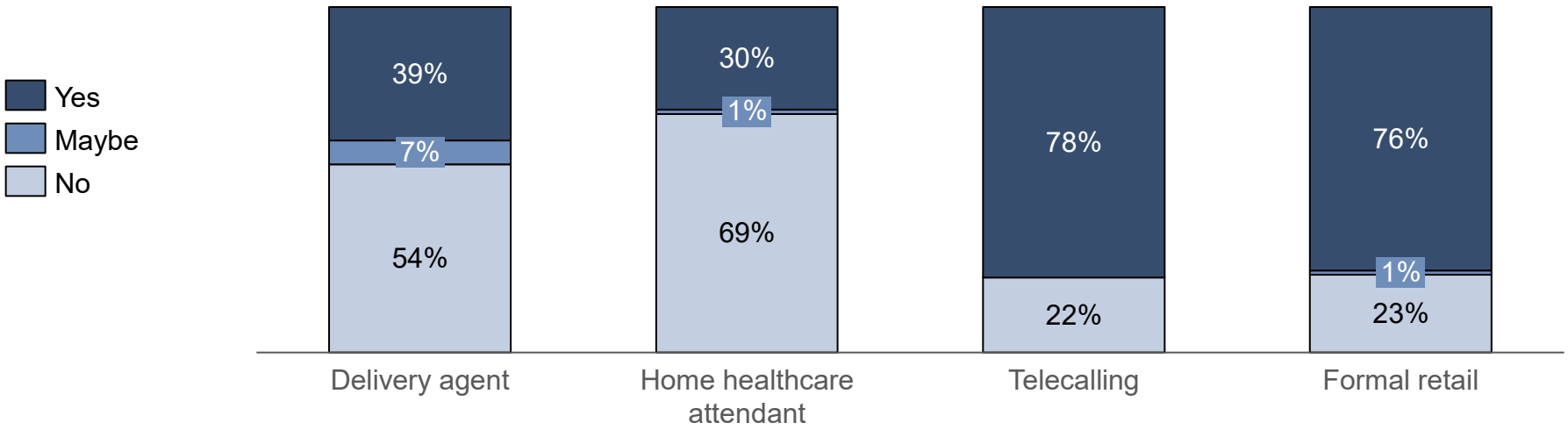


Willingness to perform particular task at work



Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

Segment H | Permission from key decision makers



Top reasons for saying no

- Not safe for her to visit stranger's home
- Tiring and physically strenuous for her
- She doesn't know how to ride a two-wheeler

- Don't like type of work
- Don't like her working in someone's home
- Long hours

- Stressful job due to targets
- Insufficient salary
- Not good for her health

- She won't feel comfortable interacting with strangers
- Tiring job because she has to stand all day
- Insufficient salary

Source: Profile interviews (n=451), Main interviews (n=175), FSG analysis

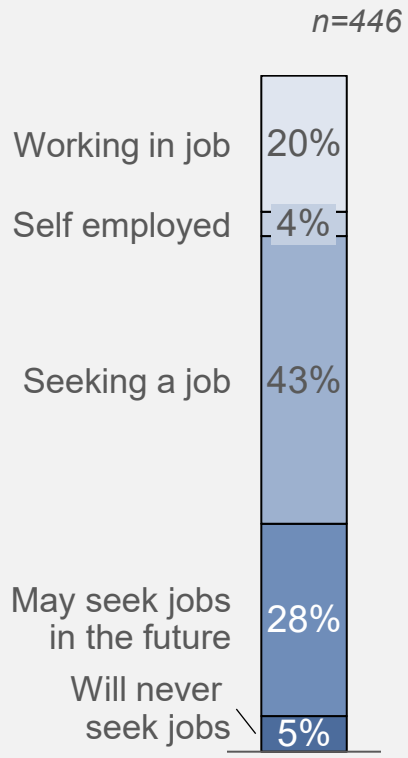
Segment Profiles | Segment I

Segment I has a higher propensity to be in a job……let's understand the women in this group in more detail

Who is Segment I?... Graduates without child

Education	Low	Medium	**High**	Are either ongoing or completed graduation post-graduation
Marital Status	**Single**	**Married**	Widowed/ Separated	Are either single or married
Child	**No child**	Child < 6 years	Child > 6 years	Have no child

Employment status[1] of Segment I



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

Segment I | Customer profile story

Indu is 22 years old and lives in Kanpur with her parents and brother. She has recently completed her undergraduate degree in commerce and is actively searching for teaching or office job roles. She is willing to work for 8 hours and has a salary expectation of INR 12,000 to INR 15,000. She is excited by the prospect of not relying on her parents for day-to-day expenses. When she was in college, she had taken a typing course that she enjoyed and now wants to save up money to pursue a computer course. Her parents have always supported her ambitions and are helping her find leads for a job. Even though her aunt and cousin run a small tailoring business from home, she strongly prefers a job over entrepreneurship because she thinks a job will offer steady income and the opportunity to gain knowledge and exposure.

Indu is disheartened with the job search. She feels there are limited or no jobs available and has struggled to identify the roles and companies that match her interests and qualifications. However, she is confident of landing a respectable and well-paying job. She has been following up with family and friends and inquiring if they know of any job vacancies. She has also perused online job search portals and searched for job opportunities on Facebook.

Apart from the tele-calling job, she expressed a willingness to take up the role of a retail salesperson in a supermarket. She likes that neither of the jobs entail travel or fieldwork and perceives the workplace to be safe. She also appreciates that the retail role will have a higher proportion of women colleagues and managers. Additionally, as a stopgap, she may consider a delivery agent role since she thinks it's a good option for someone who may not have a lot of work experience and employment options.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

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Segment I | Demographic statistics

Segment size	
% of potential talent pool	7.3%

Exposure indicators		
Read and speak basic English	↑	50%
Paid vocational training	↑	48%
Membership to women's collective	↓	4%
Active own bank account	↑	57%
Own mobile phone (smart)	↑	85%
Own mobile phone (feature)	↓	3%
Access to family mobile only		12%
No mobile		1%

Location		
Central	↑	21%
East	↑	18%
North	↓	13%
South	↑	26%
West	↓	22%
Large cities (population 1M+)	↑	60%
Medium or small cities (population 100k – 1M)	↓	40%

Demographic

Age	
15-17	2%
18-21	41%
22-25	32%
>25	25%

Personal Education	
Graduation Ongoing	46%
Graduation Complete	30%
Post graduation ongoing or complete	24%

Religion	
Hindu	76%
Muslim	15%
Others	9%

Caste	
General	38%
Others	62%

Marital Status	
Single	81%
Married	19%

Household Composition

Family size (Avg.)	↓	4.3
Household Type		
Joint	↓	23%
Nuclear	↑	77%
Gender of HH Head		
Female	↑	15%

Mother's education	
No education	37%
Class 1-8	43%
HSC/SSC	17%
Grad or above	3%

Household affluence indicators

Total monthly expenditure	
Average (INR)	↑13,600
Total monthly income	
Average (INR)	↑16,000

NCCS	
A3	20%
B	47%
C	25%
D and E	8%

Assets	
Two wheeler	51%
Household ownership	57%

— Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

Segment I | Customer persona

Context and Setting

- 60% women live in large cities and 40% live in medium or small cities
- 26% resides in South India and 22% reside in Western India
- Less than 1/3rd women are part of relatively poorer households; 32% belong to NCCS group C1 or below and 20% belong to A3 group
- 77% live in nuclear settings (above average) and have an average family size of 4.3 (below average)
- 57% have their own bank account and have used the account in the last 6 months (above average)
- 50% (above average) can speak and read basic English
- Only 4% of them (below average) are part of a women's collective (e.g., saving committee, milk cooperative)
- 85% have their own smart phone (above average)
- Almost 50% women have paid for a vocational course (above average)

Employment preferences

- 27% women are willing to do a 12 hour job (above average) and 70% an 8 hours job (above average)
- For 8 hours, 30% have a salary expectation between INR 16k to 20k and 30% between 12k to15k
- For 12 hours, 37% expect a salary of between 21k to 25k
- Around 27% women are willing to come back home post 7 pm
- 95% are willing to do a job that is from an office (above average) and only 15% are willing to be in the field for a job (below average)
- 30% women are willing to work in a factory (below average)
    - 46% are willing to do a role that requires them to sell (below average)
    - 85% women (above average) will leave their job if their salary does not increase annually
    - Only 17% (below average) are interested in entrepreneurship over jobs because they value being their 'own boss'

Mental Model

Gender role

- 91% women believe it is important for women to work to be self-sufficient. Only 18% of them believe that women should be concerned with household work and not be concerned with careers
- Almost all women want their daughters to work, even if they have not

Child care

- 94% believe that women should work outside the house even after a child
- Only 40% of them think women should work only after their older child is 6 years or older

Exposure and autonomy

- Most women have very high autonomy, are very high on self efficacy (i.e. have a strong sense of belief in their own abilities)
  - E.g., 88% women are involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 62% of the women can go alone outside of the house to meet friends

Attitudes towards work

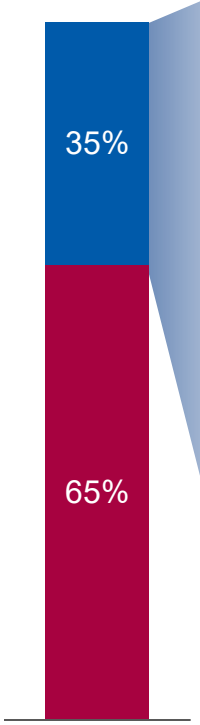
- 60% of those seeking jobs want to work because they will get into financial trouble if they do not and 53% want to because they believe others may think lesser of them if they do not work
- 78% of those currently working believe they will get in to financial trouble if they do not work
- 79% of women who are not working currently in a job want to work in the future
- Almost nobody is willing to migrate within the state for work

Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

© FSG

Segment I | Current employment profile

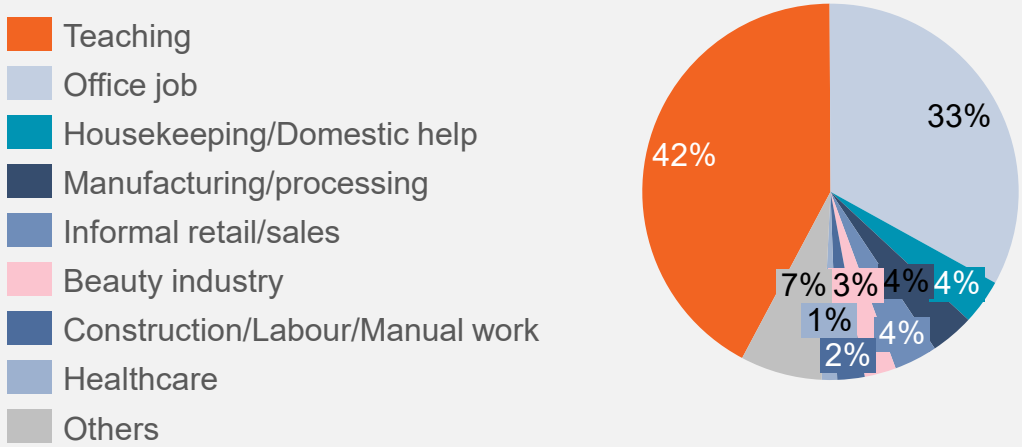
A third of women that have worked have been or are in office jobs and 42% in teaching jobs; many are dissatisfied with their salary



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



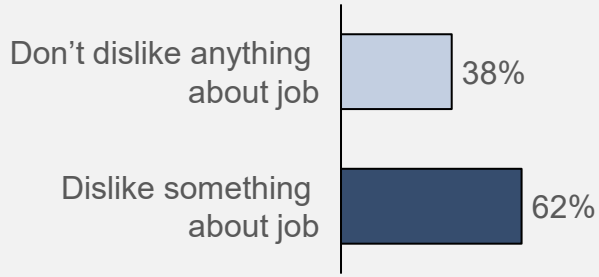
Avg. monthly salary

INR 9,300

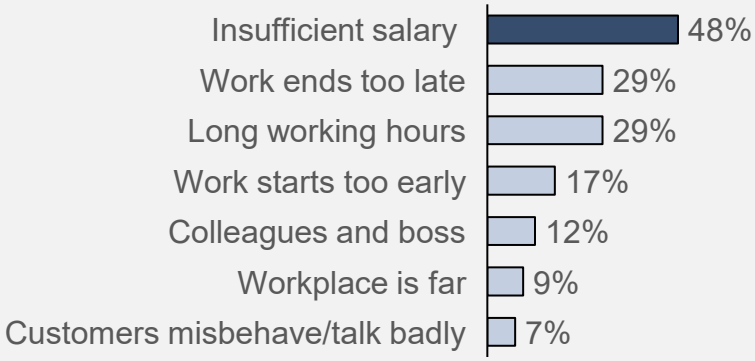
Avg. working hours per day

7.4 hours

Experience with current or past job



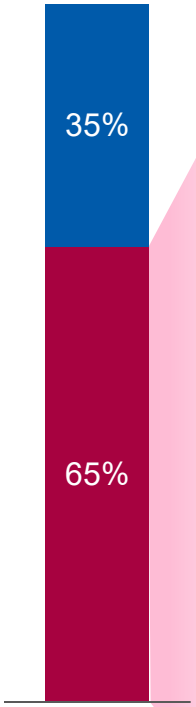
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

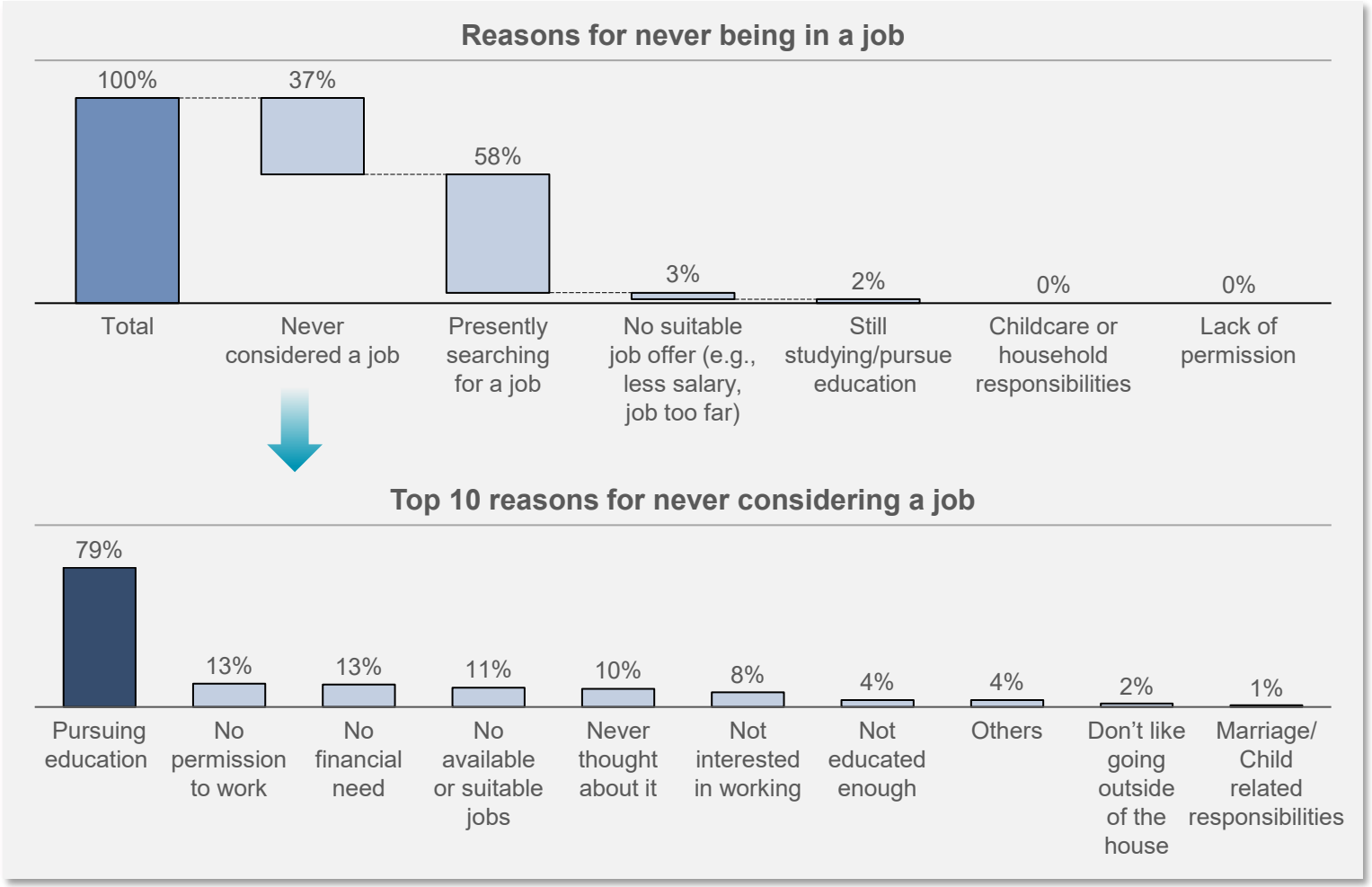
Segment I | Current employment profile

24% of all women in this segment have never considered a job for various reasons with top one being pursuing education



Working or has worked

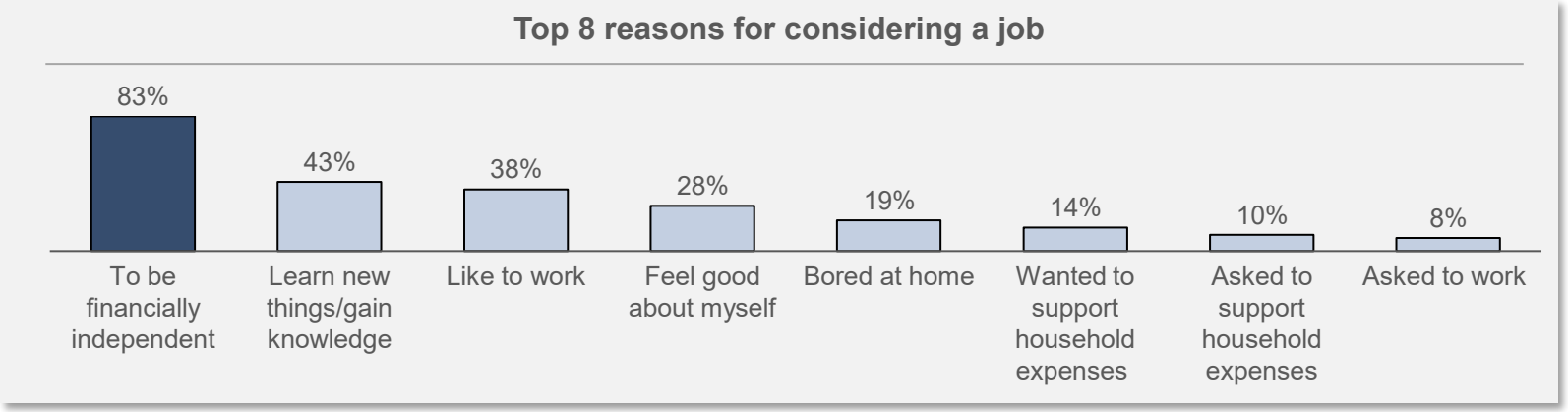
Has never worked



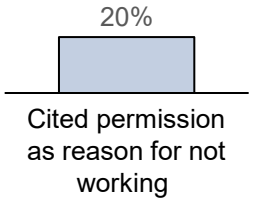
Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

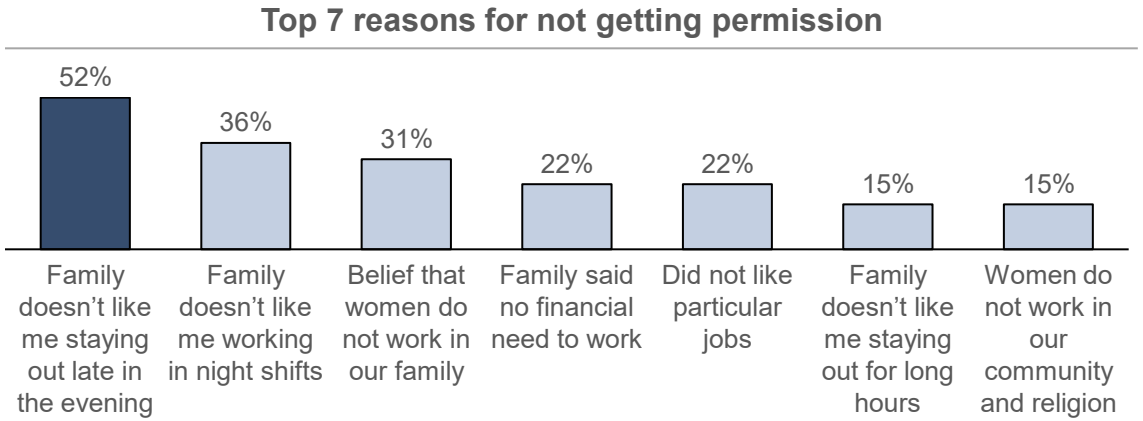
Segment I | Employment journey (1/5)

Most women wanted to work because they wanted to be financially independent and most women in this segment did get permission to work



Permission status of non-working and non-seeking women





Note: 1. Respondents who did not get permission did not necessarily stop looking for a job, some reconsidered type of job and some convinced or did not care about the lack of permission and some dropped out after not receiving permission; 2. Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

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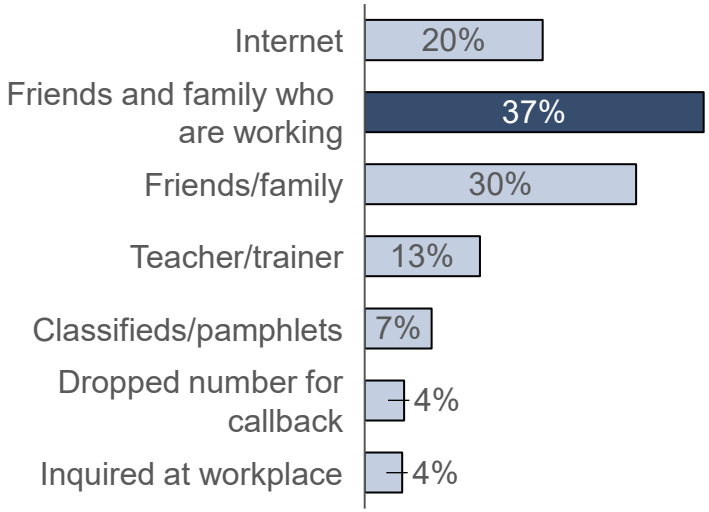
Segment I | Employment journey (2/5)

A fifth of them have used internet but women commonly use working friends and family to search for employment and; 56% will use internet in the future to search for jobs

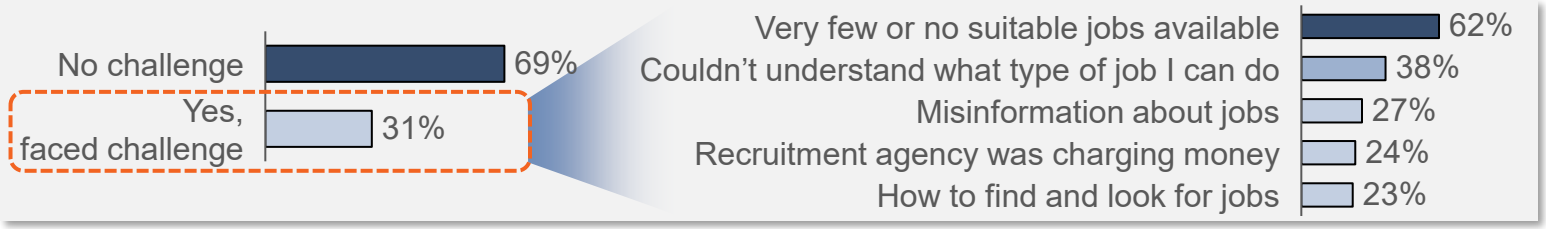
Channels used to search for a job



Attitudes towards online job search

- 80% have not used/have not considered using the internet
- 51% of those who have not used internet are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, Naukri
- 56% will use internet in the future
- 34% will not use internet in future and top reason is that job portals charge money

Challenges faced while searching for a job

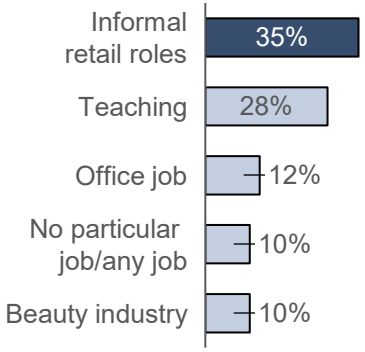


Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

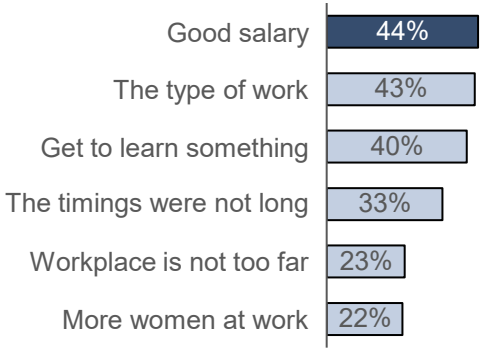
Segment I | Employment journey (3/5)

Most women considered/will consider informal retail and teaching as a job. Good salary and type of work are the top most features women look for while searching for a job

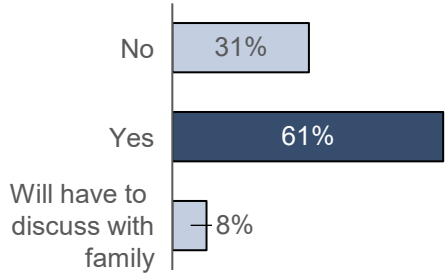
Top 5 types of jobs considered



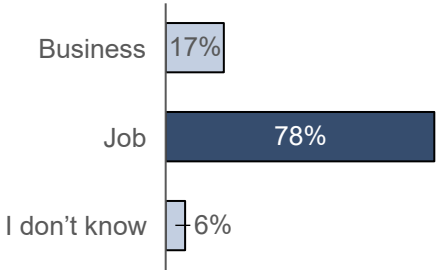
Main features while looking for a job



Willingness to work at a 90% male workplace



Job vs business

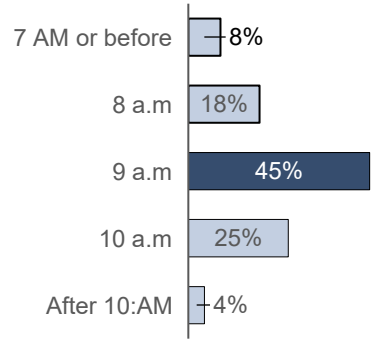


Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

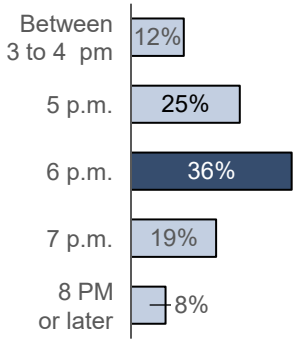
Segment I | Employment journey (4/5)

30% women have a salary expectation of 12k -15k for a 8 hour job and 27% women are comfortable coming back home by 7 pm or later

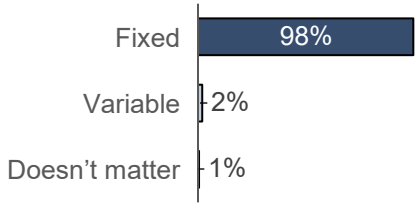
Earliest time to leave home



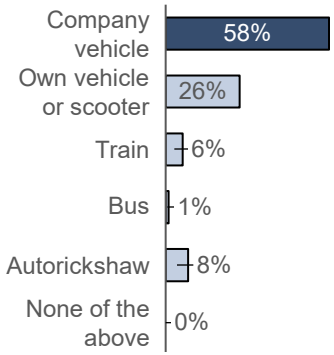
Latest time to come home



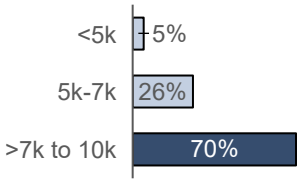
Fixed vs variable pay



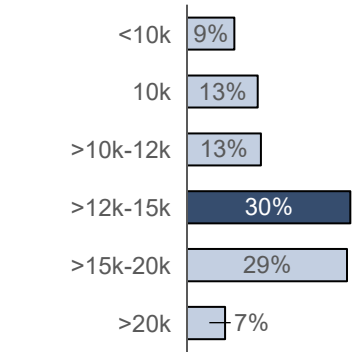
Preferred mode of transport to work



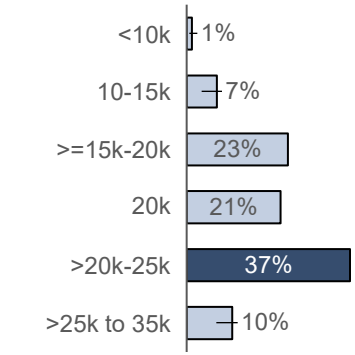
Salary expected for 4 hours



Salary expected for 8 hours



Salary expected for 12 hours

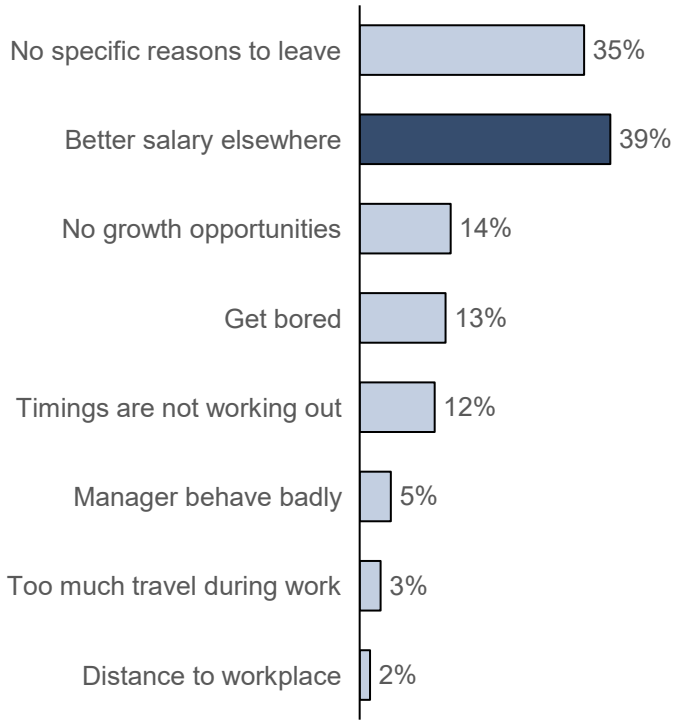


Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

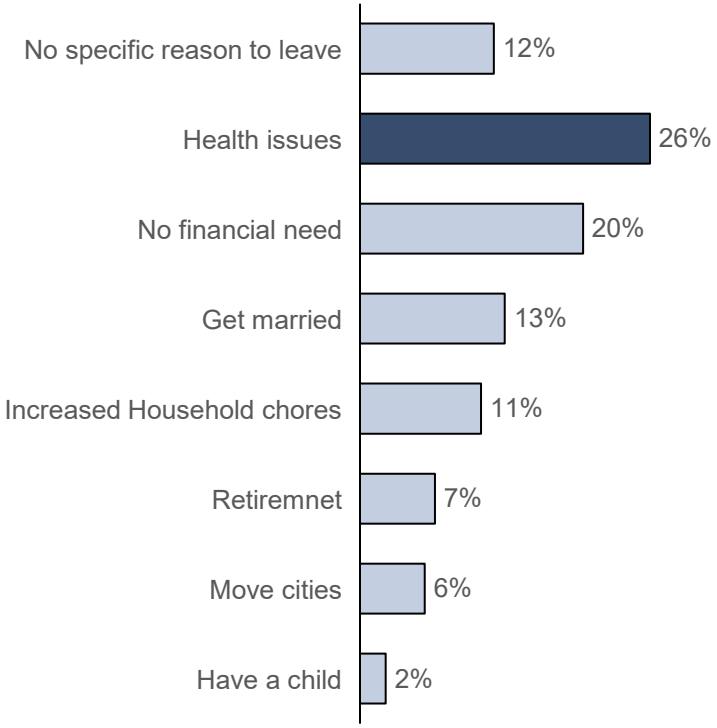
Segment I | Employment journey (5/5)

Many women will leave a job if they find better salary elsewhere and only a fifth will consider leaving the workforce if there is no financial need anymore

Potential reasons for leaving job



Potential reasons for leaving workforce

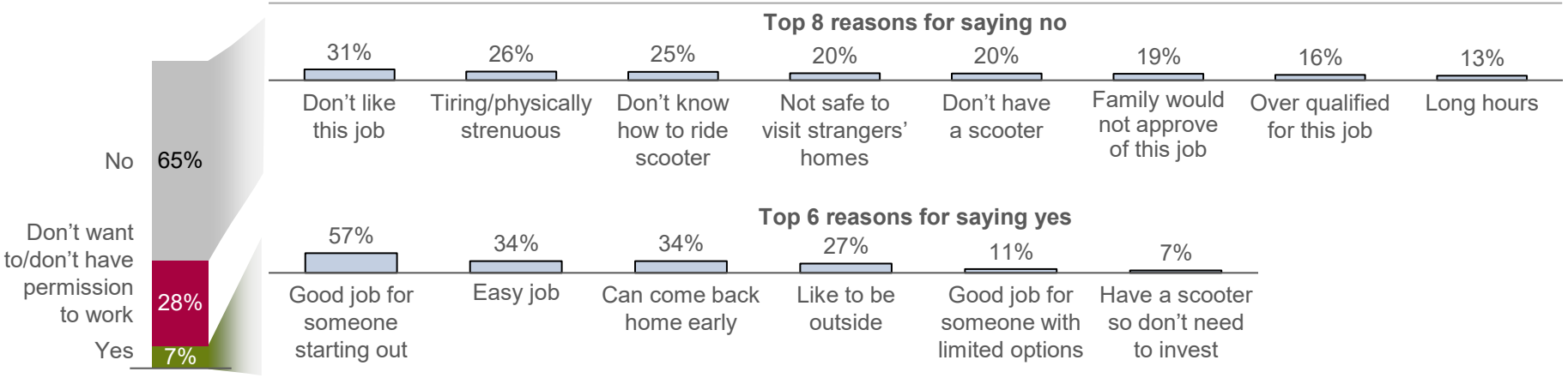


Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

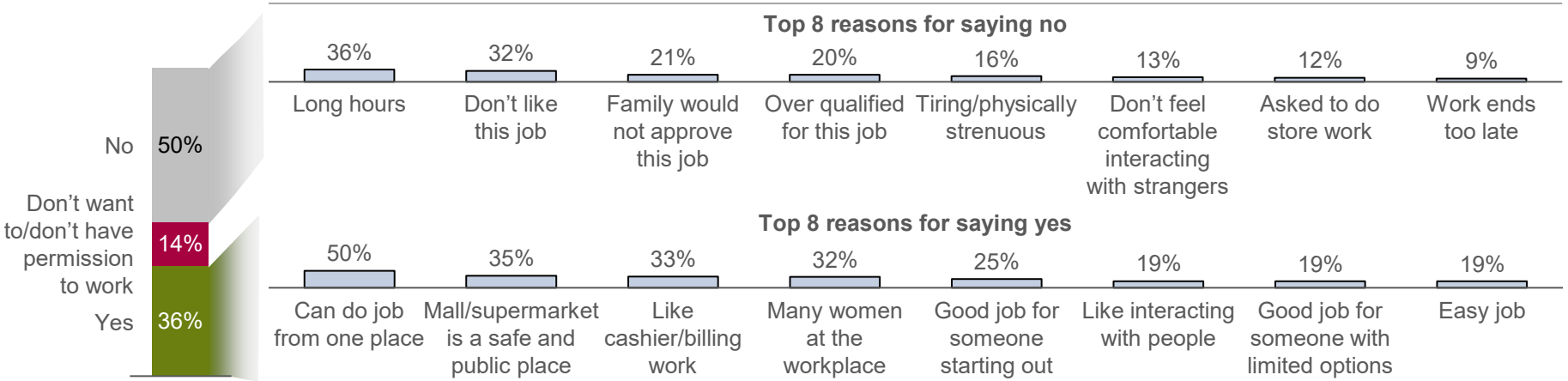
Segment I | Willingness to do specific job roles[1] (1/3)

A small percentage want to do delivery agent job because they think it is a good opportunity for someone who is inexperienced and 36% want to do retail because they are safe public spaces

Willingness to do delivery agent job



Willingness to do formal retail job

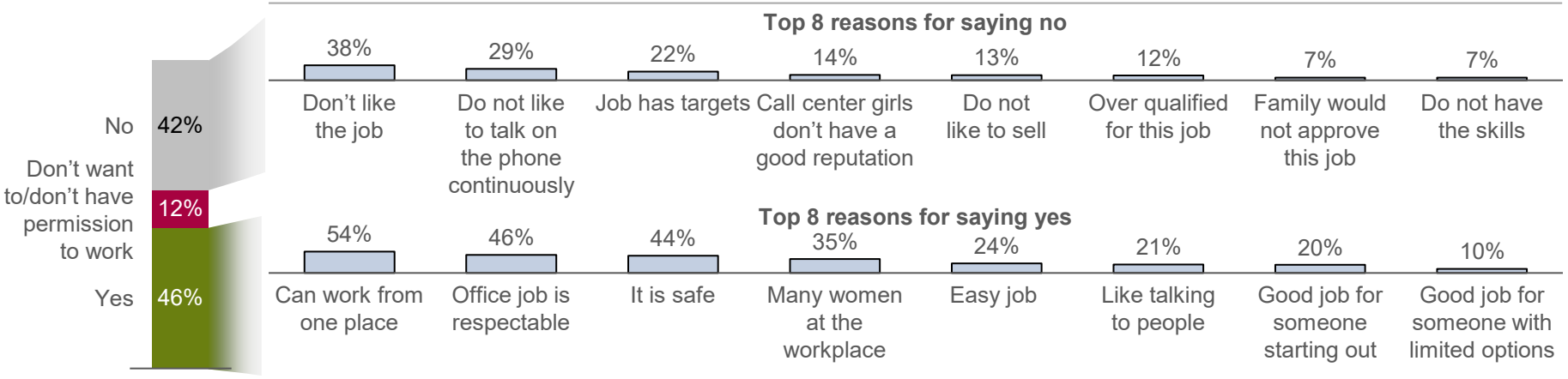


Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

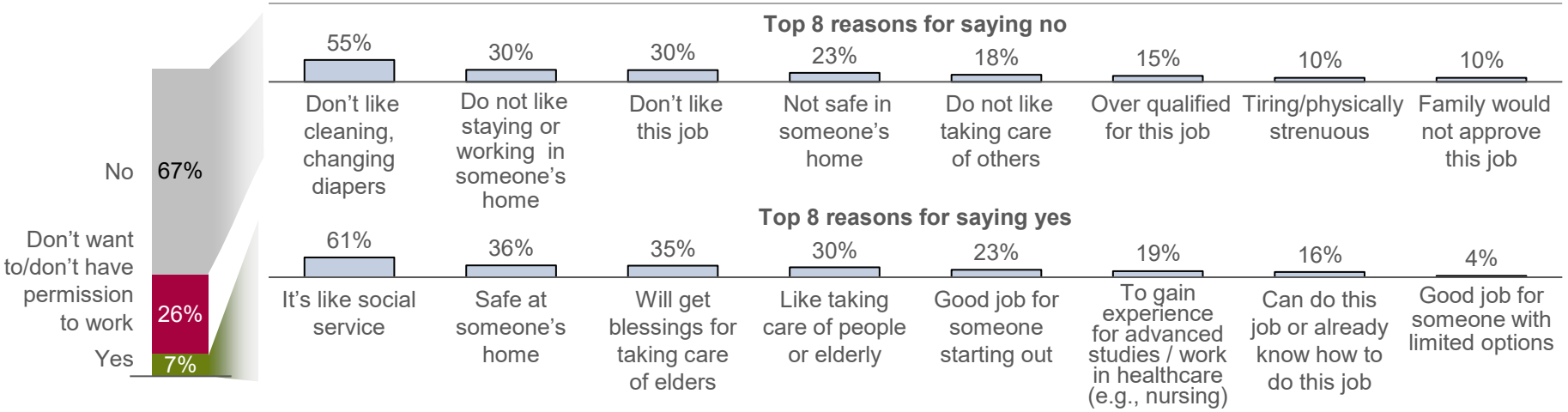
Segment I | Willingness to do specific job roles[1] (2/3)

46% women want to do tele-calling because they consider office job to be respectable. Most women do not want to do health attendant job because of the nature of the role

Willingness to do Tele-calling



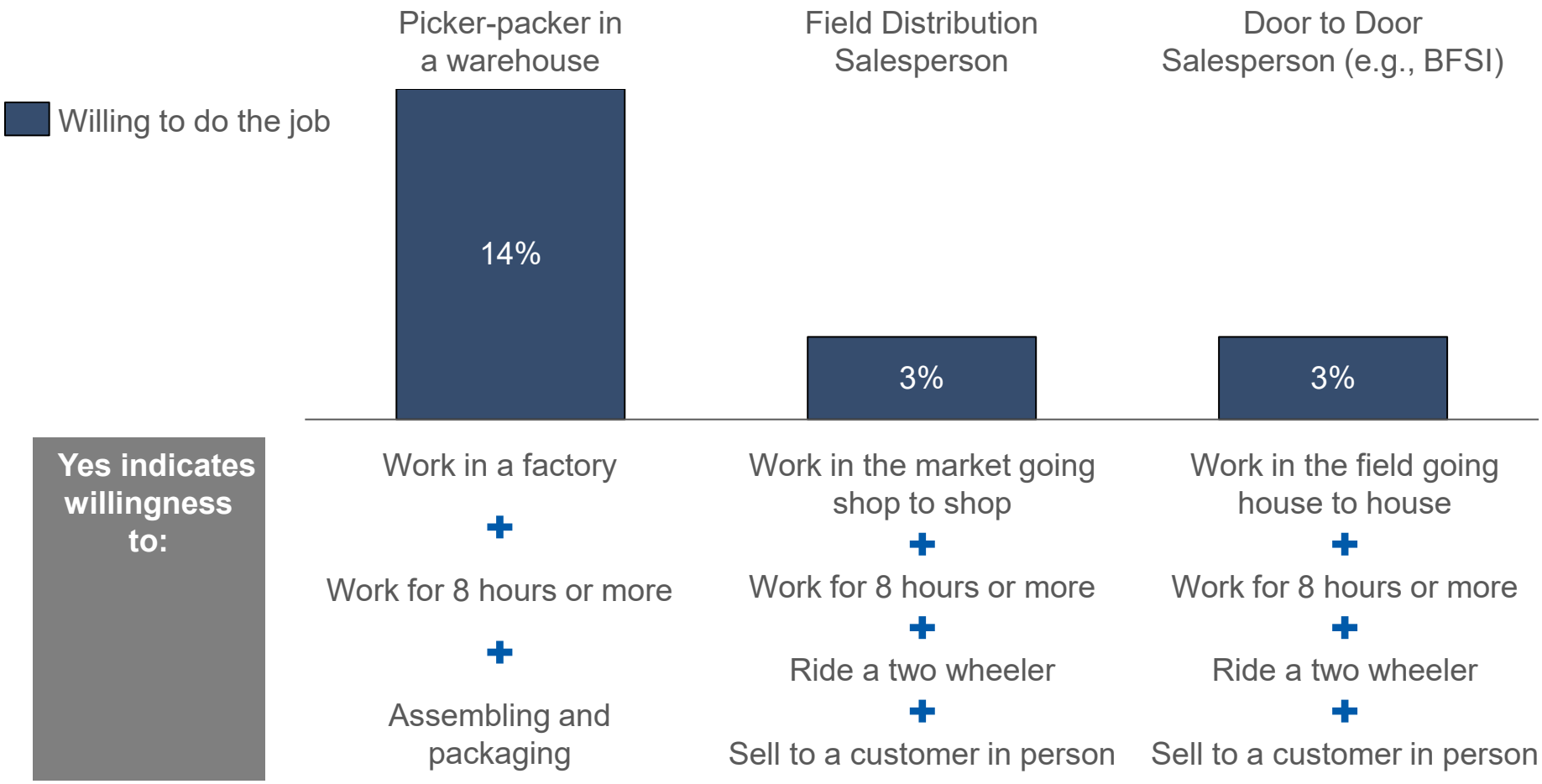
Willingness to do health attendant job



Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

Segment I | Willingness to do specific job roles (3/3)

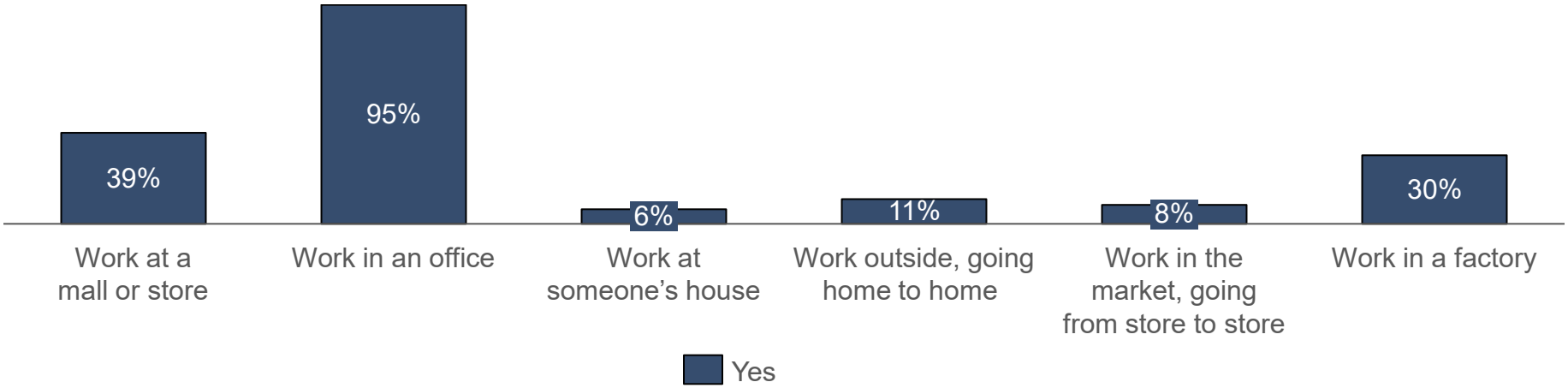
Very few women are willing to performs the tasks associated with a picker-packer at a warehouse or a field salesperson



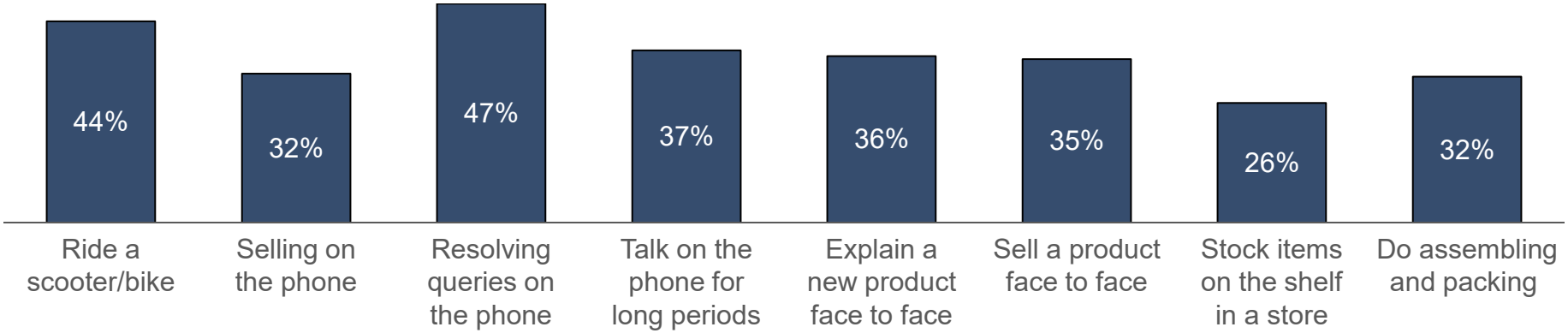
Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

Segment I | Workplace and function preferences

Willingness to work at a particular place of work

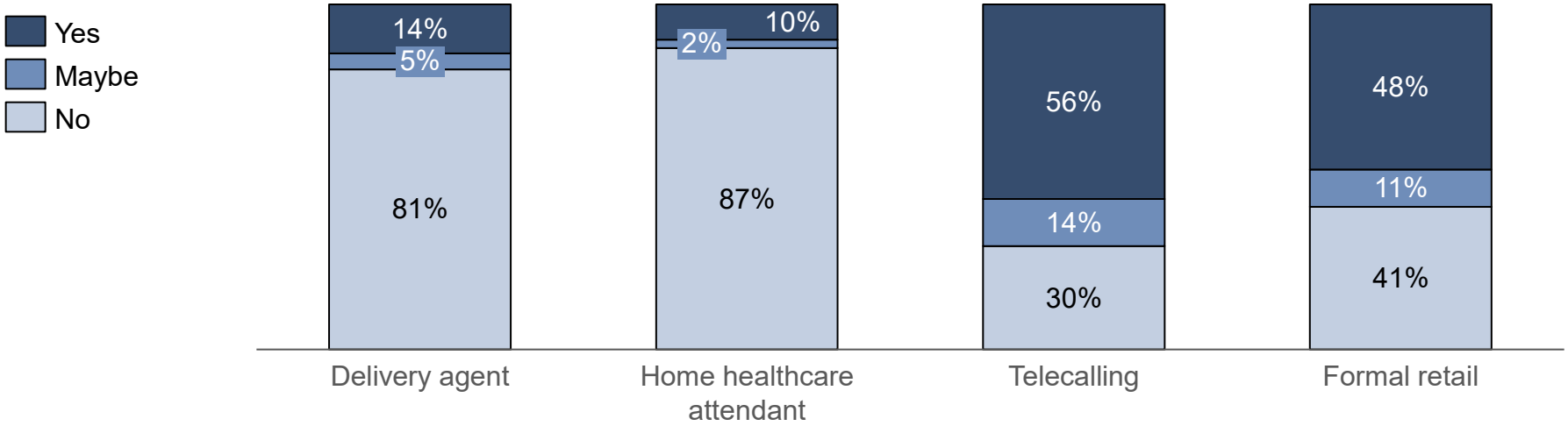


Willingness to perform particular task at work



Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

Segment I | Permission from key decision makers



Top reasons for saying no

- This is a job for men
- Tiring and physically strenuous for her
- Not safe for her to go to stranger's home

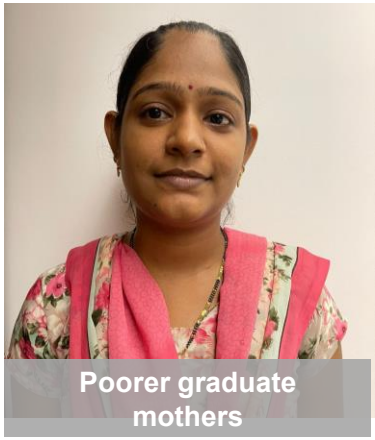
- Don't like type of work
- Not safe for her to work in someone's home
- She is overqualified for the job

- She is overqualified for the job
- She will have to interact with rude male customers
- Not good for her health

- She is overqualified for the job
- Tiring job because she has to stand all day
- Job ends late

Source: Profile interviews (n=446), Main interviews (n=162), FSG analysis

Segment J | Customer profile story



Meethu is 27 years old and lives in Kanpur with her husband, in-laws and one son. After her son was 5 years old, she started her bachelors in education through correspondence and recently got her degree. She wants to work as a teacher and has applied to job vacancies in government and private schools. Before having her son, Meethu worked as a tele-caller briefly but took a 5 year break to pay attention to household chores and childcare. Her husband previously worked as a loan officer, but due to a stroke of bad luck has been unemployed for the last year. Their level of affluence has stagnated and recently they had to sell their fridge to have a little extra cash. once they. Meethu hopes that her new job will provide them with the financial security they need. She is willing to work for 8 hours and has a salary expectation of INR 15,000.

Meethu is disheartened with the job search experience until now. She feels that landing a teacher vacancy might still take a while and in the mean time there are limited or no jobs available that align with her education level and salary expectations.

While she waits for her dream role as a teacher, she is willing to take up a tele-calling job as a stopgap. She feels that she already has prior experience in this filed and because it is one of the few respectable jobs for a graduate unlike lot of the available job e.g., warehousing roles, delivery agent. She also expressed a willingness to take up the role of a retail salesperson in a supermarket. She likes that the job does not entail travel or fieldwork and perceives the workplace to be safe. She also appreciates that the retail role will have a higher proportion of women colleagues and managers.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

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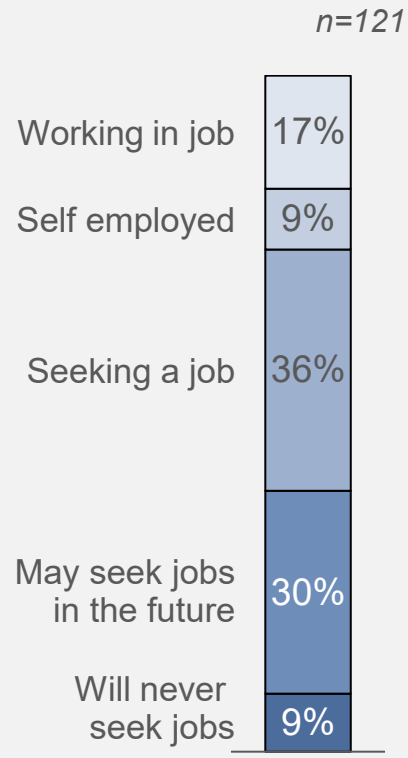
Segment Profiles | Segment J

Segment J has higher propensity to be in a job …let's understand the women in this group in more detail

Who is Segment J?... Poorer graduate mothers

Education	Low	Medium	**High**	Are graduates or post-graduates ongoing or complete
Marital Status	Single	**Married**	Widowed/ Separated	Are married
Child	No child	**Child < 6 years**	**Child > 6 years**	Have a child
Ownership of Two-wheeler or Washing Machine	**No**	Yes		Live in households that neither have a two wheeler nor a washing machine

Employment status[1] of Segment J



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Segment J | Demographic statistics

Segment size	
% of potential talent pool	7%

Exposure indicators		
Read and speak basic English	↑	59%
Paid vocational training	↑	40%
Membership to women's collective	↓	11%
Active own bank account	↑	62%
Own mobile phone (smart)	↑	73%
Own mobile phone (feature)	↓	16%
Access to family mobile only		11%
No mobile		1%

Location		
Central	↑	24%
East	↑	18%
North	↓	10%
South	↓	19%
West	↑	29%
Large cities (population 1M+)	↑	62%
Medium or small cities (population 100k – 1M)	↓	38%

Demographic

Age	
15-24	6%
25-34	51%
34-44	31%
>44	12%

Religion	
Hindu	75%
Muslim	15%
Others	11%

Caste	
General	53%
Others	47%

Household Composition

Family size (Avg.)	↓	4.4
Household Type		
Joint	↑	29%
Nuclear	↓	71%
Gender of HH Head		
Female	↓	6%

Mother's education	
No education	32%
Class 1-8	40%
HSC/SSC	26%
Grad or above	3%

Children		
Have child		99%
Number of children(Avg.)	↑	2.7

Household affluence indicators

Total monthly expenditure	
Average (INR)	↑ 13,300
Total monthly income	
Average (INR)	↑ 16,100

NCCS	
A3	3%
B	46%
C	40%
D and E	11%

Assets	
Two wheeler	0%
Household ownership	50%

— Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Segment J | Customer persona

Context and Setting

- 62% women live in large cities and 38% in medium or small cities
- 24% resides in Central and 29% reside in Western India
- 51% women are part of relatively poorer households i.e. they belong to NCCS group C1 or below
- 71% live in nuclear settings (slightly below average) and have an average family size of 4.4 (below average)
- 62% have their own bank account and have used the account in the last 6 months (above average)
- 59% (above average) can speak and read basic English
- 11% of the women (below average) are part of a women's collective (e.g., saving committee, milk cooperative)
- Almost all have access to a mobile phone (above average)
- 40% have paid for a vocational course (above average)

Employment preferences

- Only 7% women are willing to do a 12 hour job (below average) and 47% an 8 hours job (above average)
- 45% have a salary expectation between INR 16k to 20k and 31% between 12k-15k
- Less than 15% women are comfortable with working post 7 pm and a little over 40% prefer coming back home from their job by 6 pm
- 85% are willing to do a job that is from an office (above average) and 39% are willing to be in the field for a job (above average)
- 37% are willing to work in a factory (below average)
- 50% are willing to do a role that requires them to sell (above average)
    - 82% women (above average) will leave their job if their salary does not increase annually
    - Only 32% (below average) are interested in entrepreneurship over jobs and top reasons are ability to give more time to house work and flexibility to select working hours

Mental Model

Gender role

- 86% women believe it is important for women to work to be self-sufficient. However, a fifth of them believe that women should only be concerned with household work and not be concerned with careers
- All women want their daughters to work, even if they have not

Child care

- 90% do not want to send their child to a paid day care and top reason is family/friends can help with childcare
- 94% believe that women should work outside the house even after a child and 63% of those are willing even with child below 6 years old

Exposure and autonomy

- Women have autonomy when it comes to household decisions but lack the same when it comes to mobility
  - E.g., 95% women are involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 32% of the women can go alone outside of the house to meet friends

Attitudes towards work

- 70% of those seeking jobs want to work because they will get into financial trouble if they do not and 32% want to because they believe others may think lesser of them if they do not work
- 74% of those currently working believe they will get in to financial trouble if they do not work
- 66% of women who are not working currently in a job want to work in the future
- Most of them (89%) are not willing to migrate within the state for work

Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

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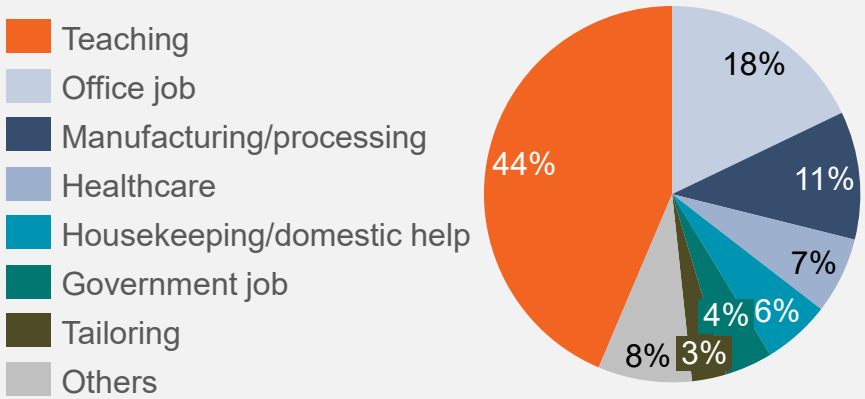
Segment J | Current employment profile

44% of the women who are or have worked have been in teaching jobs; this segment has a higher average monthly salary yet feel their earnings are insufficient

Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



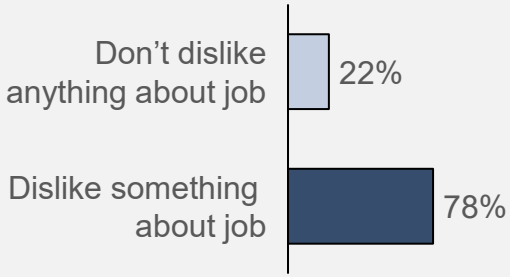
Avg. monthly salary

INR 9,800

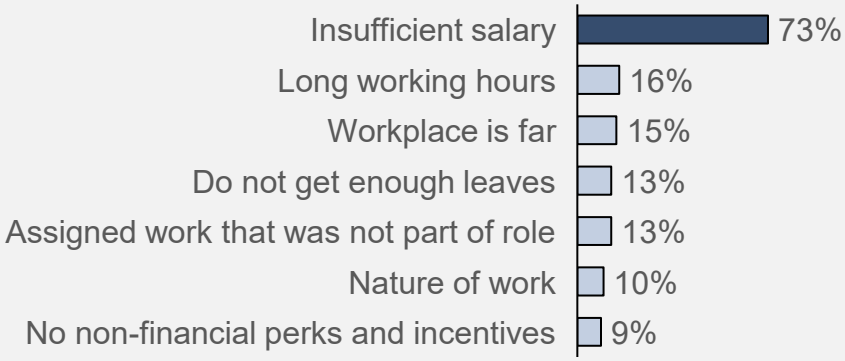
Avg. working hours per day

7.2 hours

Experience with current or past job



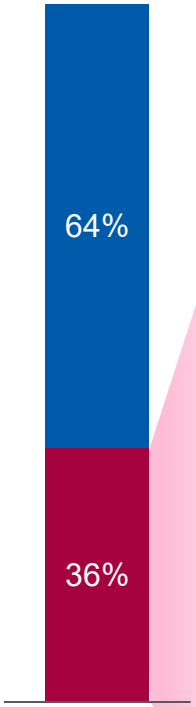
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

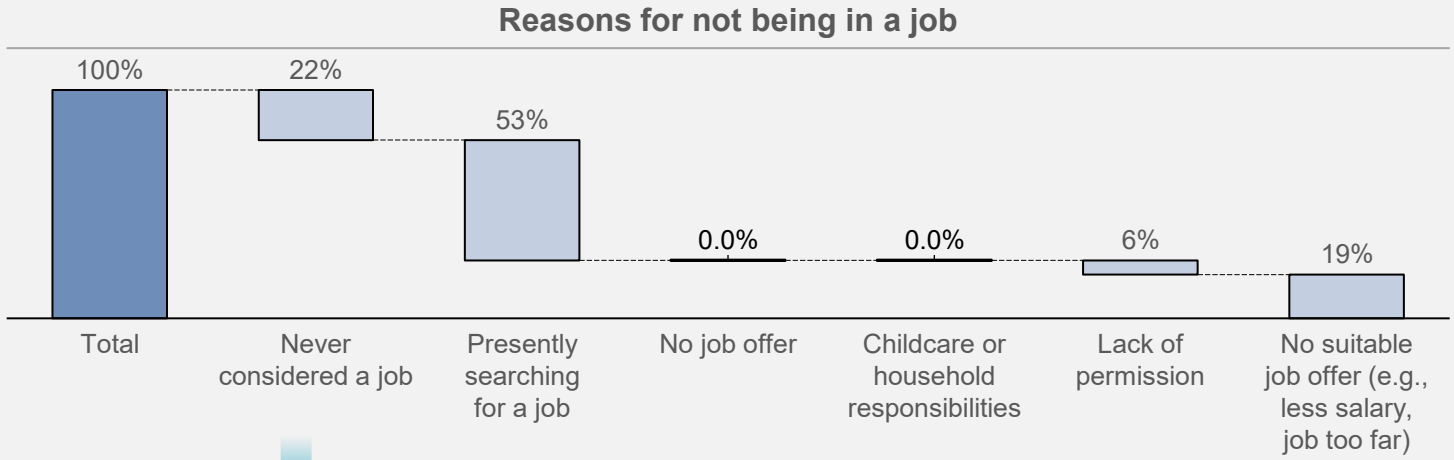
Segment J | Current employment profile

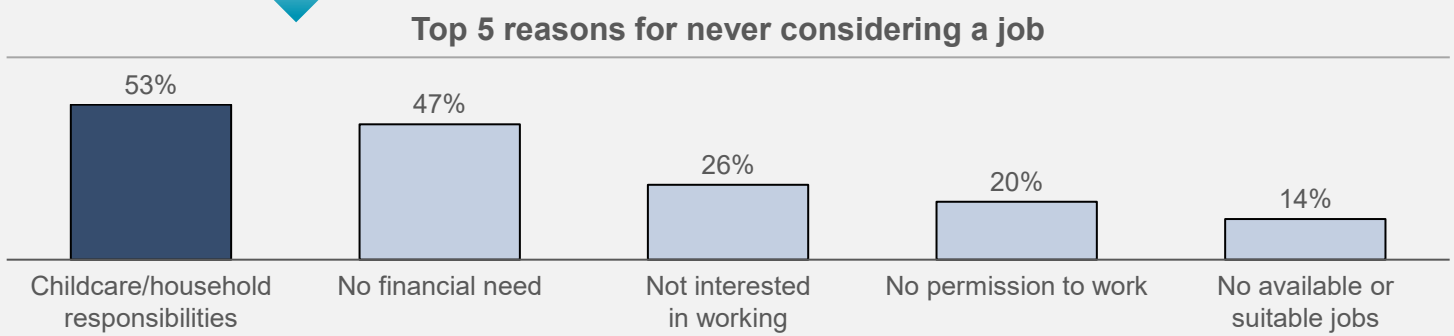
8% of all women in this segment have never considered a job for various reasons with top one being childcare/household responsibilities and no financial need



Working or has worked

Has never worked

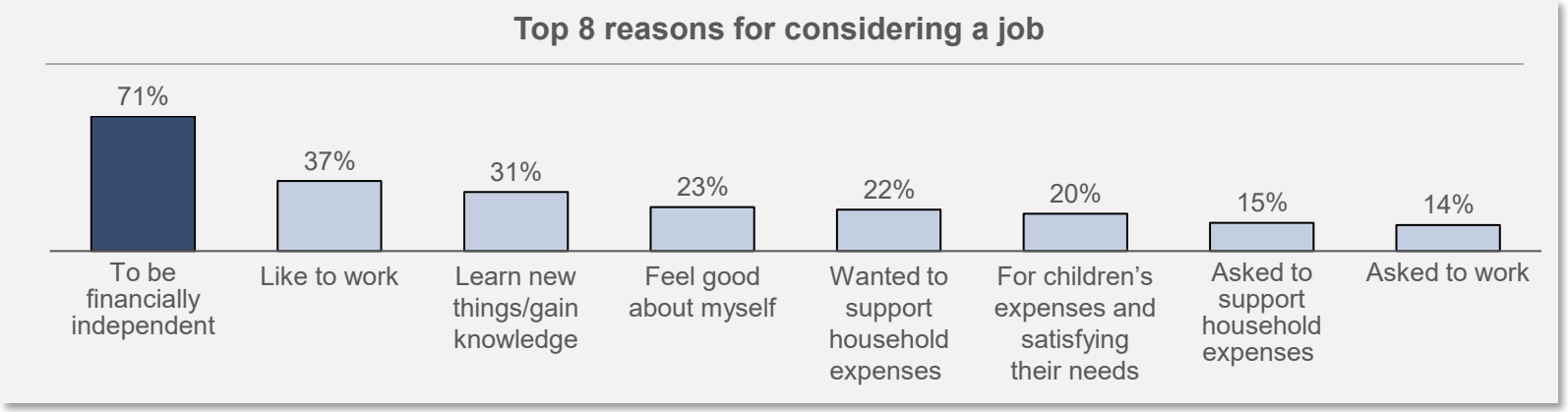




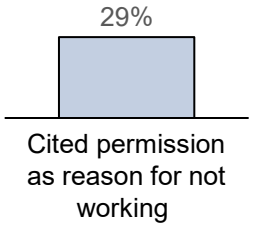
Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

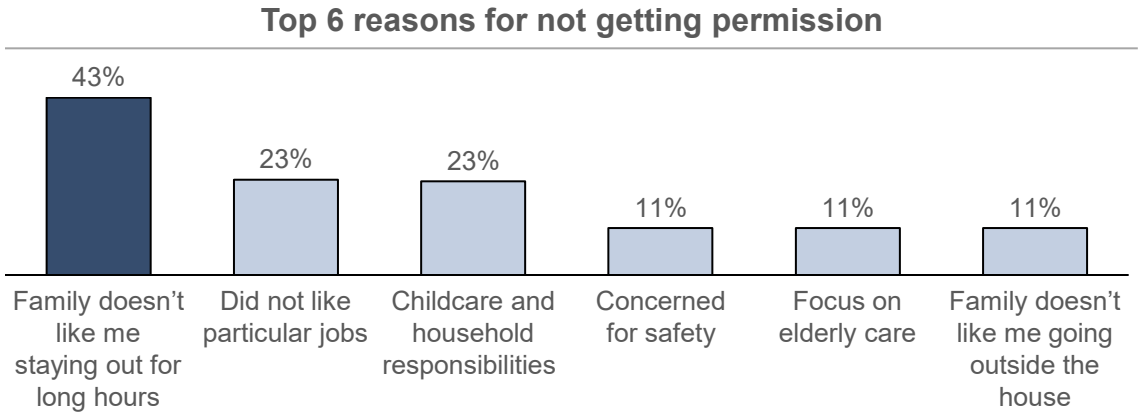
Segment J | Employment journey (1/5)

Most women wanted to work to be financially independent or because they like working; top reason for not getting permission is family's dislike towards women staying out late



Permission status of non-working and non-seeking women



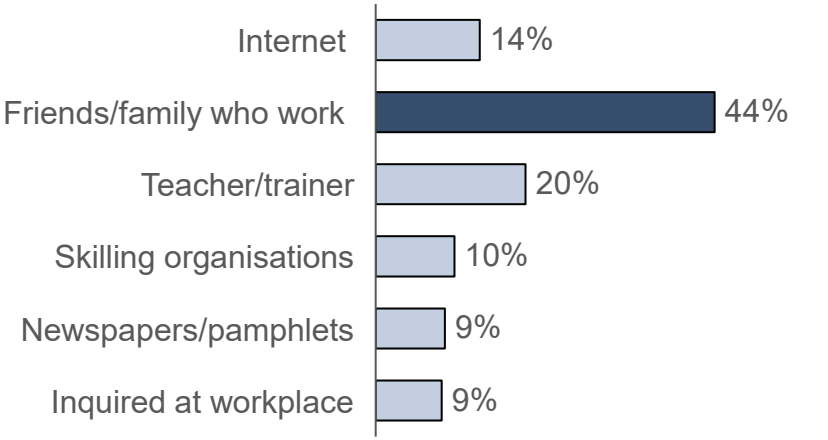


Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Segment J | Employment journey (2/5)

14% have used internet to search for jobs but women most commonly used working friends and family to search for employment

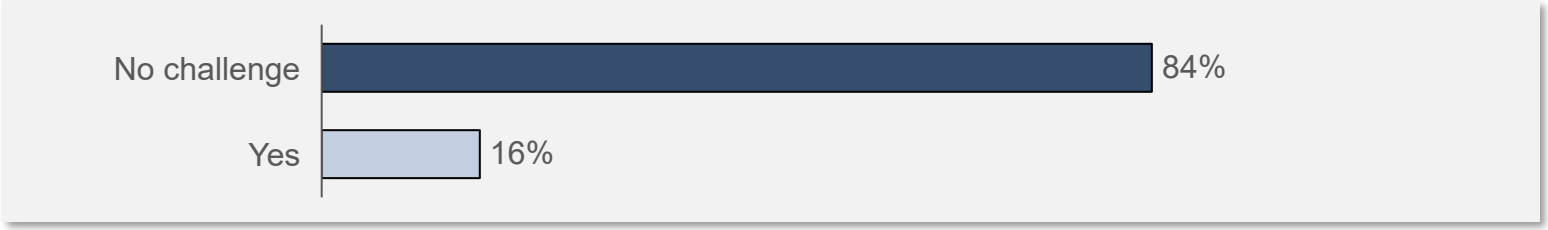
Channels used to search for a job



Attitudes towards online job search

- 86% have not used/have not considered using the internet
- 70% of those who have not used internet are aware of apps and websites
- Top 3 apps known for job search are Facebook, YouTube, Naukri
- 52% will use internet in the future
- 48% will not use internet in the future and the top reason is that they do not have access to internet

Challenges faced while searching for a job



Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

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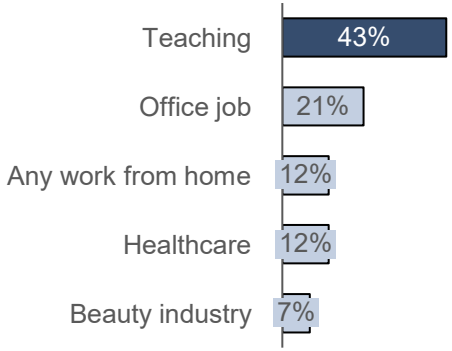
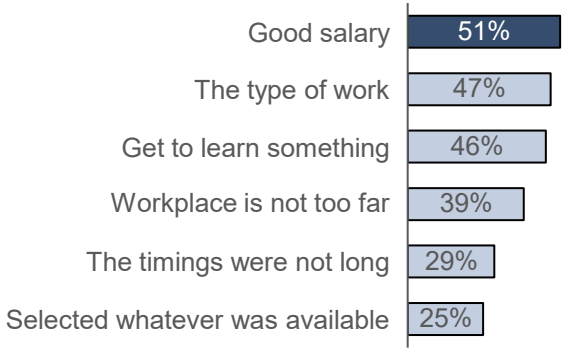
Segment J | Employment journey (3/5)

Most women considered teaching or office jobs and a good salary is the top feature women look for while searching for a job

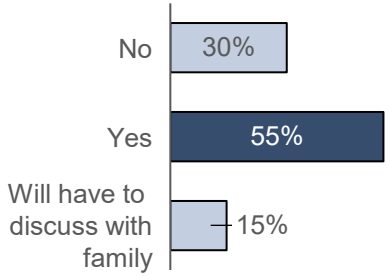
Top 5 types of jobs considered



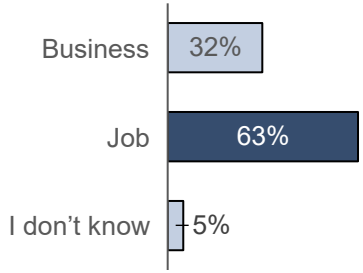
Main features while looking for a job



Willingness to work at a 90% male workplace



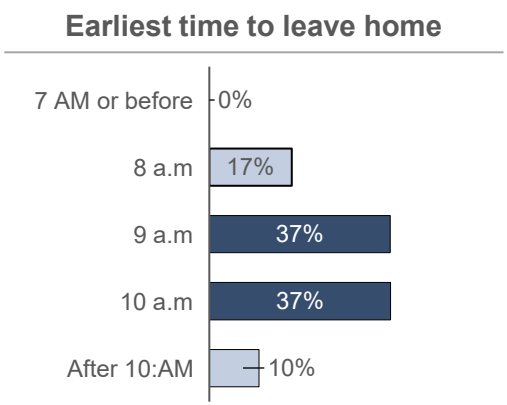
Job vs business

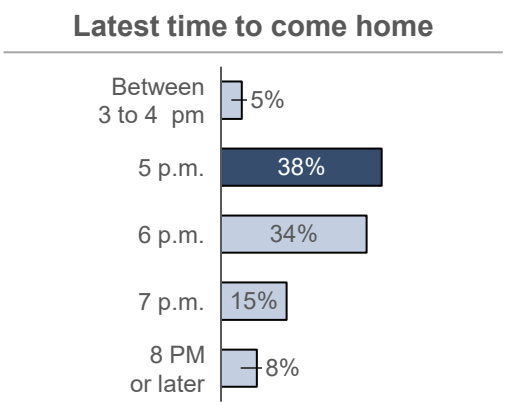


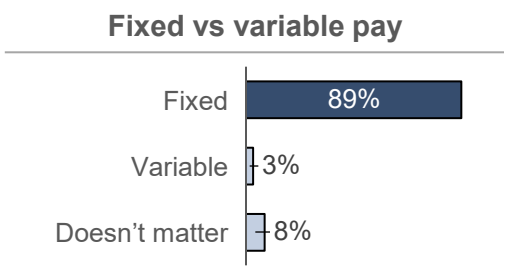
Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

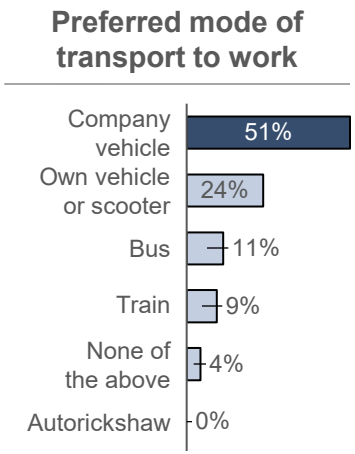
Segment J | Employment journey (3/5)

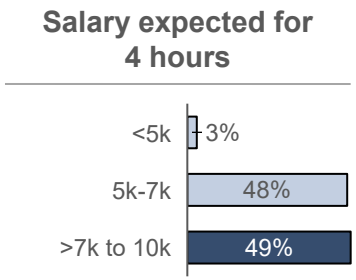
31% women have a salary expectation of 10k or less for a 8 hour job and only 23% women are comfortable to come back home by 7 pm or later

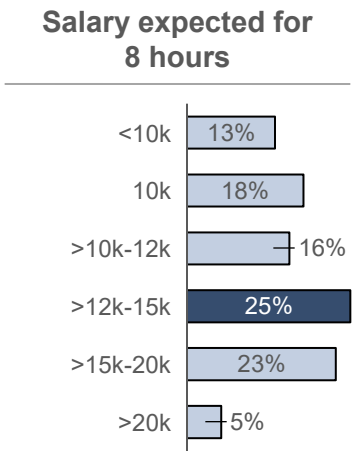


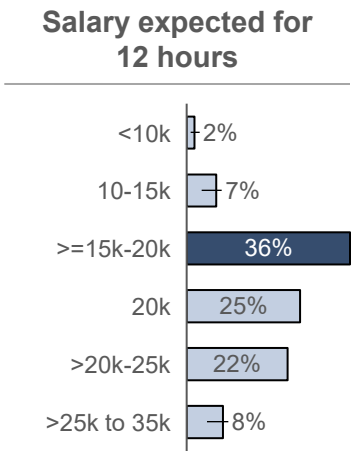










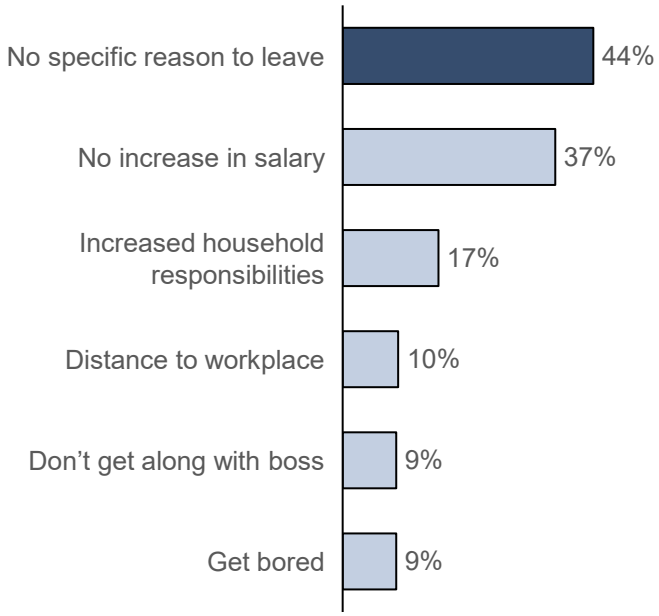


Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

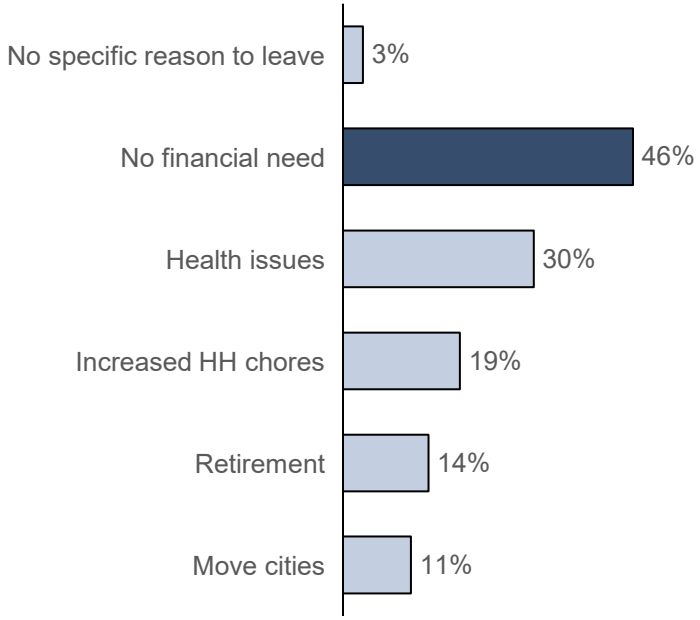
Segment J | Employment journey (4/5)

Many women will leave the workforce or stop searching for a job if there is no financial need. Additionally, many women say there is no specific reason for leaving their current job

Potential reasons for leaving job



Potential reasons for leaving workforce



Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Segment J | Willingness to do specific job roles[1] (1/3)

Almost no one wants to do delivery agent job because they don't have a scooter or don't know how to ride one and many women want to do retail because it can be done from one place

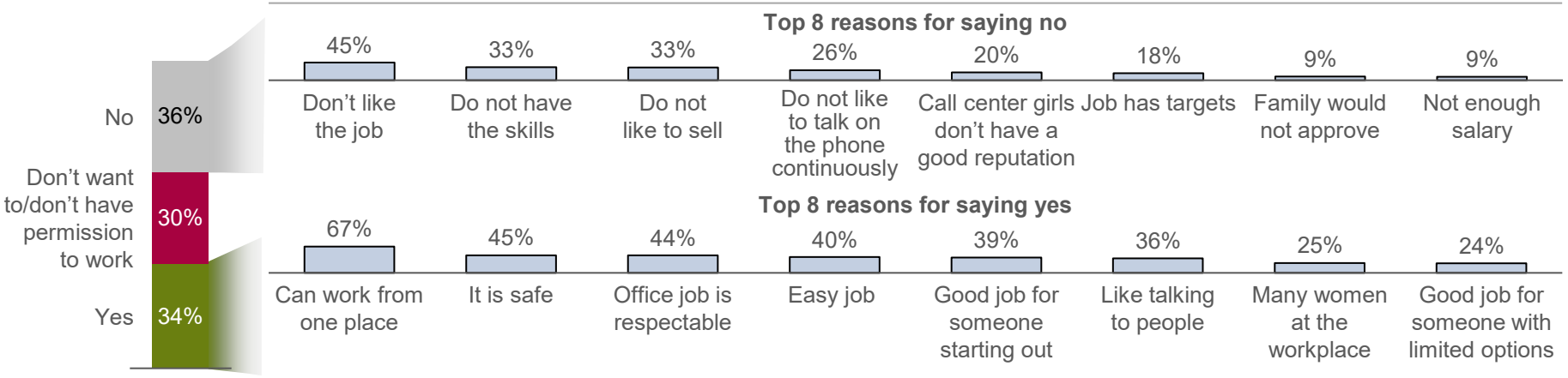
Willingness to do delivery agent job

Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

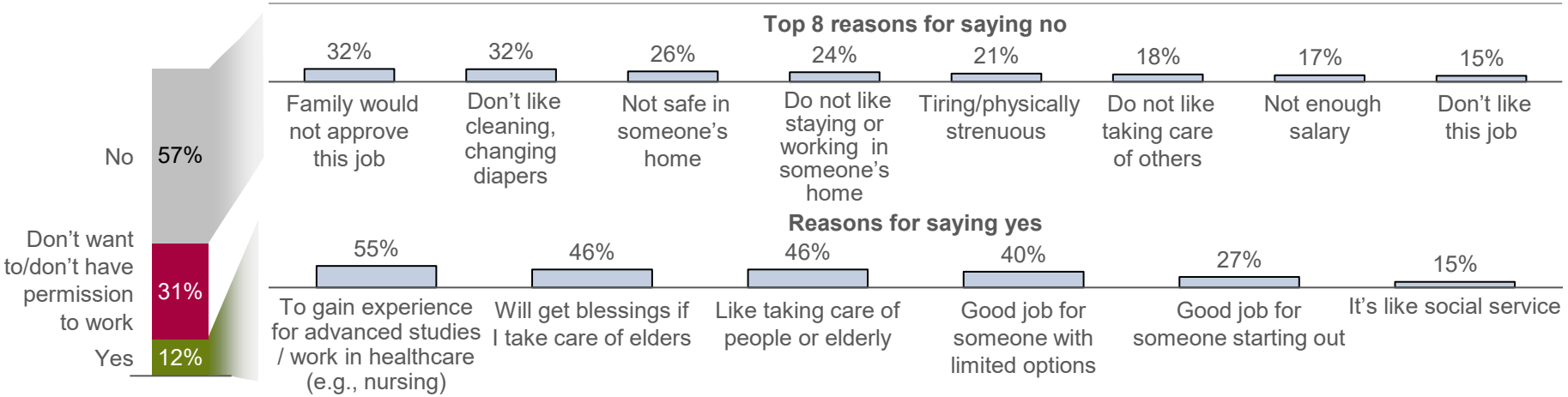
Segment J | Willingness to do specific job roles[1] (2/3)

Many women want to do tele-calling because it is an office job and it is safe. Additionally, most women do not want to do healthcare attendant job because they do not like the type of work

Willingness to do Tele-calling



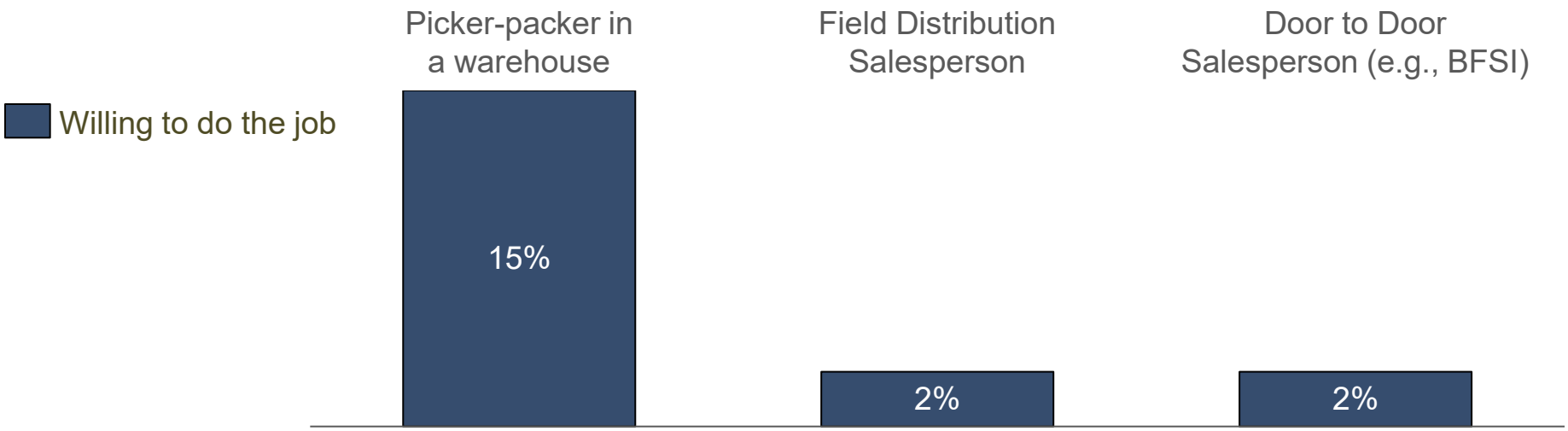
Willingness to do health attendant job



Note: 1. Detailed description of job role is in the appendix; 2. Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Segment J | Willingness to do specific job roles (3/3)

Very few women are willing to perform tasks associated with a picker-packer at a warehouse or a field salesperson

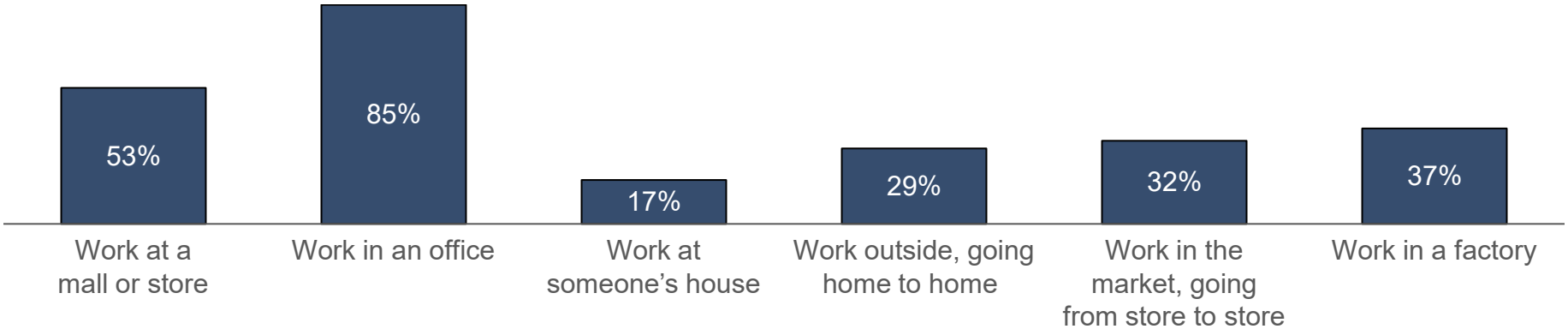


Yes indicates willingness to:	Picker-packer in a warehouse	Field Distribution Salesperson	Door to Door Salesperson (e.g., BFSI)
	Work in a factory	Work in the market going shop to shop	Work in the field going house to house
	+	+	+
	Work for 8 hours or more	Work for 8 hours or more	Work for 8 hours or more
	+	+	+
	Assembling and packaging	Ride a two wheeler	Ride a two wheeler
		+	+
		Sell to a customer in person	Sell to a customer in person

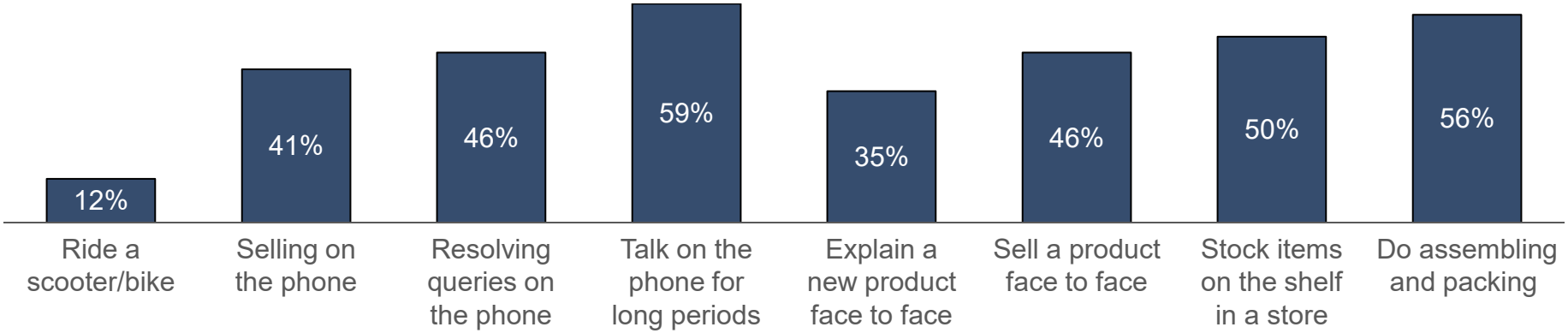
Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Segment J | Workplace and function preferences

Willingness to work at a particular place of work

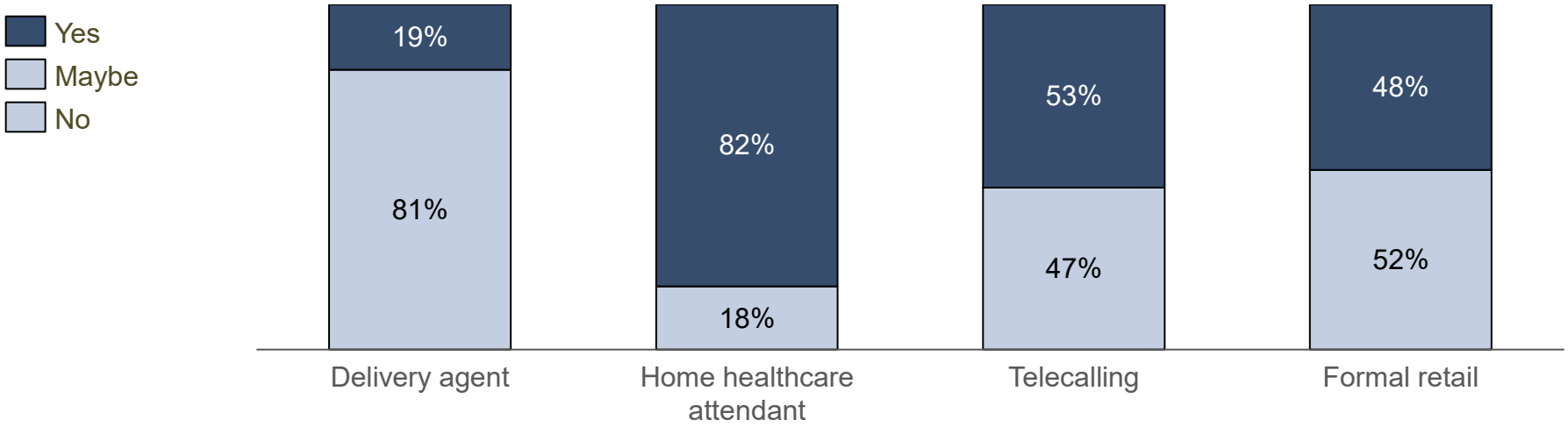


Willingness to perform particular task at work



Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Segment J | Permission from key decision makers



Top reasons for saying no

- This is a job for men
- Tiring and physically strenuous for her
- She doesn't know how to ride a two-wheeler

- Don't like type of work
- Not safe for her to work in someone's home
- She is overqualified for the job

- Call center girls don't have good reputation
- Stressful job due to targets
- Not good for her health

- She won't feel comfortable interacting with strangers
- Tiring job because she has to stand all day
- Job ends late

Source: Profile interviews (n=121), Main interviews (n=40), FSG analysis

Annexure: Table of contents

1 Research design

2 Sampling methodology and plan

3 Market segmentation process

4 Profiles of segments more amenable to working

5 Profiles of segments less amenable to working

6 Definition of job categories

7 Approach for assessing willingness to do specific job

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Market segmentation frame | Segments that are less amenable to working

Relatively more affluent →

Relatively more affluent ↓

Education			"10th incomplete": from no school to Grade 9			"10th/12th complete": 10th enrolled to 12th complete		"Graduate": college enrolled to post-graduation complete		
Marital Status		Divorced/ Widowed/ Separated	Single	Married		Married	Single	Single	Married	
Age of youngest child[1]				No child or child is >= 6 years	Child < 6 years	No child or child is >= 6 years			No child	With child
HH Asset Ownership	*Female "working culture"[2]*									
"Poorer": No washing machine or two wheeler	Strong	A. Separated *(6.9%)*	B. 10th incomplete, poorer, working culture *(13%)*		E. Non graduate, mothers of preschoolers *(19.8%)*	F. 10th/12th complete, working culture *(8.6%)*	H. School students *(7.4%)*	I. Graduates without child *(7.3%)*		J. Poorer graduate mothers *(2%)*
	Medium									
	None		**C. 10th incomplete, non-working culture *(18%)***			**G. 10th/12th complete, non-working culture *(7.4%)***				
"Richer": Washing machine and/or Two Wheeler	None									**K. Richer graduate mothers *(3.9%)***
	Medium									
	Strong		D. 10th incomplete, richer, working culture *(5.7%)*			F.				

Note: 1. For women with one child, the age of that child is considered; 2. Female working culture; Strong = has a female friend and a female family member that is or has been in a job; Medium = has either a female friend or a female family member that is or has been in a job; None = Has no female friends or female family members that are or have been in a job. Percentages in parentheses indicate the proportion of women that are in each segment out of total employable age women population belonging to households with low income and living in cities with population greater than 100,000

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Interventions to target segments that are less amenable to working (1/2)

To improve workforce participation rate amongst lower priority segments, stakeholders (e.g., government, philanthropy, NGOs) can undertake various interventions

For segments C, E, G, and K | **Key Barrier – Childcare responsibilities**

High-level interventions

1. Create a monetizable talent pool of female home-makers who offer day care services within their communities. This will allow the caregiving home makers to provide their home and service for a fee while the other mothers could utilize the freed up time to pursue other vocations/jobs
2. Create informational videos to educate families on the services and features offered by private and government-run day care centers
3. Institute a toll-free number that guides families to the nearest crèche facility under the National Creche Scheme
4. Run behavior change campaigns that make availing day care services more acceptable
5. Offer an annual conditional cash transfer to families who enroll their children at a government-run creche facility with the goal of incentivizing them to reduce the childcare burden on the mother
6. Offer home-based jobs and market them via tailor-made collaterals that resonate with women with children (e.g., depict women who are returning to the workforce after childbirth and assuage their insecurities)

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Interventions to target segments that are less amenable to working (2/2)

To improve workforce participation rate amongst lower priority segments, stakeholders (e.g., government, philanthropy, NGOs) can undertake various interventions

For segments C, E, and G | **Key Barrier – Lack of permission**

High-level interventions

1. Offer home-based and/or part-time (e.g., 2-3 hours per day) jobs
2. Behavior change campaigns that help normalize both men and women working and contributing towards household responsibilities
3. Disseminate short video clips of women sharing their (positive) experiences with juggling a job and household responsibilities
4. Develop a personal safety SoS app with least data usage and specifications
5. Create awareness about safety heat maps of the cities that identify locations in the city that are safer for women

For segment K | **Key Barrier – Unsuitable jobs**

High-level interventions

1. Offer jobs that are perceived as being more respected and prestigious (e.g., “office jobs”, teaching)
2. Demonstrate the growth opportunities and career trajectory to management roles (e.g., store manager) in seemingly less prestigious jobs (e.g., floor sales agent)

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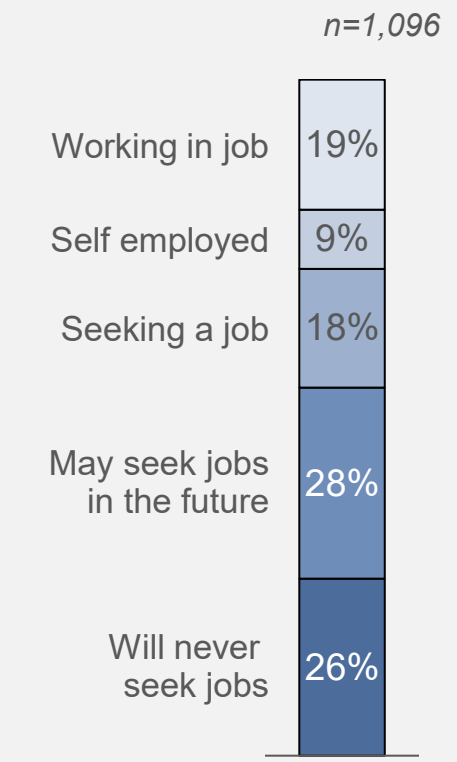
Segment Profiles | Segment C

Segment C has lower propensity to be in a job…..let's understand the women in this group in more detail

Who is Segment C?... 10th incomplete, poorer, non-working culture

Education	**Low**	Medium	High	Are illiterate or have completed education until class 8th or below
Marital Status	**Single**	**Married**	Widowed/ Separated	Are either single or married
Child	**No child**	Child < 6 years	**Child > 6 years**	Either have no child or have children 6 years or older
Female working culture	**None**	**Medium**	Strong	Have no or at least a working female friend or family member

Employment status[1] of Segment C



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

Customer profile story | Segment C

Thiry-three-year-old Parveena lives in Jaipur with her husband and three children. She has a 10-year-old daughter and two 6-year-old sons. Her husband works as a peon in the railways and earns INR 12,000 per month. Parveena studied until class 8th and got married at the age of 20.

Parveena spends her entire day taking care of household work and her children. She has never worked in a job or business because her husband is not in favour of her working. She acknowledges that there is a financial need at home, and if she could earn, they'd be able to live a little more comfortably. However, now she has resigned to the reality that women in her family are not allowed to work or spend time outside the house. Even her parents did not want her to work, citing similar reasons.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

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Segment C | Demographic statistics

Segment size	
% of potential talent pool	18%

Exposure indicators		
Read and speak basic English	↓	38%
Paid vocational training	↓	9%
Membership to women's collective	↑	19%
Active own bank account	↓	40%
Own mobile phone (smart)	↓	29%
Own mobile phone (feature)	↑	27%
Access to family mobile only		28%
No mobile		17%

Location		
Central	↑	20%
East	↑	17%
North	↑	21%
South	↓	20%
West	↓	22%
Large cities (population 1M+)	↓	47%
Medium or small cities (population 100k – 1M)	↑	53%

Demographic

Age	
15-24	10%
25-34	23%
34-44	38%
>44	30%

Religion	
Hindu	70%
Muslim	22%
Others	8%

Caste	
General	33%
Others	67%

Household Composition

Family size (Avg.)	↑	4.6
Household Type		
Joint	↓	26%
Nuclear	↑	74%
Gender of HH Head		
Female	↓	6%

Mother's education	
No education	83%
Class 1-8	15%
HSC/SSC	2%
Grad or above	0%

Children		
Have child		90%
Number of children (Avg.)	↑	3

Household affluence indicators

Total monthly expenditure		
Average (INR)	↓	11,900
Total monthly income		
Average (INR)	↓	13,300

NCCS	
A3	10%
B	39%
C	35%
D and E	17%

Assets	
Two wheeler	53%
Household ownership	53%

– Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

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Segment C | Customer persona

Context and Setting

- 47% women live in large cities and 53% in medium or small cities
- 21% resides in North India and 22% reside in Western India
- 52% are part of relatively poorer households i.e., belong to NCCS group C1 or below
- 74% live in nuclear settings (above average) and have an average family size of 4.6 (above average)
- 40% have their own bank account and have used the account in the last 6 months (below average)
- 38% (below average) can speak and read basic English
- 19% are members of a women's collective (e.g., saving committee, milk cooperative)
- 29% women have their own smart phone (below average)
- 9% have paid for a vocational course (below average)

Employment preferences

- Only 18% women are willing to do a 12 hour job (below average) and 58% an 8 hours job (below average)
- 37% have a salary expectation between INR 10k to 12k and 34% between 12k to 15k for a 8 hour job
- Only 6% women are willing to come back home from work post 7 pm and 33% prefer coming back home from their job by 6 pm
- 53% are willing to do a job that is from an office (below average) and 24% are willing to be in the field for a job (below average)
- 49% women are willing to work in a factory (below average)
- 31% are willing to be in jobs that require them to sell (below average)
    - 44% (above average) are interested in entrepreneurship over jobs and top reasons for this preference are that they can work from home and give more time to house work and childcare

Mental Model

Gender role

- 84% women believe it is important for women to work to be self-sufficient. 29% of them believe that women should only be concerned with household work and not be concerned with careers
- Almost all women (91%) want their daughters to work, even if they have not

Child care

- 90% do not want to send their child to a paid day care and the top reasons are that they believe it is their job to take of the children and that they do not trust strangers
- 85% believe that women should work outside the house even after a child, and, 58% of them think women with a younger child of 5 years or less can go for work

Exposure and autonomy

- Many women have limited autonomy (e.g., mobility, involvement in HH decision)
  - 14% women are not involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 70% of the women have never gone alone outside of the house to meet friends

Attitudes towards work

- Amongst women who do not work, 53% say it is because they do not enjoy working, 48% say its because other's do not want them to and 34% say they don't because others will think poorly of them
- 74% of those who want to work in the future want to join the workforce within the next 5 years

Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

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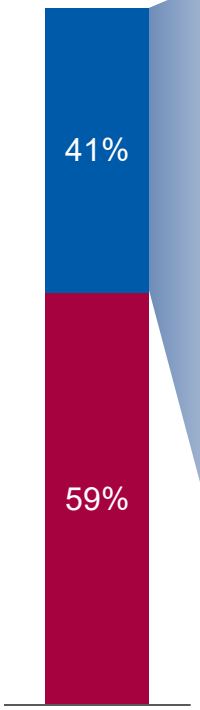
Segment C | Current employment profile

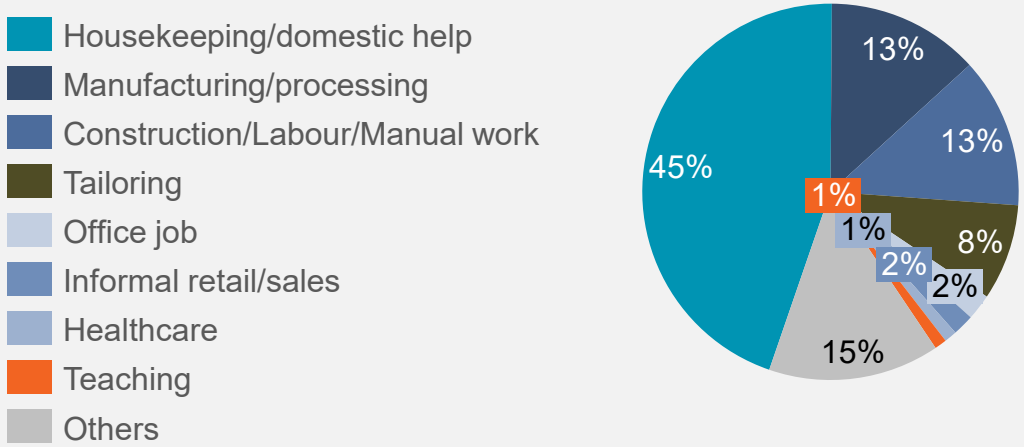
41% women are working or have worked; amongst them most have been in housekeeping roles and some have been in manufacturing and processing



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



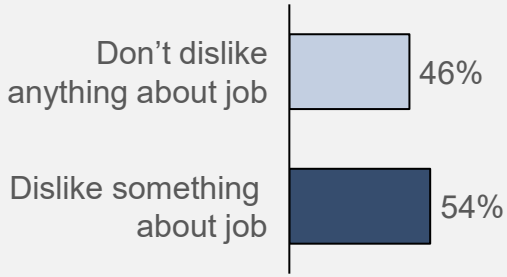
Avg. monthly salary

INR 5,600

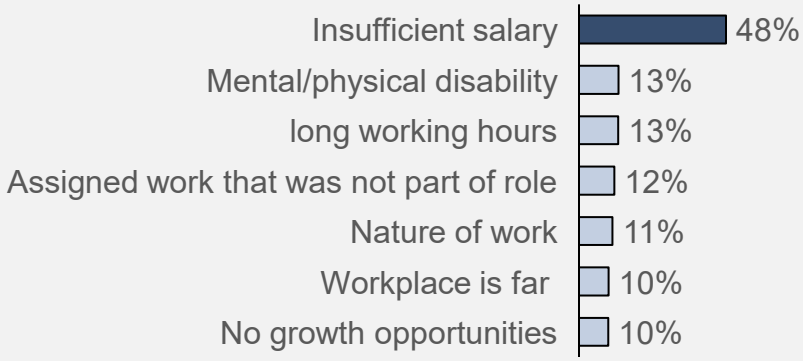
Avg. working hours per day

6.2 hours

Experience with current or past job



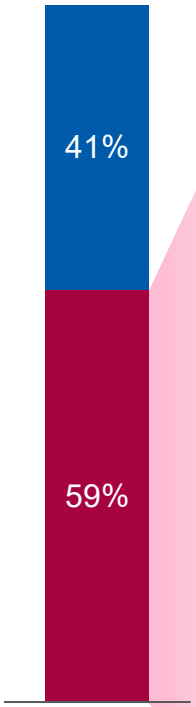
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers 2. Long list of roles mapped to job categories in the appendix; 2. Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

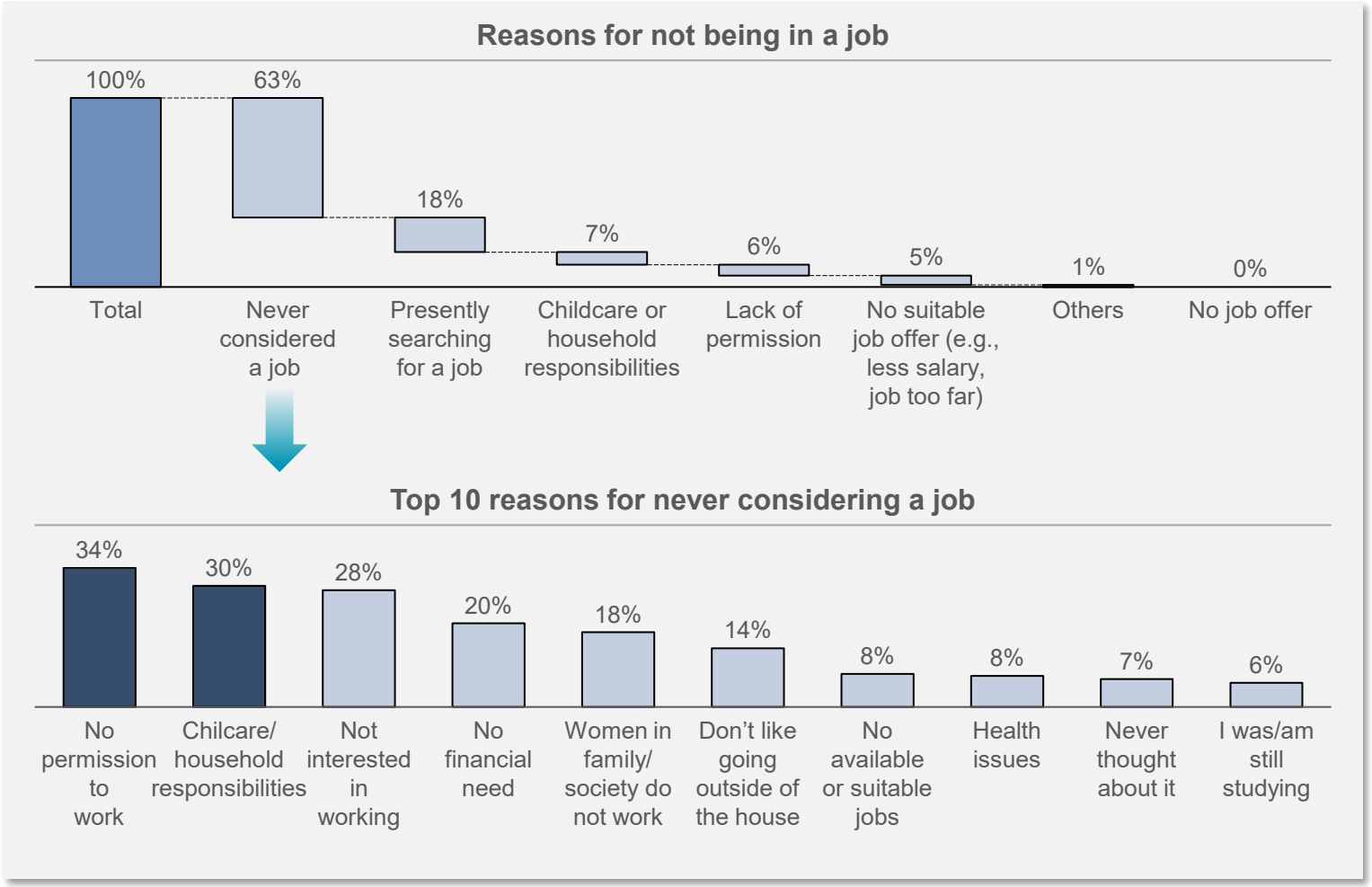
Segment C | Current employment profile

37% of all women in this segment have never considered a job for various reasons with top two being no permission to work and childcare/household responsibilities



Working or has worked

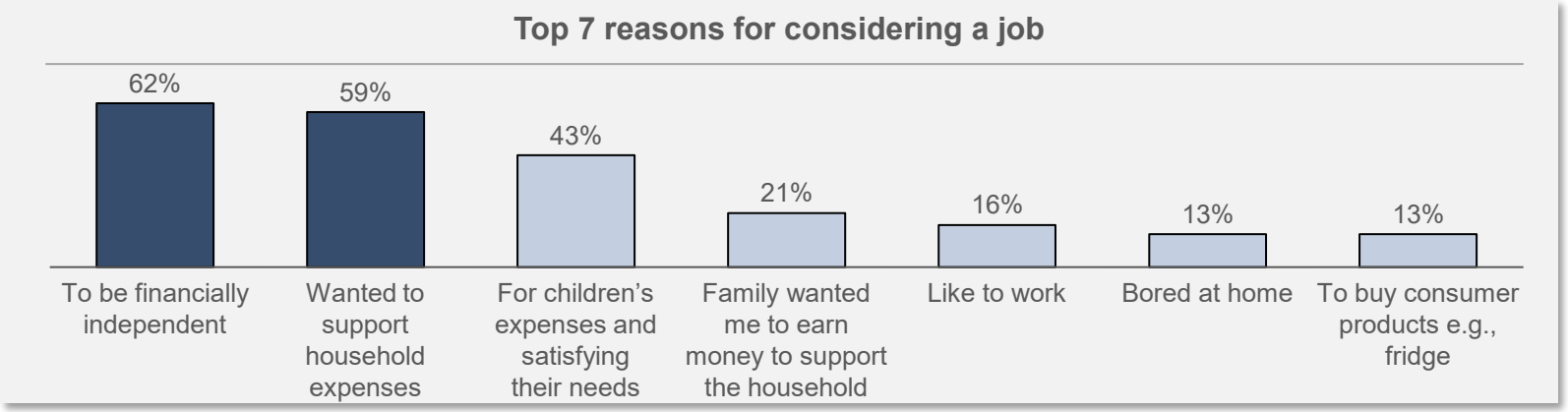
Has never worked

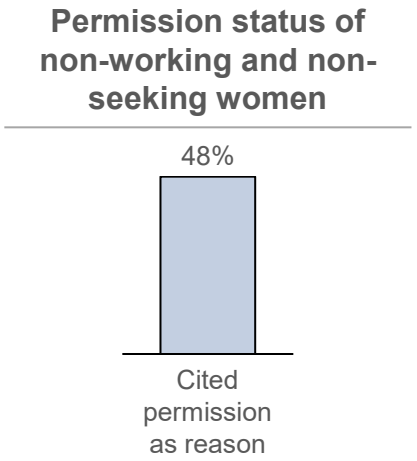


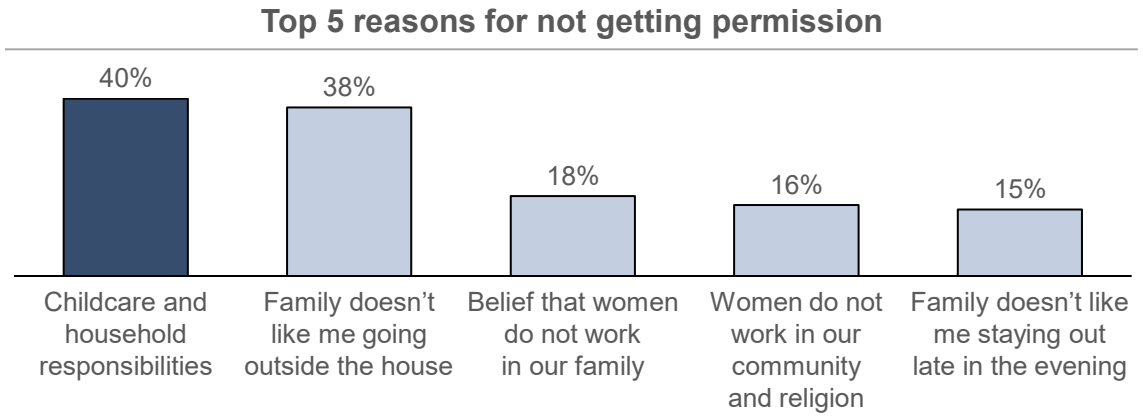
Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

Segment C| Employment journey (1/5)

Most women work/want to work to be financial independent and earn money to run the household





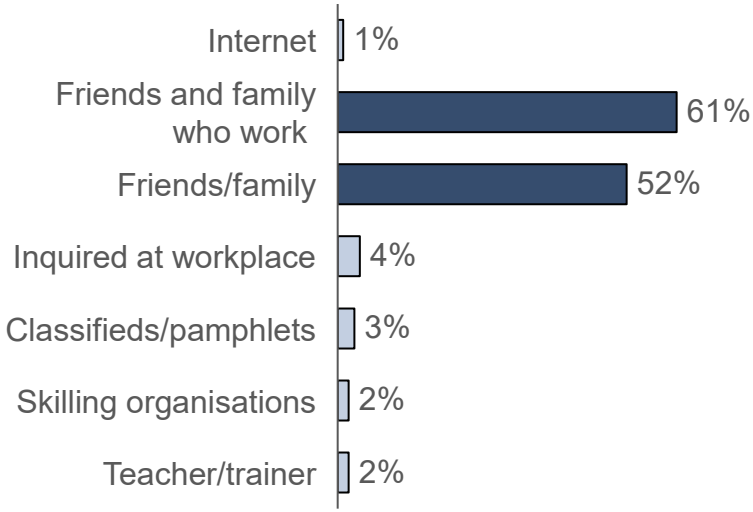


Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

Segment C | Employment journey (2/5)

Women most commonly use working friends and family to search for employment opportunities and almost all of them never used/considered the internet for their employment search

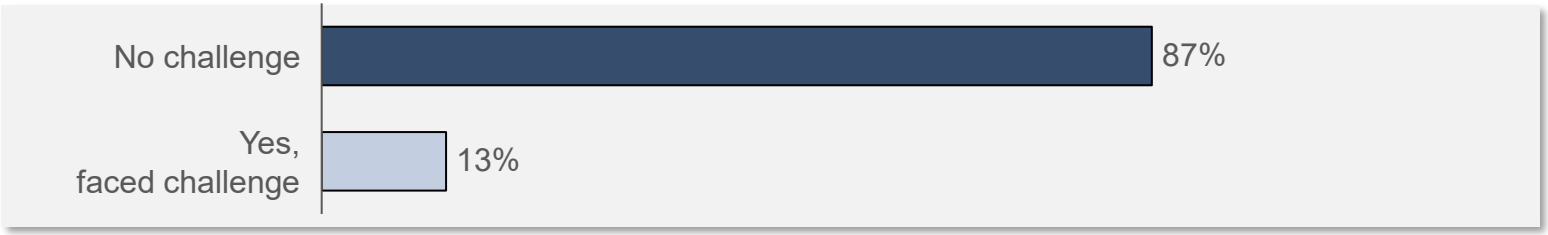
Channels used to search for a job



Attitudes towards online job search

- Almost all have not used/have not considered using the internet
- Only 9% are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, APNA jobs
- 14% will use internet in the future
- 66% will not use internet in future and the top reasons are that they do not know how to use website or do not have internet

Challenges faced while searching for a job

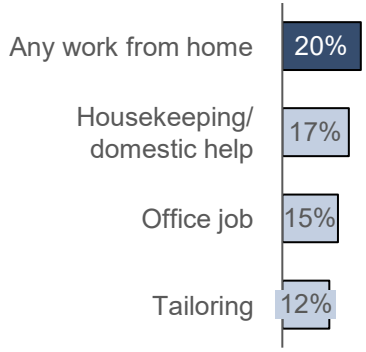


Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

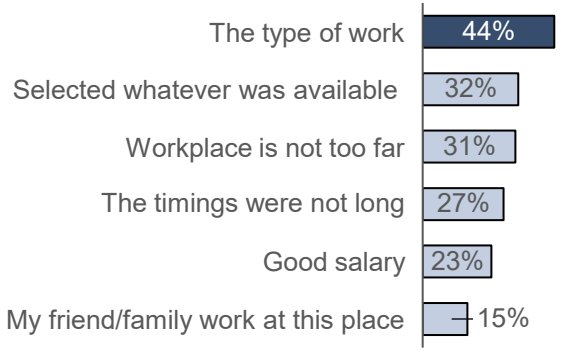
Segment C | Employment journey (3/5)

17%of the women considered domestic worker jobs and 42% of the women are reluctant to work at a male dominated work place

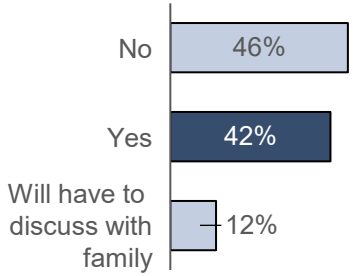
Top 4 types of jobs considered



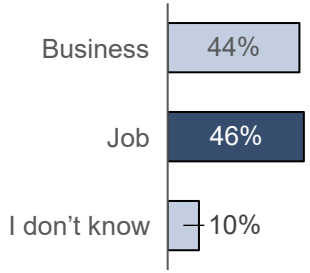
Main features while looking for a job



Willingness to work at a 90% male workplace



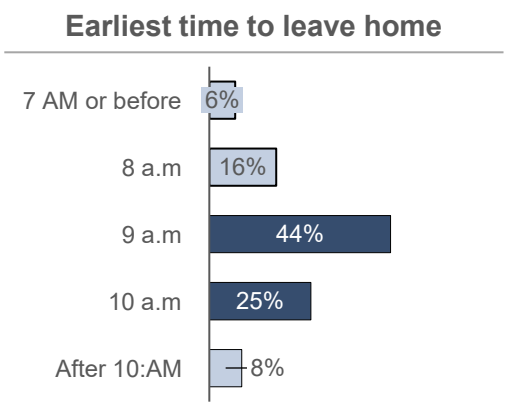
Job vs business

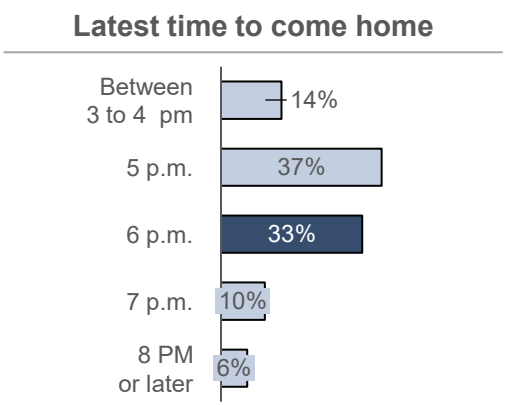


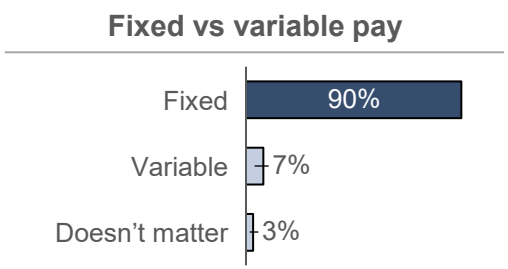
Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

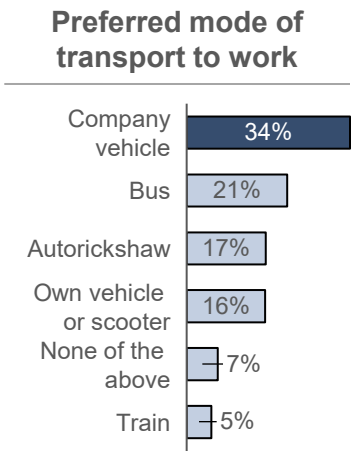
Segment C | Employment journey (4/5)

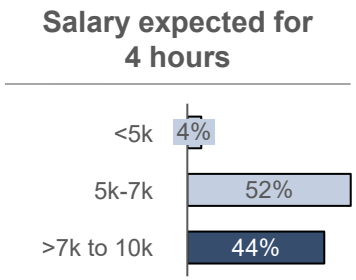
37% women have a salary expectation of 10k or less for a 8 hour job and 16% women are comfortable coming back home by 7 pm or later

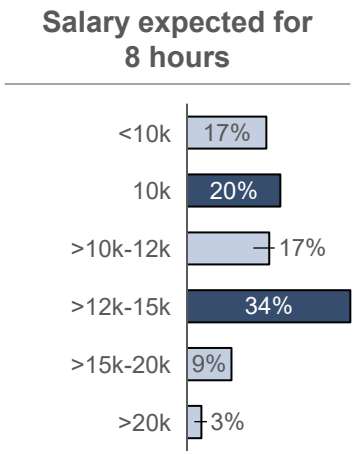


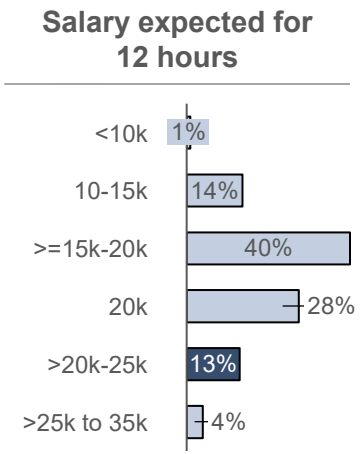










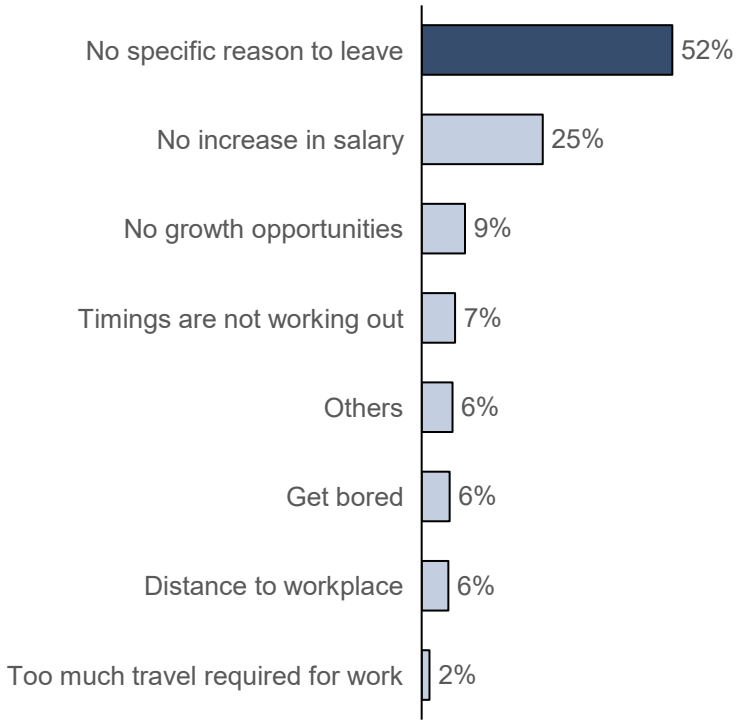


Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

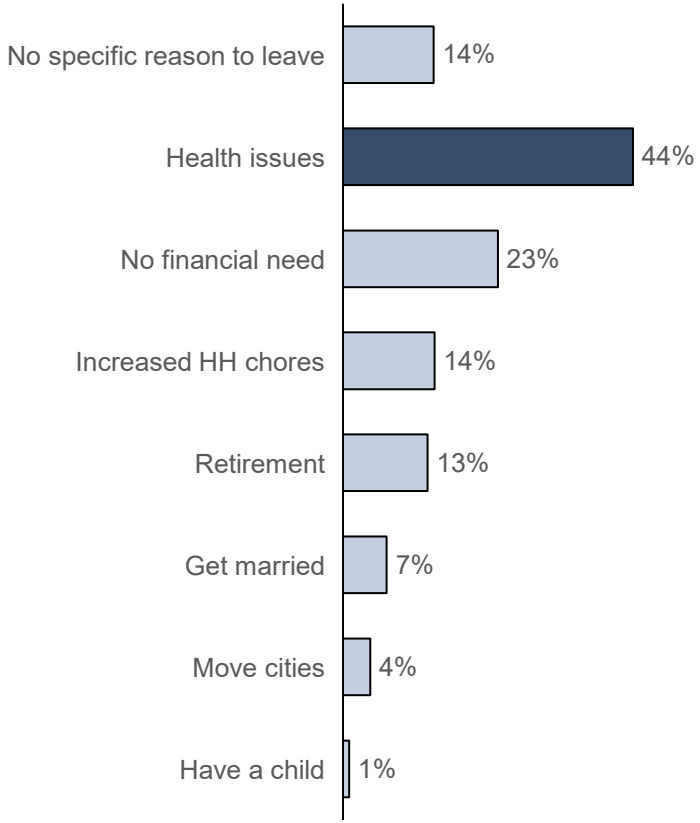
Segment C | Employment journey (5/5)

Many women say there is no specific reason for leaving their current job. Additionally, most women will not leave the workforce or stop searching for a job even if there is no financial need.

Potential reasons for leaving job



Potential reasons for leaving workforce



Source: Profile interviews (n=1095), Main interviews (n=383), FSG analysis

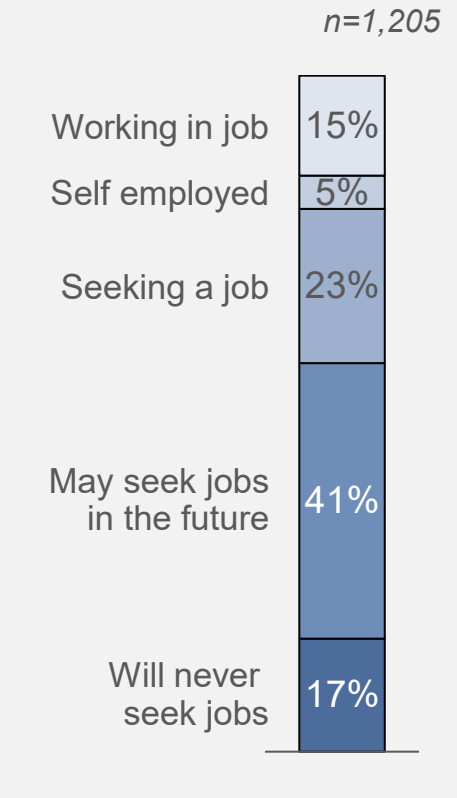
Segment Profiles | Segment E

Segment E has lower propensity to be in a job…..let's understand the women in this group in more detail

Who is Segment E?... Non graduate, mothers of preschoolers

Education	**Low**	**Medium**	High	Are not graduates or postgraduates ongoing or complete
Marital Status	Single	**Married**	Widowed/ Separated	Are married
Child	No child	**Child < 6 years**	Child > 6 years	Have a child that is less than 6 years old

Employment status[1] of Segment E



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

Segment E | Customer profile story

Non graduate, mothers of preschoolers

Twenty-six-year-old Mehrunisa lives in Ajmer with her husband, 4-year-old son, 6-year-old daughter, and parents-in-law. Her husband works as a clerk in a government college and earns INR 12,000 per month. Her father-in-law used to work as a daily labourer but has stopped since his health started deteriorating. Mehrunisa studied until the 10th grade and did not continue her education because her parents wanted her to get married.

Mehrunisa spends her entire day juggling childcare responsibilities, household work, and caring for her elderly in-laws. She has never been employed and, with her current household routine, does not see herself working in the near future either. Even though she believes that women should work to be self-sufficient, she does not think it is not practical for women with children and large families. She has some distant female relatives who work in a job or have their own business, but they are typically younger and not married. Mehrunisa never considered working because there was no time to think about employment; she married young and had children soon after. She may consider doing a job when her children are older.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

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Segment E | Demographic statistics

Segment size	
% of potential talent pool	7.4%

Exposure indicators	
Read and speak basic English	↓ 45%
Paid vocational training	↓ 19%
Membership to women's collective	↓ 14%
Active own bank account	↓ 41%
Own mobile phone (smart)	↑ 53%
Own mobile phone (feature)	↓ 18%
Access to family mobile only	19%
No mobile	10%

Location	
Central	↓ 16%
East	↑ 17%
North	↑ 23%
South	↓ 18%
West	↑ 26%
Large cities (population 1M+)	↓ 47%
Medium or small cities (population 100k – 1M)	↑ 53%

Demographic

Age	
15-24	26%
25-34	62%
34-44	12%
>44	0%

Personal Education	
Not literate – Class 8th	58%
Class 10th or 12th ongoing or complete	43%

Religion	
Hindu	69%
Muslim	24%
Others	7%

Caste	
General	28%
Others	72%

Household Composition

Family size (Avg.)	↑ 4.9
Household Type	
Joint	↑ 34%
Nuclear	↓ 68%
Gender of HH Head	
Female	↓ 5%

Mother's education	
No education	69%
Class 1-8	26%
HSC/SSC	5%
Grad or above	0%

Children	
Have child	100%
Number of children (Avg.)	↑ 2.9

Household affluence indicators

Total monthly expenditure	
Average (INR)	↓ 11,300
Total monthly income	
Average (INR)	↓ 12,800

NCCS	
A3	7%
B	36%
C	36%
D and E	22%

Assets	
Two wheeler	40%
Household ownership	39%

— Same as average ↑ Above average ↓ Below average

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Segment E | Customer persona

Context and Setting

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- 23% resides in North India and 26% reside in Western India
- 58% are part of relatively poorer households i.e., belong to NCCS group C1 or below
- 68% live in nuclear settings (below average) and have an average family size of 4.9 (above average)
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- 14% are members (below average) of a women's collective (e.g., saving committee, milk cooperative)
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Employment preferences

- Only 16% women are willing to do a 12 hour job (below average) and 56% an 8 hours job (below average)
- 41% have a salary expectation between INR 10k to 12k and 34% between 12k to 15k
- Only 8% women are willing to come back home from work post 7 pm and 34% prefer coming back home from their job by 6 pm
- 70% are willing to do a job that is from an office (below average) and 29% are willing to be in the field for a job (above average)
- 50% women are willing to work in a factory (above average)
    - 38% are willing to be in jobs that require them to sell (below average)
    - 36% (above average) are interested in entrepreneurship over jobs and top reasons are that they can work from home and give more time to house work and childcare

Mental Model

Gender role

- 89% women believe it is important for women to work to be self-sufficient. A third of them believe that women should only be concerned with household work and not be concerned with careers
- Almost all women want their daughters to work, even if they have not

Child care

- 88% do not want to send their child to a paid day care and the top reason is that family/friends can help with childcare and that they believe it is their job to take of the children
- 83% believe that women should work outside the house even after a child, and, 70% of them think women with a younger child of 5 years or less can go for work

Exposure and autonomy

- Many women have limited autonomy (e.g., mobility, involvement in HH decision)
  - 16% women are not involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 73% of the women have never gone alone outside of the house to meet friends

Attitudes towards work

- Amongst women who do not work, 57% say it is because they do not enjoy working, 50% say its because other's do not want them to and 28% say they don't work because others will think poorly of them
- 75% of those who want to work in the future want to join the workforce within the next 5 years

Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

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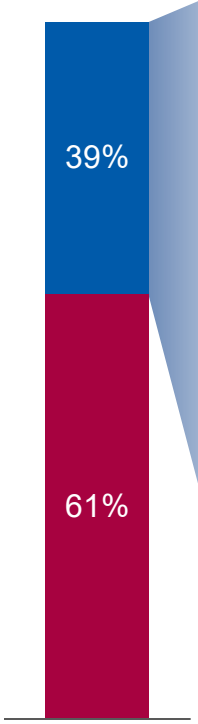
Segment E | Current employment profile

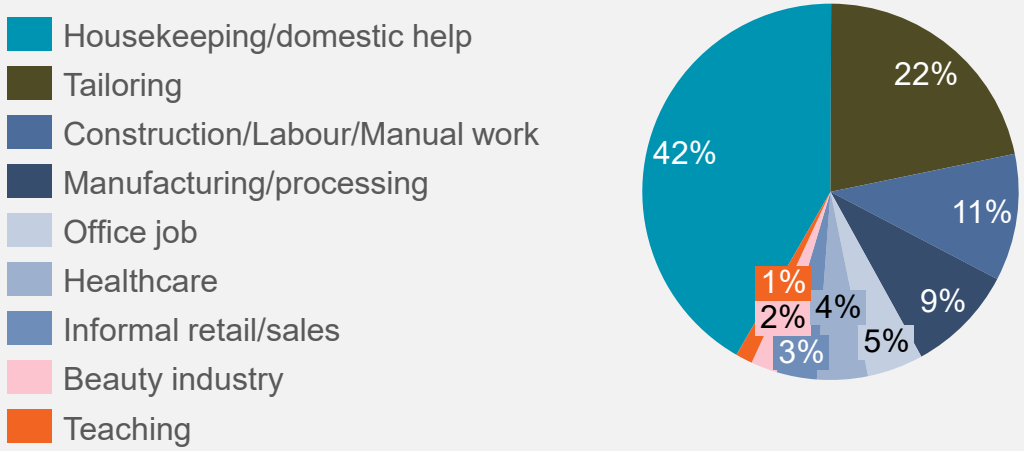
39% of women are working or have worked; amongst them 42% have worked as a domestic help and 22% have worked as a tailor



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



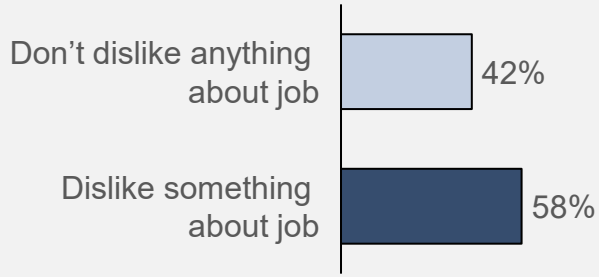
Avg. monthly salary

INR 4,500

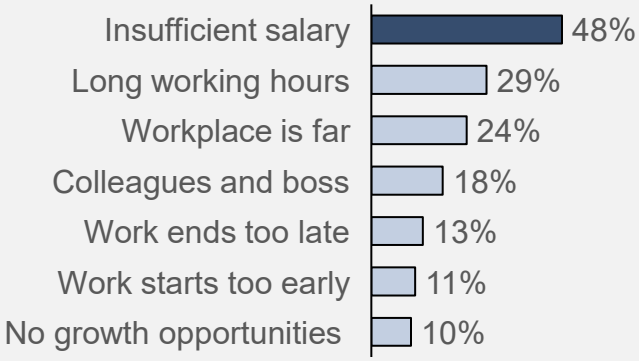
Avg. working hours per day

6.3 hours

Experience with current or past job



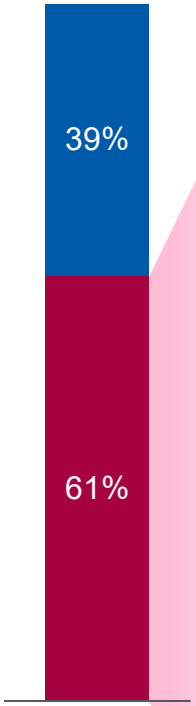
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

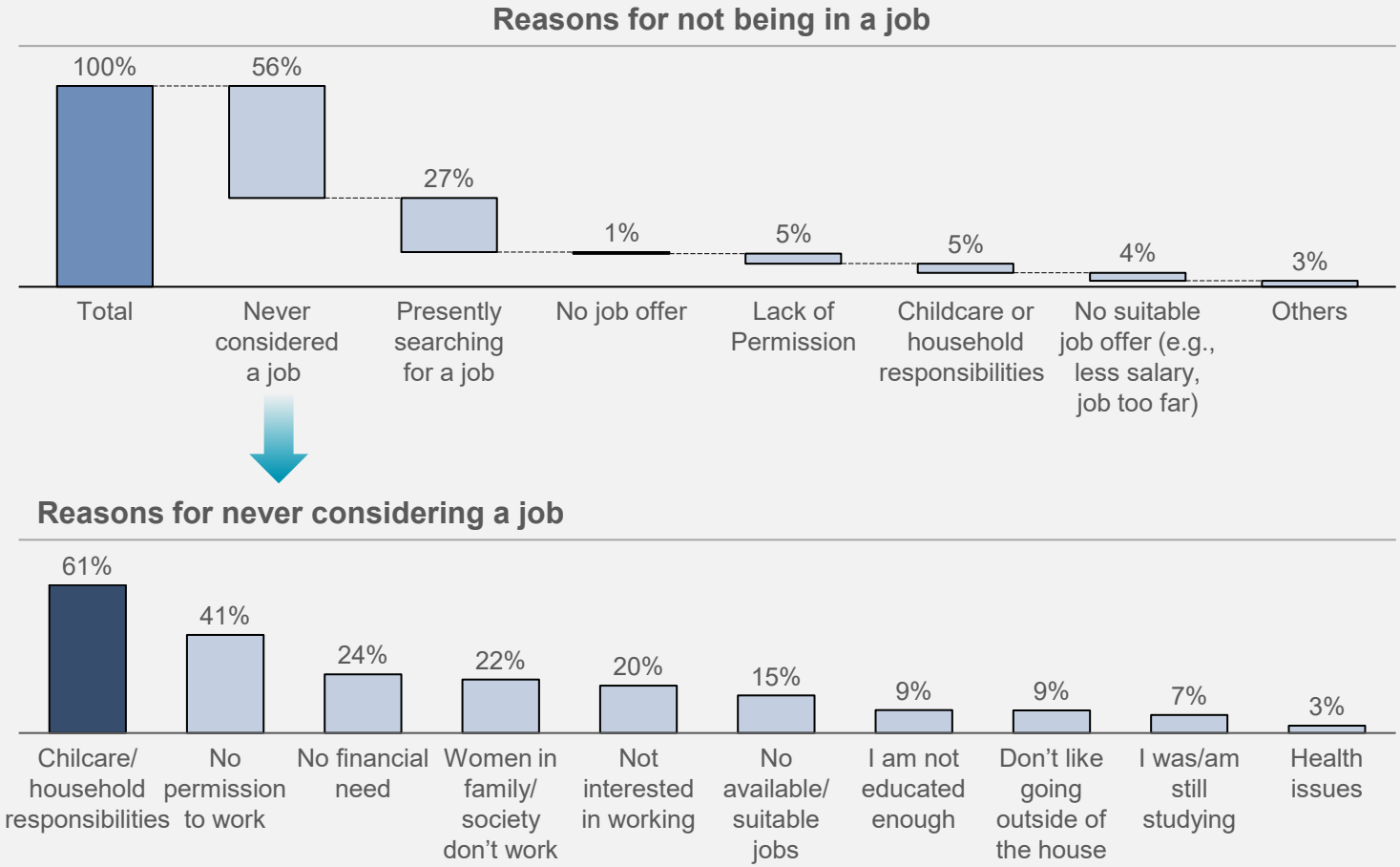
Segment E | Current employment profile

34% of all women in this segment have never considered a job for various reasons with top two being child/household responsibilities and no permission to work



Working or has worked

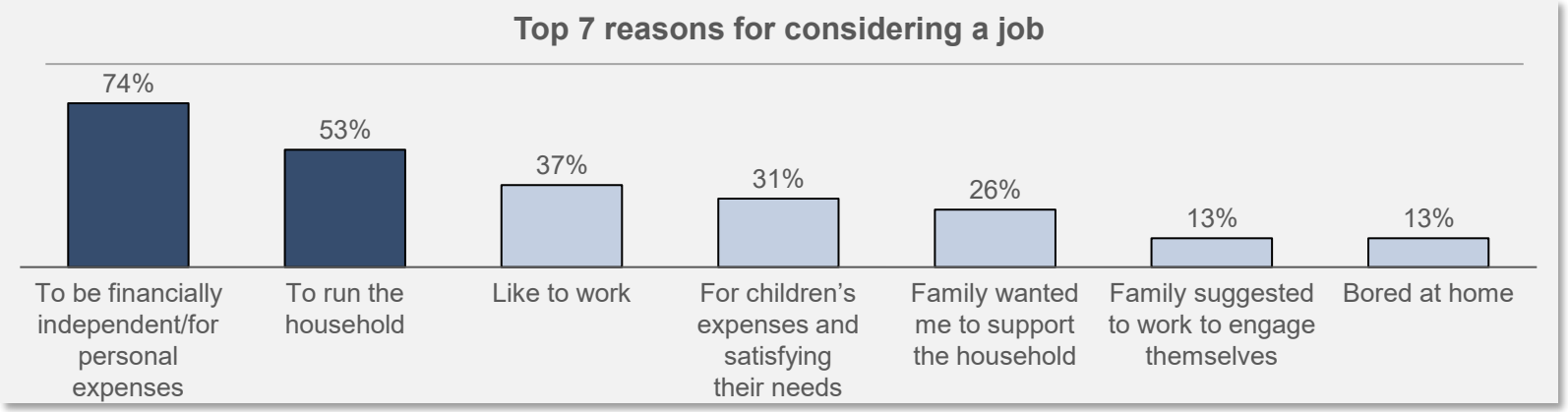
Has never worked

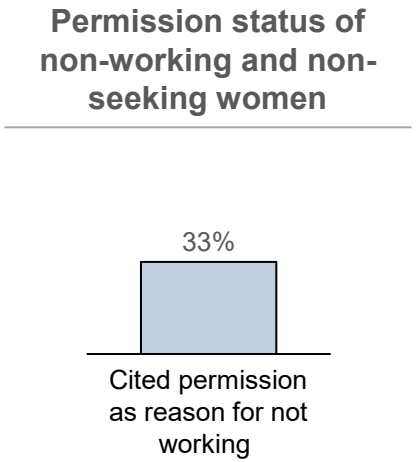


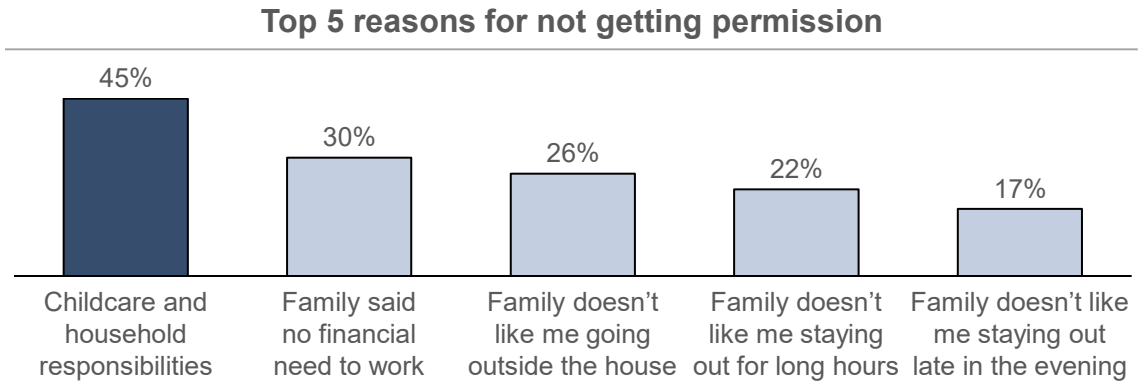
Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

Segment E| Employment journey (1/5)

Most women work/want to work to be financial independent and earn money to run the household





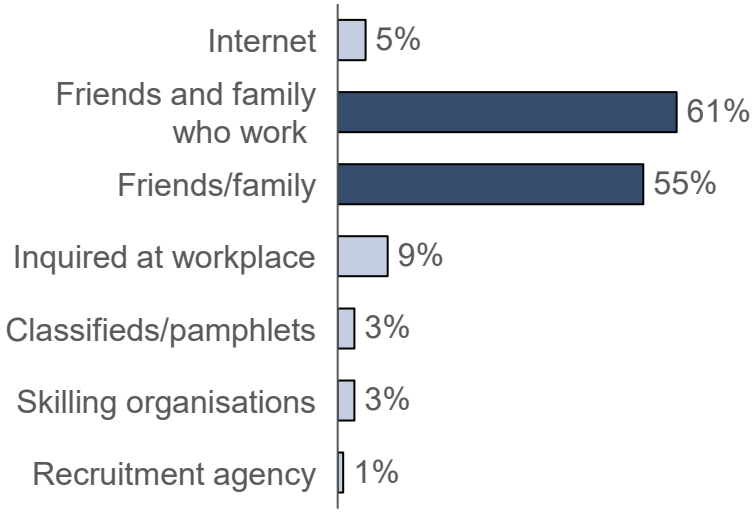


Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

Segment E | Employment journey (2/5)

Women most commonly use working friends and family to search for employment opportunities and only 5% of them used/considered the internet for their employment search

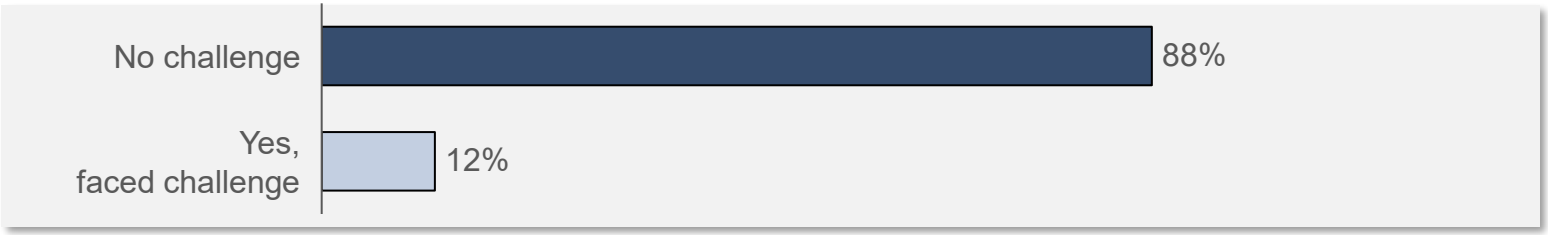
Channels used to search for a job



Attitudes towards online job search

- 95% have not used/have not considered using the internet
- Only 14% of those who have not used are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, Naukri
- 23% will use internet in the future
- 61% will not use internet in future and the top reasons are that they do not know how to use website or do not have internet connection

Challenges faced while searching for a job

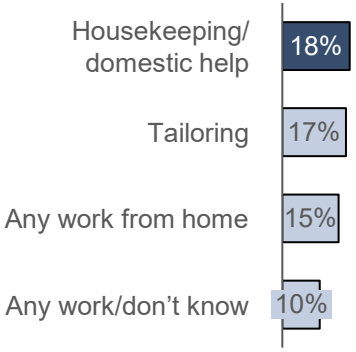


Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

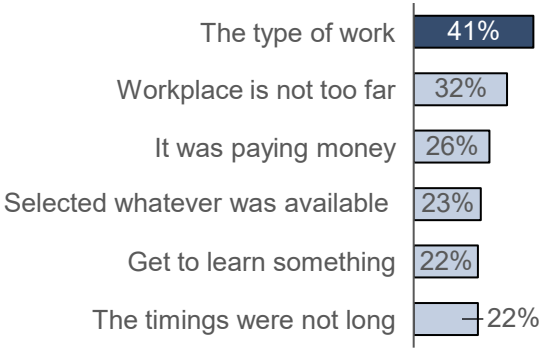
Segment E | Employment journey (3/5)

Almost one fifth of the women considered domestic worker jobs and 54% of the women are reluctant to work at a male dominated work place

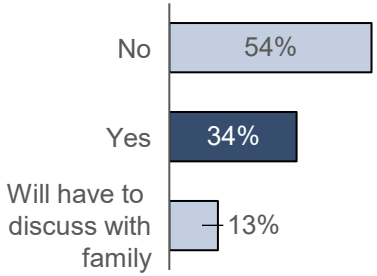
Top 4 types of jobs considered



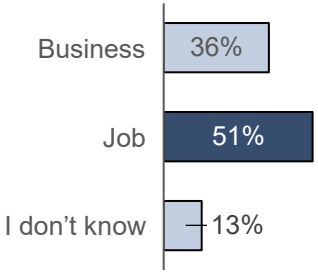
Main features while looking for a job



Willingness to work at a 90% male workplace



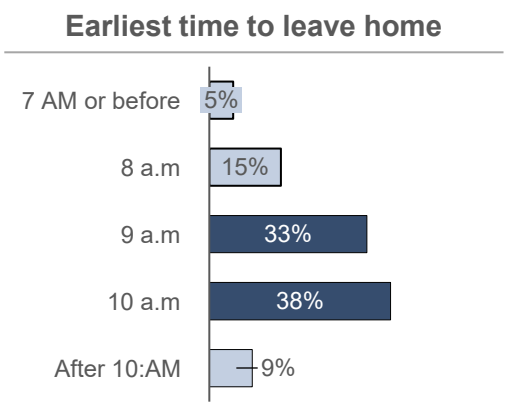
Job vs business

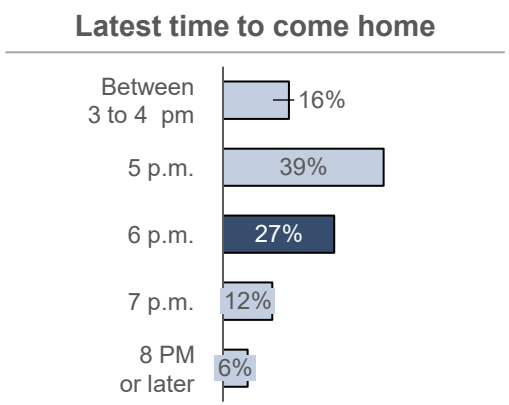


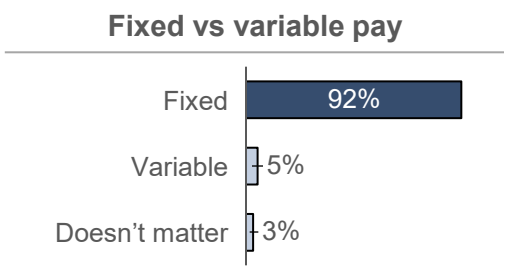
Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

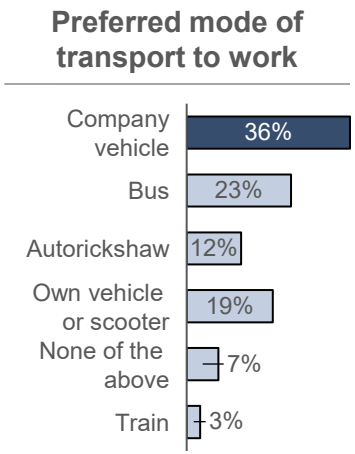
Segment E | Employment journey (4/5)

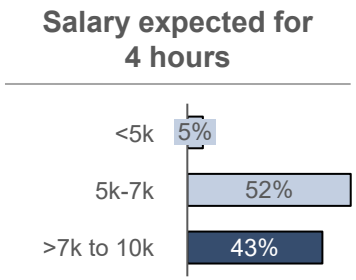
56% women have a salary expectation of 12k or less for a 8 hour job and only 18% women are comfortable to come back home by 7 pm or later

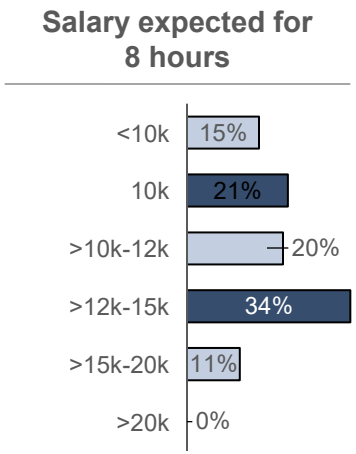


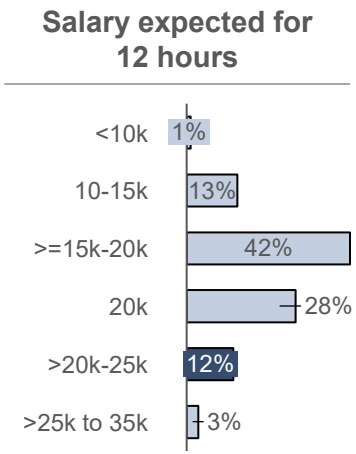










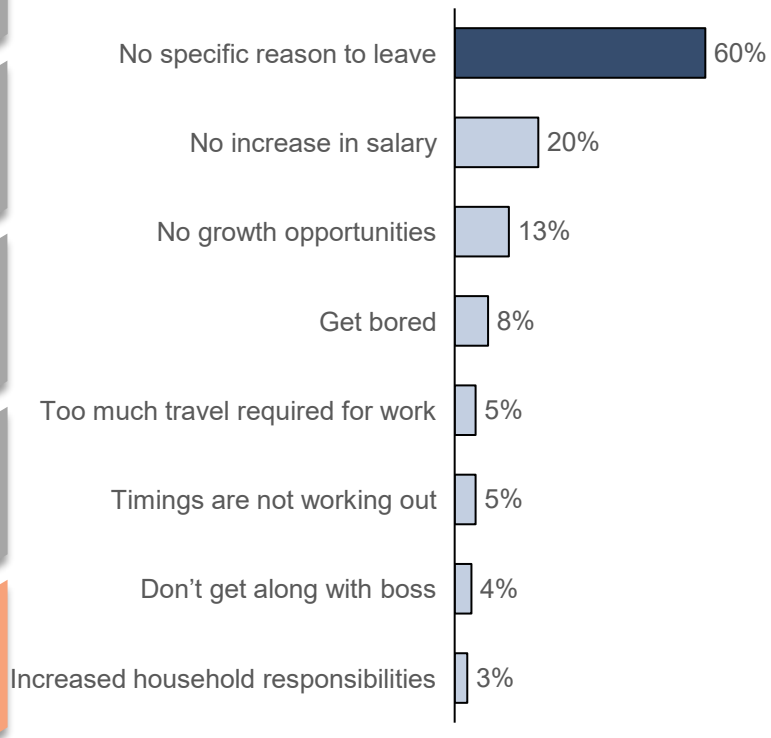


Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

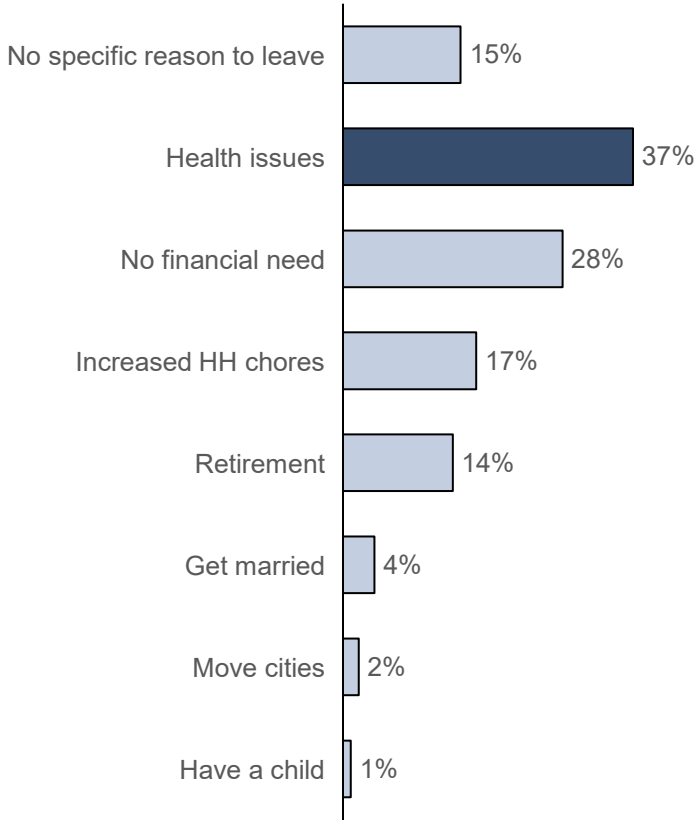
Segment E | Employment journey (5/5)

60% women say there is no specific reason for leaving their current job. Additionally, most women will not leave the workforce or stop searching for a job even if there is no financial need.

Potential reasons for leaving job



Potential reasons for leaving workforce



Source: Profile interviews (n=1205), Main interviews (n=395), FSG analysis

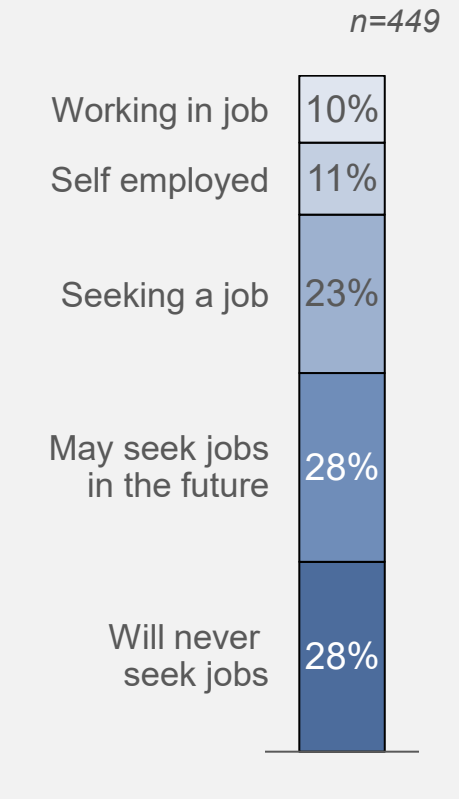
Segment Profiles | Segment G

Segment G has lower propensity to be in a job …let's understand the women in this group in more detail

Who is Segment G?... 10th/12th complete, non-working culture

Education	Low	**Medium**	High	Are ongoing or complete class 10th or 12th
Marital Status	Single	**Married**	Widowed/ Separated	Are married
Child	**No child**	Child < 6 years	**Child > 6 years**	Either have no child or have children 6 years or older
Female working culture	**None**	**Medium**	Strong	Have no or at least a working female friend or family member

Employment status[1] of Segment G



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future 2. Source: Profile interviews (n=449), Main interviews (n=171), FSG analysis

Segment G | Customer profile story

Thirty-eight-year-old Swapna lives in Warangal with her husband, 10-year-old son, 12-year-old daughter, and father-in-law. Her husband works as a peon in the railways and earns INR 15,000 per month. Swapna was in her first year of college when she got married and since her in-laws were not supportive she eventually gave up her education.

Swapna spends her entire day taking care of household work, her children and caring for her ailing father-in-law. She has never been employed in a job but now that her children are older, she has taken up tailoring and has also stitched a couple of outfits for herself and her daughter. She is not interested in working in a job since her father in law will never give permission to go outside of the house. Moreover, she feels her husband earns enough and there is no financial need to cause friction at home. This recent interest in tailoring is also not monetarily motivated and is borne out of her desire to keep herself engaged. Even though she believes that women should work to be self-sufficient, she does not think it is required if there is no financial emergency and if family does not give permission. She has some distant female relatives from her parent's side who work in a job or have their own business, but they are economically weaker and do not have a choice but to support household expenses.

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

© FSG

Segment G | Demographic statistics

Segment size	
% of potential talent pool	7.4%

Exposure indicators		
Read and speak basic English	↑	54%
Paid vocational training	↓	18%
Membership to women's collective	↑	25%
Active own bank account	↓	46%
Own mobile phone (smart)	↑	55%
Own mobile phone (feature)	↓	22%
Access to family mobile only		16%
No mobile		6%

Location		
Central	↑	21%
East	↓	15%
North	—	18%
South	↑	30%
West	↓	16%
Large cities (population 1M+)	↓	47%
Medium or small cities (population 100k – 1M)	↑	53%

Demographic

Age	
15-24	10%
25-34	28%
35-44	43%
>44	19%

Religion	
Hindu	79%
Muslim	15%
Others	7%

Caste	
General	46%
Others	54%

Household Composition

Family size (Avg.)	↓	4.2
Household Type		
Joint	↑	30%
Nuclear	↓	70%
Gender of HH Head		
Female	↓	4%

Mother's education	
No education	48%
Class 1-8	42%
HSC/SSC	10%
Grad or above	0%

Children		
Have child		86%
Number of children (Avg.)	↑	2.7

Household affluence indicators

Total monthly expenditure	
Average (INR)	↑12,500
Total monthly income	
Average (INR)	↑15,200

NCCS	
A3	21%
B	52%
C	22%
D and E	5%

Assets	
Two wheeler	69%
Household ownership	62%

— Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Profile interviews (n=449), Main interviews (n=171), FSG analysis

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Segment G | Customer persona

Context and Setting

- 47% women live in large cities and 53% in medium or small cities
- 21% resides in Central India and 30% reside in Southern India
- 27% are part of relatively poorer households i.e., belong to NCCS group C1 or below
- 70% live in nuclear settings (below average) and have an average family size of 4.2 (below average)
- 46% have their own bank account and have used the account in the last 6 months (below average)
- 54% (above average) can speak and read basic English
- 25% are members of a women's collective (e.g., saving committee, milk cooperative)
- 55% women have their own smart phone (above average)
- 18% have paid for a vocational course (below average)

Employment preferences

- Only 18% women are willing to do a 12 hour job (below average) and 61% an 8 hours job (below average)
- 32% have a salary expectation between INR 10k to 12k and 34% between 12k to 15k
- Only 5% women are willing to come back home from work post 7 pm and 29% prefer coming back home from their job by 6 pm
- 76% are willing to do a job that is from an office (above average) and 29% are willing to be in the field for a job (above average)
- 38% women are willing to work in a factory
- 41% are willing to be in jobs that require them to sell (equal to average)
    - 51% (above average) are interested in entrepreneurship over jobs and top reasons are that they can work from home and give more time to house work and childcare

Mental Model

Gender role

- 90% women believe it is important for women to work to be self-sufficient. 31% of them believe that women should only be concerned with household work and not be concerned with careers
- Almost all women want their daughters to work, even if they have not

Child care

- 86% do not want to send their child to a paid day care and the top reasons are that they believe it is their job to take of the children and that family/friends can help with childcare
- 87% believe that women should work outside the house even after a child, and, 58% of them think women with a younger child of 5 years or less can go for work

Exposure and autonomy

- Many women have limited autonomy (e.g., mobility, involvement in HH decision)
  - 12% women are not involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 71% of the women have never gone alone outside of the house to meet friends

Attitudes towards work

- Amongst women who do not work, 63% say it is because they do not enjoy working, 49% say its because other's do not want them to and 39% say they don't work because others will think poorly of them
- 68% of those who want to work in the future want to join the workforce in the next 5 years

Source: Profile interviews (n=449), Main interviews (n=171), FSG analysis

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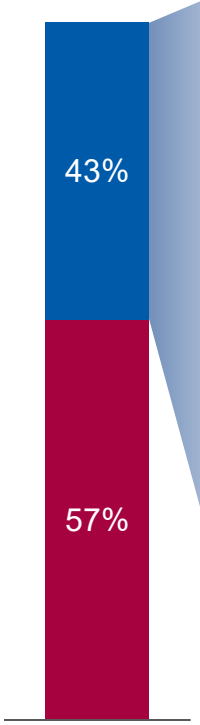
Segment Profiles | Segment G | Current employment profile

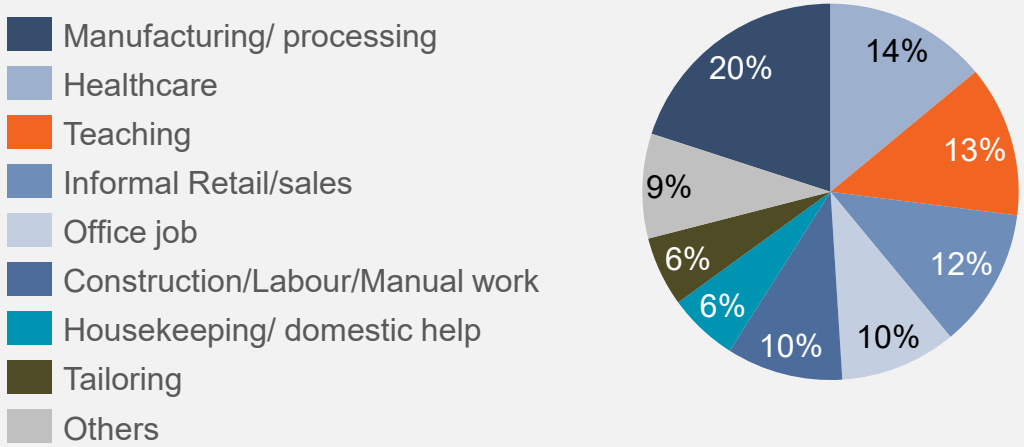
Only 43% of women are working or have worked; amongst them some have been in manufacturing and processing, some in healthcare or teaching industry



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



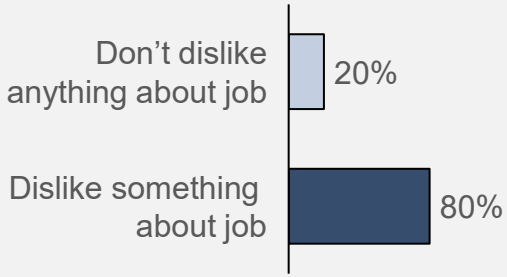
Avg. monthly salary

INR 6,700

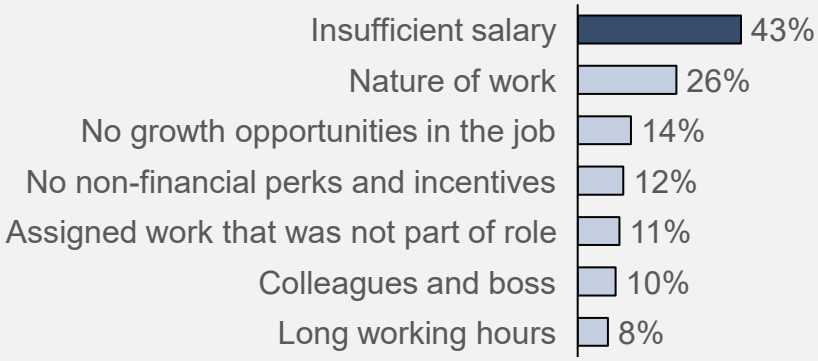
Avg. working hours per day

7.3 hours

Experience with current or past job



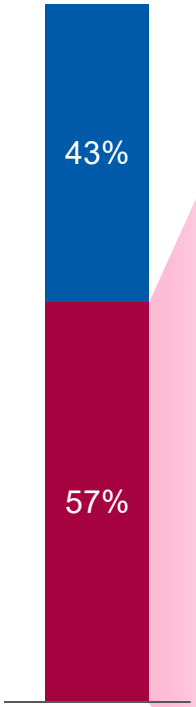
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers 2. Long list of roles mapped to job categories in the appendix

Segment Profiles | Segment G | Current employment profile

34% of all women in this segment have never considered a job for various reasons with top two being no permission to work and no interest in working



Working or has worked

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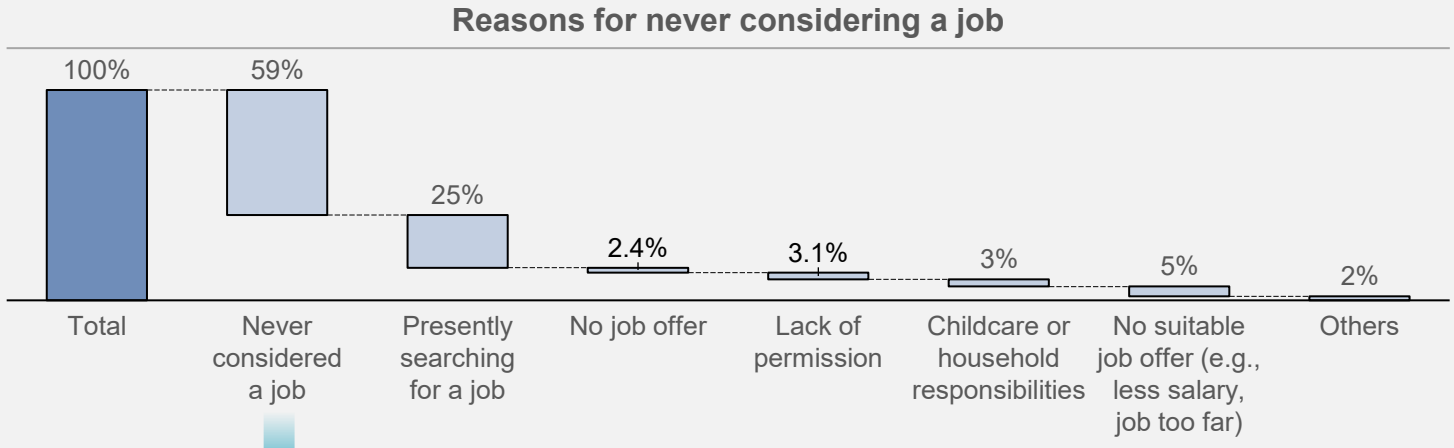
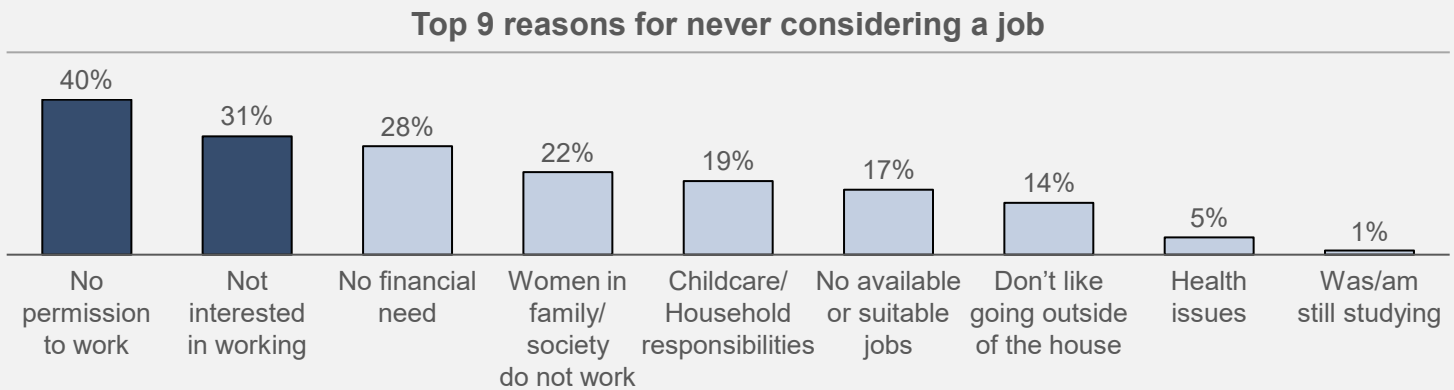
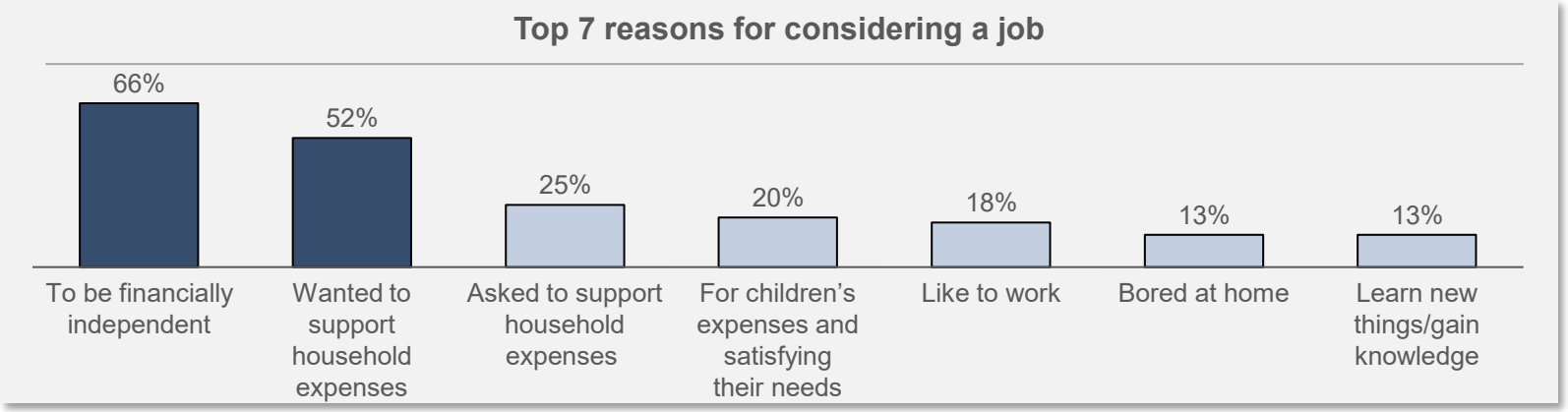
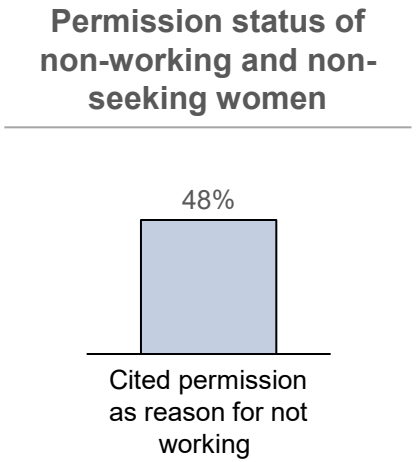


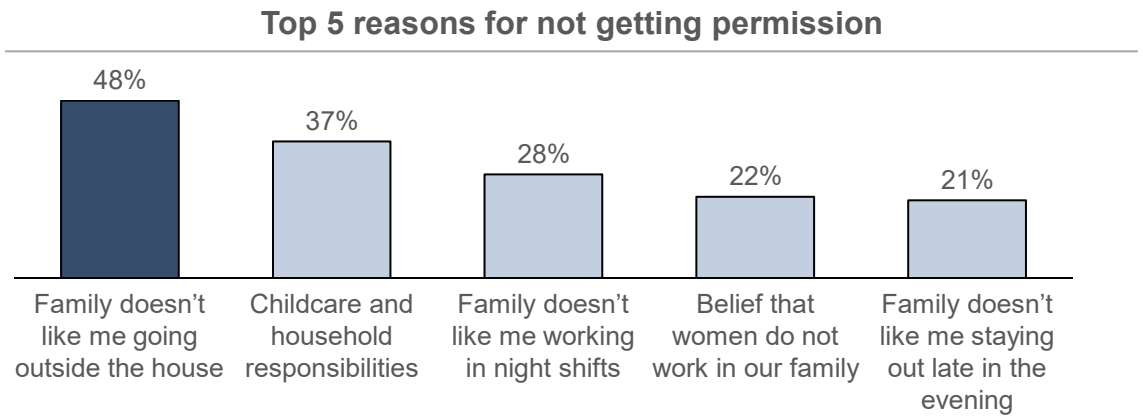


Segment G| Employment journey (1/5)

Most women work/want to work to be financial independent and earn money to run the household





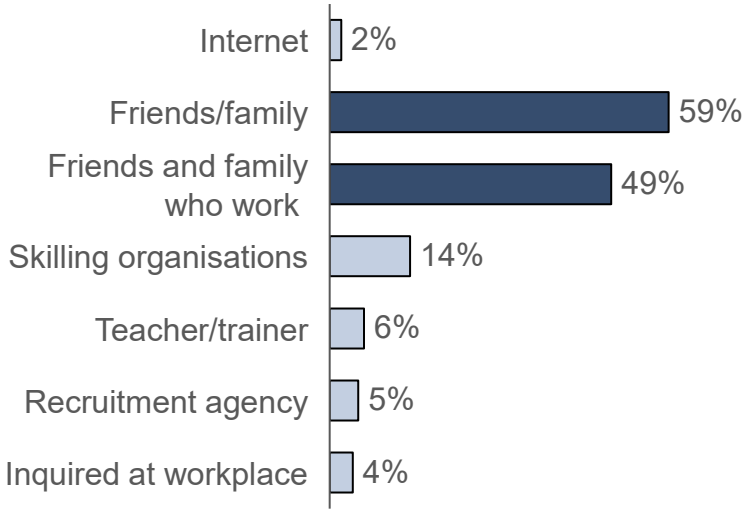


Source: Profile interviews (n=510), Main interviews (n=164), FSG analysis

Segment G | Employment journey (2/5)

Women most commonly use working friends and family to search for employment opportunities and almost all of them never used/considered the internet for their employment search

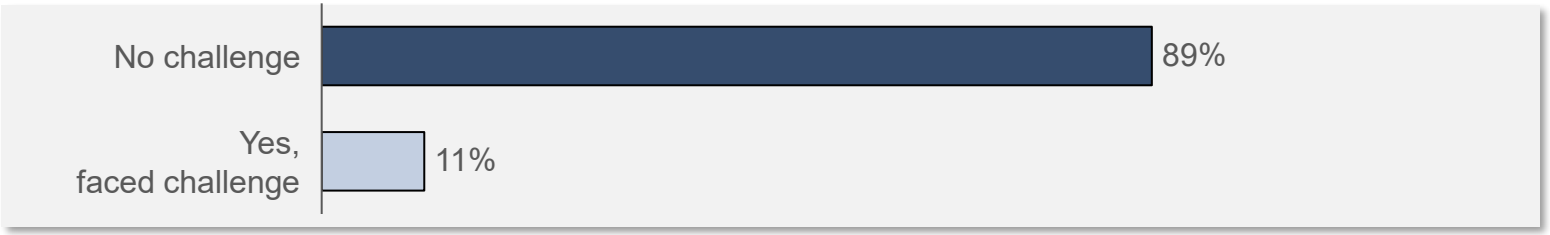
Channels used to search for a job



Attitudes towards online job search

- 98% have not used/have not considered using the internet
- Only 15% of those who have never used/considered are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, Naukri
- 30% will use internet in the future
- 50% will not use internet in future and the top reasons are that they do not know how to use website or do not have internet connection

Challenges faced while searching for a job

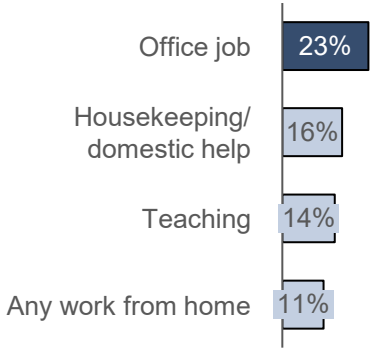


Source: Profile interviews (n=510), Main interviews (n=164), FSG analysis

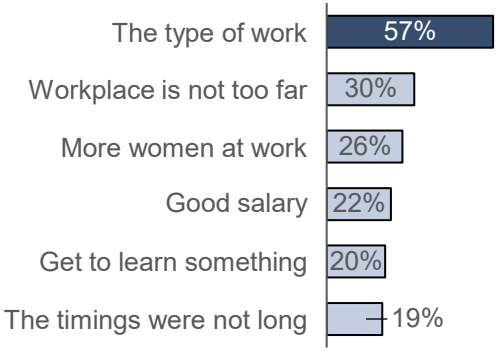
Segment G | Employment journey (3/5)

Almost one fourth of the women considered office jobs and 41% of the women are reluctant to work at a male dominated work place

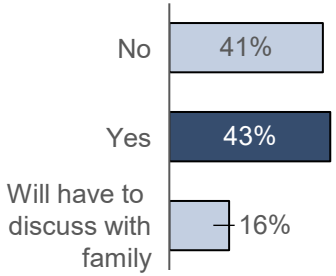
Top 4 types of jobs considered



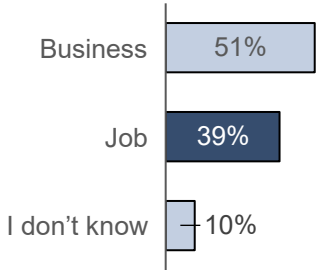
Main features while looking for a job



Willingness to work at a 90% male workplace



Job vs business

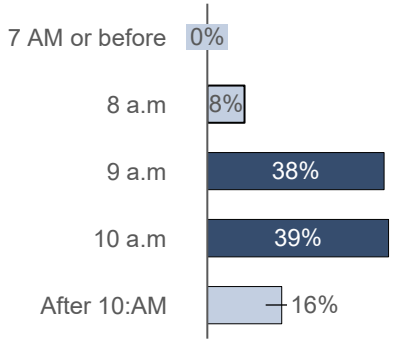


Source: Profile interviews (n=510), Main interviews (n=164), FSG analysis

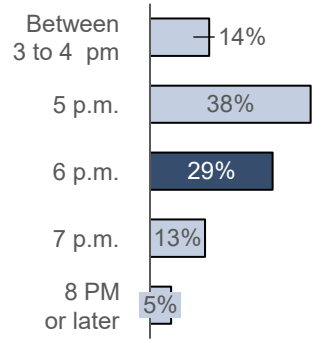
Segment G | Employment journey (4/5)

Almost half of the women have a salary expectation of 12k or less for a 8 hour job and only 18% are comfortable coming back home by 7 pm or later

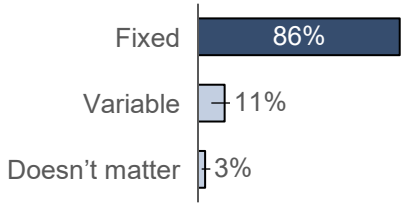
Earliest time to leave home



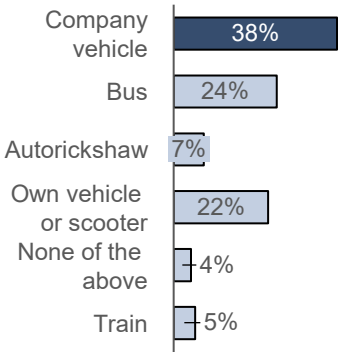
Latest time to come home



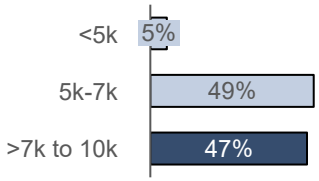
Fixed vs variable pay



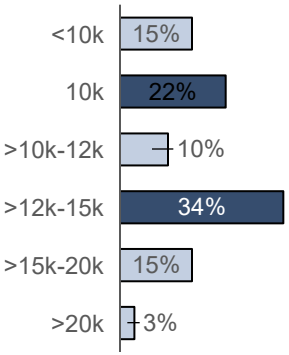
Preferred mode of transport to work



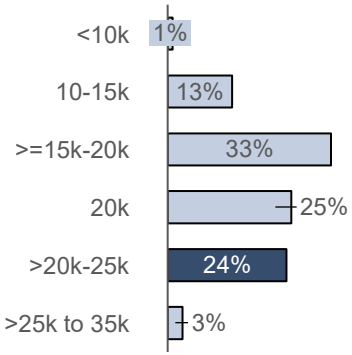
Salary expected for 4 hours



Salary expected for 8 hours



Salary expected for 12 hours

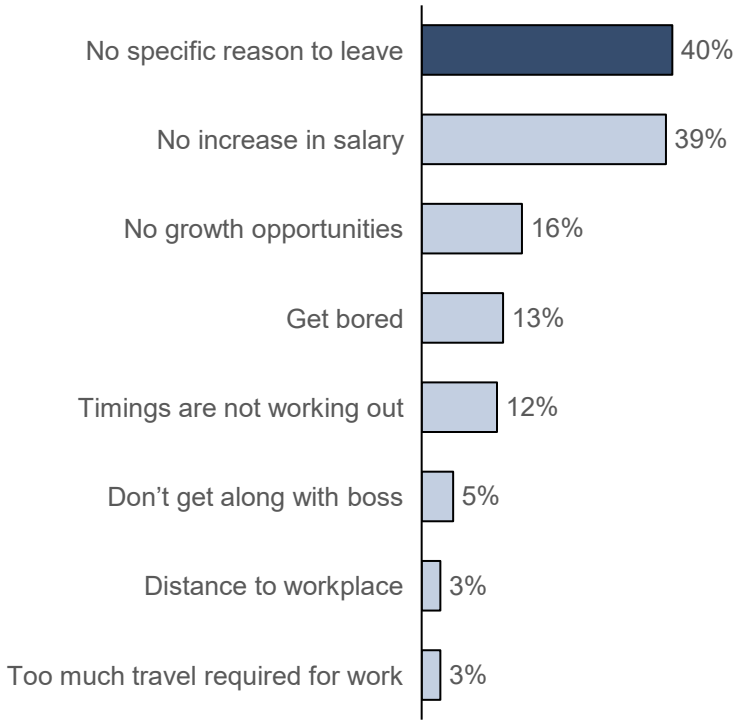


Source: Profile interviews (n=510), Main interviews (n=164), FSG analysis

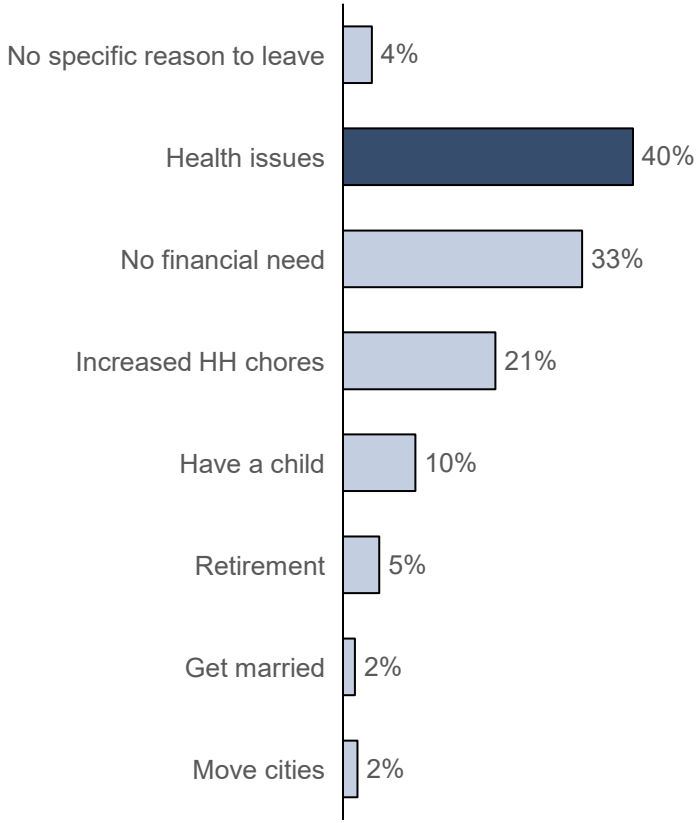
Segment G | Employment journey (5/5)

Many women say there is no specific reason for leaving their current job. Additionally, many women will leave the workforce or stop searching for a job due to health issues

Potential reasons for leaving job



Potential reasons for leaving workforce



Source: Profile interviews (n=510), Main interviews (n=164), FSG analysis

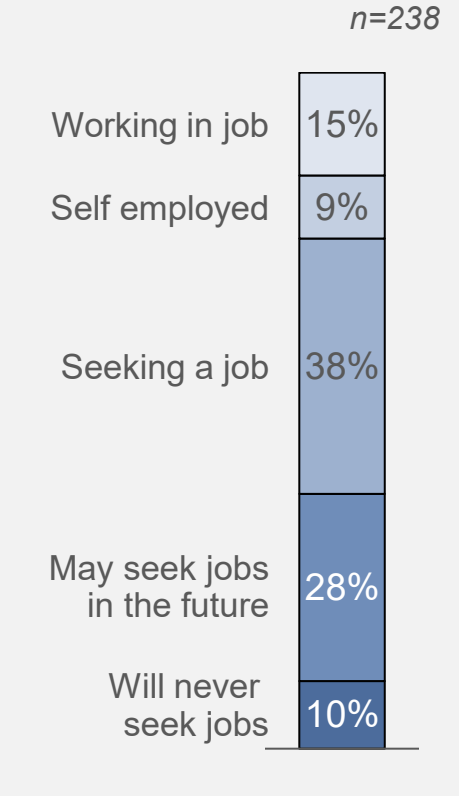
Segment Profiles | Segment K

Segment K has lower propensity to take up a job …let's understand the women in this group in more detail

Who is Segment K?... Richer graduate mothers

Education	Low	Medium	**High**	Are graduates or post-graduates ongoing or complete
Marital Status	Single	**Married**	Widowed/ Separated	Are married
Child	No child	**Child < 6 years**	**Child > 6 years**	Have a child
Ownership of Two-wheeler or Washing Machine	No	**Yes**		Live in households that at least have a two wheeler or a washing machine

Employment status[1] of Segment K



Note: 1. Working in a job = Currently performing activities in exchange for income through wages; Self-employed = Working in own or family run business; Seeking a job = Currently unemployed or employed in a business, but looking for a job; May seek jobs in the future= Currently unemployed and not seeking a job but may consider working in a job the future; Will never seek jobs= Never employed and not seeking a job, and does not want to work in a job in the future; 2. Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

© FSG

Segment K | Customer profile story

Priya is 34 years old and lives in Bhopal with her husband, one 8-year-old daughter and in-laws. She has completed her bachelors in geography and is currently a stay-at-home mother. Right after completing her graduation she did a beauty course. She got married soon after that and since her husband earned well, her in-laws did not feel that there was a need for Priya to work.

Her husband works as a loan officer in a retail private bank and earns INR 18,000 per month. With this level of household income, they have been able to maintain a certain level of affluence and are financially very comfortable. Since they live in their own house they have been able to save on rent and have over the years purchased a two-wheeler and essential white goods (e.g., washing machine, refrigerator).

Priya wants to work in the future and either wants to start her own beauty salon or work as a teacher in a private school. She is also open to working as a tele caller or receptionists because the salaries in an office job are more aligned to her salary expectation of 16k for an 8-hour job. She feels that with her education level and a lack of urgent financial need, she would not be willing to work as a picker-packer at a warehouse or a health care attendant at somebody's house.

1. Image Source: Captured with consent of the individual. Pictures and names are for presentation purposes only, and are not meant to represent any particular individual; 2. Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

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Segment K | Demographic statistics[1]

Segment size	
% of potential talent pool	4%

Exposure indicators		
Read and speak basic English	↑	57%
Paid vocational training	↑	34%
Membership to women's collective	↓	12%
Active own bank account	↑	65%
Own mobile phone (smart)	↑	83%
Own mobile phone (feature)	↓	7%
Access to family mobile only		9%
No mobile		2%

Location		
Central	↑	24%
East	–	16%
North	↓	17%
South	↑	35%
West	↓	9%
Large cities (population 1M+)	↑	55%
Medium or small cities (population 100k – 1M)	↓	45%

Demographic

Age	
15-24	7%
25-34	49%
34-44	35%
>44	9%

Religion	
Hindu	77%
Muslim	11%
Others	12%

Caste	
General	53%
Others	47%

Household Composition

Family size (Avg.)	↑	4.6
Household Type		
Joint	↑	33%
Nuclear	↓	67%
Gender of HH Head		
Female	↓	3%

Mother's education	
No education	38%
Class 1-8	40%
HSC/SSC	21%
Grad or above	2%

Children		
Have child		99%
Number of children (Avg.)	↑	2.8

Household affluence indicators

Total monthly expenditure	
Average (INR)	↑ 16,300
Total monthly income	
Average (INR)	↑ 18,900

NCCS	
A3	43%
B	46%
C	10%
D and E	1%

Assets	
Two wheeler	85%
Household ownership	63%

– Same as average ↑ Above average ↓ Below average

Absence of icon does not indicate an at-average statistic

Note: On this slide and the following slides the total % may not be =100 as it is rounded off or respondents were allowed to select more than one response; Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

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Segment K | Customer persona

Context and Setting

- 55% women live in large cities and 45% in medium or small cities
- 24% resides in Central India and 35% reside in Southern India
- 10% are part of relatively poorer households i.e., belong to NCCS group C1 or below
- 67% live in nuclear settings (below average) and have an average family size of 4.6 (above average)
- 65% have their own bank account and have used the account in the last 6 months (above average)
- 57% (above average) can speak and read basic English
- 12% are members of a women's collective (e.g., saving committee, milk cooperative)
- 83% women have their own smart phone (above average)
- 34% have paid for a vocational course (above average)

Employment preferences

- Only 20% women are willing to do a 12 hour job (below average) and 74% an 8 hours job (above average)
- 32% have a salary expectation of 16k-20k for an 8 hour role
- Almost all women are not willing to come back home from work post 7 pm and 39% prefer coming back home from their job by 5 pm
- 84% are willing to do a job that is from an office (above average) and 18% are willing to be in the field for a job (below average)
- 34% women are willing to work in a factory (below average)
    - 51% are willing to be in jobs that require them to sell (above average)
    - 37% (above average) are interested in entrepreneurship over jobs and top reasons for this preference are ability to give more time to house work and childcare and the scope to be their own boss

Mental Model

Gender role

- 84% women believe it is important for women to work to be self-sufficient. 29% of them believe that women should only be concerned with household work and not be concerned with careers
- All women want their daughters to work, even if they have not

Child care

- 87% do not want to send their child to a paid day care and the top reasons are that family members can take care of their children and that they believe it is their job to take of the children
- 91% believe that women should work outside the house even after a child, and, 60% of them think women with a younger child of 5 years or less can go for work

Exposure and autonomy

- Women have autonomy when it comes to household decisions but lack the same when it comes to mobility
  - 91% women are involved in household decisions related to purchase of high ticket items like TV, cycle etc.
  - 54% of the women have never gone alone outside of the house to meet friends

Attitudes towards work

- Amongst women who do not work, 53% say it is because they do not enjoy working, 31% say its because other's do not want them to work and 29% say it is because others will think poorly of them
- 86% of those who want to work in the future want to join the workforce within the next 5 years

Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

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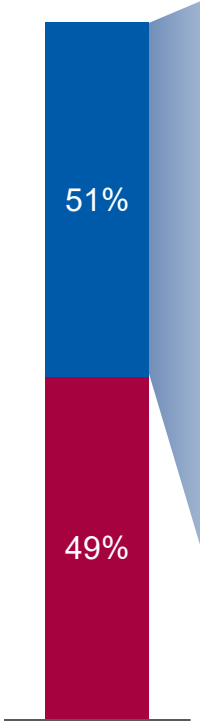
Segment K | Current employment profile

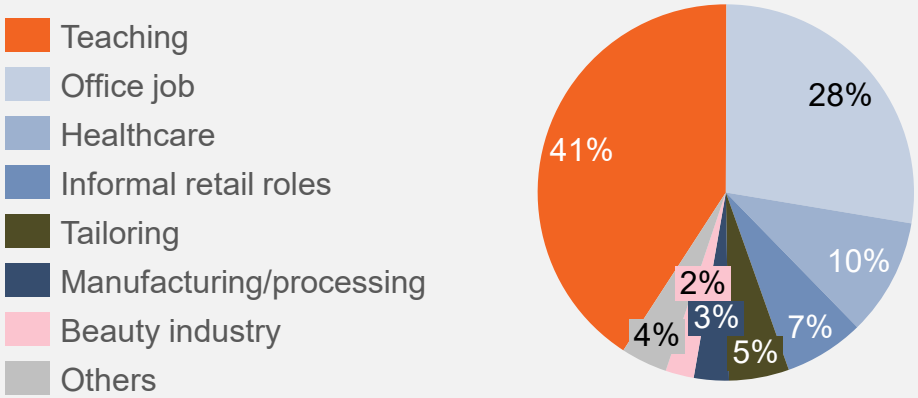
Only 51% of women are working or have worked; amongst them some have been teachers, some in office jobs or in healthcare



Working or has worked[1]

Has never worked

Nature of current or most recent jobs[1, 2]



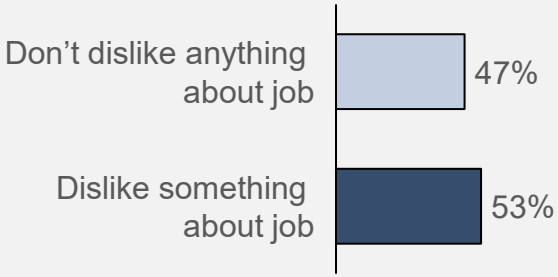
Avg. monthly salary

INR 9,000

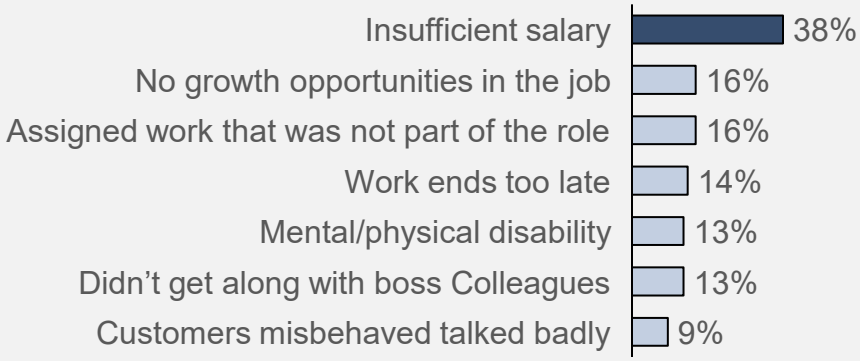
Avg. working hours per day

7.1 hours

Experience with current or past job



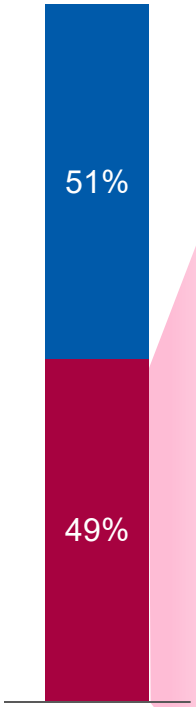
Top 7 Reasons for disliking current or past job



Note: 1. Based on respondents who are working in a job and former workers; 2. Long list of roles mapped to job categories in the appendix; 3. Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

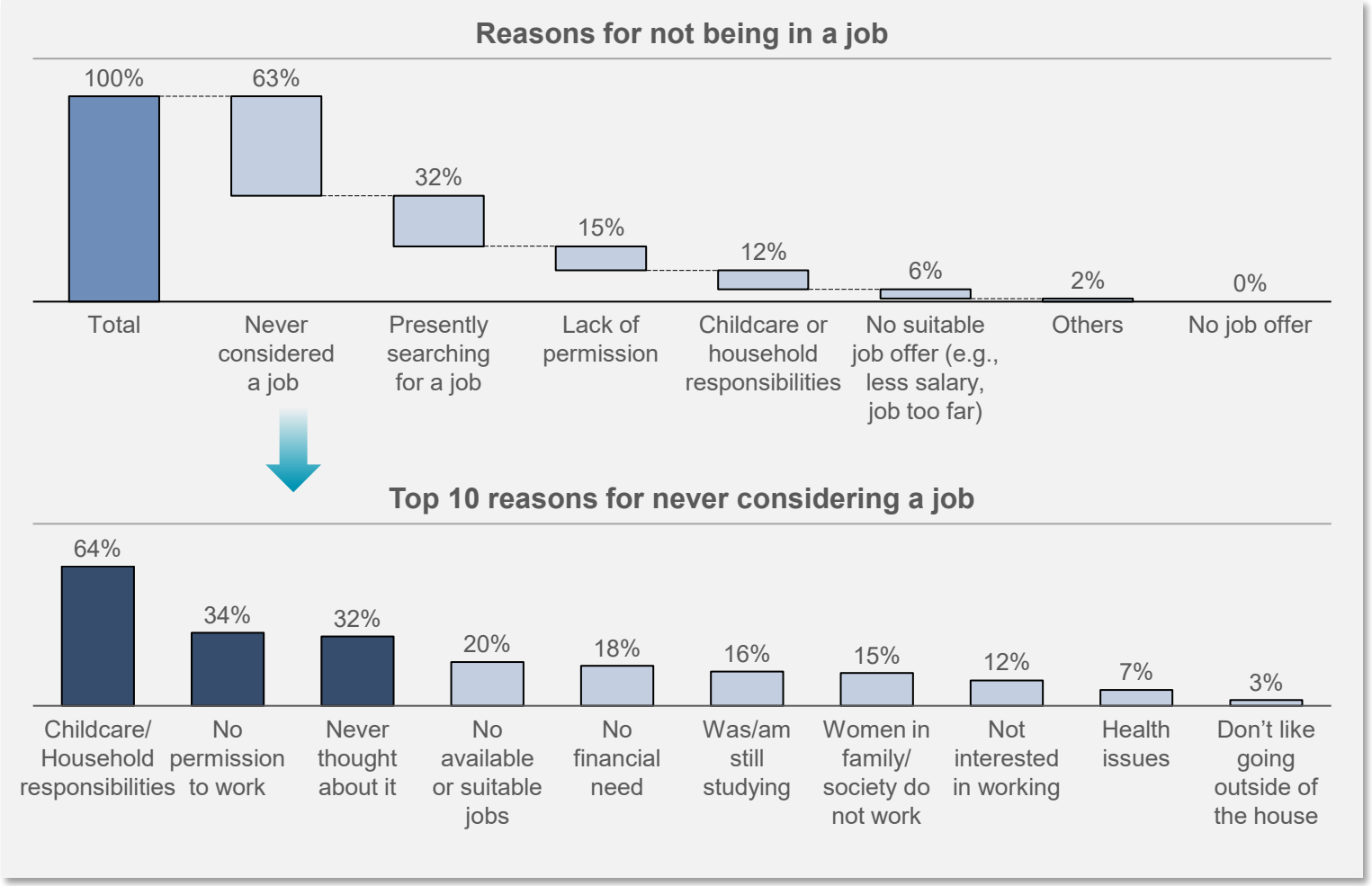
Segment K | Current employment profile

31% of all women in this segment have never considered a job for various reasons with top one being childcare/household responsibilities



Working or has worked

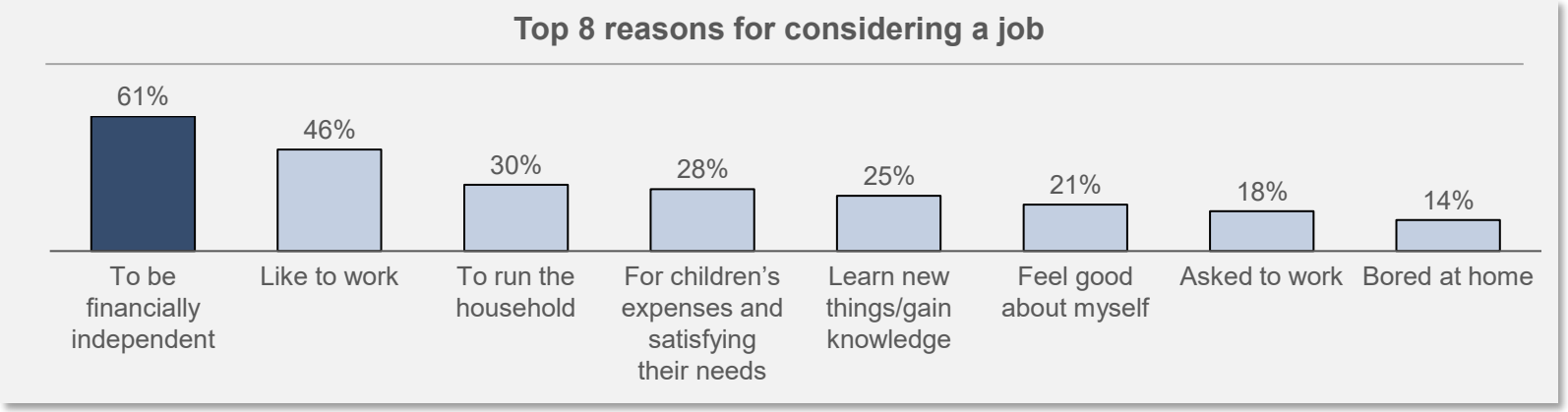
Has never worked



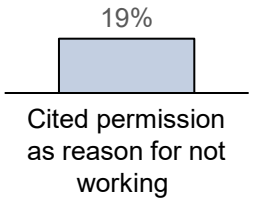
Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

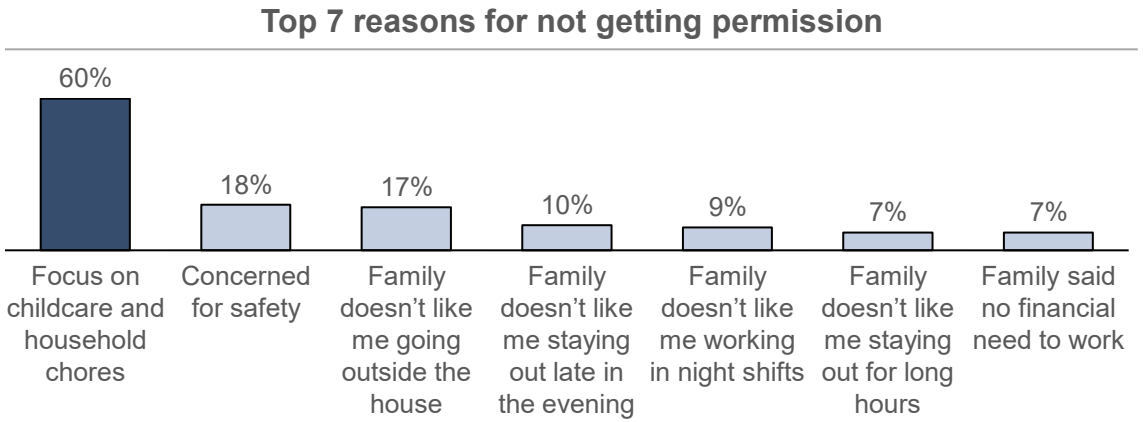
Segment K | Employment journey (1/5)

Most women wanted to work because they wanted to be financially independent and most women in this segment did get permission to work



Permission status of non-working and non-seeking women



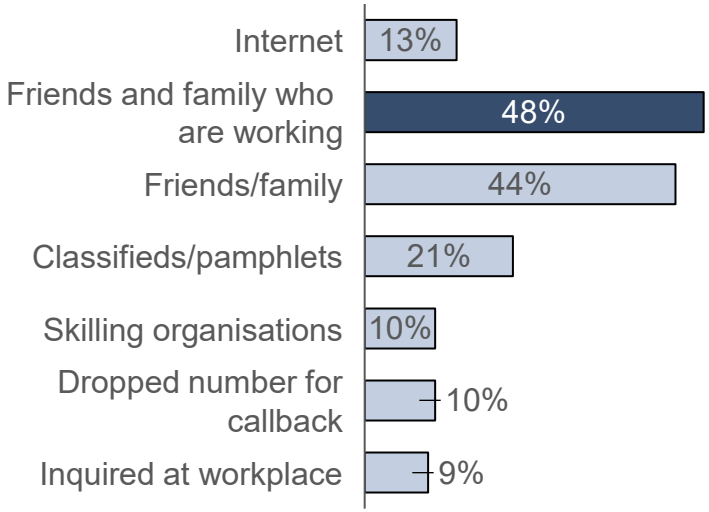


Note: 1. Respondents who did not get permission did not necessarily stop looking for a job, some reconsidered type of job and some convinced or did not care about the lack of permission and some dropped out after not receiving permission; 2. Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

Segment K | Employment journey (2/5)

13% of them have used internet but women most commonly use working friends and family to search for employment and; 58% will use internet in the future to search for jobs

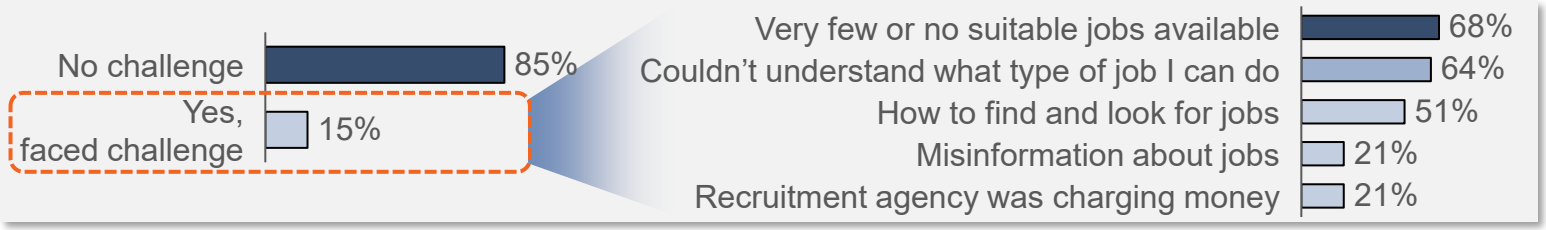
Channels used to search for a job



Attitudes towards online job search

- 87% have not used/have not considered using the internet
- 40% of those who have not used internet are aware of apps and websites
- Top 3 apps known for job search are YouTube, Facebook, Naukri
- 58% will use internet in the future
- 32% will not use internet in future and top reason is that they prefer asking known people about job vacancies

Challenges faced while searching for a job

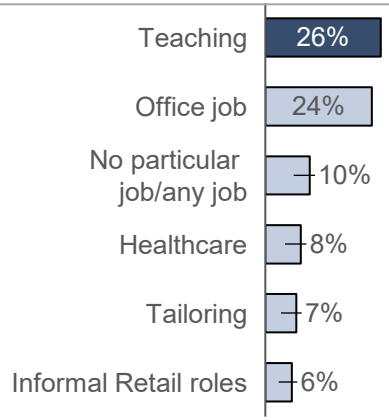


Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

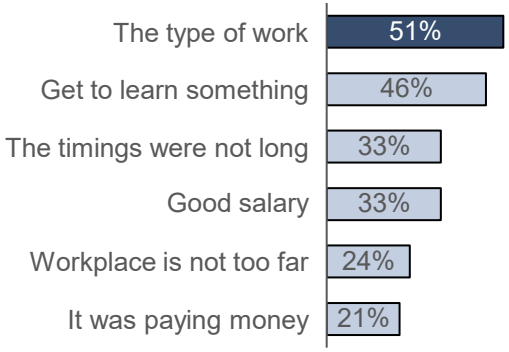
Segment K | Employment journey (3/5)

Most women considered/will consider teaching and office work as a job and type of work is the top feature women look for while searching for a job

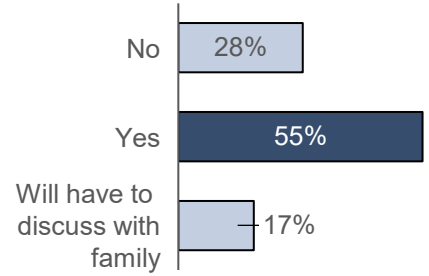
Top 6 types of jobs considered



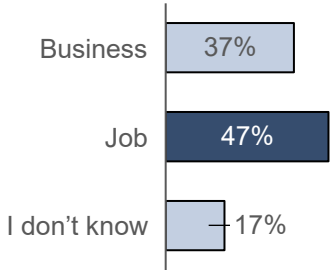
Main features while looking for a job



Willingness to work at a 90% male workplace



Job vs business

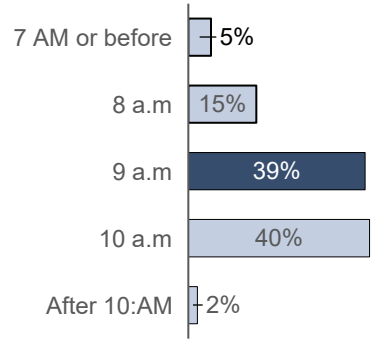


Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

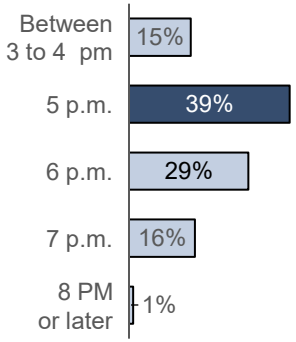
Segment K | Employment journey (4/5)

31% women have a salary expectation of 15k -20k for a 8 hour job and 17% women are comfortable coming back home by 7 pm or later

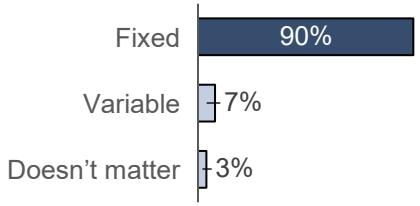
Earliest time to leave home



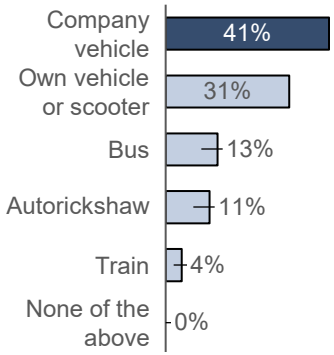
Latest time to come home



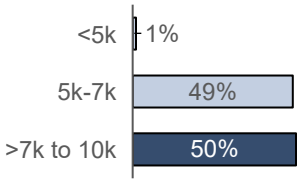
Fixed vs variable pay



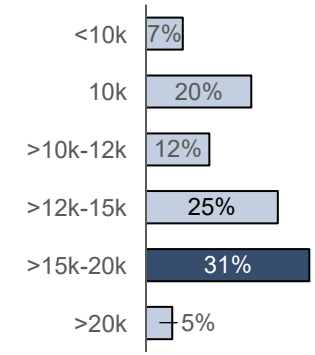
Preferred mode of transport to work



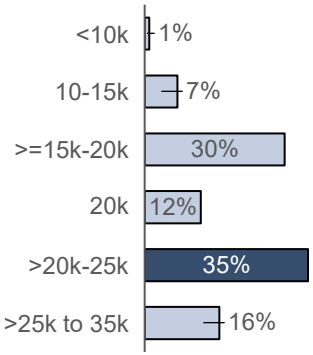
Salary expected for 4 hours



Salary expected for 8 hours



Salary expected for 12 hours

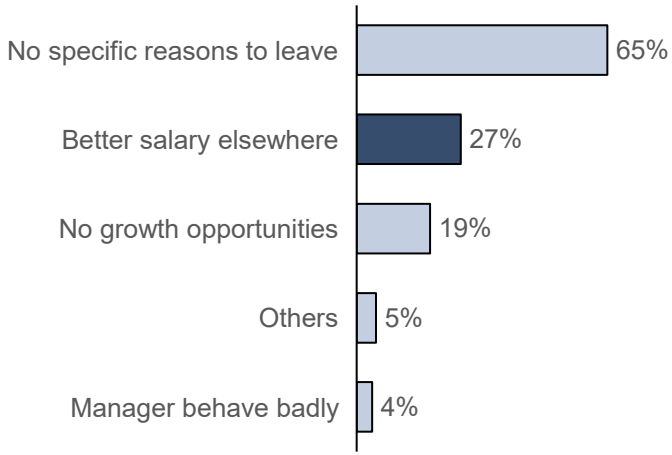


Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

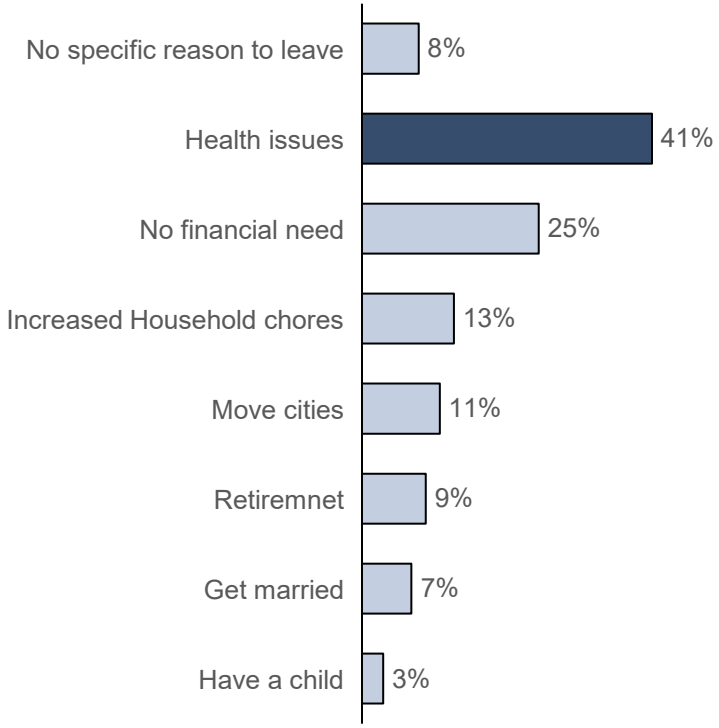
Segment K | Employment journey (5/5)

Many women will not leave a job for any reason and only a fourth will consider leaving the workforce if there is no financial need anymore

Potential reasons for leaving job



Potential reasons for leaving workforce



Source: Profile interviews (n=238), Main interviews (n=97), FSG analysis

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Long list of job roles mapped to job category

Job categories	Long list of jobs
Beauty Industry	Parlor lady, waxing lady, work in hair salon, beautician
Construction/Labour/Manual work	Construction, field work, daily wage, work in farm land, agriculture work, mill labor
Domestic help	Cleaning at home, cooking at home, cleaning in hospital/clinic, childcare
Tailoring	Putting borders on clothes, sewing, making blouses and kurtas, embroidery work, designer, garment work
Manufacturing and processing	Making match boxes, spice packing, nut/bolt factory, diamond factory, export company, incense stick manufacturing, packing, light factory, machine operator
Teaching	Tuition, school teacher
Healthcare	Bed side assistant, delivery assistant, compounder
Informal retail sales	Boutique shop, jewelry shop, helper in store, Xerox shop, private gas shop, garment shop

Source: The answers associated with job types (past, present, considered) were open responses and were coded into categories using the above list. The long list of jobs on the right hand side of the slide are not exhaustive and only a sample list.

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Approach to assessing willingness to do specific job (1/6)

The willingness to do the delivery agent role was based on respondents saying yes to the below question

There are several online shopping apps or food delivery apps. Customers buy things from these companies and have them delivered to their home. Example, you can order food and have it delivered home. The people that deliver these goods/items are called delivery agents. These agents typically work from 7 am in the morning until 4 pm - i.e., for about 9 hours in a day. They are expected to work for 26 days in a month, which means that they get 4 days off in a month. Delivery agents get paid approximately 15,000 INR per month. After removing their expenses (like fuel, scooter EMI, maintenance, etc.) they are left with about 11,000 INR in-hand.

OR

Based on respondents saying yes to the below conditions

Tasks	Deliver goods/items to people's homes and/or offices and willing to ride a two wheeler
Place of work	Outside, going to door to door
Timings/Days	8 or 12 hours

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Approach to assessing willingness to do specific job (2/6)

The willingness to do field sales role was based on respondents saying yes to the below conditions	
Tasks	Sell products to customers face to face and ride a two-wheeler
Place of work	Outside, going market to market
Timings/Days	8 or 12 hours

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Approach to assessing willingness to do specific job (3/6)

The willingness to do the warehousing role was based on respondents saying yes to the below conditions	
Tasks	Assemble and pack products/goods
Place of work	Work in a factory
Timings/Days	8 or 12 hours

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Approach to assessing willingness to do specific job (4/6)

The willingness to do the retail sales role was based on respondents saying yes to the below question
This job is about retail. In large stores or supermarkets (e.g., D-mart, Big Bazaar), you might have seen people that help customers. They tell customers about new products, help with billing, tell customers which products are on offer, etc. Normally, these people work for 9-10 hours from 10 am in the morning until 8 or 9 pm. The salary is 12,000 - 15,000 INR per month

OR

Based on respondents saying yes to the below conditions	
Tasks	Tell customers about new products and offers or help with billing and cashier work or help with stocking/shelving
Place of work	Mall, supermarket or large stores
Timings/Days	8 or 12 hours

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Approach to assessing willingness to do specific job (5/6)

The willingness to do the home healthcare role was based on respondents saying yes to the below question
This job is about home healthcare workers. In this job you care for the elderly or sick, at their home. These workers help with daily activities like bathing the person, changing their clothes, taking them to the bathroom, changing their diaper, feeding them, giving medicines, checking BP and sugar, etc. This works is for 12 hour shifts like 8 am to 8 pm. The salary in this job is about 14,000 INR per month.

OR

Based on respondents saying yes to the below conditions	
Tasks	Care for the elderly or sick by helping with daily activities like bathing the person, changing their clothes, taking them to the bathroom, changing their diaper, feeding them, giving medicines, checking BP and sugar, etc.
Place of work	Work in someone's home
Timings/Days	12 hours

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Approach to assessing willingness to do specific job (6/6)

The willingness to do the tele calling role was based on respondents saying yes to the below question
This job is about tele calling. In a tele calling job you need to be in an office and talk on the phone for two reasons (1) To sell somethings to customers on the phone (e.g., insurance), and (2) to answer questions or problems that customers will ask you (e.g., Jio, Airtel customer service). This is an eight-ten hour job and you get paid about 12,000 INR per month. In Delhi or Bangalore you might get more, about 15,000 INR per month.

OR

Based on respondents saying yes to the below conditions	

Tasks	• Talk on the phone continuously for majority of 5-6 hours and
	  • sell a product/service to customers on the phone (e.g., insurance) or
	  • answer questions or problems that customers ask you (e.g., Jio, Airtel customer service)

Place of work	Office
Timings/Days	8 to 10 hours

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