Creating a Gender-Equitable Workforce in India
What Will It Take?

PUNEET GOENKA, VIKRAM JAIN, ROSHNI MUKHERJI, SUJATA RATHI
NOVEMBER 2022
About FSG

FSG is a global, mission-driven consulting firm that partners with funders and corporations to create equitable systems change. We’re working to create a world where everyone can live up to their full potential through customized consulting services, innovative thought leadership, and learning communities.

We believe real change requires an expert understanding of systems. As advisors and facilitators who blend rigorous data analysis with empathy, we are comfortable working in complex environments with clients, partners, and community members. We share the insights from our work on topics that range from equity and shaping markets to strategy, learning, and evaluation. With our partners, we develop initiatives to put some of those insights into practice. These efforts include Talent Rewire (engaging employers for equitable economic mobility), GLOW (empowering women in India), PIPE (supporting activity-based learning in India), the Shared Value Initiative, and the Collective Impact Forum.

Our Inclusive Markets approach leverages innovative business models to help provide households with low-income with beneficial products and services and better livelihoods. Projects range from market-building programs that involve direct engagement with entrepreneurs and households with low-income to research projects where we investigate important issues and publish cutting-edge content for a global audience.

To learn more, please visit: www.fsg.org

About GLOW

FSG’s Growing Livelihood Opportunities for Women (GLOW) program aims to place over 1 million women from households with low-income in jobs by shifting companies’ mindset and practices. In India, women’s participation in high-growth industries (e.g., Logistics, Flexi-staffing) is ~5% (Indian Staffing Federation Report, 2018, 2021). Many jobs (e.g., warehouse packer, delivery agent) in these industries need minimal training and some women are interested in these jobs. Most companies do not employ women due to perceived risks (e.g., performance bias, safety bias, motivation bias—“A woman doesn’t have to work”), unknown benefits (e.g., reduced turnaround time, lower absenteeism, more effective work culture), and gender inequitable hiring and retention practices (e.g., recruitment channels, recruitment messaging, on-boarding, and mentoring are optimized for men). GLOW plans to sign up companies as ‘partners’, and to demonstrate the business benefits of a gender-diverse workforce. GLOW has signed up 17 companies as partners. Since January 2022, partners have run pilots (e.g., effective channels to recruit women, remuneration policies better aligned to women’s needs, gender-disaggregated data collected) leading to the development of effective practices and >1,400 additional women placed in jobs. By 2026, through more pilots and disseminating gender-equitable best practices to non-partners, GLOW aims to place 100,000 women from households with low income in jobs.

To learn more, please visit: www.fsg.org/glow
CONTENTS

Executive Summary  ●  01
Glossary of Terms  ●  04

Section 1
Introduction – Declining Women’s Participation in the Workforce  ●  07
We look at the status of Indian women’s economic participation in the workforce, and the types of barriers to both the supply and demand for women’s talent across high-growth industries.

Section 2
Research Approach – An Overview  ●  09
We provide an overview of the pan-India research that FSG conducted with 6,600 women to understand women’s preferences and their propensity to work.

Section 3
Family and Societal Mindsets – Inhibiting Women’s Agency  ●  11
We explore how families and societal norms affect women’s choices and preferences in relation to employment and, in turn, their decision to work.

Section 4
The Urban Indian Woman’s Mindsets – “I want to work.”  ●  16
We present women’s attitudes, preferences, and motivations toward employment. This section also highlights the segments of women who have a higher or a lower propensity to work.

Section 5
The Private Sector – Insights on Biases and Gender-Inequitable Practices  ●  24
We explore biases and gender-inequitable practices that hinder hiring, retention, and promotion of women in the Indian labor force.

Section 6
Government – Opportunities for Enhancing Women’s Participation  ●  30
We provide a snapshot of the policy and legislative frameworks that can be harnessed effectively to champion women’s welfare at the workplace.

Section 7
Recommendations – What It Takes to Create a Gender-Equitable Workforce  ●  32
We enumerate a list of recommendations for relevant stakeholders – individuals, companies, the government, and funders to improve gender equity in the workforce.

Annexes
Annex A – Research Methodology  ●  38
Annex B – Segmentation Approach  ●  46
Annex C – Segment-wise Details  ●  48
Annex D – Long List of Learnings from Urban Research  ●  52
Annex E – Understanding Rural Women and Their Propensity to Migrate for Work  ●  54
Annex F – References  ●  57
Acknowledgements  ●  60
Women’s workforce participation in India has dropped from 45% to 27% from 2005 to 2019.\(^1\) Loss of jobs in agriculture (approximately 80% of the net 46 million jobs lost in agriculture over the last 13 years have been lost by women)\(^2\) and low participation in new and high-growth industries (e.g., logistics, warehousing, field sales) are the key reasons for the drop. Agriculture is unlikely to recover the lost jobs, but increasing women’s participation in high-growth industries can contribute to greater agency for women, delayed age of marriage,\(^3\) higher investment in children’s health and education,\(^4\) and faster gross domestic product (GDP) growth.\(^5\)

We interviewed 6,600 women from households with low income\(^6\) in 16 cities in 14 states of India, and our research approach was reviewed and approved by an institutional review board.\(^7\) 83% of women in urban India come from households with low income. **85% of women from households with low income have not gone to college,**\(^8\) and over 50% have not completed 10th grade.

To increase women’s participation meaningfully, women from low-income and low-education backgrounds have to be gainfully employed.

**Barriers to the supply of women’s talent:** Families and society restrict women by limiting their choice to certain roles (e.g., teacher, nurse), or certain locations (e.g., office, work from home). 84% of women need to secure their families’ permission to work. Key decision-makers of families believe that women in society should work, but prefer if women in their homes did not work, or work primarily from home. The burden of household chores and child care falls disproportionately on women. Women and key decision-makers are unwilling to consider paid child care.

---

5. International Monetary Fund Blog, *Economic Gains from Gender Inclusion: Even Greater than You Thought*, 2018
6. In this research report, households belonging to socioeconomic classes A3 or below under the New Consumer Classification System (NCCS). These households have an average monthly household income of INR 18,000 (USD 240) and below
7. FSG’s research was approved by the Institutional Review Board of Convergent View Research & Consultancy (Convergent-IRB) (IRB Registration Number: IORG0010818). Convergent-IRB was constituted to ensure quality of research and to prevent misuse of research on human subjects. For more information visit https://convergentview.com/irb.html
8. FSG research based on interviews with 6,600 women from households with low income across 16 cities in 14 states in India. All data that has not been cited is based on this FSG research and analysis
Despite these barriers, 33% of nonworking women are keen to work. More women are getting educated today. They are confident in their abilities. Supporting one’s personal and family expenses is a key reason for over 90% of women working in, or seeking jobs. Nonworking women are nearly twice as likely to prefer jobs over entrepreneurship.

**Barriers to the demand for female talent:** Logistics and flexi-staffing industries employed approximately 9 million workers in 2020, and only 5% were women. By 2030, these nontraditional and high-growth industries could employ approximately 15 million workers. If the workforce participation of women increases from 5% to 10% in these industries, an additional 1 million-plus women could be employed. Also, many of the jobs (e.g., delivery agent, packers, and sorters at warehouses, promoters, and field sales roles in retail) in these industries need some education (i.e., completion of 10th grade) and minimal on-the-job training. We have identified 11 segments of women that have varying propensity to take up jobs. Some segments of women, from low-income and low-education backgrounds, are keen and interested in these job roles.

Despite the high demand for talent and minimal on-the-job training requirements, employing more women is not desirable, viable, or feasible for many employers. Low desirability is due to biases (or perceived risks) that negatively influence management and recruiters. We have observed five biases or perceived risks (e.g., performance bias—“women cannot do this job as well as men”; safety bias—“safety of women is a concern in night shifts”) among employers. Hiring women is seen as less viable because the business benefits are not known (e.g., lesser attrition, higher productivity). Finally, lack of awareness of effective hiring and retention practices for women makes it a less feasible option. Company practices such as advertising a job role for men only (e.g., delivery boy) or excluding information that might be useful for women (e.g., flexible working hours) give the impression that women are not wanted in certain roles. Government policies aimed at supporting women (e.g., maternity leave laws) and safeguarding women (e.g., laws around working late) may have the unintended consequence of sometimes disadvantaging women (versus men) in the job market.

However, the reality is that a gender-diverse workforce is good for business and great for the country. As part of a pilot conducted by a company, female employees were added to a warehouse, and this resulted in improved accuracy in sorting, turnaround time, attendance, and work culture. But this information is unknown and untested by middle management in most

---

9 These industries include job roles in warehousing and storage, postal and courier activities, transportation, logistics, retail, banking, financial services, and insurance (BFSI), fast moving consumer goods (FMCG), information technology (IT), information technology enabled services (ITeS), e-commerce


11 Based on a conservative estimate of worker growth of 4% CAGR for Logistics and 8% CAGR for Flexi-staffing industry, compared to the historical growth rates observed (*Indian Staffing Federation 2018 report and Logistics Sector Skill Council*)

12 Based on FSG’s interviews with warehouse operation managers of a logistics company
warehouses within and outside the company that did the pilot. Companies need to collect and share
the benefits of gender diversity, and build skills to hire and retain a gender-diverse workforce in
nontraditional industries.

We are in this system together. We all are making choices based on current challenges (e.g., limited
skills to hire women), our perceived risks, our mindsets (including biases), and business needs. The
system is an outcome of our collective choices and, at least currently, is gender-inequitable.

While the journey to change has already begun, resolve and sustained action by various stakeholders
is needed to pave the road ahead and create a more gender-equitable workforce in India. We share
some suggestions below that highlight and build on what stakeholders are already doing.

**Individuals, especially men, could**
- Share the mental and physical load of home and childcare responsibilities
- Be aware of the negative consequences of your decisions on gender equity
- Avoid assuming women’s needs at work; instead, be flexible to accommodate the specific and
evolving needs of women

**Companies could**
- Proactively address biases (or perceived risks) by sharing the business benefits of a gender-diverse
workforce
- Make recruitment, retention, promotion, and compensation practices gender-equitable
- Ensure that the number of women managers is proportionate to the number of women reporting
at a level

**Government could**
- Inculcate gender equity in curricula
- Revisit policies that may have unintended consequences on women’s workforce participation in
specific contexts
- Run public service campaigns to normalize and promote the idea of women in employment

**Philanthropies could**
- Fund public awareness campaigns showcasing child care as a shared responsibility of spouses or
domestic partners
- Invest in companies that enable women’s participation (e.g., women’s hostels, informal job
platforms)
- Support programs trying to shift mindsets and practices at companies
GLOSSARY OF TERMS

**DA (Delivery Agent):** Professionals working to pick up and deliver packages to end consumers

**FS (Flexi-staffing):** Provision of semi-skilled employees (e.g., retail sales associates, tele-callers, warehouse packers) to large companies

**GLOW (Growing Livelihood Opportunities for Women):** FSG’s program that aims to increase women’s recruitment, retention, and promotion by shifting companies’ mindsets and practices

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

**HH (Household):** 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

**Household with Low Income:** Households belonging to socioeconomic classes A3 or below under the New Consumer Classification System (NCCS)

**Job:** In this research report, activity performed in exchange for income through wages/salaries

**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 wife 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 greater than 1 million

**LFPR (Labour Force Participation Rate):** Percentage of people ages 15 to 59 who are a) employed, or b) are unemployed but seeking work, or c) have expressed willingness to work

**Logistics:** Transport and storage of the parcel from the seller to the end-consumer

**Medium City:** Urban cities with population between 500,000 and 1 million

---

13 Ministry of Home Affairs, Government of India, Census of India, 2011
**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.

**NFHS (National Family Health Survey):** Large-scale, multi-round survey conducted in a representative sample of households throughout India to provide demographic and health database.

**Nontraditional Job:** 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.

**Partners:** Companies that are collaborating with GLOW to increase women’s recruitment, retention, and promotion.

**PLFS (Period Labour Force Survey):** Quarterly and annual surveys conducted by Ministry of Statistics and Programme Implementation (MOSPI) for measurement of key indicators pertaining to employment (e.g., labor force participation) by demographic variables (e.g., urban versus rural, gender).

**Self-employed:** A person who a) operates own farm or non-farm enterprise, or b) is engaged independently in a profession or trade, or c) is working in their household/family-run enterprise.

**Small City:** Urban cities with population between 100,000 and 500,000.

**Urban:** In this research report, 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.

**Women:** Unless explicitly mentioned, this refers to women aged 15 and 59 years from households with low income in urban India.

**Women Seeking Job (Seeker):** Women who have been a) looking for jobs over the previous three months with at least one step taken (e.g., asked friend/family, searched the internet) to look for a job and b) are willing to take up a job in the next three months.

**Work:** In this document, an activity performed to earn an income, either through a job or a business.

**WPR (Worker Population Ratio):** Percentage of people ages 15 to 59 who are employed.

---

14 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% of male working population engaged in non-farm activities.

15 Households belonging to A3 to E3 NCCS categories.

16 Population of more than 100,000 based on Reserve Bank of India’s definition of urban centers.

17 While PLFS 2017-18 defines WPR across all age groups, we have referred to this as WPR for 15- to 59-year-olds only.
India is home to 354 million working-age women, of whom 128 million women are in urban India. Yet, only 20% of working-age urban women are participating in the workforce. In comparison, 38% of working-age women are part of the workforce, on average, in middle-income countries. The COVID-19 pandemic has further exacerbated the challenge, at least in the short term. Research suggests that 7% of working men in India lost their jobs at the start of the pandemic and did not return to work by the end of 2020, compared to 47% of working women. Further, women were ~20 percentage points less likely than men to get re-employed post-lockdown.

The benefits of women in the workforce are manifold. Families gain—women spend ~42% of their salary on household expenditure (including children's education) while men spend ~28%. Companies gain—female salespeople achieve ~86% of their sales quota whereas male salespeople achieve only ~78%. The country gains—increasing women’s labor force participation to the same level as men can boost India’s GDP by 27%.

What then is restraining Indian women, and in turn the country?

Women’s employment (see Figure 1) has barriers on the supply side of talent (e.g., societal and family norms), and on the demand side of talent (e.g., companies’ mindsets and practices). Society imposes barriers, and also influences women’s mindsets (e.g., childcare responsibilities). Similarly, some well-intentioned laws may have the unintended effect of imposing hurdles to hiring women during specific situations (e.g., late-night shifts). These barriers reinforce each other (e.g., society believes women shouldn’t work after 6 pm). Women may internalize the constraints themselves with 92% of women wanting to return home from work by 7 pm.

---

1 Ministry of Home Affairs, Government of India, Census of India, 2011
2 PLFS, 2018-19
3 World Bank, Female Labor Force Data (as % of total labor force) – Middle Income, February 8, 2022
4 Azim Premji University, State of Working India 2021 – One year of Covid-19, 2021
5 Ashoka University, The Covid-19 Pandemic and Lockdown: First Effects on Gender Gaps in Employment and Domestic Work in India, June 2020
6 Shethepeople, Women spend larger part of salary on household than men: Survey, February 23, 2019
8 The Economic Times, Gender parity can boost India’s GDP by 27%: WEF co-chairs, January 21, 2018
9 FSG research based on interviews with 6,600 women from households with low income and 550 key decision makers across 16 cities in 14 states in India. All data that has not been cited is based on this FSG research and analysis
Employment is created at the small intersection in the middle of Figure 1. Every restriction placed on women—the time they can leave for and come back from work, where they can work, and what type of work is suitable for them to do—reduces the opportunity for employment at that intersection. While each barrier may not be insurmountable, they act in unison and compound the challenge.

In this research report, we establish that women’s economic empowerment cannot be achieved by working in silos. It is important to not look at the barriers as disparate issues, and instead to holistically develop interventions that are inclusive and self-reinforcing—to embed structures that increase women’s recruitment, retention, and growth across industries.
There is a need to understand women's needs and preferences

While there is considerable secondary data on labor market participation, wage gaps, and similar statistics, it is important to develop a nuanced understanding of why women are being held back, and what their preferences toward employment are.

To build this understanding, FSG undertook research to understand women's beliefs, motivations, and preferences toward employment, to identify segments of women that have a higher propensity to be in a job, and to determine strategies that would help increase women's workforce participation.

We interviewed 6,600 women across 16 cities in India

- FSG conducted research in 16 cities across 14 states (Figure 2)
- About 6,600 profile interviews and 2,300 main interviews with women of employable age (between the ages of 15 to 59), belonging to households with low income (NCCS class A3 or below) and living in cities with a population of 100,000 or more
- 550 quantitative interviews with key decision-makers in the family to understand their attitudes, beliefs, and preferences toward women's employment
- 128 qualitative in-depth interviews, and nine focus group discussions (FGDs) with women

---

10 Main (detailed) interviews were conducted with a subset of women with whom profile interviews were conducted

11 NCCS refers to the New Consumer Classification System, a proxy for measuring household affluence. It is a method of classifying consumers by their propensity to spend using two variables—education of the chief wage earner, and the number of consumer durables owned by the household from a pre-defined list. NCCS classes range from A to E in order of decreasing propensity to spend. Our research revealed that households from the A3 class stated their household income to be INR 18,000 per month (USD 240), on average
The approach and methodologies for urban research were reviewed and approved by an institutional review board. The findings from the quantitative research are nationally representative of approximately 68 million women of employable age, from households with low income, and living in cities with populations above 100,000. These women account for ~83% of the employable-age female population in cities with populations above 100,000. The richest 17% of the population (NCCS categories A1 and A2) were excluded from the research.

Having looked at the approach that the research employed in understanding women’s motivation to work, we now begin to unpack the data in this research report. Section three illustrates how family and society affect women’s agency and decision-making.

---

12 FSG’s research was approved by the Institutional Review Board of Convergent View Research & Consultancy (Convergent-IRB) (IRB Registration Number: IORG0010818). Convergent-IRB was constituted to ensure quality of research and to prevent misuse of research on human subjects. For more information visit https://convergentview.com/irb.html
In order to understand women’s preferences and choices, it is important to acknowledge the role that families and society play in how women are nurtured and socialized. Women’s agency is inextricably linked to their family commitments. There is a prevailing social norm that views women as the gatekeepers of family honor, respect, and dignity—all of which are aligned with women’s obligations toward the household. Seldom can women independently exercise their will—from the opportunity to go to school to the choice of spouse to decisions around childbearing. The decision to work is one of the many decisions that women can’t take independently.

In this section, we explore the need for women to secure permission to work, family attitudes toward employment, childcare responsibilities, and the state of vocational training—based on interviews with 550 key decision-makers.

**Women need to secure permission to work**

**Women still need to secure permission from men.** Almost all women (84%) need to secure a family member’s permission before deciding to work. In this research report, the family member identified by the woman as having the most influence in this decision is referred to as the key decision-maker. The key decision-maker is generally male—for 80% of married women, the husband is the key decision-maker while for 54% of unmarried women, the father is the key decision-maker.

For 1 in 3 women who are neither working nor seeking a job, the inability to secure permission, or the absence of a precedent in the community is one of the reasons for them not working.

**Attitudes of key decision-makers are progressive in theory, but not in practice**

Key decision-makers agree that women in society should work, however, would prefer if women in their own homes did not work, or work primarily from home. Over 90% of them overwhelmingly agree that a woman must have a job in order to be self-reliant, and a working woman can help enhance family prestige. But in the context of the women within their families, 1 in 4 believe that women should not work at all, and 72% of the rest believe that women should only work from home or engage in a small business, in order to devote more time to household work. Figure 3 highlights the contrast.

---

13 FSG research based on interviews with 6,600 women from households with low income and 55 key decision makers across 16 cities in 14 states in India. All data that has not been cited is based on this FSG research and analysis.
The dichotomy is not surprising given that 69% of key decision-makers firmly believe that the main role of a woman is to look after the home and the children.

Figure 3. Theory vs. Practice – Key decision-makers’ attitudes toward women working

Both working and nonworking women spend more than 4 hours on household responsibilities such as cooking, cleaning, and washing. This does not include any time that may be spent on caring for a child, helping with homework, or dropping and/or picking the child from school. On the other hand, urban Indian men spend about 0.4 hours a day, on average, on household responsibilities.a

The views of key decision-makers in households with a working woman are not supportive. 41% of key decision-makers in families with a working woman believe that women working outside the home care less about their families and homes—even though the primary motivation for a woman to start working is to support household expenses and children’s education. 21% of key decision-makers in households with a working woman prefer if women in their homes did not work at all and 77% prefer if women work from home or did a small business so that they could spend more time at home.

Child care is considered to be the woman’s responsibility

Women believe mothers should work outside the house; men don’t. As shown in Figure 4, 88% of women believe that one could work outside the house after having a child. 52% of women believe that mothers with children under the age of 6 could work outside of the home, and, in contrast, 61% of key decision-makers believe that women with young children (below the age of 6) should not seek employment outside of their homes.

Figure 4. Women’s willingness to work after having a child

Women are unwilling to consider paid daycare because they believe child care is primarily the mother’s and family’s responsibility. Though women believe mothers could work outside the house, this contradicts their even stronger belief that child care is primarily the work of the woman and family. 41% of working mothers with children under 6 years of age have relied on themselves, and 41% have relied on family within the household to care for the child while they work. Among mothers of children who are 12 years or younger, less than 1% of working mothers (current or former) have used paid child care services. 89% of mothers, irrespective of their employment status, are unwilling to consider paid daycare in the future because 41% believe that caring for children is one’s own job, and 38% do not trust daycare services.

Similarly, 75% of key decision-makers would not give permission to send children to paid daycare even if the mother wants to opt for daycare. Key reasons for not considering paid daycare are mentioned in Figure 5. It is no surprise then that only 22% of women with children under the age of 6 are working, while for women with children older than 6 years, the proportion is 41%.
Lack of affordability is not a key factor for not considering paid daycare. As seen in Figure 5 above, only 15% of mothers and 1% of key decision-makers cite lack of affordability as a reason for not opting for paid daycare. Of these 15%, 50% even cite unwillingness to send their children to an Anganwadi—free daycare service for limited hours during the day that is provided by the government. Reasons for being unwilling to send their child to an Anganwadi include unsafe conditions (20%), and a belief that family-like care is not provided (20%).

Women are trained in gendered vocations

While more than 30% of women have had some level of vocational training, 85% of trained women have received training in gendered topics—Sewing/tailoring (62%), Beauty/Make-up services (16%), and Mehendi application (7%).

---

14 Traditional henna art application on palms and feet
Training of women in India may not cater to the needs of high-growth industries. For many roles in high-growth industries, companies are only looking for talent that is motivated, eager, and willing to pick up skills on the job. For example, many retail roles may require only on-the-job training; the same holds for certain roles in warehousing.

Women’s decision-making and agency may be curtailed and influenced by family members who exercise control and authority within households. With responsibilities around child care being imposed on women, and having internalized the responsibility themselves, many women find themselves out of the labor force. But all is not bleak, as we see in the next section that looks at women’s preferences and their propensity to work.
To build systems that are gender-equitable, it is imperative to place women’s perspectives at the center. As part of our research, 6,600 women were interviewed to understand their preferences and aspirations toward economic independence. As women’s motivation, confidence, and access to education and digital technology improve, their outlook and preferences to work are fast evolving. Societal norms may play into the amount of agency that women can exercise (e.g., household responsibilities are largely managed by women), but many women are also embracing paid work to provide a better life for their families (e.g., more investment in education). Older women, regardless of their own agency to work and earn, are strongly in favor of their daughters working, and younger women are either looking for jobs or will work after higher education.

In this section, we look at women’s preferences and outlook in greater detail by closely understanding women’s context in terms of education and skills levels, factors that affect their ability to pursue employment, and identifying segments of women with varying propensity to work.

**Education and skills could improve over time**

Half the women live in large cities (population of 1 million or above). 75% are married, of which 30% have children under the age of 6 years.15 Two-thirds of women are part of nuclear households, but in large cities, as many as 80% belong to nuclear households.

**More women are getting educated today.** As seen in Figure 6, 69% of women between 15 and 24 years old have completed 10th grade, while only 40% of women over 24 years have completed 10th grade.

---

15 FSG research based on interviews with 6,600 women from households with low income and 55 key decision makers across 16 cities in 14 states in India. All data that has not been cited is based on this FSG research and analysis.
Figure 6. More women are getting educated today

The proportion of working women varies by region, but not by city population. The proportion of working women is the highest in the Southern (42%) and Western (36%) regions of India, compared to the Northern (29%), Central (30%), and Eastern (27%) regions. The proportion of working women (in a job or self-employed) is 33% in large cities, 36% in medium cities, and 29% in small cities.

Women want to work in jobs

1 in 2 women is either working in a job or seeking one. In fact, as seen in Figure 7 below, only 15% of women never want to work in a job, of whom 29% are older than 44. 64% of women strongly believe that in order to be self-reliant, it is important to work. 52% of working women say that they enjoy working, and 90% of working women overwhelmingly agree that working is the right thing to do.

Figure 7. Women’s employment outlook/preferences
Women start working for financial reasons but want to continue irrespective of financial need. Supporting one’s own and one’s family expenses is one of the key motivating factors for over 90% of women working in or seeking jobs. For 40% of working women, supporting their child or children’s education is an important driver. However, financial need alone does not dictate their choice to seek a new job or continue in their current job. Only 20% of working women mention that they would stop working if they did not have financial constraints, while 78% intend to work until retirement age or as health permits. Among job seekers too, only 32% would stop searching if finances were no longer a consideration.

Women are confident in their abilities. Irrespective of their education levels, a large majority of women believe that they would be able to respond and adapt well to various contexts (which are often expected in a place of work). 70% believe that they would be comfortable talking to strangers (including men), and 84% are confident in being able to handle rude behavior. 87% of women are optimistic about their ability to pick up new skills, while 84% say that they can improvise in order to complete tasks in a timely manner. Women also exhibit a solution-oriented mindset, with 92% mentioning that they would find solutions to the problems they encountered.

Women prefer jobs (over entrepreneurship), fixed work locations, and gathering information from peer networks

Nearly 2 in 3 aspiring-to-work women prefer jobs over entrepreneurship. Women who prefer entrepreneurship have misguided income expectations from the business. They expect to earn ~INR 15,000 per month (USD 200), which is almost twice the average national income of ~INR 7,300 for self-employed, urban women in India (USD 97). However, women who prefer entrepreneurship have a more realistic salary expectation of ~INR 13,300 per month for an eight-hour job (~USD 177), which is only 18% lower than the national average monthly wage of INR 16,300 for urban workers (USD 217). Further, 65% of women are willing to work in a job (continuously) for eight hours a day.

---

16 USD to INR conversion rate within this research report has been calculated as 1 USD = INR 75
17 PLFS, Annual Report, 2019-20
18 PLFS, Annual Report, 2019-20

“Contributing to household expenses gives me a sense of pride and accomplishment. Unless I have a debilitating health condition, I will keep working.”
– Woman from Kolkata, West Bengal

“I don’t get affected or take it seriously when people speak to me angrily. It doesn’t bother me.”
– Woman from Mumbai, Maharashtra
Salary matters, but it’s not everything. Expectedly, salary is important. 16% of women who ever left a job did so because their salary requirements were not being met. Irrespective of the women’s education levels or household affluence, 55% of women suggest that they would quit a job if the salary is not increased year over year. However, workers and job seekers also consider other criteria such as the type of work (42%), suitable timings (31%), and reasonable distance from home (31%).

Women are unwilling to migrate for a job. Most women (86%) are unwilling to migrate even within their own state for a job that offers them anywhere between INR 12,000 – 15,000 per month (USD 160 – 200). Of the 14% of women who are willing to migrate, most reside in small cities.

Women strongly prefer fixed location jobs over field jobs. Most women are willing to work in jobs from a fixed location (e.g., 72% are willing to work from an office, 52% are willing to work from a mall or store), compared to jobs that require daily travel (e.g., only 22% are willing to work in a job that requires them to go from door to door). Almost half of the women (43%) feel that the delivery agent role is not suitable for women, while 80% believe that retail and tele-calling jobs are suitable.

Key decision-makers are three times more willing to give permission to women for pursuing retail or tele-calling jobs, compared to a delivery agent role. They are of the opinion that the delivery agent role is a better fit for men and perceive it as unsafe and strenuous for women. Office jobs and roles in largely public settings are seen as safe, owing to a greater presence of people, especially women.

Women leverage personal networks for job search, for now. 90% of respondents rely on or would rely on friends and family or word of mouth to look for jobs. Only 28% are aware of job portals (e.g., Naukri.com), and only 6% have used job portals to identify job prospects. Among women who say that they would not use job portals, 51% lack the know-how to access them, while 28% are impeded by lack of internet access.

However, the use of job portals is poised to increase over time. 60% of women under the age of 25 own a smartphone, 75% have access to the internet, and 37% are aware of job portals. Even though only 10% have used a job portal so far, 55% of women under the age of 25 may use one in the future.

Some segments of women are more amenable to being in a job

We identified 11 segments of women that have a varying propensity to be in a job. While unsupportive social norms, deep-seated mental models regarding child care, and prevailing biases negatively impact the propensity of women to work in a job, these aspects do not impact all women equally. Figure 8 introduces the segmentation frame. The frame is defined by three variables on the X-axis (education, marital status, age of youngest child) and two variables on the Y-axis (household
asset ownership, female working culture [i.e., exposure to working women among family and friends]). Refer to Annex B for more information on the segmentation approach.

**Figure 8. Market segmentation frame**

![Market Segmentation Frame](image)

**Women with no children or older children and who know other working women have a higher propensity to be in a job.** Figure 9 categorizes the segments from lowest to the highest propensity to be in a job (from left to right) and to be in a nontraditional job\(^9\) (from bottom to top). The private sector can immediately develop targeted interventions to recruit women from the higher-propensity segments (e.g., A, B, D, I, J) while the government, philanthropy, and nonprofit community could better understand the reasons why women from lower-propensity segments (e.g., G, C, E) are not working and seek to address the barriers. Refer to Annex C for the stated willingness of segments with a higher propensity to work in nontraditional (e.g., delivery agent) and other roles (e.g., tele-calling).

---

\(^{19}\) Jobs that have historically hired very few women and may be considered unsuitable for women due to societal norms.
Contrasting preferences of three segments to understand their aspirations and challenges.

A brief summary of segments B, G, and I is provided in Figure 10 below to illustrate how women’s employment contexts and preferences differ by segment. Refer to Annex B for complete information on all 11 segments.

**Figure 10. Segment-specific differences**
Understanding Segment B (10th grade incomplete, poorer, working culture): Women in this segment belong to some of the poorest households and have a strong financial need to work. 34% of nonworking and non-job-seeking women mention lack of permission as one of the reasons for never considering a job. Many women feel they lack skills for retail or tele-calling roles. In fact, 67% of working women work as domestic staff or a laborer. Women from this segment have among the highest willingness to do manual work (e.g., attending to the elderly, packing parcels)—35% are willing to work in a factory, sort or pack items at the job, and work for eight hours or more.

Understanding Segment G (10th/12th grade complete, nonworking culture): Many women in this segment are not allowed to work. 48% of nonworking and non-job-seeking women mention the lack of permission as one of the reasons for not working. Additionally, more than 22% of women have never considered working in a job due to the absence of precedence in their family or community. About a third believe that women should only be concerned with household work and should not be concerned with careers. Almost half the women in this segment prefer entrepreneurship over jobs (significantly higher than the population average) but primarily because it would allow them to be at home, and focus on household and childcare responsibilities.

Understanding Segment I (Graduates without children): 46% are currently pursuing graduation; 54% have graduated. Women in Segment I are strongly motivated to work, but for nonfinancial reasons as well. 43% consider working in a job to learn new things, and 28% to feel good about themselves. Due to their education level, most women prioritize jobs that they believe are better aligned with their qualifications and skills. 35% of women had considered retail or sales roles, and 28% had considered teaching jobs. Only 14% are willing to work in a factory, sort or pack items at the job, and work for eight hours or more.

Women are clearly willing and interested to work. Their motivation, preferences, and circumstances may differ, but most women want to be in jobs and have a positive outlook toward employment. While women may be ready to work, are companies ready for them?
The employment opportunities that high-growth industries offer are predominantly in India’s urban centers. However, jobs are also emerging on the outskirts of cities (e.g., in warehouses, in electronics assembly plants). These locations may be too far for urban talent pools to commute to/from. Thus, companies seek rural talent to migrate and fill these jobs. We conducted 20 focus group discussions (FGDs) with ~120 rural women to understand the motivations of rural women to migrate to cities for jobs.\(^a\)

**Many rural women do not want to migrate**

Many rural women in our sample are not contending with a dire financial need. They feel they can satisfactorily manage household expenses and are in no pressing need of additional finances to augment the family income.

Rural women feel the cost of living in villages is much lower than that in the city. Many rural families may own residential property, send their children to government schools where education is subsidized, and grow their own produce—all of which contribute to lower living expenses in the village.

Rural women expect a high salary in the city to meet expenses. Many rural women estimate needing a monthly household income of INR 25,000 – 40,000 (USD 334 – 534) for a family of four to five members in the city. After accounting for expenses (rent, education, household needs) that they would incur in the city, rural women expect a monthly salary of INR 15,000 – 20,000 (USD 200 – 267) for each earning member (husband and wife) for it to be worthwhile to even consider migrating to the city.

Unmarried graduates and those with a strong financial need are more willing to migrate

**Aspirational Singles** and **Financially Motivated** are two groups of rural women we identified that are more willing to migrate. Aspirational Singles comprise young unmarried women who are pursuing or have recently completed their graduation and aspire to an urban lifestyle. They have high salary expectations (INR 20,000 – 30,000 per month, or USD 267 – 400) and may only consider office jobs. Financially Motivated women are married, have children, and may be educated up to Grade 10 or 12. Their families may not own farmland and may have irregular or insufficient income. They are agnostic to the nature of the job they do in the city as long as it pays INR 15,000 – 20,000 per month (USD 200 – 267).

**Rural women prefer to migrate to cities within the same state as their villages.** Women from both the groups mentioned above hold this preference due to language familiarity, and pre-existing access to a support network of friends and/or family in the cities. Further, the **Financially Motivated** may only migrate with their family, and their move hinges on their husbands getting an equally well-paying job in the city.

Refer to Annex E for more details on groups of rural women identified and their preferences, captured as part of our FGD findings.

---

\(^a\) FGDs were conducted in 15 villages in 8 districts within the 4 states of Rajasthan (Northern India), Maharashtra (Western India), Telangana (Southern India), and Orissa (Eastern India). Learnings from the FGDs represent the rural women who participated in the research and may not be nationally representative of India’s female rural population.
Opportunities for work within high-growth industries are booming. While the need for talent is immense, mindsets on recruitment haven’t evolved in tandem with companies’ needs. For many, the value that women may add is still unknown, because they have traditionally only hired and worked with men.

In this section, we look at why women’s recruitment, retention, and promotion are restricted in high-growth, nontraditional industries, despite the high demand for talent and the need for only on-the-job training.

**Over 1 million women can contribute to the labor force, if given the chance**

As highlighted in the Executive Summary, the percentage of women in high-growth industries such as Logistics and Flexi-staffing in 2020, stood at 5%. With over ~9 million existing jobs and rapidly growing, the opportunities in these industries are going to increase exponentially. Increasing women’s participation from the current 4 – 5% to 10% by 2030 will result in the creation of 1 million-plus jobs for women—unlocking opportunities for women, improving women’s agency, and capitalizing on women’s contributions to the labor force in India.

Most roles within these industries require some education (i.e. completion of 10th grade) and minimal on-the-job training. Roles include packers and sorters in warehouses, promoters in stores, and delivery agents—all of which only require employees to be motivated, aware, willing, and able to learn basic skills related to the role on the job. Many women from households with low income and low educational backgrounds are willing to consider these jobs, but continue to be shut out from accessing these opportunities because companies find the proposition of hiring more women to be unattractive. We have observed three reasons for this:

- **Low desirability**—“Should and can women work?” A perception that women do not want to, do not need to, or do not have the ability to work as effectively as men
- **Low viability**—“Does it make financial sense to hire women?” An unclear business proposition to hiring and retaining women
- **Low feasibility**—“Do we know how to hire women?” A lack of awareness of effective hiring and retention practices tailored for women

---

20 Total estimated jobs within Logistics and Flexi-staffing: 26,842 (calculated based on data from PLFS 2019-20, ISF 2020-21 report, and partner conversations). Estimated 15% growth will result in creation of 1.15 million jobs (estimated projection)
Five employer biases or perceived risks lower companies’ desire to hire, retain and promote women

Motivation Bias—“A woman doesn’t have to work.” This alludes to the belief that women do not need to work. The assumption on part of some employers is that a man will be the breadwinner in the family, and a woman need not earn. To this end, some employers and recruiters may not consider women for available jobs or may give priority to male applicants over women applicants.

Appropriateness Bias—“This is a man’s job.” Some employers do not consider women for nontraditional job roles unless explicitly specified because they inherently believe the job to be unfit for women. The default candidate is always male.

Performance Bias—“Women cannot do this job as well as men.” This highlights the belief that women are not as effective as men for the particular job role. This view may be further deepened by the absence of data comparing women’s efficiency with that of men.

Affinity Bias—“I can easily ask a man I already know for a good candidate.” This bias is evident when recruiters only reach out to men for candidate references and do not actively seek female candidate applications.

Safety Bias (or perceived risk)—“Safety of women is a concern in night shifts.” Companies feel that women need to be protected and, therefore, seek to ensure the safety of women by imposing restrictions on them.

“I understand why she (the only woman at the recruitment drive) may not be motivated because she will get married and her family will take care of expenses. For you (men) there is no one, and you need to be motivated to take jobs.”

– Senior recruiter, flexi-staffing company

“Even if a woman tells me that she wants to apply for the delivery agent role, I don’t consider them, because they will not be able to do this job and will quit.”

– Recruiter, logistics company

“We are not so agile and hence in times of high load, they will not be able to perform.”

– Team manager, warehouse company

“An associate (male) who works in the nearby warehouse is arranging a gathering in the village. I have told him that we need women in the gathering.”

– Recruiter, warehouse company

“We don’t hire women as field recruiters because we are concerned about their safety when they need to travel to rural areas and unsafe neighbourhoods alone.”

– Regional manager, flexi-staffing company
Lack of awareness of business benefits impedes the business viability of hiring women

“Even if senior leadership would like to hire more female delivery agents it is very expensive to identify, convince, and on-board women. My team can hire more male agents with less effort and resources.”

– Manager, warehouse company

For company leadership, wearing a gender lens may not be a pressing priority because some benefits of a gender-equitable workplace are not known and/or not measured (e.g., higher productivity among women), and others are often vague and immeasurable (e.g., professional work culture, higher empathy with customers). Further, since there are so few women in the workforce, especially in nontraditional roles, companies are not convinced there is a profitable business model and cost-effective solutions to building a gender-diverse workforce.

Male-centric hiring practices have led to hiring women becoming a less feasible option

Recruitment channels used are not optimized to yield female candidates. As established earlier, only 11% of women are aware of job portals and only 4% of women use them to identify job prospects. This in turn results in fewer female candidates being listed on recruitment portals. If recruiters only look at portals to hire candidates, they may not find women who are interested in the role. The onus is on the recruiter to make a concerted effort to find women. The affinity bias stated above has a bearing on the selection of recruitment channels used by companies and their recruiters.

Examples of male-oriented practices that recruiters adopt are:

• They look for candidates at tea stalls where men often visit and congregate. The possibility of scouting female candidates is lower at a tea stall when compared to an Anganwadi or tailoring shop.

• They tend to add fewer women on virtual channels such as WhatsApp job notifications groups, and also post updates and information on female candidate groups with less frequency.

• Recruiters themselves are mostly male. They are sometimes shy and uncomfortable speaking to or reaching out to women.
**Hiring messages tend to be male-centric.** The positioning of messages and calls for applications such as job postings on portals and collaterals like posters or flyers may advertise for an “office boy” or “male candidate only”. The male-centric nature of messaging leads to the assumption that female candidates are not welcome to apply when this typically is not the case. Images used in these collaterals are also of men only, leading women to assume that these jobs are aimed at men, and women would not be considered or are not appropriate for the role. Examples of hiring messages are highlighted below:

**Recruitment messages exclude information valuable to women.** In many cases, companies may already be offering services that are valued by women, but these are not highlighted as part of hiring messages. For example:

- A company may provide pick-up and drop-off commute services, which women have a strong preference for, but these may not be shared as part of the hiring collateral.
A logistics company may advertise longer work hours (e.g., nine hours versus six), than necessary, just to ensure that some additional capacity is available to meet any spike in demand that may arise in the evening. While men may be comfortable with these hours, advertising the job with longer hours job may alienate some women as they may be expected to return home to address household priorities.

As part of company HR and wellness policies, menstrual leaves may also be availed by women in certain workplaces. But information specific to menstrual leaves may not be mentioned in the hiring messages as it is not relevant to men.

Women’s needs are not tended to or incorrectly assumed. Some workplaces may not provide physical infrastructure, such as separate toilets and changing areas, for women. Sometimes there is no information sought or known about what it is that women value. Companies may end up deciding what is best for women, even when women have not explicitly asked for something. The safety bias mentioned above can be seen here. Examples include:

- Warehouse companies typically only hire women for morning shifts (shifts that end by 5 pm) due to safety concerns. A warehouse facility supervisor said, “Safety of women is a concern in night shifts.”
- In some companies, women working in hyperlocal delivery agent roles are automatically logged out of their apps (used for assigning and updating deliveries) at 7 pm without any choice in the matter. As a result, they are unable to capitalize on the evening spike in demand. This often negatively affects their ability to hit delivery-volume-based incentives, lowering their overall earning potential. Men have no such restrictions.

There are not enough support networks for women to receive job-related information. Unlike men, women may not have a network of co-workers who can help them with relevant information about a job, incentive structures, and how to tackle challenging situations at work (specific to select high-growth industries). This makes it harder for them to settle into their jobs and continue in them. For example:

- In industries like Logistics and Home Health Care (HHC), training components may not sufficiently orient new recruits on relevant topics like what to do in the job and how to respond to safety issues among other key specifics of the job. Male recruits tend to access information more effortlessly owing to stronger peer networks.
- In the Logistics industry, delivery agents can avail themselves of incentive-based, variable payouts which many female employees lose out in the first few weeks as these are not conveyed clearly during their on-boarding process.

Women are not considered equitably in promotion decisions. Viewing women as secondary earners and not breadwinners may further entrench differences in pay as well as growth opportunities. For example:
• Some managers have questioned the need to grow young female talent under the pretext that they will soon have a child and leave the workforce altogether.

• Research indicates that the mere presence of more than one woman in a group of candidates being considered for promotion increases the chance of any woman getting promoted.21

While the private sector grapples with barriers to unlocking gender equity in the workplace—ranging from ascertaining women’s suitability for a job to defaulting to hiring men because of prevailing practices—government policies and services could further strengthen their contributions. In the upcoming section, we look at how the legislative framework could be further enhanced to create a more gender-equitable workforce.

The government continues to prioritize women through various schemes and programs that enable women to consider responsibilities outside of home and child care. Under the Pradhan Mantri Ujjwala Yojana, 91 million households have gained access to liquified petroleum gas (LPG) cylinders, saving women the time and effort to source other forms of energy. The National Crèche Scheme for Children of Working Mothers, launched in 2017, provides affordable childcare services for children up to 6 years old for 7.5 hours of the day. Subsidized bus rides for women have benefitted millions of women.

Despite these gains, women feel challenged in certain contexts. For example, 54% of women reported feeling scared to be outside the home after dark.

In this chapter, we look at how certain government policies and services could further advance women’s participation in the workforce.

**Policies could be more conducive to enabling women to work**

The legal framework rightfully considers the health and safety of women, but due to the low awareness of the benefits of hiring women, it may inadvertently make it even harder for companies to hire and retain women.

- The 2017 Maternity Benefits Amendment Act, increased the mandatory maternity leave period from 12 weeks to 26 weeks, but there is no formal policy for paternity leave for private sector employees. This gap may put women at a competitive disadvantage compared to men in the job market.

- The Occupational Safety, Health and Working Conditions Code, 2020 (OSHWC code) allows women to work at night based on conditions set by the states. Himachal Pradesh’s draft OSHWC Rules impose 14 conditions, while Haryana imposes 25 conditions—including, among others, onerous stipulations around the minimum number of women that can be engaged during the night shift. The compliance requirements under these rules may be expensive and challenging for companies, disincentivizing them from hiring female talent.

---

22 The Maternity Benefits Amendment Act, 2017
23 Times of India, Paternity Leaves: Let’s bring back the conversation, April 26, 2022
24 Hindustan Times, How to ensure more women in the workforce, April 29, 2022
Some laws diminish women’s agency by anchoring their employment to their familial relationships.

- The Shops and Establishments Act of Madhya Pradesh\textsuperscript{25} and the Shops and Commercial Establishments Act of Sikkim\textsuperscript{26} allow women to work in shops/establishments at night only if they are family members of the owner. While this may encourage workforce participation by women whose families have businesses, it has a negative effect on a large section of the remaining female population as companies may be deterred from hiring them.

**Public services and infrastructure could provide additional support**

**Extending accessible and higher-quality support infrastructure can enable women to work.**

For example, 52% of women have turned down education and work opportunities because they feel unsafe using public transport.\textsuperscript{27} Also, a lot of women are unwilling to send their children to Anganwadis citing concerns of safety and quality of education. Women may also contend with challenges related to affordable accommodation; limited number of women’s hostels may be available.

By revisiting aspects of the legal and policy landscape, companies may be further encouraged to hire women, and by improving public services for women and children, the propensity for women to work may be even greater. The next section shares ideas for individuals, private companies, philanthropy, and government—whose efforts and decisions are integral to building and sustaining a gender-equitable workforce.

\textsuperscript{25} Shops and Establishment Act of Madhya Pradesh, 1958

\textsuperscript{26} Shops and Commercial Establishment Act of Sikkim, 1983

\textsuperscript{27} Women on the Move: The Impact of Safety Concerns on Women’s Mobility, Observer Research Foundation, May 2021
7 RECOMMENDATIONS
WHAT IT TAKES TO CREATE A GENDER-EQUITABLE WORKFORCE

Lasting change to complex problems, like gender inequity, can rarely be achieved without a full understanding of the system that is holding it in place. The current gender-inequitable system is an outcome of our collective choices.

It requires a concerted effort on the part of multiple stakeholders to address the diverse set of barriers that have been emphasized all throughout this research report. All the actors need to observe, discuss, ideate, and develop interventions to improve gender equity in employment.

In this section, we provide a set of recommendations for stakeholders (e.g., individuals, private sector, government, philanthropies) to create a more welcoming ecosystem for women to be employed. Many recommendations draw from and build on the interventions and activities that stakeholders have considered, piloted, or already embedded in their organizations and work.

Individuals could become more aware of one’s biases and actions

I could create a culture of support and equity

• Share the mental and physical load of home and childcare responsibilities (e.g., meal preparation, children’s extracurricular activities, parent-teacher meetings)
• Create a safe space for everyone to speak up and share opinions and challenges
• Invite and solicit women’s opinions in decision-making
• Politely speak up when sexist remarks are passed off as a joke
• Support asset ownership of women (e.g., a woman registering as an owner/co-owner of a home, two-wheeler)

I could take steps, every day, to build gender-equitable workplaces

• Be aware of the negative consequences of your decisions on gender equity
• Politely call out colleagues who cut women off midsentence, talk over them, do not seek their input, or do not acknowledge their contributions
• Avoid assuming women’s needs; instead, provide clarity that the leadership and the team will be flexible to accommodate specific or evolving needs of women (e.g., do not assume that a pregnant colleague will not travel or undertake fieldwork, instead create a work culture where she is comfortable enough to mention the nature of support she needs, if any)
• Promote and reward performance, not late nights and long hours
Creating a Gender-Equitable Workforce in India

- Lead by example by leaving work on time and taking time off to take care of household duties
- Avoid a gendered approach to delegating soft tasks (e.g., taking notes during meetings, organizing team lunches) only to women
- Apply equitable criteria when evaluating male and female team members (e.g., goal-oriented men are considered driven, but goal-oriented women are viewed as pushy)
- Review recruitment collateral for roles within your own team to check if they are gender-equitable, and if they capture data or information that may resonate with women (e.g., provision of commute/travel services to and from the workplace)

The private sector could welcome women into nontraditional roles by making gender equity more desirable, viable, and feasible

Proactively address biases (or perceived risks)

- Measure and document gender-disaggregated productivity data (e.g., turnaround time, accuracy, attrition, timeliness, customer empathy, work ethic) to highlight the performance of women. Share business benefits of hiring women within the organization (e.g., warehouses at different locations) and across the industry
- Share information about recruiting and retaining women in nontraditional roles within the organization—across different geographies and/or units
- Set targets for hiring a minimum percentage of women across roles, including outsourced staff
- Conduct anti-bias gender training for all levels across functions (e.g., corporate, regional, factory, warehouse)

Make recruitment practices gender-equitable

- Adopt gender-neutral and gender-inclusive messaging
  - Use gender-neutral job titles such as “office staff” instead of “office boy”
  - Showcase images of both men and women doing the job on marketing and recruitment collaterals and explicitly mention that the company is also hiring women
  - Avoid including job criteria that women are less likely to meet, and which are not a necessity (e.g., for a delivery agent role, do not mandate two-wheeler and license as bicycle deliveries can be made too)
  - Mention all job features, especially those that women may value more than men (e.g., flexi-time, pick-up and drop-off commute service, menstrual leave)
- Advertise at locations women frequent (e.g., schools and colleges, tailoring shops), and increase the number of female recruiters in the hiring team
- Use local influencers (e.g., municipal corporator, Mahila Mandal leader) to mobilize female candidates; incentivize influencers on a success fee basis (e.g., consider a payout when a candidate completes one month on the job)
• Include testimonials of women who have benefitted from doing this job and include messages on how it has benefitted them (e.g., used earnings to enroll a child in private school, support parents/husband when their earnings declined due to the pandemic)

• Institute a referral program where the person providing a lead receives a larger payout for female candidates than for male candidates (payouts should be in tranches depending on retention)

• Tie up with skilling organizations that focus on training women for various job roles

• Create WhatsApp and Facebook groups of female candidates and regularly share job openings on these groups

Increase conversion of female candidates by targeting segments/groups of women that demonstrate a higher propensity to be in jobs (e.g., segments A, B, F, I)

• Familiarize recruiters and skilling organizations with the high-propensity segments and the variables that define them (e.g., women from Segment I are pursuing or have completed graduation and do not have children)

• Use information channels most frequently used by target segments (e.g., advertise jobs on portals and social media if targeting the digitally savvy Segment I)

• Offer jobs to couples when recruiting in rural India as most married women will only move with their family

Make retention and promotion practices gender-equitable

• Address challenges that women are likely to face (e.g., safety, access to toilets, clarity on incentives and benefits) during on-boarding as they may lack the informal networks to learn on their own

• Assign female mentors or buddies to provide hand-holding for the initial few months

• Ensure the number of female managers is proportionate to the number of women that report to a particular level
• Make salary bands public so female candidates are not paid less than male counterparts
• Endorse global agreements (e.g., UN Women’s Empowerment Principles, Bloomberg Gender-Equality Index) to signal and showcase gains in gender equity

**Conducive government policy, awareness building, and private sector incentives could enable women to realize their potential**

**Run public service campaigns to normalize and promote the idea of women in employment**
• Highlight caregiving (e.g., child care, elder care) as a shared responsibility of spouses
• Run campaigns to showcase women’s capabilities to perform nontraditional roles (e.g., delivery agents, building security personnel, IT specialists, field sales)

**Inculcate gender equity in curriculum**
• Include age-appropriate lessons on equity, including gender, in school syllabi
• Show instances of women in the workforce and men taking care of children and household chores

**Revise existing policies that may have unintended consequences on women’s workforce participation**
• Introduce additional provisions within the Maternity Benefit (Amendment) Act, 2017 to be an inclusive act aimed at parents, and not the mother alone. Increase paternity leave to make it closer to maternity leaves so that child-bearing and infant care are viewed as shared responsibilities and don’t put mothers at a disadvantage in the job market
• Review and rationalize the number and complexity of state-imposed conditions for women (e.g., Himachal Pradesh has 14 conditions, Haryana has 25 conditions) or make them applicable to men too

**Incentivize the private sector to increase participation**
• Incentivize private companies to have a minimum percentage of women in their workforce (on-roll as well as from third-party vendors), across all job roles or specifically for nontraditional job roles
• Restrict mention of gender as a criterion in job postings and advertisements to prevent discrimination based on a person’s sex, gender identity, sexual orientation, and pregnancy
• Require all listed companies to publish data on workforce gender distribution (on-roll as well as from third-party vendors) and on the gender pay gap using defined parameters and formats

---

Hindustan Times, *How to ensure more women in the workforce*, April 29, 2022
Philanthropy could fund shifting mindsets and enable access to jobs for women

Fund public awareness campaigns

- Showcase, maybe in partnership with the government, women in nontraditional roles and highlight caregiving as a shared responsibility of spouses
- Add a gender-equity curriculum in schools and educational institutions

Fund efforts that change mindsets and practices of companies

- Fund nongovernmental organizations (NGOs) providing anti-bias training to promote gender equity across all levels and across all functions (e.g., corporate, regional, factory, warehouse) in companies
- Support programs, maybe via industry associations, that shift mindsets and practices of private companies to make recruitment, retention, and promotion more gender-equitable
- Support research and dissemination of the business benefits of a gender-diverse workforce in nontraditional sectors, and easy-to-implement best practices for companies
- Organize gender-equity conferences to discuss challenges, share best practices, and reward and recognize champions (i.e., women in nontraditional roles who are leading the change, managers increasing women’s participation in their on-payroll and outsourced staff) in nontraditional industries

Support companies that provide products/services that enable women’s participation

- Invest in private working women’s hostels
- Fund two-wheeler financing for field roles (e.g., delivery, field sales, door-to-door sales)
- Collaborate with digital platforms that connect women and support sharing of experiences

Fund skilling programs that

- Have over 30% of women
- Incorporate soft-skills training
- Enable trained candidates to get a premium in wages over untrained candidates
- Track 90-day retention of placed candidates
- Have targets to place female candidates, especially in nontraditional roles
- Serve as a channel to mobilize disadvantaged groups, including women, into jobs

The choices all of us have been making have led to a gender-inequitable system and workforce in India. It has happened by design (sometimes unconscious), and not by chance. It is incumbent upon us—individuals, companies, government, and philanthropy—to make better choices and lead India toward a more gender-equitable society.
### 10 perspectives of urban women on employment

<table>
<thead>
<tr>
<th>No.</th>
<th>Perspective</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1 in 4 women are looking for a job</td>
</tr>
<tr>
<td>2.</td>
<td>15% of women are pursuing or have completed graduation; 8% of women ages 25 – 34 are graduates</td>
</tr>
<tr>
<td>3.</td>
<td>Women who pay for a training course are as likely to be in a job as women who received free training</td>
</tr>
<tr>
<td>4.</td>
<td>1 in 2 women are comfortable working in an environment that is 90% male</td>
</tr>
<tr>
<td>5.</td>
<td>72% of women believe they can pick up a 15 kilogram load</td>
</tr>
<tr>
<td>6.</td>
<td>59% of women prefer jobs over entrepreneurship</td>
</tr>
<tr>
<td>7.</td>
<td>42% of women are willing to sell products to customers in person</td>
</tr>
<tr>
<td>8.</td>
<td>95% of women are willing to take public transport to go to work, and 46% are willing to travel more than 30 minutes each way</td>
</tr>
<tr>
<td>9.</td>
<td>Only 24% of women ages 15 – 34 would leave the workforce if they got married, had a child, or had an increase in if household responsibilities</td>
</tr>
<tr>
<td>10.</td>
<td>95% of women with daughters want their daughters to work in a job</td>
</tr>
</tbody>
</table>

*Based on interviews with 6,600 women of employable age (15 – 59 years), from households with low income, living in cities with population above 100,000*
Annex A: Research Methodology

Urban research methodology

FSG conducted research to understand the challenges, beliefs, and preferences regarding women’s employment.

The target population of this research includes women with the following parameters:

- Urban women living in cities with a population equal to or greater than 100,000
- Women of employable age, i.e., 15 – 59 years old
- Women belonging to households falling into the socioeconomic classes of A3 or below as per the New Consumer Classification System (NCCS). Data from our research indicates that households from NCCS A3 earned an average household income of INR 18,000 per month (USD 240)

This research is nationally representative of 83% of employable-age women from cities with populations greater than 100,000. The richest 17% of urban women have been excluded from the research.

New Consumer Classification System (NCCS)

NCCS is used to classify households into socioeconomic classes. We used NCCS to determine household affluence instead of stated income because of errors and biases in self-reported household income. Moreover, many respondents, especially those from larger households, were not always aware of all earning members’ income.

NCCS is based on two variables: the chief wage earner’s education level and the number of consumer durable goods owned by the household from a predefined list of 11 durable goods—electricity connection, ceiling fan, LPG stove, two-wheeler, color television, refrigerator, washing machine, personal computer/laptop, car/jeep/van, air conditioner, and agricultural land. Refer to Figure 11 for the detailed NCCS classification.29

More information on NCCS can be obtained from Media Research Users Council India, https://mruc.net/assets/frontend/new-consumer-classification-system.html
Research sample and sampling approach: Quantitative

The FSG team conducted quantitative research with 6,615 women and 550 key decision-makers in 16 cities across 14 states and 5 regions.

The sample size for interviews with women was selected using standard research approaches and by referencing other studies (e.g., Niti Aayog’s report on women and child development in India 2021, International Labour Organization’s (ILO) primary research study, Low Female Employment in a Period of High Growth).

The quantitative research consisted of three types of interviews:

- **6,615 Profile Interviews:** 20-minute interview with women to gather demographic information (e.g., number of household members, education status), as well as information related to their present and past employment status.

- **2,291 Main Interviews:** 60-minute interview with women (a subset of women from the profile interviews) to develop a deeper understanding of the attitudes and beliefs toward employment and the employment journey of women.

---

Calculated using Cochran’s sample size formula for a large population size = z^2 x (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 3,595.
• **550 Key Decision-maker Interviews:** 20-minute interview with key decision-maker for a subset of women participating in profile interviews. The sample size was approximately 25% of the sample of the main interviews and was spread across the 16 research locations. The objective was to develop an understanding of the key decision-maker’s beliefs and preferences regarding women’s employment. The key decision-maker was determined by asking the female respondent, “Whom will you have to take permission from for doing a job or business?” The interview was conducted with the key decision-maker as confirmed by the woman. Female respondents had the option of indicating that they did not need to secure permission from anyone.

We conducted research in five out of the six zonal regions in the country. Within each of the five regions, we selected one city per population tier—over 1 million, over 500,000, and over 100,000.

We selected cities from different states for greater variation within a region. We used Human Development Index (HDI) and Gender Inequality Index (GII) indicators to ensure that selected states demonstrated variation in socioeconomic factors. We also incorporated some Smart Cities as defined by the Ministry of Urban Development (e.g., Muzaffarpur, Warangal, Erode).

The team used a two-stage stratified sampling approach for selecting women respondents for the profile interviews:

• **Stage 1 | Systematic sampling:** We allocated a fixed sample size per city based on the population of the city. Further, only six interviews were conducted per locality within a city. Thus, for cities with population >1 million we allocated a sample of 545 across 91 localities. Figure 12 illustrates the sample size and the number of localities per city.

• **Stage 2 | Random sampling:** Within a locality, we randomized the six respondents by following the right-hand rule and visiting every seventh household/structure. Within a household, we used the Kish grid methodology for selecting one respondent among a group of multiple eligible female respondents in a household. Using this approach reduced the bias of only interviewing women who were available and willing to speak to the enumerator at that point of time. If the randomly selected respondent within the household was unavailable to speak, enumerators scheduled the interview for another time.

To select respondents for the key decision-maker interviews, the team randomly selected 34 women in each city and conducted interviews with the key decision-maker as identified by the female respondent. If the randomly selected woman did not need to secure permission from anyone, another woman was randomly selected to identify another key decision-maker.

---

31 Did not include North East region because it only accounts for 2% of the population of urban women
32 Based on Part III of States Reorganization Act, 1956
33 Except the Southern region where we picked two cities with population >1 million
34 The Human Development Index is a statistic composite index of life expectancy, education, and per capita income indicators; The Gender Inequality Index measures gender inequality using three dimensions: health—with the help of Maternal Mortality Ratio and Adolescent Birth Rate, empowerment—on the basis of women’s share of seats in Parliament, and percent of population ages 25 and older with at least some secondary education, and labor market—based on Labour Force Participation Rate
Figure 12. Sampling plan for profile interviews

<table>
<thead>
<tr>
<th>Region</th>
<th>Population category</th>
<th>City name</th>
<th>Number of respondents per locality</th>
<th>Total selected locality in city</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>North</td>
<td>&gt; 1M</td>
<td>Delhi</td>
<td>6</td>
<td>91</td>
<td>545</td>
</tr>
<tr>
<td></td>
<td>&gt; 500K and &lt; 1M</td>
<td>Ajmer</td>
<td>6</td>
<td>59</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>&gt; 100K and &lt; 500K</td>
<td>Bhatinda</td>
<td>6</td>
<td>43</td>
<td>260</td>
</tr>
<tr>
<td>West</td>
<td>&gt; 1M</td>
<td>Mumbai</td>
<td>6</td>
<td>91</td>
<td>545</td>
</tr>
<tr>
<td></td>
<td>&gt; 500K and &lt; 1M</td>
<td>Bhavnagar</td>
<td>6</td>
<td>59</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>&gt; 100K and &lt; 500K</td>
<td>Yavatmal</td>
<td>6</td>
<td>43</td>
<td>260</td>
</tr>
<tr>
<td>Central</td>
<td>&gt; 1M</td>
<td>Kanpur</td>
<td>6</td>
<td>91</td>
<td>545</td>
</tr>
<tr>
<td></td>
<td>&gt; 500K and &lt; 1M</td>
<td>Ujjain</td>
<td>6</td>
<td>59</td>
<td>360</td>
</tr>
<tr>
<td></td>
<td>&gt; 100K and &lt; 500K</td>
<td>Bilaspur</td>
<td>6</td>
<td>43</td>
<td>260</td>
</tr>
<tr>
<td>East</td>
<td>&gt; 1M</td>
<td>Kolkata</td>
<td>6</td>
<td>91</td>
<td>545</td>
</tr>
<tr>
<td></td>
<td>&gt; 500K and &lt; 1M</td>
<td>Bhubaneshwar</td>
<td>6</td>
<td>59</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>&gt; 100K and &lt; 500K</td>
<td>Muzaffarpur</td>
<td>6</td>
<td>43</td>
<td>260</td>
</tr>
<tr>
<td>South</td>
<td>&gt; 1M</td>
<td>Bangalore</td>
<td>6</td>
<td>91</td>
<td>545</td>
</tr>
<tr>
<td></td>
<td>&gt; 1M</td>
<td>Chennai</td>
<td>6</td>
<td>91</td>
<td>545</td>
</tr>
<tr>
<td></td>
<td>&gt; 500K and &lt; 1M</td>
<td>Warangal</td>
<td>6</td>
<td>59</td>
<td>350</td>
</tr>
<tr>
<td></td>
<td>&gt; 100K and &lt; 500K</td>
<td>Erode</td>
<td>6</td>
<td>43</td>
<td>260</td>
</tr>
</tbody>
</table>

For the main interviews, approximately a third of the women from profile interviews were randomly selected in proportion to the distribution of women by employment category (working in a job, self-employed, seeking a job, neither working nor seeking). For instance, in the profile interview there were 1,593 women who were working in a job; we randomly selected 527 of them for main interviews.

Preparing quantitative data

The data was weighted by three variables (population of urban women in region, population of urban women by size of city, and religion) to be nationally representative.

- Distortion due to research design
  - Region—An almost equal sample size was allocated to all regions to ensure variation in responses
  - City tier population—A larger sample size was allotted to cities with populations greater than 500,000 and less than 1 million as compared to cities with populations more than 100,000 but less than 500,000 to ensure variation in responses
• Distortion due to operational limitations
  – Enumerators could not interview certain respondents due to language barriers (e.g., enumerators in Warangal could not interview Hindi-speaking women who belonged to certain faiths)
  – Women of certain faiths were more reluctant to sign the consent form

The weighted sample closely matches the national population on indicators such as education, caste, age, and marital status, demonstrating that the data is nationally representative. Figure 13 illustrates the comparison of key survey statistics using the profile data (n=6,615) with the national population. Population-level data was not always available for our target population. Hence, population-level data for all urban women was used to weight and compare sample data.

**Figure 13. Comparison of key survey statistics with national population**

The primary objective of the qualitative in-depth interviews was to gain a holistic and deep understanding of women's drivers and barriers concerning employment. The key insights gained through the qualitative research were tested further and supported through quantitative research. As seen in Figure 14, 128 interviews were conducted with women and families who belonged to

---

households with low income in nine locations (e.g., Surat, Bangalore, Jaipur, Hyderabad).

Nine FGDs were conducted with approximately 54 women across four locations. These groups represented six of the 11 segments identified.

Figure 14. Overview of qualitative research

<table>
<thead>
<tr>
<th>Interview type</th>
<th>Total interview</th>
<th>Respondent type</th>
<th>Locations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualitative</td>
<td>114</td>
<td>Women</td>
<td>Bengaluru, Delhi, Faridabad, Gurgaon, Hyderabad, Indore, Jaipur, Mumbai, Surat</td>
</tr>
<tr>
<td></td>
<td>14</td>
<td>Family</td>
<td>Delhi, Hyderabad, Jaipur, Kolkata, Mumbai</td>
</tr>
<tr>
<td>Focus Group Discussion</td>
<td>9</td>
<td>Women</td>
<td>Delhi, Hyderabad, Mumbai, Patna</td>
</tr>
</tbody>
</table>

Approach for defining employment status

Women’s employment status was defined based on their response to up to five questions. The specific criteria used to define the employment status is outlined in Figure 15.

Figure 15: Approach for defining employment status

<table>
<thead>
<tr>
<th>Working in a job</th>
<th>Self-employed</th>
<th>Seeking a job</th>
<th>Neither working nor seeking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you working currently? Could either be a job or a business that allows you to earn an income and could be from home or outside</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Are you working in a job/duty or working in your family/personal business?</td>
<td>Job/duty</td>
<td>Family/personal business</td>
<td></td>
</tr>
<tr>
<td>Are you currently searching for a job?</td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>If you get a job that you like in the next three months will you join the job?</td>
<td></td>
<td>Yes</td>
<td>(Question not asked if respondent was not currently searching for a job)</td>
</tr>
<tr>
<td>What steps have you taken in the last three months to find a job?</td>
<td></td>
<td>Mention at least one step towards looking for a job (e.g., speaking to friends about job openings, creating a resume)</td>
<td>(Question not asked if respondent was not currently searching for a job)</td>
</tr>
</tbody>
</table>

Response to question did not determine employment status
Our sample shows a higher proportion of women working and seeking jobs compared to PLFS (Periodic Labour Force Survey) and NHFS (National Family Health Survey). Figure 16 illustrates the proportion of women working and seeking jobs, by data source.

**Figure 16. The proportion of women working and seeking jobs, by data source**

Potential reasons for this difference are listed below.

<table>
<thead>
<tr>
<th>PLFS,(^{36}) NHFS(^{37})</th>
<th>FSG</th>
</tr>
</thead>
</table>
| **Definition of working women** | PLFS includes women who have worked for at least 30 days during the reference period of 365 days preceding the date of survey  
NFHS includes women who have worked in the last 12 months and received monetary payment for their work | Did not set a requirement for minimum working days when classifying female workers |
| **Definition of seeking work** | PLFS includes women who have sought work for at least three months | Did not check if respondent has been seeking work for at least three months |
| **Definition of urban** | Includes all urban areas | Only studied urban areas with population 100,000 and above |
| **Respondent affluence** | Includes all working-age women | Only studied working-age women from NCCS Class A3 and below; excluded richest 17% |

---

36  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 three or more months and haven been employed for a majority of the time they spent in the labor force

37  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
Rural research methodology

FSG conducted research in rural India to understand women’s preferences and beliefs toward migrating to a city for work. Learnings from the FGDs represent the rural women who participated in the research and may not be nationally representative of India’s female rural population. The target population of this research includes women 15 – 59 years old who live in rural India and are from households in the NCCS class of B to E.

Screener interviews were conducted with ~275 women prior to the FGDs to gather basic demographic information (e.g., age, marital status), and to test willingness to participate in the FGD. About 120 of the 275 women were randomly selected to participate in the FGD. Each FGD comprised five to seven participants.

FGDs were conducted in Rajasthan (North), Odisha (East), Maharashtra (West), and Telangana (South) to account for regional spread across four of the six regions in India. Selected states also demonstrated a mix in migration status. Odisha and Rajasthan have a net outflow of migrants\(^ {38}\) while Maharashtra and Telangana have higher intra-state migration.\(^ {39}\)

Two districts were selected within each state. The selected districts were at least 75 km away from the district headquarter and state capital. Two villages were selected per district such that the selected villages were at least 15 km away from each other.

Annex B: Segmentation Approach

Women differ in their employment preferences and beliefs, creating a need to segment the population to identify groups of women who are more likely to work in jobs and, specifically, in nontraditional jobs. This allows private sector companies to develop tailored interventions to target those women with a higher propensity to take up a job.

To create these segment groups, we identified variables that are most likely to predict significant statistical differences in the woman’s behavior against key drivers of propensity to take up a job in a high-growth and/or nontraditional industry. Figure 17 illustrates the five key drivers adopted for this segmentation.

Figure 17. Five key drivers of the market segmentation approach

The first four factors help predict the propensity to be in any job. In contrast, the fifth factor assesses the propensity to be in specific jobs (e.g., field sales, tele-calling, retail, delivery agent).

We identified over 40 potential segmentation variables (e.g., migration status, mobile ownership, region, newspaper or magazine subscription, English literacy) based on secondary research and qualitative interviews and statistically tested each one to determine the five variables that most significantly predicted differences in the likelihood of women being in a job. The five variables are education level, marital status, age of youngest child, household asset ownership, and presence of working women among family or friend networks.

Note: 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

1. The specific jobs include tele-calling, retail sales, home health care, delivery agent, warehousing, and field sales
Each segment (A to K) is defined by one or more variables on the segmentation frame. For example:

- Both segment B and C include women who have not completed Grade 10, are either single or married, and if married either have no child or have an older child. However, Segment B only includes women from relatively poorer households who do not own a washing machine or two-wheeler and women who know other working women among their friends and family.

- Segment H includes women who have completed or are still studying in Grade 10 – 12 and are single.

Segmentation-related insights are grounded in stated or perceived, and not demonstrated, behavior (e.g., a respondent’s description of how they might look for a job, not a demonstration of it). The data from segmentation analysis should be used directionally, and any planning based on these findings should incorporate qualitative insights from the market.

Moreover, since specific variables define the segments of women any macro change in socioeconomic trends (e.g., population level increase in women’s education level, shift in household affluence) will alter the proportion of women in each of these segments, thereby altering the size of the potential talent pool within each segment.
Annex C: Segment-wise Details

Segment B

<table>
<thead>
<tr>
<th>Segment size</th>
<th>% of potential talent pool</th>
<th>13%</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Exposure indicators</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Read and speak basic English</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Paid vocational training</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>Membership to women’s collective</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Active own bank account</td>
<td>42%</td>
<td></td>
</tr>
<tr>
<td>Own mobile phone (smart)</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>Own mobile (feature)</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>Access to family mobile phone</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>No mobile</td>
<td>17%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Location</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Central</td>
<td>17%</td>
<td></td>
</tr>
<tr>
<td>East</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>North</td>
<td>17%</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>Large cities (population 1M+)</td>
<td>57%</td>
<td></td>
</tr>
<tr>
<td>Medium or small cities (population 100k – 1M)</td>
<td>43%</td>
<td></td>
</tr>
</tbody>
</table>

Demographic

<table>
<thead>
<tr>
<th>Age</th>
<th>Religious</th>
<th>Caste</th>
<th>Marital Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>Hindu</td>
<td>General</td>
<td>Single</td>
</tr>
<tr>
<td>25-34</td>
<td>Muslim</td>
<td></td>
<td></td>
</tr>
<tr>
<td>34-44</td>
<td>Others</td>
<td></td>
<td>Married</td>
</tr>
<tr>
<td>&gt;44</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Household Composition

<table>
<thead>
<tr>
<th>Family size (Avg.)</th>
<th>Household Type</th>
<th>Mother’s education</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.4</td>
<td>Joint</td>
<td>No education</td>
<td>Have child</td>
</tr>
<tr>
<td></td>
<td>Nuclear</td>
<td>Class 1-8</td>
<td>Number of children(Avg.)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>HSC/SSC</td>
<td>Grad or above</td>
</tr>
</tbody>
</table>

Household affluence indicators

<table>
<thead>
<tr>
<th>Average (INR)</th>
<th>Average (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,400</td>
<td>12,100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total monthly expenditure</th>
<th>NCCS</th>
<th>Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average (INR)</td>
<td>A3</td>
<td>Two wheeler</td>
</tr>
<tr>
<td>10,400</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Same as average</th>
<th>Above average</th>
<th>Below average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abnormality does not indicate an ab-average statistic</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Context and Setting

- 57% of 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 in 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 monthly salary expectation of INR 10-15K for an 8-hour job
- 26% women (above population average) are comfortable coming back home after 7 pm
- 76% are willing to do a job from an office, but only 38% 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 it is unsafe and because family/friends can help with childcare
- 88% believe women should work outside the house even after a child, 56% of them think women should work with a child 5 years or younger

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 toward work
- 46% women work because they believe others may think less 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

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 G

### 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 | 40% |
| Own mobile phone (smart) | 55% |
| Own mobile phone (feature) | 22% |
| Access to family mobile only | 16% |
| No mobile | 6% |

### 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 |

### Location

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

### Household affluence indicators

| Total monthly expenditure (INR) | 12,500 |
| Total monthly income (INR) | 15,200 |
| NCCS | A3 | 21% |
| B | 52% |
| C | 22% |
| D and E | 5% |
| Assets | Two wheeler | 69% |
| Household ownership | 62% |

### Context and Setting

- 47% of 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 smartphone (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 monthly salary expectation between INR 10K to 12K and 34% between 12K and 15K
- Only 5% of women are willing to come home from work after 7 pm, and 29% prefer coming back home from their job by 6 pm
- 76% are willing to do a job from an office (above average), and 20% 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
- 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 care 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 98% of them think women with a child under the age of 5 can go to work

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

#### Attitudes toward work
- Among women who do not work, 83% say it is because they do not enjoy working, 49% say its because other’s do not want them to and 36% 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

---

Creating a Gender-Equal Workforce in India | 49
**Segment I**

<table>
<thead>
<tr>
<th>Segment size</th>
<th>Demographic</th>
<th>Household Composition</th>
<th>Household affluence indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of potential talent pool</td>
<td>7.3%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Exposure indicators**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Read and speak basic English</td>
<td>50%</td>
</tr>
<tr>
<td>Paid vocational training</td>
<td>48%</td>
</tr>
<tr>
<td>Membership to women’s collective</td>
<td>4%</td>
</tr>
<tr>
<td>Active own bank account</td>
<td>57%</td>
</tr>
<tr>
<td>Own mobile phone (smart)</td>
<td>85%</td>
</tr>
<tr>
<td>Own mobile phone (feature)</td>
<td>3%</td>
</tr>
<tr>
<td>Access to family mobile only</td>
<td>12%</td>
</tr>
<tr>
<td>No mobile</td>
<td>1%</td>
</tr>
</tbody>
</table>

**Location**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Central</td>
<td>21%</td>
</tr>
<tr>
<td>East</td>
<td>18%</td>
</tr>
<tr>
<td>North</td>
<td>13%</td>
</tr>
<tr>
<td>South</td>
<td>26%</td>
</tr>
<tr>
<td>West</td>
<td>22%</td>
</tr>
<tr>
<td>Large cities (population 1M+)</td>
<td>60%</td>
</tr>
<tr>
<td>Medium or small cities (population 10k – 1M)</td>
<td>40%</td>
</tr>
</tbody>
</table>

**Age**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15-17</td>
<td>2%</td>
</tr>
<tr>
<td>18-21</td>
<td>41%</td>
</tr>
<tr>
<td>22-25</td>
<td>32%</td>
</tr>
<tr>
<td>&gt;25</td>
<td>25%</td>
</tr>
</tbody>
</table>

**Personal Education**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduation Ongoing</td>
<td>46%</td>
</tr>
<tr>
<td>Graduation Complete</td>
<td>30%</td>
</tr>
<tr>
<td>Post graduation ongoing or complete</td>
<td>24%</td>
</tr>
</tbody>
</table>

**Religion**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>78%</td>
</tr>
<tr>
<td>Muslim</td>
<td>15%</td>
</tr>
<tr>
<td>Others</td>
<td>7%</td>
</tr>
</tbody>
</table>

**Caste**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>38%</td>
</tr>
<tr>
<td>Others</td>
<td>62%</td>
</tr>
</tbody>
</table>

**Marital Status**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>81%</td>
</tr>
<tr>
<td>Married</td>
<td>19%</td>
</tr>
</tbody>
</table>

**Family size (Avg.)**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Joint</td>
<td>23%</td>
</tr>
<tr>
<td>Nuclear</td>
<td>77%</td>
</tr>
</tbody>
</table>

**Mother’s education**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No education</td>
<td>37%</td>
</tr>
<tr>
<td>Class 1-8</td>
<td>43%</td>
</tr>
<tr>
<td>HSC/SSC</td>
<td>17%</td>
</tr>
<tr>
<td>Grad or above</td>
<td>3%</td>
</tr>
</tbody>
</table>

**Gender of HH Head**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>15%</td>
</tr>
</tbody>
</table>

**Total monthly expenditure**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Average (INR)</td>
<td>13,600</td>
</tr>
<tr>
<td>Total monthly income</td>
<td>16,000</td>
</tr>
</tbody>
</table>

**NCSS**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A3</td>
<td>20%</td>
</tr>
<tr>
<td>B</td>
<td>47%</td>
</tr>
<tr>
<td>C</td>
<td>25%</td>
</tr>
<tr>
<td>D and E</td>
<td>8%</td>
</tr>
</tbody>
</table>

**Assets**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Two Wheeler</td>
<td>51%</td>
</tr>
<tr>
<td>Household ownership</td>
<td>57%</td>
</tr>
</tbody>
</table>

**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

---

**Context and Setting**

- 60% of women live in large cities, and 40% live in medium or small cities.
- 26% reside in South India, and 22% reside in Western India.
- Less than one-third women are part of relatively poorer households; 32% belong to NCSS 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).
- Almost 50% 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 monthly salary expectation between INR 16K to 20K and 30% between 12K and 15K.
- For 12-hours, 37% expect a monthly salary of between 21K and 25K.
- 25% of women are willing to come back home after 7 pm.
- 95% are willing to do a job from an office (above average), and only 15% are willing to be in the field for a job (below average).
- Only 17% are interested in entrepreneurship over jobs because they value being their own boss.

**Gender role**

- 91% women believe it is important for women to work to be self-sufficient. Only 16% 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 worked themselves.
- 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.

**Mental Model**

- (i.e., have a strong sense of belief in their own abilities)
- 62% of the women can go alone outside of the house to meet friends.

**Attitudes toward work**

- 60% of those seeking jobs want to work because they will get into financial trouble if they do not, and 53% want to work because they believe others may think less 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
**Stated willingness to do specific jobs**

Figure 18. Stated willingness of women in higher-propensity segments to do specific jobs

<table>
<thead>
<tr>
<th>Segment</th>
<th>Separated</th>
<th>10th incomplete, poorer, working culture</th>
<th>10th incomplete, richer, working culture</th>
<th>10th/12th complete, working culture</th>
<th>Graduates without child</th>
<th>Poorer graduate mothers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delivery agent</td>
<td>10%</td>
<td>8%</td>
<td>9%</td>
<td>7%</td>
<td>13%</td>
<td>5%</td>
</tr>
<tr>
<td>Field sales</td>
<td>2%</td>
<td>4%</td>
<td>3%</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
</tr>
<tr>
<td>Warehousing</td>
<td>30%</td>
<td>36%</td>
<td>39%</td>
<td>34%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Home health care</td>
<td>32%</td>
<td>22%</td>
<td>29%</td>
<td>21%</td>
<td>9%</td>
<td>15%</td>
</tr>
<tr>
<td>Retail sales</td>
<td>42%</td>
<td>47%</td>
<td>50%</td>
<td>48%</td>
<td>42%</td>
<td>50%</td>
</tr>
<tr>
<td>Tele calling</td>
<td>20%</td>
<td>25%</td>
<td>20%</td>
<td>42%</td>
<td>48%</td>
<td>40%</td>
</tr>
</tbody>
</table>

[x%] Proportion of women in the segment who are willing to do the job

Refer to Figure 8 for the market segmentation frame that defines all segments

Note: 1. Segments C, E, G, H, K have a lower propensity to be in a job and are not included in this table
### Annex D: Long List of Learnings From Urban Research

| Women need to secure permission to work | • 84% of women need to secure permission prior to deciding to work  
• For 1 in 3 women who are neither working nor seeking a job, lack of permission or precedence in the community is one of the reasons for not working |
| Family attitudes are progressive in theory, not in practice | • >90% decision-makers believe it is important for women in society to work and that it brings pride to the family  
• But 1 in 4 key decision-makers prefer that 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 housework  
• 69% of key decision-makers firmly believe that the main role of a woman is to take care of the home and children  
• Working women spend as much time (i.e., four hours) on household responsibilities as nonworking women  
• Attitudes of key decision-makers toward women’s employment do not vary by working status of women |
| Child care is considered to be the woman’s responsibility | • 88% of women believe a mother could work outside the house  
• 51% of women are aware of paid daycare services, 11% are willing to use services and only 1% have used the services  
• Both women and key decision-makers believe child care is primarily the mother’s and family’s responsibility  
• Of the 15% women who cited lack of affordability as a reason for not using paid daycare services, only 50% are willing to send their children to an Anganwadi\(^1\) |
| Women are trained in gendered topics | • 85% of trained women are trained in sewing, cosmetics and henna art  
• Women who paid for training are no more likely to work than women who did not pay for training |
| Women want to work in jobs | • Women in urban India want to be in jobs; 1 in 2 women are either working in a job or seeking one  
• A majority of women (64%) strongly agree that for a woman to be self-reliant it is important to work  
• 72% of women strongly believe that they should not prioritize children and household over thinking about working  
• Supporting family and personal expenses is the key reason for >90% of women to start working  
• 52% of working women strongly indicated they enjoy working and 90% agreed that working is the right thing to do  
• 78% of women plan to work until their health permits  
• Supporting their own and family expenses is the key reason for >90% of women to start seeking jobs  
• 32% of women seeking jobs would stop seeking if they no longer have a financial need  
• Most women, irrespective of education status, feel they can handle work-related tasks |

\(^1\) 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
<table>
<thead>
<tr>
<th><strong>Women prefer jobs (over entrepreneurship), fixed work locations</strong></th>
<th><strong>Women leverage personal networks for job search, for now</strong></th>
<th><strong>Some segments of women are more amenable to be in a job</strong></th>
<th><strong>Education and skills could improve over time</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Approximately 2 of 3 aspiring-to-work women prefer jobs over entrepreneurship</td>
<td>Personal networks is the most common channel for women to find jobs; only 6% used job portals</td>
<td>Women can be grouped in 11 segments, each with varying propensity to be in a job</td>
<td>75% women are married and 30% of them have children younger than 6 years old</td>
</tr>
<tr>
<td>93% prefer fixed salaries over daily wages</td>
<td>Women would not use job portals due to lack of know-how and access to the internet</td>
<td>Women without young children and those who know other working women are among the most likely to be in a job</td>
<td>Only 26% of women from least affluent households have completed 10th grade, 5% are graduates, and 31% own smartphones</td>
</tr>
<tr>
<td>Women’s expectations from business income are unrealistic compared to expectations of income from an eight-hour job</td>
<td>Use of job portals may increase as 58% women under the age of 25 own a smartphone, most have access to the internet, 37% of them are aware of job portals and 55% plan to use job portals in future job searches</td>
<td>Segments of women with low education levels and strong working culture are most willing to work in warehouses</td>
<td>69% women under 25 years of age have completed 10th grade compared to 40% women over 25 years of age</td>
</tr>
<tr>
<td>Women show greater willingness to do jobs from a fixed location over working in field jobs</td>
<td></td>
<td></td>
<td>Women under 35 are twice as likely to have access to smartphones and internet as women over 35</td>
</tr>
<tr>
<td>Most women prefer to work and commute between the hours of 9 am and 6 pm</td>
<td></td>
<td></td>
<td>Two-thirds women are part of nuclear households, but in the most populous cities, as many as 74% belong to nuclear households</td>
</tr>
<tr>
<td>Women who have not completed 10th grade are least willing to sell or explain products and work on computers, but are willing to take care of the elderly, stock shelves, and assemble/pack items</td>
<td></td>
<td></td>
<td>24% of women are working in a job, and working status shows the U-shaped relationship with increasing education</td>
</tr>
<tr>
<td>Key decision-makers are least willing to give permission for women to work in the delivery agent role</td>
<td></td>
<td></td>
<td>Proportion of working women is highest in the Southern and Western regions, does not vary significantly by size of city, and is highest for women from poorer households</td>
</tr>
</tbody>
</table>

Supporting data and slides can be accessed by visiting [www.fsg.org/glow](http://www.fsg.org/glow)
Annex E: Understanding Rural Women and Their Propensity to Migrate for Work

The Research Sample

The sample comprised ~120 rural women who participated in 20 FGDs. Through the FGDs we sought to understand rural women’s motivations, preferences, and barriers in pursuing employment and migrating to cities. The data collected and presented may not be nationally representative of India’s female rural population.

Some of the characteristics of the sample is highlighted below:

- Belonged to households with varying levels of affluence (NCCS class B to E); 30% belong to B, 49% to C, and 21% to D or E
- About 85% were married, of whom 93% had children; 13% were single; and 2% were separated
- About 50% never attended school or were educated up to Grade 8, and 38% had studied until Grade 10 or 12
- The remaining 12% were pursuing or have completed graduation

There are four groups of rural women based on propensity to migrate and be in a job, as shown in Figure 19.

Figure 19. Overview of rural groups

<table>
<thead>
<tr>
<th>Propensity to work in a job</th>
<th>Preferences for jobs</th>
<th>Propensity to migrate</th>
<th>Preferences for migration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aspirational Singles</td>
<td>Well-paying “office” job in city; (~INR 25K/USD 330 pm)</td>
<td>• Well-paying job within 5 km of village, or home-based</td>
<td>• Within state, with similar-age women</td>
</tr>
<tr>
<td>Financially Motivated</td>
<td>Any well-paying job in the city (~INR 18K/USD 240 pm)</td>
<td>• Any job within 5 km of village, or home-based</td>
<td>• Within state, with their families, and only if husbands also get well-paying jobs</td>
</tr>
<tr>
<td>Local Workers</td>
<td>Any job within 5 km of village, or home-based</td>
<td>• Prioritize farm and cattle work in village</td>
<td>• Do not value city life; may only migrate if their families wants to</td>
</tr>
<tr>
<td>Agricultural Enthusiasts</td>
<td>Prioritize farm and cattle work in village</td>
<td>• Do not want to migrate; are ‘well-settled’ in their villages</td>
<td>• Do not want to migrate; are ‘well-settled’ in their villages</td>
</tr>
</tbody>
</table>

Note: pm means per month
Rural Women’s Preferences

Rural women are active social media users. 65% of the rural women we interviewed use smartphones (personal or someone else’s) to operate apps such as WhatsApp, YouTube, and Facebook. As expected, usage is higher (85%) among women under the age of 25. Rural women use these apps both as sources of entertainment and information. Many rural women use YouTube and Facebook to watch cooking videos and music videos and to learn other skills (e.g., stitching). Some women are comfortable with using the voice search function on Google to look for jobs near them. Additionally, some rural women actively follow posts on village-level WhatsApp groups for information about jobs in the city and village/district.

Rural women prefer government jobs (over private jobs and entrepreneurship). Rural women value the consistency in the hours and nature of work, on-time payment of salary, and job security in a government role. However, all rural women are well aware that very few government jobs would be available in their village/district in a year, and that they may not be able to meet the required educational qualifications for these roles. Further, most rural women are aware that starting any business, even a micro business like sewing, involves some (no matter how small), degree of risk and requires capital investment, which they may not be in a position to save.

A fixed monthly salary is appealing to rural women. In a private job, rural women show a strong preference for fixed monthly salary over a variable daily pay, even though the variable daily pay may allow them to earn more at the end of the month if additional hours were put in. The ability to save and plan for household expenses is the primary reason for this preference.

“There is a WhatsApp group named Yuvamanch for our village. Many people from our village live outside the village. Whenever there is some job vacancy, they share that information on the WhatsApp group.”
– Woman in Sarkalwadi, Maharashtra

“I use YouTube. I see different videos regarding fashion designing. I search for different government jobs and private jobs also.”
– Woman in Kusupur, Orissa

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

“Even our well-educated children are not able to secure government jobs. I am much less educated. How will I ever get a government job?”
– Woman in Hakimpeta, Telangana

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

“If the salary comes once at the end of the month, we can spend it wisely on household items. Also, if the salary comes altogether, then the family would also notice that I am earning.”
– Woman in Jaitpura, Rajasthan
Rural women value transport and commute services to and from work. Rural women place greater value on the provision of transportation service to and from the place of work, when compared to other benefits of a job such as meals, medical insurance, and the ability to take an advance. In a rural setting, public transport options are limited and provision of transport reduces the woman’s dependence on a family member to get to and from work. In an urban context, the availability of workplace transportation provides them with a sense of safety and helps save time.

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

– Woman in Kusupur, Orissa

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

– Woman in Bhagor, Rajasthan
Annex F: References

3. NSSO. (2011-2012). “Participation of Women in Specified Activities along with Domestic Duties”
19. SheThePeople. (2019). “Women spend larger part of salary on household than men”


ACKNOWLEDGEMENTS

RSB Insights and Analytics provided vital support toward primary data collection. Dr. Subrato Mondal (Chairperson, Convergent Institutional Review Board) and his Review Committee provided useful inputs to ensure that the research respondents’ safety, privacy, and confidentiality were prioritized and safeguarded. Harvey Koh (Senior Advisor, FSG) and Anushree Parekh (Social Finance Manager, British Asian Trust) provided inputs on the research report.

The authors would also like to thank Aashi Agarwal, Rishi Agarwal, Rohit Daniel, Chahak Garg, Mayank Kapadia, Gauri Kirtane, Ashok Kumar, Lakshmi Narayanan, Shiv Seth, Purvi Vora, all from FSG, and Amit Joshi, for their valuable contributions to the underlying research and insights upon which this research report is built. Shraddha Bagwe and Sana Kazi, from FSG, provided programmatic support. This research report was designed by Tarun Pandey (FSG), with inputs from Stephanie Cubell (FSG). Jayashree Sridharan was instrumental in the content and editorial development of this research report, with inputs from Mark Russell (FSG). Piedade Fernandes and Kashmira Ranji from FSG provided logistical and other administrative support. Raghav Agarwal, Kanvi Goel, Ragavijaya G, Pallavi Kaul, Tarini Luniya, Mahesh Nayak, Meghana Puri, and Sriramprasad Rangarajan supported FSG’s GLOW program.

Over 90 stakeholders provided their thoughts and expertise at multiple points during the research and the writing of this report. For their invaluable contribution, we would like to thank, among others:

**Prashant Pachisia**  
2COMS Consulting Pvt. Ltd.

**Sangeeta Gupta**  
2COMS Consulting Pvt. Ltd.

**Prasad Bhide**  
Aaji Care Home Health Services Pvt. Ltd.

**Pawani Khandelwal**  
Aatm Nirbhar

**Rahil Rangwala**  
Accion Venture Lab

**Sowjanya Kanuri**  
ACT Capital Foundation

**Bhavna Undernani**  
Adhaan Solution Pvt. Ltd.

**Nihal Rustgi**  
Apna

**Meenu Vadera**  
Azad Foundation

**Abha Thorat-Shah**  
British Asian Trust

**Anushree Parekh**  
British Asian Trust

**Ankur Mital**  
Centum Learning Limited

**Dr. Subrato Mondal**  
Convergent IRB

**Susanne Grossmann**  
Dalyan Foundation

**Pranav Kumar Choudhary**  
Dr. Reddy’s Foundation

**Shweta Bhatia**  
Eight Roads Venture

**Hisham Mundol**  
Environmental Defense Fund

**Karina Bhasin**  
Even Cargo

**Preeti Srivastava**  
Even Cargo

**Kanishk Kabiraj**  
Ex-Country Director, Girl Effect India
Mamta Kohli  
Foreign Commonwealth and Development Office

Anu Gupta  
Foreign Commonwealth and Development Office

Kaustubhi Harit  
Foreign Commonwealth and Development Office

Usha Thorat  
Former Deputy Governor, RBI

Harvey Koh  
FSG

Vivek Pandit  
Generation India Foundation

Rachna Nag Chowdhuri  
Global Innovation Fund

Omar Momin  
Godrej

Ajay Kumar  
ICICI Foundation for Inclusive Growth

Smarinita Shetty  
IDR

Patrick Obonyo  
IKEA Foundation

Vivek Singh  
IKEA Foundation

Narayan Sundaresan  
Integron Human Capital Services

Gayathri Vasudevan  
LabourNet Services India Pvt. Ltd.

Sajeev Kumar. S  
LabourNet Services India Pvt. Ltd.

Gayatri Mishra Oleti  
Larsen & Toubro Public Charitable Trust

Winny Rawal  
Larsen & Toubro Public Charitable Trust

Chetna Sinha  
Mann Deshi Foundation

Devika Mahadevan  
Mann Deshi Foundation

Emma Stanton  
Mastercard Center for Inclusive Growth

Geeta Goel  
Michael and Susan Dell Foundation

Jai Bharathi Addepalli  
MOWO Social Initiatives Foundation

Srishti Bakshi  
MOWO Social Initiatives Foundation

Latha Sanjeev Rao  
Nightingales Home Health Services

Mitali Nikore  
Nikore Associates

Paromita Chowdhury  
Oak Foundation

Anushree Goenka  
Spark Studio

Urmee Mehta  
Swadhaar FinAccess

Veena Mankar  
Swadhaar FinAccess

Tabassum Inamdar  
Tameel

Joshua Abraham  
Tata Sons

Roopa Purushothaman  
Tata Sons

Ameya Vanjari  
Tata Strive

Ashish Karamchandani  
The/Nudge Institute

Atul Mishra  
The/Nudge Institute

Praful Yerwankar  
UNH Management Services

Sharmila Ghosh Neogi  
United States Agency for International Development

Rakesh Venkiteramanan  
Vahan

Kathleen Beegle  
World Bank

Barbara Jordan  
Z Zurich Foundation

Anjalli Ravi Kumar  
Zomato
PHOTO CREDITS

Page 10 (Woman with mask and sewing machine): UN Women/Fahad Abdullah Kaizer via Flickr

Page 20 (Young Women tele-callers/in front of computers): British High Commission, New Delhi via Flickr

Page 23 (Delivery agent and woman receiving parcel): MONEY SHARMA/AFP via Getty Images

Photo in the Government section: Radiokukka via iStockphoto

Photo in Recommendation section: Xavierarnau via iStockphoto

All other photos seen in this research report are original photos taken by FSG Team Members, used here with their permission.

Due consent of subjects has been taken for publishing, reuse, and dissemination of images

This work is licensed under a Creative Commons Attribution-NoDerivatives 4.0 International Public License
**Puneet Goenka** is an Associate Director at FSG, Mumbai. Puneet focuses on market-based approaches to addressing development challenges across sectors and geographies. On GLOW, he led the primary research module and was involved in designing and implementing the research approach. He co-developed the Uganda National Sanitation Market Guidelines—formally adopted by the Uganda Ministry of Health in 2022. Puneet has also worked extensively on FSG’s multiyear Program to Improve Private Early Education.

Puneet received his MBA from the Stephen M. Ross School of Business, and his B.S. in Cell and Molecular Biology from the University of Michigan.

**Vikram Jain** is a Managing Director at FSG, Mumbai. Vikram is passionate about scaling equitable business models that benefit the lives of urban families with low incomes. He has ~25 years of experience across operations, strategy and technology consulting, and global development. Through programs, he has helped scale three industries, i.e., activity-based learning solutions, low-income housing, and housing finance for informal workers. He currently leads FSG’s GLOW program, which aims to increase women’s workforce participation.

Vikram holds a B.E. in Computer Science from the University of Pune, and an MBA (Dean’s List) from the London Business School.

**Roshni Mukherji** is a Consultant at FSG, Mumbai. Roshni has worked on FSG’s GLOW program, where she focused on the primary research module, supporting the design and implementation of the research approach.

Roshni received her Master of Public Administration (M.P.A.) from the School of International and Public Affairs at Columbia University, and her bachelor’s in Political Science from the University of Delhi.

**Sujata Rathi** is an Associate Director at FSG, Mumbai. Sujata focuses on market-based solutions to address economic and social challenges, and has worked across a range of areas, including health care, impact investing, market systems change, and education. On GLOW, Sujata leads the industry module—identifying interventions that improve gender diversity in organizational workforces, and helping partner organizations implement these.

Sujata received her Post-Graduate Degree in Management from the Indian Institute of Management-Calcutta, and her B.Tech. in Instrumentation Engineering from the Indian Institute of Technology-Kharagpur.