Approach to Industry Selection

October, 2021

Glossary of terms (1/2)

- **Direct impact:** Impact created through partners that GLOW directly works with

- **Flexi-staffing:** Provision of temporary and trained semi-skilled employees (e.g., tele-calling agent) to large companies

- **Growing Livelihood Opportunities for Women (GLOW):** Program that aims to increase women's employment, participation, and fair treatment

- **High potential industries:** Industries that have the potential to create a) large number of jobs, b) leverage women's capabilities, and c) align with women's employment needs. Home healthcare, last mile delivery and flexi-staffing have been identified as high potential industries

- **Home Healthcare (HHC):** Provision of healthcare services at home (e.g., post-hospital care, healthcare management for the elderly)

- **Indirect impact:** Impact created through partners and non-partners adopting GLOW's business model and best practices

- **Last mile delivery (LMD)**: Final leg of a delivery where the parcel is delivered to the end-consumer

- **Labour force participation rate (LFPR)[1]:** Percentage of 15-59 year olds that are a) employed, or b) are unemployed but seeking work, or c) have expressed willingness to work

- **Partners:** Private companies that have partnered with GLOW to create more jobs for women in their respective companies

1. Source: PLFS 2017-18; While PLFS 2017-18 defines LFPR across all age-groups, we have referred to this as LFPR for 15-59 year olds only

Glossary of terms (2/2)

- **Self-employed:** Refers to a person who a) operates own farm or non-farm enterprise, or b) is engaged independently in a profession or trade, or c) is helping in a household enterprise and does not receive wages / salaries for the same

- **Unemployment rate (UR):** (LFPR – WPR) / LFPR

- **Worker population ratio (WPR)[1]:** Percentage of 15-59 year olds that are employed

1. Source: PLFS 2017-18; While PLFS 2017-18 defines WPR across all age-groups, we have referred to this as WPR for 15-59 year olds only

Objectives of this document

India ranked 149th in female labor-work force participation in 2020; lowest in South Asia[1]

- Female labor-force participation in India has declined from 34% in 2006 to 24.8% in 2020[2]

- Women face multiple barriers to employment on both the demand[3] and supply[4] side

- Entrepreneurship may not create opportunities that are attractive for women[5]

- Women may prefer jobs over entrepreneurship due to guaranteed minimum wages, gratuity etc.

GLOW aims to increase women's participation and increase gender parity in India

- Create 500,000+ jobs for women by leveraging sustainable business models

- Increase women's participation and visibility in the workforce

- Increase gender parity in pay, promotions and opportunities

GLOW aims to identify business models that satisfy three conditions

- Identify business models that have potential to
  - Create large number of jobs
  - Leverage women's capabilities
  - Align with women's employment needs

1. The Diplomat article; 2. Business standard article; 3. Includes society, family and woman; 4. Includes government, industry and organizations 5. Mint 2019 article;

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FSG Inclusive Markets (IM) believes that markets can and should benefit the poor

We believe that markets should be part of the portfolio of solutions for social change

Our strength is in understanding how to make inclusive business models work, and how to get them to scale

We create impact in various program areas by:
- **Driving new thinking** for the field, and
- **Making change happen** on the ground

We are a **mission driven** and **non-profit** unit whose work is entirely public domain

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 650+ APSs[2] have access to ABL[3] and have shown a 38% improvement in learning outcomes
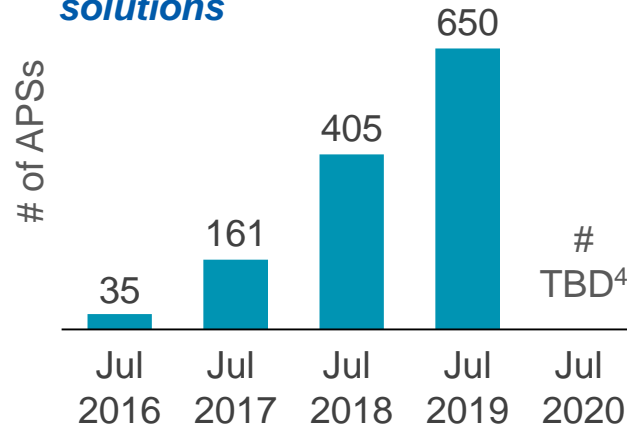
Activities

- Identified, convinced and **signed up 8 partners** to serve the APS market

  chrysalis | HIPPOCAMPUS LEARNING CENTRES
  kreedo | Next Education™ Transforming Education
  321 | CHIPPER SAGE
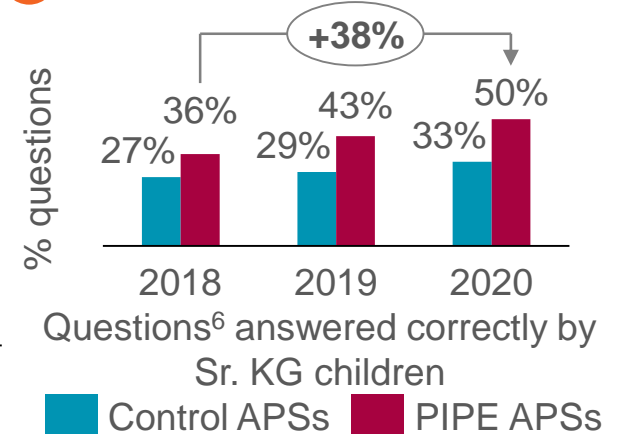 THE KARADI PATH EDUCATION COMPANY | vikalp instrument of ideas

- 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*

# of APSs

- Jul 2016: 35
- Jul 2017: 161
- Jul 2018: 405
- Jul 2019: 650
- Jul 2020: # TBD[4]

B *38% improvement over 2 years[5]*

+38%

% questions

	2018	2019	2020
Control APSs	27%	29%	33%
PIPE APSs	36%	43%	50%

Questions[6] answered correctly by Sr. KG children

■ Control APSs ■ PIPE APSs

C *Collateral developed*

www. ratta-ya-samajh.com

D *Raised awareness with 180+ organizations*

Influenced funders (listed below) to support the APS market

avpn | Godrej

CENTRAL SQUARE FOUNDATION

1. Program to Improve Private Early Education I 2. Affordable Private Schools I 3. Activity based learning I 4. As a result of COVID-19, schools have not re-opened for AY 2020-21. We are likely to have the final sales numbers once schools re-open | 5 Assessment was conducted by an independent 3rd party | 6. Represent 4 questions that were assessed in 2018, 2019 and 2020 – 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)

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Creating suitable jobs could empower women and benefit families and society

In India, unemployment disproportionately impacts women and the lockdown has further increased this

- **Central and State governments have invested USD ~4.3b in skilling**[1], but unemployment rates have increased[2] and **'real' wages have declined**[3]
- In India, women's Worker Population Ratio (WPR) **fell by ~45 percent** over the last 13 years[4,5]
- **India ranks 151 amongst 156 countries** in women's 'Economic Participation and Opportunity' **below Saudi Arabia, Ethiopia**[6]
- Women are ~20 percentage points less likely vs. men to get re-employed post-lockdown due to the nature of businesses facing closure[9]

Women's employment increases agency and family well being
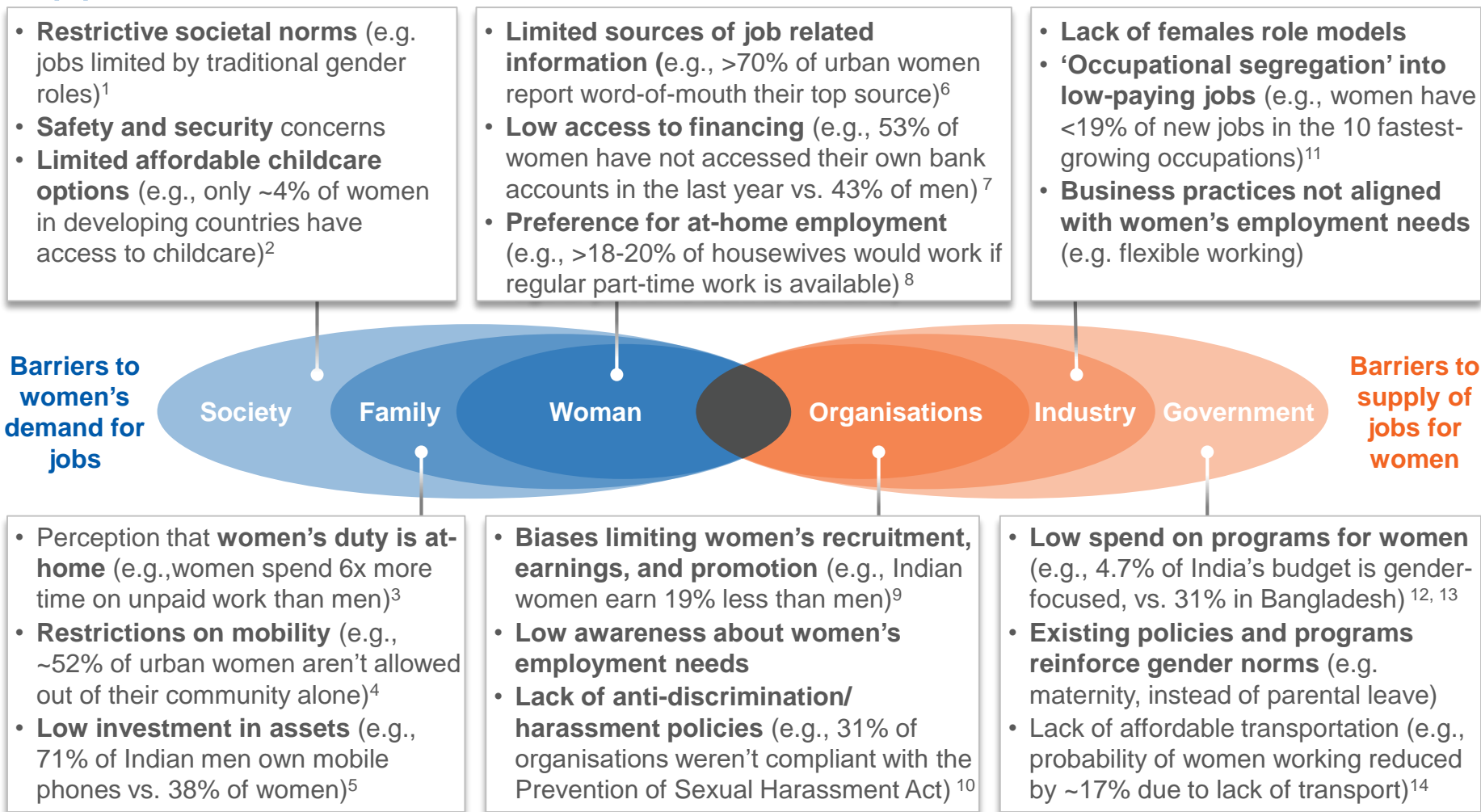
Women's employment:

- **Increases women's agency, choice, and freedom** related to their desired fertility and family size[7]
- **Increases investments in key development areas** such as children's health and education[8]
- **Creates role models** for young women, encouraging them to seek employment[8]

1. Economic Times 2019, 'Plans afoot to club funds under skilling schemes'; Assumed 1 USD = 70 INR I 2. Labour Bureau Sixth Annual Employment-Unemployment Survey | 3. Institute of Applied Manpower Research- "Joblessness and Informalization: Challenges to Inclusive Growth in India", Dec. 2012; Hindu Business Line I 4. WPR is Percentage of 15-59 year olds that are employed I 5. NSSO/ PLFS data for 2004-05 and 2018-19. I 6. World Economic Forum, Global Gender Gap Report 2021 I 7. Sivasankaran, 'Work and Women's Marriage, Fertility and Empowerment: Evidence from Textile Mill Employment in India", 2014 I 8. Gender at Work, World Development Report on Jobs, 2013 I 9- Ashoka university 2020, The Covid-19 Pandemic and Lockdown: First Effects on Gender Gaps in Employment and Domestic Work in India

Multiple barriers prevent women from taking up employment opportunities

- **Restrictive societal norms** (e.g. jobs limited by traditional gender roles)[1]
- **Safety and security** concerns
- **Limited affordable childcare options** (e.g., only ~4% of women in developing countries have access to childcare)[2]

- **Limited sources of job related information (**e.g., >70% of urban women report word-of-mouth their top source)[6]
- **Low access to financing** (e.g., 53% of women have not accessed their own bank accounts in the last year vs. 43% of men) [7]
- **Preference for at-home employment** (e.g., >18-20% of housewives would work if regular part-time work is available) [8]

- **Lack of females role models**
- **'Occupational segregation' into low-paying jobs** (e.g., women have <19% of new jobs in the 10 fastest-growing occupations)[11]
- **Business practices not aligned with women's employment needs** (e.g. flexible working)

Barriers to women's demand for jobs

Society | Family | Woman | Organisations | Industry | Government

Barriers to supply of jobs for women

- Perception that **women's duty is at-home** (e.g.,women spend 6x more time on unpaid work than men)[3]
- **Restrictions on mobility** (e.g., ~52% of urban women aren't allowed out of their community alone)[4]
- **Low investment in assets** (e.g., 71% of Indian men own mobile phones vs. 38% of women)[5]

- **Biases limiting women's recruitment, earnings, and promotion** (e.g., Indian women earn 19% less than men)[9]
- **Low awareness about women's employment needs**
- **Lack of anti-discrimination/ harassment policies** (e.g., 31% of organisations weren't compliant with the Prevention of Sexual Harassment Act) [10]

- **Low spend on programs for women** (e.g., 4.7% of India's budget is gender-focused, vs. 31% in Bangladesh) [12, 13]
- **Existing policies and programs reinforce gender norms** (e.g. maternity, instead of parental leave)
- Lack of affordable transportation (e.g., probability of women working reduced by ~17% due to lack of transport)[14]

1- Dasra (2019); Understanding and overcoming backlash against girls' exercise of agency in India I 2-UN Women (2019); Families in a Changing World: Progress of the World's Women I 3- OECD. 2018. "Balancing Paid Work, Unpaid Work and Leisure." I 4- National Family Health Survey (2015-16) I 5- Harvard Kennedy School (2018) I 6-UNDP (2015); Women's Voices: Employment and Entrepreneurship in India I 7- World Bank (2018), The Global Findex Database I 8- LiveMint (2018); Why So Few Women Work in India, based on NSSO 2011-12 data I 9-Monster Salary Index (2019) I 10-Sattva, UNDP (2019); Female Work And Labour Force Participation In India I 11-Kapsos (2014); Why is female labour force participation declining so sharply in India? I 12-LiveMint (2020); How much does the Indian government spend on women? I 13-Observer Research Foundation (2020); Gender-Responsive Budgeting in India, Bangladesh and Rwanda I 14- ILO (2017); World Employment Social Outlook

3 approaches to increase participation of women – skill women, boost self-employment or create jobs

Skill women	Boost self-employment	Create regular, fixed-wage jobs
• Increases employability and opportunities for self-advancement • Does not guarantee employment, as while ~1.9 m people enter the labour-force each year, only ~0.4 m jobs are created per annum[1]	• Benefits future generations through the multiplier effect • Potential for gender-responsive innovation (e.g., platforms for beauty products, women-focused business schools)[2] • Women may not prefer self-employment due to the uncertain and low earnings (e.g., 90% of self-employed women earn less than USD ~135 per month[3])	• Jobs offer fair work-related terms (e.g, guaranteed minimum wages, leave policy, pension contributions) • Women prefer regular, fixed-wage jobs to risky entrepreneurship opportunities[4]

GLOW's approach

1- NSSO / PLFS data for 2004-05 and 2017-18I 2- Bain 2019,Powering the Economy with her 3. Mint 2019, 'Stark reality of the self-employed" I 4- NSSO 2011-12, "Participation of Women in Specified Activities along with Domestic Duties

GLOW aims to increase women's employment, participation, and fair treatment
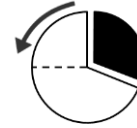
		Create more jobs	**Increase women's participation**	**Be fair**
Goals		Create 500,000+ jobs for women by leveraging sustainable business models	Increase women's participation and visibility in the workforce	Increase gender parity in pay, promotions and opportunities
In 6 years	**Direct impact on 6-10 partners**	• Create 40,000+ jobs for women • Partners scale profitably	• Increase women's participation by 6% or • Maintain women's participation at 50%[1]	• Reduce gender pay gap by 50% • Increase women managers by 8%
	Indirect impact on 2-3 industries	• 100,000+ jobs created for women[2] • Non-partners adopt GLOW's business model and best practices	• Improved hiring and retention practices • Women view these jobs as aspirational	• Fairer treatment of women • Women employees feel valued • Increased women's representation across levels

1. Applies only to industries where women participation is currently below 50% | 2. In addition to partners creating 40,000 jobs, we expect non-partners to create 60,000+ jobs in these industries leading to a total 100,000+ jobs

GLOW has identified home healthcare, last mile delivery and flexi-staffing as high potential industries

Industry selection criteria

Potential to:

- Create large number of jobs

- Leverage women's capabilities

- Align with women's employment needs

Industries selected

Home Healthcare

- Provision of healthcare services at home (e.g., post-hospital care, healthcare management for the elderly)
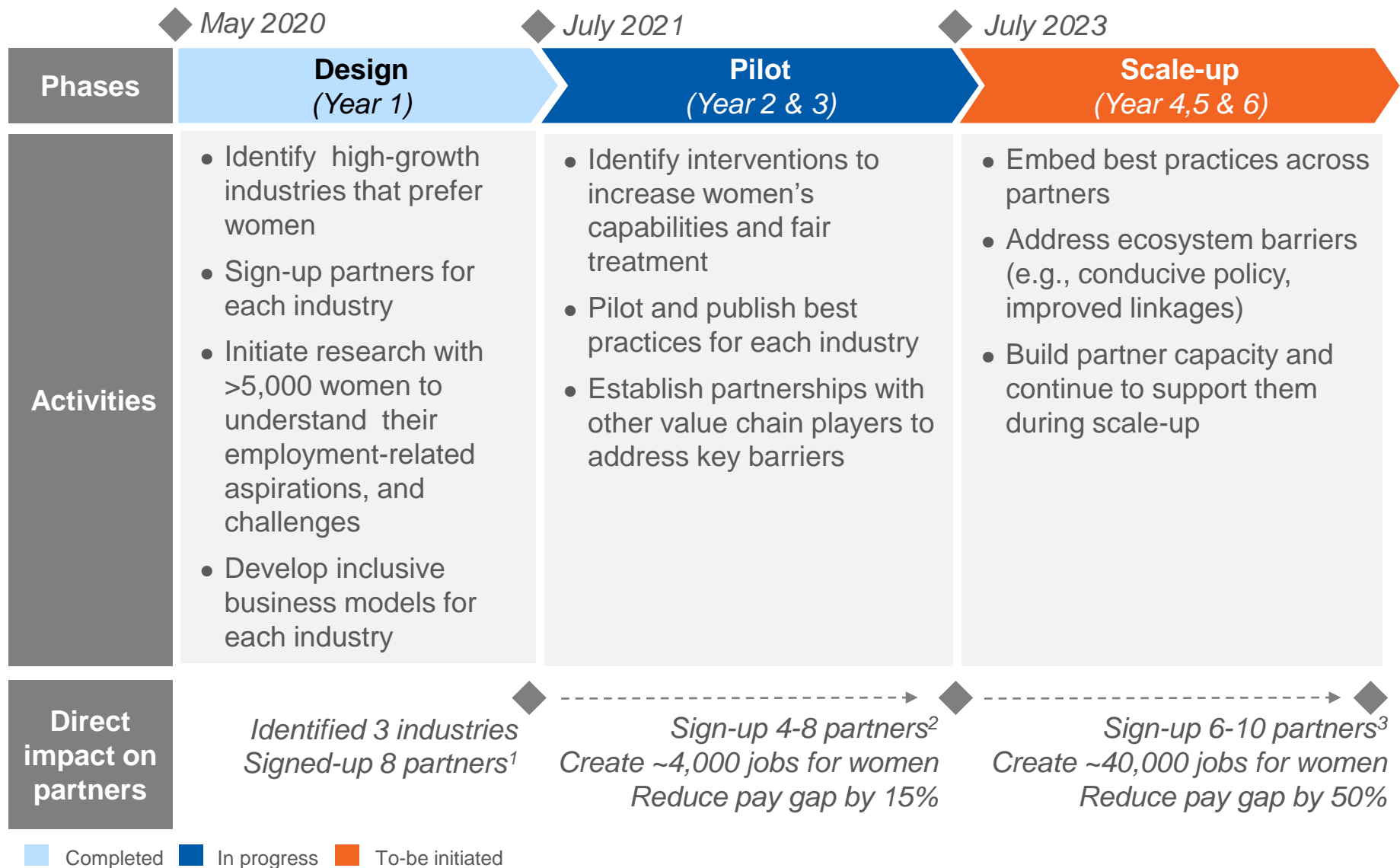
Last mile delivery

- Final leg of a delivery where the parcel is delivered to the end-consumer

Flexi-staffing

- Provision of temporary and trained semi-skilled employees (e.g., tele-calling agent) to large companies

GLOW's approach to scaling 2-3 industries over 6 years

◆ *May 2020*   ◆ *July 2021*   ◆ *July 2023*

Phases	**Design** *(Year 1)*	**Pilot** *(Year 2 & 3)*	**Scale-up** *(Year 4,5 & 6)*
Activities	• Identify high-growth industries that prefer women • Sign-up partners for each industry • Initiate research with >5,000 women to understand their employment-related aspirations, and challenges • Develop inclusive business models for each industry	• Identify interventions to increase women's capabilities and fair treatment • Pilot and publish best practices for each industry • Establish partnerships with other value chain players to address key barriers	• Embed best practices across partners • Address ecosystem barriers (e.g., conducive policy, improved linkages) • Build partner capacity and continue to support them during scale-up
Direct impact on partners	*Identified 3 industries* *Signed-up 8 partners[1]*	*Sign-up 4-8 partners[2]* *Create ~4,000 jobs for women* *Reduce pay gap by 15%*	*Sign-up 6-10 partners[3]* *Create ~40,000 jobs for women* *Reduce pay gap by 50%*

■ Completed   ■ In progress   ■ To-be initiated

1. Medwell Ventures, Pain and Palliative, Aaji Care, Even Cargo, Grab, Dependo Logistics, Inductus and 3-point human capital I 2. Cumulative across Phase 1 and 2 I 3- Cumulative across Phase 1, 2 and 3

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We used four steps to select the three business models

A **Estimate employment potential of 18-20 emerging business model ideas** over the next 10 years using secondary research and expert interviews

B **Decide on 8-10 business model ideas** and prepare a two page write-up on each model (e.g., industry overview, employment potential, industry attractiveness)

C **Detail 4-6 business model ideas** (e.g., industry analyses, 5 year business model in excel, product, value chain, list of companies)

D **Decide on 3 business model ideas** that FSG could create most value in

We used two criteria for selecting the three business models

Leverage women's capabilities

Well-paying jobs that leverage women's inherent distinctiveness (e.g., better alignment with customer needs, lower attrition)

Align with women's employment needs

Well-paying jobs aligned with women's employment needs (e.g., flexibility, social acceptability)

Create large number of jobs

Industries with high employment potential

Desirable

Accounts for customer related factors (e.g., is there a large unmet need?, does the idea address their pain-point?

Viable

Accounts for business perspectives (e.g., is there a profitable model?, will customers pay?)

Feasible

Considers organization's operational capabilities (e.g., what changes are needed to scale the model?)

1. Potential of the business models to increase participation of women in the workforce. 2. Potential of the business model to scale profitably

We evaluated 18 business models in terms of employment potential for women, pay and implications of COVID-19 (1/4)

Sl.	Business model idea	About the business model idea	Employment figures ('000s)[1]			Employment potential for women[2]	Monthly earning potential in INR (type)	Impact[1] of COVID-19 on employment
			2020	2025	2030			
1	Home diagnostics	• Home collection of pathological samples (e.g., blood) and assessment of key health parameters (e.g., blood pressure, ECG) in urban India	90	132	194	◑	10,000 (fixed)	Will increase
2	Home cleaning service	• Deep cleaning of entire homes or select aspects (e.g., bathrooms, furniture) in top 53[3] cities	20	56	93	◑	12,000 (variable)	May increase
3	Daycare	• Provision (by centres) of after-school care and academic support for young children, typically between ages 3 and 7 years[4] in urban India (estimates include teachers only)	11	41	91	◕	6,000 (fixed)	May decrease
4	Data entry and annotation	• Labelling of data (e.g., text, videos and speeches) for use in machine learning	15	55	94	◔	15,000 (fixed)	May increase
5	Home salon services	• Provision of basic beauty services at home for women and men (e.g., facial, make-up) in top 53 cities[3]	40	111	182	◕	15,000 (variable)	No effect

1.FSG estimates based on preliminary secondary research. 2. ◕ 100,000+ jobs in 10 years ◑ 50,000-100,000 jobs in 10 years ◔ <50,000 jobs in 10 years 3. The top 53 urban agglomeration in India with a population of 1million+ per Census 2011 ☐ Shortlisted for further evaluation. 4. For households with low income, children are expected to enrol in to centres from the time they begin school due to prevalent social norms.

We evaluated 18 business models in terms of employment potential for women, pay and implications of COVID-19 (2/4)

Sl.	Business model idea	About the business model idea	Employment figures ('000s)[1]			Employment potential for women[2]	Monthly earning potential in INR (type)	Impact[1] of COVID-19 on employment
			2020	2025	2030			
6	Facilities management	• Maintenance and management (e.g., cleaning, electrical, plumbing, security) of residential and commercial facilities across India	1,000	2,288	5,234	◕	12,000 (fixed)	No effect
7	Household help	• Provision of 24*7 or part-time household help for cleaning/ cooking by organized players in top 53 cities[3]	73	235	590	◕	8,000 (fixed)	No effect
8	Electronics repair and refurbishment	• Repair and refurbishment of electronic devices such as phones and laptops in factories and service centers by organized players	62	117	198	◔	12,000 (fixed)	No effect
9	Private security services	• Provision of security services by unarmed guards in residential and commercial properties and personal security services (for celebrities) by organized security agencies	4,259	5,743	7,744	◕	10,000 (fixed)	No effect

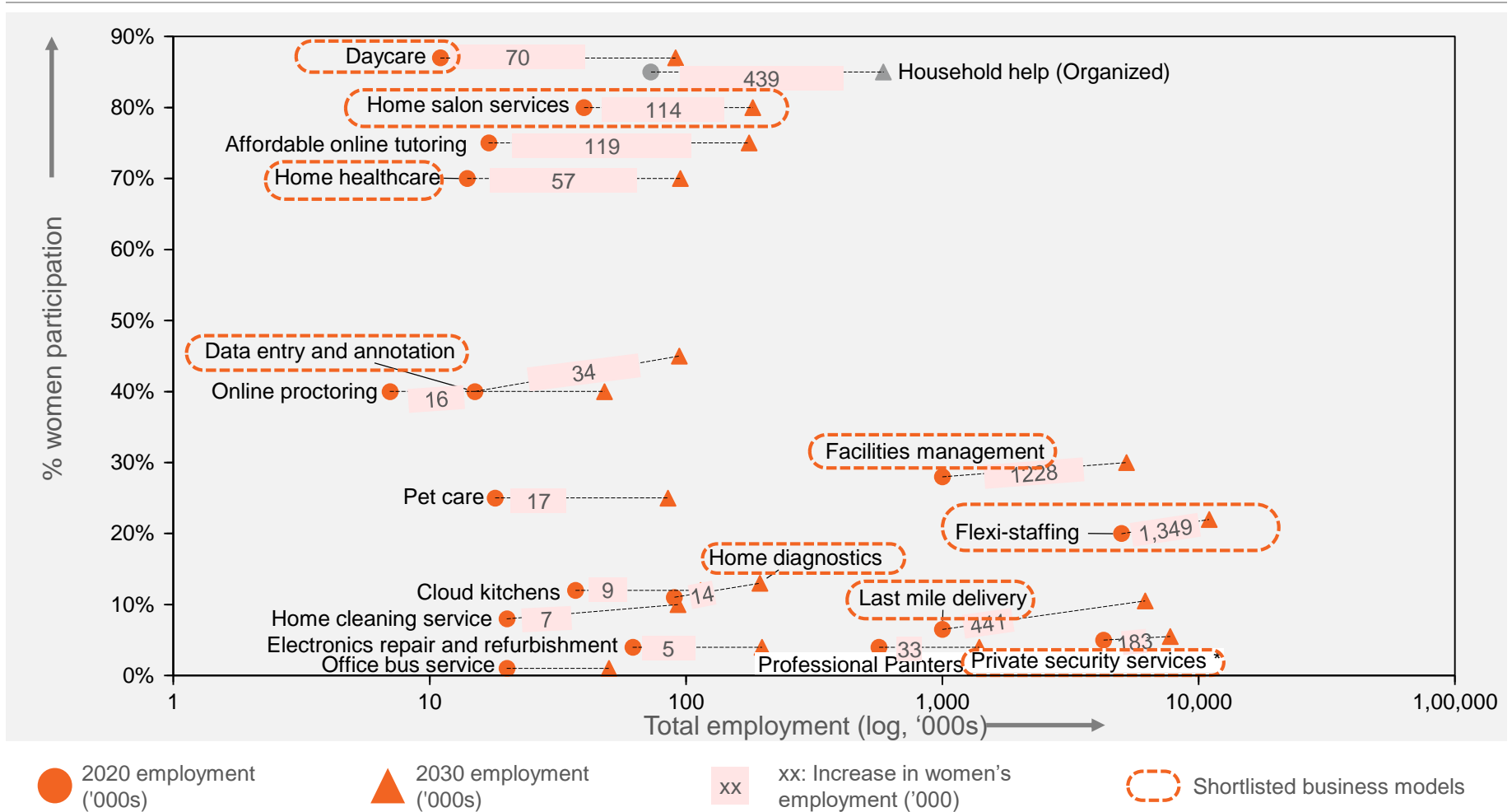1.FSG estimates based on preliminary secondary research. 2. ◕ 100,000+ jobs in 10 years ◑ 50,000-100,000 jobs in 10 years ◔ <50,000 jobs in 10 years. ☐ Shortlisted for further evaluation 3. The top 53 urban agglomeration in India with a population of 1million+ per Census 2011

We evaluated 18 business models in terms of employment potential for women, pay and implications of COVID-19 (3/4)

Sl.	Business model idea	About the business model idea	Employment figures ('000s)[1]			Employment potential for women[2]	Monthly earning potential in INR (type)	Impact[1] of COVID-19 on employment
			2020	2025	2030			
10	Cloud kitchens	• Centralized, licensed commercial food production facilities where multiple restaurants rent space to prepare delivery-optimized menu in urban India	37	65	114	◔	10,000 (fixed)	May increase
11	Affordable online tutoring	• Online tutoring platform where teachers from low income schools provide tuitions to students from low income families over the internet, using a real-time virtual learning environment	17	98	176	◕	7,000 (variable)	No effect
12	Pet care	• Provision of pet care (e.g., spa, salon, kennels) facilities by organized players in urban India	18	39	85	◔	10,000 (fixed)	No effect
13	Professional Painters	• Provision of painting services (by individuals/ companies) for residential & commercial properties	566	840	1,394	◔	10,000 (fixed)	No effect
14	Office bus service	• Provision of point-to-point office bus services by private start-ups in top 15-20 cities in India	20	35	50	◔	12,000 (fixed)	May increase

1.FSG estimates based on preliminary secondary research. 2. ● 100,000+ jobs in 10 years ◑ 50,000-100,000 jobs in 10 years ◔ <50,000 jobs in 10 years

We evaluated 18 business models in terms of employment potential for women, pay and implications of COVID-19 (4/4)

Sl.	Business model idea	About the business model idea	Employment figures ('000s)[1]			Employment potential for women[2]	Monthly earning potential in INR (type)	Impact[1] of COVID-19 on employment
			2020	2025	2030			
15	Online proctoring	• Provision of live online invigilation through a video camera to enable students to take exams remotely, typically provided by assessment management companies	7	18	48	◑	NA	Will increase
16	Flexi- staffing	• Provision of temporary and trained semi-skilled employees to large companies across a range of vocations (e.g., field sales for FMCG companies, data entry operators for banks, manual testers for IT/ITES companies)	4,968	7,274	11,715	◑	10,000 (Varies by minimum wage and job role)	May decrease
17	Home Healthcare	• Provision of suite of healthcare services at home	13	66	165[3]	◕	15,000[4] (Varies by city)	May increase
18	Last Mile Delivery	• Delivery of parcels ordered through ecommerce and other online platforms to the customer	1,000	2,488	6,191	◔	11,000 (variable)	May increase

1.FSG estimates based on preliminary secondary research. 2. ● 100,000+ jobs in 10 years ◑ 50,000-100,000 jobs in 10 years ◔ <50,000 jobs in 10 years ☐ Shortlisted for further consideration; 3. Assuming ~20% CAGR between 2025 and 2030; 4. Interviews with HHC players and attendants

We shortlisted 9 out of 18 business models for a detailed review based on scalability and employment potential for women

Employment potential across industries *(2020-2030)*

Scatter plot showing % women participation (y-axis, 0% to 90%) vs Total employment (log, '000s, x-axis from 1 to 1,00,000):

- Daycare: 70 (shortlisted)
- Household help (Organized): 439
- Home salon services: 114 (shortlisted)
- Affordable online tutoring: 119
- Home healthcare: 57 (shortlisted)
- Data entry and annotation: 34 (shortlisted)
- Online proctoring: 16
- Facilities management: 1228 (shortlisted)
- Pet care: 17
- Flexi-staffing: 1,349 (shortlisted)
- Home diagnostics (shortlisted)
- Cloud kitchens: 9
- Last mile delivery: 441 (shortlisted)
- Home cleaning service: 7
- Home diagnostics: 14
- Electronics repair and refurbishment: 5
- Professional Painters: 33
- Private security services: 183 (shortlisted)
- Office bus service

Legend:
- 2020 employment ('000s) — orange circle
- 2030 employment ('000s) — orange triangle
- xx: Increase in women's employment ('000) — pink box
- Shortlisted business models — orange dashed outline

We finalized three business models for GLOW…

	Home healthcare	**Last Mile Delivery**	**Flexi-staffing**
Rationale for selection	• **High employment potential for women**: 44k+[1] jobs by 2026 with ~70% participation from women • Potential to create **well-paying and socially acceptable jobs** for women • **Aligns with customer preferences** as women are considered better caregivers[2] • Need for new business models as companies unprofitable[3]	• **High employment potential**: ~1.2 m[4] additional by 2025 • Only ~5% of the delivery agents are women[5] • Potential to create **well-paying jobs with flexible hours** • **Potential for women to add value** (e.g., lower attrition, greater reliability) • **Interest from companies** and investors in hiring women	• **High employment potential**: 6-12m[6] jobs between 2020-2030 • **Preference of organizations across industries to outsource frontline jobs** to focus on core activities[7] • **Multiple frontline roles** could be a good fit for women (e.g., sales, tele-callers)[7] • **100+ companies** within the organized sector
Opportunity for GLOW	• Help **companies scale profitably** by addressing scaling barriers	• **Increase women's participation** by creating roles that meet women's employment needs	• **Increase women's participation** in staffing companies catering to frontline roles across multiple industries

1. FICCI-Re-engineering Indian healthcare report 2019 | 2. Interviews with service providers | 3. Filings with MCA, VCCircle.com | 4. Economic Times (2019): Ecommerce companies plan to double or triple fleet of delivery agents | 5. TeamLease Employment Report, 2018 | 6. 2020 employment numbers as per ISF report. For estimates till 2030, we have assumed that employment does not grow from 2020-21 and grows at 10-15% CAGR from 2021-30. Growth inputs from primary research | 7. FSG primary research with 7 executives in 4 staffing companies

…and deprioritized 6 business models as the employment potential for women or business model viability was unclear

Business model	Description	Reason(s) for deprioritizing
Home diagnostics	• Home collection of pathological samples (e.g., blood) and assessment of key health parameters (e.g., blood pressure, ECG) in urban India	• Employment potential is likely to taper over the next 3-5 years[1] • Extensive training needed (e.g., 4 months for certification and 2 years for a diploma)
Data entry and annotation	• Labelling of data (e.g., text, videos and speeches) for use in machine learning	• Automation through bot-based annotation likely to limit employment creation[1]
Home salon	• Provision of basic beauty services at home for women and men (e.g., facial, make-up) in top 53 cities[2]	• Business model viability unclear (e.g., low renewal rates)[1] • Stiff competition from service aggregators[1] who have monopolized the market
Facilities management	• Maintenance and management (e.g., cleaning, electrical, security) of residential and commercial facilities	• Women are well represented[1] in jobs aligned to their needs (e.g., housekeeping) • Most other roles[1] don't suit women (e.g., electrical, plumbing)
Private security services	• Provision of security services by unarmed guards in residential and commercial properties	• 80-90%+[1] of the demand comes from residential facilities which do not suit women's needs
Daycare	• Provision (by organized players) of after-school care and academic support for young children, typically between ages 3 and 7 years in urban India	• Fragmented market with a niche customer segment[1] • Preference among parents for at-home nannies or personal supervision[1] • Covid-19 likely to impact the daycare business for next 1-2 years[1]

1. Based on primary research 2. The top 53 urban agglomeration in India with a population of 1million+ per Census 2011

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Within home healthcare (HHC), GLOW is prioritizing organized players offering attendant services

Companies providing health services at home

Provide attendant services

Provide services other than attendant services

1 Unorganized HHC players
- Provide attendants and nurses
- Typically do not provide strong customer support or quality assurance
- E.g., Attendant bureaus

2 Organized HHC players
- Provide a suite of healthcare services at home
- Focus on customer support and quality control
- E.g., Portea, Medwell Ventures

Current focus of GLOW

Hospitals providing HHC
- Offer continuity of care to hospital patients by providing health services at home

5 Elderly care companies
- Serve key needs of the elderly (e.g., healthcare, engagement activities, running errands, safety)
- E.g., Emoha Eldercare

6 Home diagnostics players
- Provide diagnostics services at home
- E.g., Dr. Lal Pathlabs, SRL Diagnostics

7 Health product home delivery players
- Deliver drugs and medical equipment at customer's home
- E.g., NetMeds, 1mg

3 In-house
- Provide heath services at home through own staff
- E.g., Apollo Homecare, Max@Home

4 Outsourced
- Outsource delivery to HHC providers
- E.g., Manipal Hospitals, Fortis Healthcare, Narayana Health

The home healthcare (HHC) industry has high potential, but HHC companies are unable to scale profitably

The Indian HHC market is expected to be USD 6b in 2020 and to grow at 20% CAGR[5]…

- **Growth in India's elderly population** (primary patients of HHC) from 100m to 300m between 2016 and 2050[4]
- HHC being substantially cheaper (20-50%) than hospital-based care[5]
- Increase in nuclear families[4]
- Increasing disposable income[8]

… and has the potential to create employment opportunities for a large number of women

- **Strong employment potential:** ~13,500 jobs today[1,4], expected to grow to ~66,000[2,4] jobs across the formal and informal sector
- **High FLPR:** Women make up **~70% of the attendants**[6]
  - **Natural preference for women** due to alignment with social norms of women taking care of others[6]

However, HHC companies are not profitable[3,7,8]

Company	Revenue (INR Mn)	Net profit %
PORTEA	667.7	-138%
HealthCare at HOME By your side	727.1	-24%
Nightingales	311.9	-137%

This is primarily driven by 3 key drivers[5,6]:

- Lack of differentiation from low-quality and low-cost service providers
- High training and onboarding costs
- High attrition

Note: 1. In the formal sector only; 2. Sourced employment projection for elderly care from "CII - Senior Care Industry Report India 2018" and assumed elderly population comprises 60-80% of overall demand; 3. Data for Portea is for FY17 and for others is for FY19; Sources: 4. CII - Senior Care Industry Report India 2018; 5. News articles; 6. Interviews with service providers; 7. Filings with MCA; 8. VCCircle

GLOW will help companies address barriers that prevent them from scaling profitably and in turn increase women's employment

Key barriers to scale	Select interventions
• Competition from unorganized players	• Understanding of customer needs through in-depth research with customers
• Long time to develop a large customer base in a geography	• Support in developing and piloting offerings that are differentiated from unorganized players
• Lack of insurance coverage for HHC	• Support in marketing benefits of organized HHC players
• Limited supply of skilled HHC attendants	• Linkages with skilling organizations
• High attrition among attendants	• Programs to incentivize referral of women attendants
	• In-depth understanding of employment-related needs and aspirations of attendants and women from low-income families
	• Support in developing and piloting material to portray HHC attendant as an aspirational role
	• Help in designing training to minimize attrition
	• Support in developing career paths for attendants

Source: Discussions with HHC players; News articles

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Last Mile Delivery (LMD) is expected to become a USD 27 b industry by 2030 and create millions of jobs
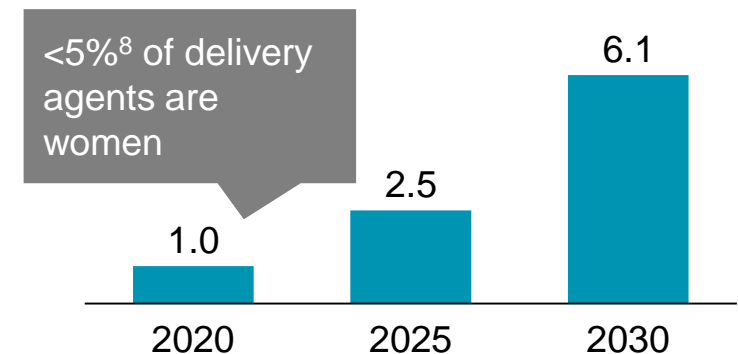
Growth drivers

- **Improved access to e-commerce platforms** for both buyers and sellers[3] (e.g., offline businesses are increasingly selling online) due to
  - Improved internet penetration (130% increase in internet users between 2015-2020)[4]
  - Increased smartphone penetration (65% increase in smartphone users expected between 2019-2022)[5]
- **Increasing disposable income** and **rising comfort with digital payments** among Indians are expected to further increase volume of e-commerce transactions[3]
- **Increase in investments in e-commerce** (private equity and venture capital worth USD 2.1 b was invested in Indian e-commerce industry in 2017) has encouraged entry of new logistics players[6]

Projected growth of LMD in e-commerce logistics (in USD b)

2018[1,2,3]	2020	2025	2030
0.7	1.2	5.8	27.0
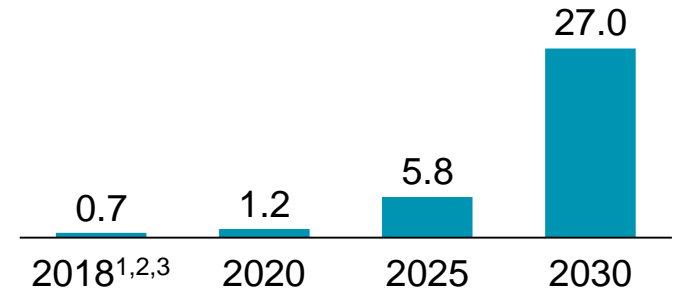
5 m additional delivery agents needed by 2030[7] (in million)

<5%[8] of delivery agents are women

2020	2025	2030
1.0	2.5	6.1

1. Assuming last mile delivery constitutes 50% of the size of India's e-commerce logistics market (USD 1.35 b) that is expected to grow at 36% CAGR; 2. IBEF (2018): Growth of Ecommerce Industry in India; 3. KPMG (2018): E-commerce retail logistics in India; 4. Statista digital market outlook; 5. ICEA (2020): Contribution of Smartphones to Digital Governance in India; 6. IBEF (2019) 7. Calculated assuming a conservative projected growth of 20% as per TeamLease report (2017); 8 TeamLease employment report from 2018

GLOW aims to create jobs for women which could benefit women and companies

Benefits for women

- Increases agency and freedom

- Allows for flexibility and time to cater to personal and family needs

- Provides additional income for the household, specifically low-income households

The Opportunity:
Create a job role that allows women attending college or those with young children to work at convenient timings and to earn INR ~7,000 per month

Benefits for companies

- Lowers attrition[1,2,3]

- Provides more reliable and diligent employees[1]

- Increases goodwill with customers and employees[1]

"In our experience, women delivery associates are sincere, diligent and extremely focused"

- Chief People Officer, Fast-food chain[4]

"Hiring women delivery agents has worked well for us from a customer engagement perspective."

– CFO, Apparel company[4]

"We hired 12 young girls to work in our warehouses and found that they are better than men in terms of punctuality and efficiency."

- Ex-CEO, LMD company[5]

GLOW will address barriers that restrict women's participation in Last Mile Delivery (1/2)

Barriers to be addressed	Select interventions
Limited availability of women interested in delivery agent role	• Support design and implementation of awareness-building activities to promote the delivery agent job as an attractive opportunity for women (e.g., well-paying, flexible role) • Identify segments of women who could potentially find the delivery agent role attractive and feasible (e.g., college students, single mothers) • Introduce program to refer women for delivery agents roles among employees
Lack of ownership of vehicles and limited financing options for vehicles	• Facilitate low-cost access to two-wheelers (e.g., linkages with financial institutions that offer financing to blue collar workers, second-hand vehicle sellers, bike rental companies)
Lack of ownership of smartphones	• Enable access to cheaper phones through platforms that provide refurbished or second hand phones
High cost of training women to become delivery agents	• Partner with skilling organizations to provide training to women on driving two-wheelers, self-defense and soft skills (e.g., managing customers)

Source: FSG Expert Interviews

GLOW will address barriers that restrict women's participation in Last Mile Delivery (2/2)

Barriers to be addressed	Select interventions
Lack of facilities for women (e.g., washrooms)	• Install features within the app to provide women access to information about nearby public washrooms
Safety concerns	• Recommend and pilot interventions to improve safety for women (e.g., SOS button in the mobile application, provide pepper sprays) • Get women delivery agents to deliver to areas perceived as safe (e.g., office complexes)
Business practices not in line with women's employment-related needs	• Structure delivery agent job profile, compensation and incentives to encourage women participation and tenure (e.g., shorter work-days)

Source: FSG Expert Interviews

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Flexi-staffing companies offer 5 services, full time employment and fair working terms and practices

Matching	Recruiting	Skilling	Staffing	Employee Lifecycle Management (ELM)
• Finding relevant profiles (e.g., through field recruiters, online) • Validating profiles • Matching profiles with jobs either manually or algorithmically	• Verifying candidate background • Providing evaluation tools and conducting evaluations (e.g., online testing tools) • Scheduling and conducting interviews	• Classroom and/ or on-the-job training • Skilling for forecasted job roles (e.g., excel training for data entry)	• Timely deployment of resources at client location • Ensuring work ready workforce equipped with necessary equipment and training (e.g., product and sales training for insurance sales agents)	• Managing the "hire to retire" process including entry and exit management, payroll management • Ensuring compliance with government regulations • Providing replacements, if needed

Flexi-staffing companies employ individuals on their payroll and offer fair work related practices (e.g., minimum wages stipulated by government)
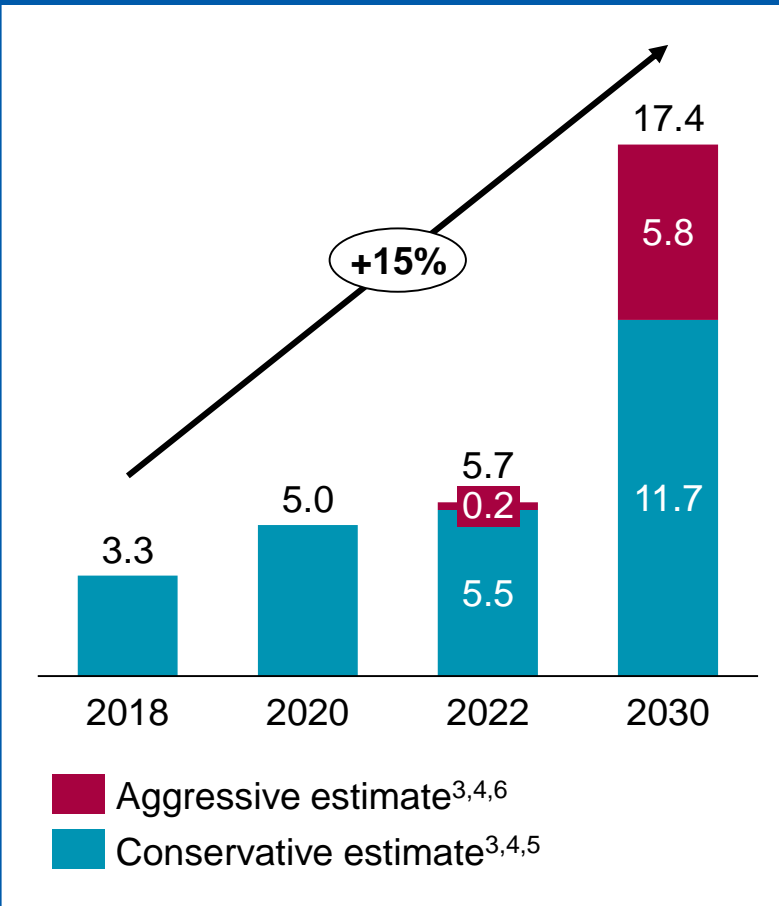
Note: Understanding based on interviews with 7 executives from 4 staffing companies

Flexi-staffing is expected to create ~6-12 million jobs[3,4,5,6] driven by increasing formalization and need for agile workforce

Growth factors

- **Continued formalization of workforce due to**
  - Tax reforms (GST) offering companies input tax credit on services availed including from staffing companies
  - Demonetization leading to proliferation of existing staffing companies as well as unorganized transitioning to organized to be tax compliant and follow digital payment process[1]

- **Growth in seasonal business models** resulting in variable demand for employees (e.g., e-commerce)[2,8]

- **Continued preference of large organizations to choose staffing companies as they**
  - Prefer focusing on core-business functions as opposed to frontline employee management[4]
  - Need to manage targets related to costs of hiring, training and salaries[1,4]
  - Prefer outsourcing compliance requirements[4]

Employment potential (6-12 million)[3,4,5,6]

Year	2018	2020	2022	2030
Conservative estimate[3,4,5]	3.3	5.0	5.5	11.7
Aggressive estimate[3,4,6]			0.2	5.8
Total			5.7	17.4

+15%

Legend:
- Aggressive estimate[3,4,6]
- Conservative estimate[3,4,5]

Women's participation range between 5% and 25% of total number of employees depending on the sector and job role

| Sector	BFSI	Retail	FMCG & FMCG
Typical job roles catered to by staffing companies	• Office assistant • **Field sales** • **Tele-calling (sales, marketing, customer support)** • Accountant	• Inventory manager • Merchandiser • **Distributor sales representative** • **Showroom sales representative** • Cashier • Store manager	• Distributor sales representatives • **Marketing associates** • **Sales associates**
Current women participation[1]	5–10%	20–25%	5–10%
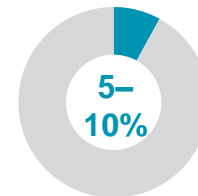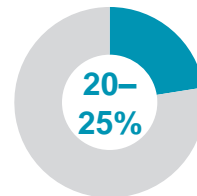
1. Based on data shared by two large staffing companies. **Indicates high potential opportunity for women**

GLOW can help flexi-staffing companies address barriers to increasing women's participation in the workforce (1/2)

Key barriers	Potential ways to address barriers	Select interventions
• Inability to recruit women at scale	• Partner with organizations that mobilize and skill women	• Provide availability of trained candidates from a network of skilling organizations
• Difficulty in positioning as a gender-equitable company		• Encourage skilling organizations to create supply of women for partner's specific needs (e.g., location, job role)
• Inability to build a profitable business model while positioning as gender-equitable company		• Provide pointers to skilling orgs to recruit the right talent
	• Improve field recruiters' effectiveness in recruiting women candidates	• Shadow/ interview recruiters to understand challenges in hiring women
• High attrition among female associates		• Identify high-potential segments of women and ways to target them
		• Develop an effective hiring pitch for women and create a training program for recruiters
• Limited control on customer requirements (e.g., selection, duration, promotion, hikes, gender mix)	• Design referral program to recruit female friends and relatives of associates	• Create KPIs and an incentive structure for recruitment teams to hire women
		• Design / suggest improvements in referral programs (e.g., bonus amount, communication material)

GLOW can help flexi-staffing companies address barriers to increasing women's participation in the workforce (2/2)

Key barriers	Potential ways to address barriers	Select interventions
• Difficulty in positioning as a gender-equitable company • Inability to recruit women at scale • Inability to build a profitable business model while positioning as gender-equitable company	• Refine business development pitch to leverage gender-equity as a value proposition • Pitch to clients to pilot ~50 female candidates in non-traditional roles (e.g., FMCG distributor sales agent, BFSI relationship officers)	• Shadow business development pitches and suggest improvements to the pitch and collateral • Interview or join pitches to prospective clients to understand their needs/ expectations from staffing companies • Identify metrics and develop tracking mechanisms to strengthen gender equity credentials • Identify employers who are seeking women for non-traditional roles • Develop business case for hiring women in the selected non-traditional role
• High attrition among female associates • Limited control on customer requirements (e.g., selection, duration, promotion, hikes, gender mix)	• Offer a retention bonus • Improve engagement with new women recruits • Provide career progression opportunities for women	• Create retention bonus policy • Institute a buddy program • Interview associates to understand their career aspirations • Develop career progression opportunities for women (e.g., advisor, supervisor)

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Our team* has strong expertise in developing and scaling business models

Rishi Agarwal
*Managing Director, Head – Asia*
- Two decades of experience across operations, strategy consulting, and global development
- Worked with Monitor Inclusive Markets, Russell Reynolds Associates, and Unilever
- MBA, University of Oxford

Vikram Jain
Program Lead
- Leads the PIPE and GLOW programs
- Over 25 years of strategy, operations and consulting experience
- Worked with Monitor Inclusive Markets, McKinsey and Deloitte
- MBA, London Business School
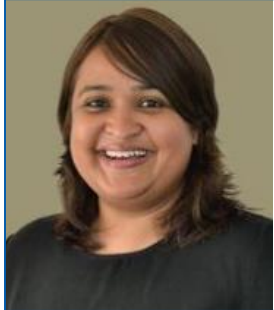
Sujata Rathi
Industry lead
- Over 9 years of experience across development, management consulting, and strategy development
- Worked with Cipla, A.T. Kearney
- PGDM, IIM-C

Puneet Goenka
Primary research lead
- Over 10 years of experience in the private and development sector
- Worked with Boston Consulting Group, Naandi Foundation, Navistar
- MBA, Ross School of Business

Sana Kazi
Program Team
- Over 8 years of experience in the development sector
- Worked with PwC, Center for Civil Society and Goldman Sachs
- MPA, LSE

Total team size: 15
Roles and responsibilities:
- *Industry team*: Capacity building of partners, best practice development
- *Program team*: Dissemination and program management
- *Primary research team*: large scale research with >5,000 women

* The team shown here is representative of the GLOW team for 2020-21

List of organizations interviewed as part of industry selection

Sl.	Organization
1	3point human capital
2	Aaji Care
3	Accenture
4	Alteria Capital
5	Amazon
6	Apna Jobs
7	BB Daily
8	Bright Star
9	Care24
10	Chrys Capital
11	Delhivery
12	DTDC
13	Dunzo
14	Ecom Express
15	Eight Roads
16	Empower Pragati
17	Even Cargo
18	Excelus learning solutions

Sl.	Organization
19	Flipkart
20	Gray Matters Capital (GMC)
21	HealthCare At Home
22	Hey Deedee
23	International Finance Corporation (IFC)
24	Inductus Consultants
25	Innoven Capital
26	Knostics Infodel
27	LabourNet
28	LGT Aspada
29	Magic Billion
30	Mahindra Logistics
31	Manpower Group
32	McKinsey Generation
33	Medecube
34	Medwell ventures
35	MSDF
36	Myntra

Sl.	Organization
37	NSDC
38	One Life Healthcare
39	PanIIT Alumni Reach for India Foundation Marketing
40	Portea
41	PPMS
42	Quess Corp
43	SAIF partners
44	Sarmayacar
45	Shadowfax
46	Spoton Logistics
47	Swiggy
48	Teamlease
49	Udaan
50	UDS
51	Vision India Private Limited
52	Wadhwani Foundation
53	Zomato

Long-list of business model ideas (excludes shortlisted ideas) (1/2)

Sl.	Business model idea	Description
1	Plumbing services	• On demand plumbing services for homes
2	Electrical services	• On demand electrical repair services for homes
3	Appliance maintenance and repair services	• On demand repair and maintenance services for home appliances such as washing machines, televisions, AC
4	Home fitness service	• Fitness trainers (Yoga, CrossFit, performance training) at home
5	BPO services	• Stand alone and in house call center and contact center companies (English speaking)
6	IT hardware services	• Repair of hardware related issues in personal and enterprise devices (e.g., laptop not booting), on call or in-person
7	Service technicians	• Support field technicians in DTH (e.g., Tata Sky) and internet companies (e.g., Hathway)
8	Guest services	• Staff involved in front desk, travel services, restaurants etc. in the hospitality industry
9	Concierge services	• Support on travel booking, reservation management, itinerary management
10	Mobility services (Uber)	• Passenger transport service like taxi, auto and commercial transport service like small tempo (big basket vans which deliver goods, porter, lynk)
11	Warehouse operations	• Goods management (e.g., sorting, packaging, redistributing, assigning codes) for logistics, retail, infrastructure companies
12	Salon services	• Professionals in beauty and wellness chains (BBlunt)
13	Retail operations	• Staff working in front-end and back-end roles in department, grocery and convenience stores (stand alone and in large malls)
14	Food packaging	• Packaging staff in large FMCG companies
15	Pharmaceutical sales	• Sales of drugs and/ or equipment's to stockiest, pharmacy's, clinics and hospitals
16	Hospital care staff	• General duty attendants, receptionists, billing staff in hospitals and clinics
17	BFSI sales	• Sales of products in banks, insurances and MFIs (CASA, loans, micro-insurance etc.)
18	Jewelry assembly	• Professionals involved in assembly of gems and jewelry in manufacturing units of large jewelry companies (e.g., Tanishq)
19	Real estate agents	• Intermediaries providing assistance in buying, selling and renting properties
20	Handloom and handicraft retailers	• Aggregators involved in selling handcrafted products (e.g., textiles, souvenirs, home decorations) from artisans and NGOs
21	Home chefs	• Aggregator of meals prepared by women at their homes (each woman can typically serve 40-50 plates per day)
22	Electronics assembly	• Assembly of smartphones/ tablets (e.g., Foxconn)

Long-list of business model ideas (excludes shortlisted ideas) (2/2)

Sl.	Business model idea	Description
23	Social commerce	• Reselling of products through social media enabled by social commerce startups like Meesho, Bulbul
24	Tour guides	• Personal tour guide services offering city-wise or state-wise itinerary management and sightseeing services
25	Movers and packers	• Startups offering household shifting services as well as large storage facilities
26	House help for international markets	• Provision of 24*7 maid services for international markets
27	Childcare at home	• Provision of childcare nannies at home by agencies
28	Third Party Process Management Companies	• Provision of back-end services for large BFSI and NBFCs such as customer profile validation, collection services, document collection, transaction processing, tele-collection etc. by dedicated third party process management companies
29	Domestic contact centres (regional language)	• Companies offering sales, returns, customer query services in regional languages for large e-commerce companies over phone, mail, chat and social media platforms (e.g., WhatsApp)
30	Electric vehicles and batteries manufacturing	• Machine operators and assembly line professionals in large manufacturing plants
31	Disability care	• Therapists for learning, speech and occupation related disabilities typically provided by NGOs and (potentially) specialty hospital chains
32	Bespoke clothing	• Customized, made to measure clothing sold by mass-market apparel brands (e.g., Raymond)
33	Video shopping	• Simulating real-life luxury shopping experience using a shopping assistant with a video camera (Reliance is doing it for Reliance brands)
34	Personal chef/ nutritionist	• Personal chef offering science based nutritious food (e.g., keto diet) tailored to individual needs prepared in the client's home
35	Homecare attendant for international markets	• Provision of trained homecare attendants specialising in post-hospital care, chronic disease management, and healthcare management for elderly

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