



REIMAGINING SOCIAL CHANGE



GROWING
LIVELIHOOD OPPORTUNITIES
FOR WOMEN

Unlocking business benefits for FS companies by addressing unconscious gender biases

August 2025

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2 What is unconscious bias in the workplace?

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This training aims to drive business improvement by identifying and addressing unconscious gender bias in the workplace

Goal	<ul style="list-style-type: none">• Recognize the negative impact of unconscious gender bias on the workplace• Learn how to solve for common biases to unlock business benefits
Audience	<ul style="list-style-type: none">• Recruiters at flexi-staffing companies
Flow of training (~1.5 hours)	<ul style="list-style-type: none">• Introduction (~5 mins)• Adverse impact of unconscious gender bias on the workplace (~20 mins)• Reasons for unconscious gender bias (~5 mins)• Countering common biases in the workplace (~40 mins)• Checklist to identify and address bias (~15 mins)• Feedback (~5 mins)
Mode	<ul style="list-style-type: none">• Zoom or in-person

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Video: Types of unconscious bias at the workplace



What are your main takeaways from this video?

<https://www.youtube.com/watch?v=cDgLQN2bdtw>

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Activity: How do you think unconscious gender bias affects the business and employees?

- How does unconscious gender bias affect women employees?
 - <XX>
- How does unconscious gender bias affect male employees?
 - <XX>
- How does unconscious gender bias affect business?
 - <XX>

Unconscious gender bias in hiring negatively affects women's participation, motivation, and growth in the workplace



Exclusion from participation

- Women may be excluded from roles viewed as inappropriate or unsuitable for them (e.g., *physically strenuous roles*)

E.g., *"I should not staff women in the cold storage area, it is too physically strenuous"* – Warehouse manager



Lower motivation

- Women may not even try to perform some tasks
- Women may be demotivated resulting in lower productivity

E.g., *"I should tell the TL to ask someone else to do the important quality control work"* – Female worker



Lower pay and slower growth

- Women may receive lower pay and incentives if seen as less productive
- Women may not get promoted if managers are unsure of their skills

E.g., *"I have to work extra hours to prove my skills and productivity"* – Female worker



Poor attitude towards women

- Other male employees may be biased toward women if managers are biased
- The authority of women in positions of power may not be recognized

E.g., *"I should wait for Amit sir to confirm Neha's ma'am's instructions"* – Male worker

Unconscious gender bias can lead to poor workplace culture

Unconscious gender bias in hiring restricts roles and opportunities for men and puts undue pressure on them



Exclusion from roles

- Men may be excluded from roles seen as traditionally more suitable for women (e.g., customer service roles)

E.g., “We should look for a woman for the customer service role” – Operations manager



Gendered workload distribution

- Some physically intense tasks may be assigned only to men
- Men may be expected to do overtime more regularly

E.g., “I can ask Vijay and Dinesh to do overtime this month-end as well” – Team lead



Caregiving duties ignored

- Men may not be given leave for caregiving responsibilities (e.g., caring for children, taking care of old parents)

E.g., “Ajay does not need paternity leave, his wife can take care of the new baby” – Operations manager

Unconscious gender bias can lead to poor workplace culture

Unconscious gender bias in hiring could lead to lower efficiency, higher attrition, smaller hiring pool and fewer clients



Lower efficiency

- Missed opportunities for improvement in business metrics such as productivity, uninformed absenteeism and average tenure¹, if not hiring women

*Based on GLOW's research, efficiency gains and lower attrition on hiring women can lead to a **3.59% reduction in cost per worker**¹*



Higher attrition

- Higher average attrition rates¹ when hiring men only

***1 in 2 women** in urban India are either working in a job or seeking one²*



Smaller candidate pool

- Smaller candidate pool to hire from if excluding women

E.g., "ABC Co. is more gender diverse. Working with them aligns better with our overall vision.." – Prospective client



Fewer clients

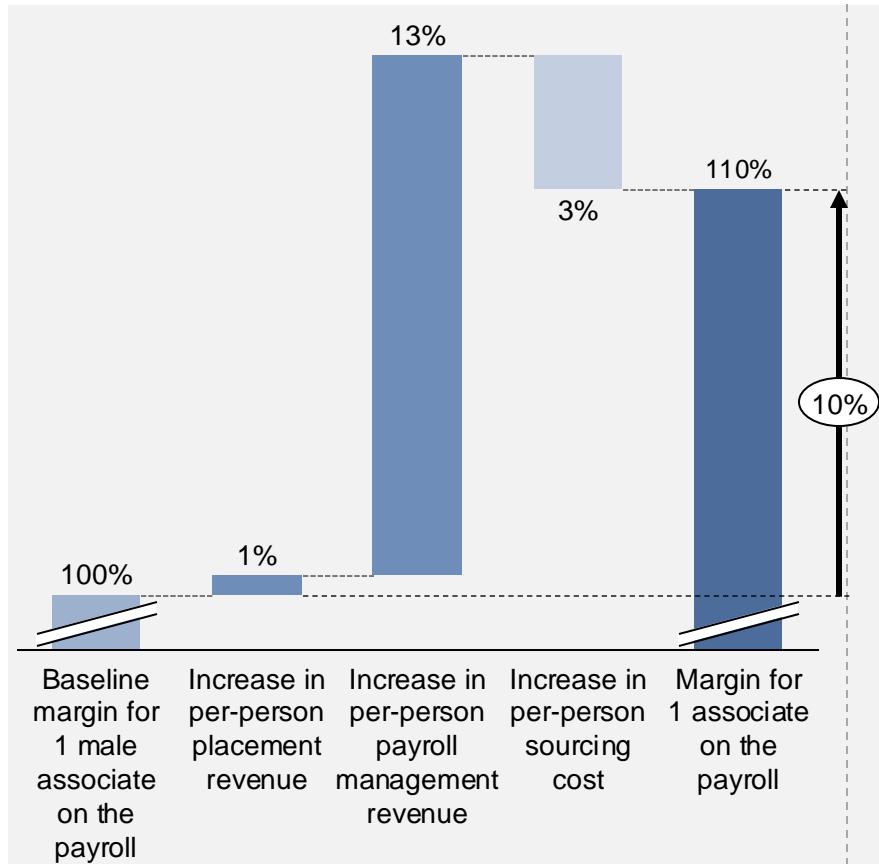
- Lost client opportunities if unable to hire women in the required numbers

1. Based on GLOW's analysis of data on approximately 8,000 employees across 26 Indian states on a mid-sized flexi-staffing company's payroll;

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

Hiring women has led to increase in profitability for many flexi-staffing companies

GLOW's research shows that hiring a woman can raise the flexi-staffing company's gross margin per person on payroll by 10.3% compared to men¹



Quotes² from leaders highlight the qualities of female workers that lead to increased profitability for their firms

*"Some clients are offering **higher incentive** for placing women. There are clients that ask for women only-candidates for their internal roles."* – Business head of staffing company

*"Clients also look for diversity in the organization. They see higher productivity, **lower absenteeism**, and attrition."* – National Sales Manager of staffing company

In 2-3 years, the demand for women will go up even in male-dominated industries. It's better to be prepared for the future – Divisional recruitment head of staffing company

*"Clients are **willing to pay more** for a female candidate in banking field sales"* – Chief Business Officer of staffing company

1. Based on GLOW's analysis of data on approximately 8,000 employees across 26 Indian states on a mid-sized flexi-staffing company's payroll; 2. Based on GLOW's conversations with industry leaders, clients and recruiters

5 benefits of objectively assessing candidates and being open to hiring women



Improved efficiency

Placing women may lead to improved efficiency and productivity since women outperform men on certain metrics



Increased motivation

Valuing women's productivity in front of all employees may motivate them to perform better



Improved workplace culture

Being more objective with recruiting may improve employee morale and workplace culture



Larger hiring pool

Considering women for job placements increases the candidate pool available to fulfill mandates



Improved employee behaviour

Women's discipline may influence men to be more disciplined, along with improving language used by workers and workplace cleanliness

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Fast thinking, although essential, is often the cause of unconscious gender bias

Fast thinking – Intuition, feelings, and pattern recognition that act as mental shortcuts and help us navigate our complex everyday lives

For example, fast thinking helps to:

Slam the brakes quickly when needed while driving

Recognize hesitant body language and react encouragingly

Take routine decisions like choosing a weather-appropriate outfit



However, fast thinking also leads to unconscious gender bias by causing us to:

Hold on to pre-existing beliefs despite evidence to the contrary. *E.g., if we believe women are poor drivers, we overlook competent women drivers*

Assign behaviours to groups instead of individuals. *E.g., one man's angry behaviour makes us believe all men behave that way*

Fail to question assumptions, thus reinforcing stereotypes. *E.g., we assume that a woman worker cannot lift heavy weights without checking her abilities*

Slow, deliberate thinking is essential to mitigate the impact of unconscious bias on important decisions

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There are many common biases about women's ability, feasibility, and willingness to work in non-traditional roles

Ability

"Women won't be as productive as men"

"Women cannot handle the high-pressure environment"

"Women cannot lift parcels"

"Women cannot be employed in physically challenging roles, e.g., loader-unloader"

Feasibility

"Women won't work in remote areas"

"Women feel uncomfortable working in male-dominated environments"

"It is unsafe/ unsuitable for women to work in the night shift"

"Hiring women is not as profitable as hiring men"

Willingness

"Women do not apply for our roles"

"Married women don't want to work as they have a lot of domestic responsibilities"

"Women leave the job within the first few days"

"Women do not prefer to work in field sales roles"

1. Based on GLOW's conversations with industry leaders, clients and recruiters

Use 4 solutions when concerned about women's ability to perform a certain role

Common biases related to ability

"Women won't be as productive as men"

"Women cannot handle the high-pressure environment"

"Women cannot lift parcels"

"Women cannot be employed in physically challenging roles, e.g., loader-unloader"

Solutions

- 1 Ask clients to make the requirements of the role clear so that only candidates who are willing to do the job apply
- 2 Ask clients to add objective assessments (i.e., a test that checks for the required skill) to the recruitment process
- 3 Provide a helpline number for female candidates to clarify the job role and its requirements
- 4 Inquire about past roles and activities of the candidate to judge if they will be a right fit for the role

Legend:  To be discussed in detail in the next slide

Can you think of any other solutions?

Use 3 solutions when concerned about women's ability to lift parcels

#	Description	Solution
1	Targeted recruiting	Prefer candidates who have worked in roles that require lifting heavy weights (<i>e.g., construction roles</i>)
2	Candidate's past activities	Prefer candidates who are used to labor-intensive activities at home or in their job (<i>e.g., worked on a construction site, carried heavy water pitchers over a distance</i>)
3	Clear role description	Make the requirements of the role (<i>e.g., the role requires lifting parcels of ~8-10 KG</i>) clear in the job description, while inviting applications and during referrals

Use 3 solutions when worried about the feasibility of a role for women

Common biases related to feasibility

"Women won't work in remote areas"

"Women feel uncomfortable working in male-dominated environments"

"It is unsafe/ unsuitable for women to work in the night shift"

"Hiring women is not as profitable as hiring men"

Solutions

- 1 Ask clients to open hiring mandates to include women candidates, allowing women to decide if the role is feasible
- 2 Analyze payroll data for the past year for both men and women to compare performance on key metrics such as early attrition, tenure, and no. of unpaid leaves
- 3 Ask women what their concerns are, and ask clients to deploy easy solutions (e.g., improved lighting)

Legend:  To be discussed in detail in the next slide

Can you think of any other solutions?

Use 4 solutions to hire and retain men and women profitably

#	Description	Solution
1	Blind recruitment	Remove/ ignore gender-identifying details (e.g., names, gender pronouns) from resumes and applications during initial screening
2	Past experience	Inquire about the candidate's past work experience to gain insights into their skills and suitability for the role
3	Payroll analysis	Analyze payroll data for the past year for both men and women to compare performance on key metrics such as early attrition, tenure, and number of unpaid leaves
4	Objective assessments	Ask clients to design objective assessments to check for role-specific ability as part of the recruitment process (e.g., lifting/ holding 5 kg for 5 min for both men and women)

Can you think of any other solutions?

Use 5 solutions when concerned about women's willingness to join a particular role

Common biases related to willingness

"Women leave the job within the first few days"

"Married women don't want to work as they have a lot of domestic responsibilities"

"Women take more leaves/ cannot do overtime as they have a lot of domestic responsibilities"

"Women do not apply for our roles"

"Women do not prefer to work in field sales roles"

Solutions

- 1 Actively seek out women through referrals to check the demand for the role
- 2 Make the recruiting process women-friendly (e.g., pitch benefits such as fixed pay that women value) to attract more women applicants
- 3 Communicate the willingness of women to work by sharing insights from attrition analysis of client's payroll data
- 4 Ask clients to provide customized onboarding support to women workers (e.g., assign women POCs, conduct weekly check-ins) to improve retention
- 5 Ask clients to compare attendance and attrition for men and women to test the accuracy of your and their beliefs

Can you think of any other solutions?

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Ask yourself 4 questions to check if your decision is based on unconscious gender bias

Key questions		Examples
	Is my decision based on data?	<i>Have clients told me that women take more leaves than men?</i>
	Is my decision based on the individual's abilities?	<i>Have I checked if this particular woman can lift parcels, or did I just assume that no woman can lift heavy weights?</i>
	Have I made my decision without relying on stereotypes?	<i>Am I assuming that married women will prioritize their domestic responsibilities?</i>
	Would I react/ respond the same way if this person was a man?	<i>Am I applying the same standards to a female candidate's application as to a male candidate's application?</i>

Re-evaluate your decision if the answer to any of the above questions is 'No'

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What are your main learnings from today's training?

- <XX>

Do you have any feedback/ suggestions for the training?

- <XX>

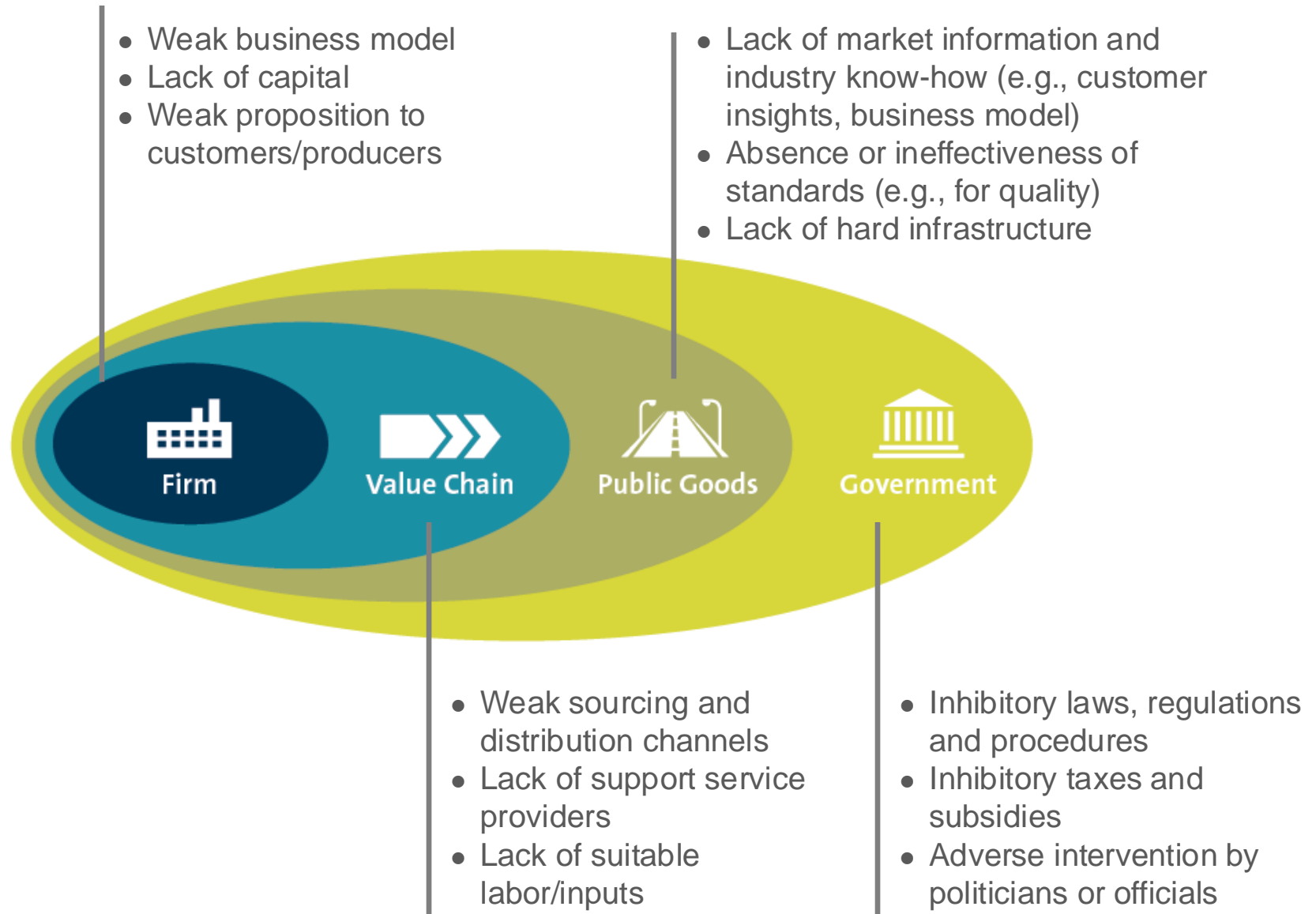
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FSG aims to create sustainable impact by demonstrating the profitability of offering inclusive products, services, or practices

Mission	To improve opportunities, agency, and choice for families with low income by working with companies to serve families as customers (and not with non-profits to serve them as beneficiaries)
Vision	To demonstrate profitability of offering inclusive products, services, or practices (e.g., housing, education, employment) that benefit families with low-income
Approach	<ul style="list-style-type: none">• Run multiyear programs to address barriers that prevent companies from offering inclusive products, services or practices• Talk to thousands of families to understand their needs, aspirations, and challenges• Talk to hundreds of CXOs and managers to understand their business, ecosystem, regulatory and operational challenges• Co-create, pilot and rollout solutions with companies to address barriers and profitably scale inclusive products, services, or practices• Publish and disseminate public goods (e.g., primary research, best practices, business model) to get more companies to offer the product, service or practice• Address ecosystem barriers (e.g., policy suggestions) to make the market more conducive

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



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

Ownership Housing (2006-2016)



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

Early Childhood Education (2015-2025)



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

Women's livelihoods (2020-ongoing)



Image source:., [Flickr](#)

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

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

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

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

	Housing market in 2006	What we did	Housing market in 2018
Industry status	<ul style="list-style-type: none"> • Very few developers building LIH • No housing finance companies (HFCs) lending to informal¹, low-income customers 	<ul style="list-style-type: none"> • Incubated 2 HFCs to serve informal, low-income customers • Signed up 4 developers to pilot LIH 	<ul style="list-style-type: none"> • 130+ LIH projects in 23 cities (as of 2013) • 22 HFCs lent USD 4.1b in loans to 250,000+ LIFs
Knowledge gaps	<ul style="list-style-type: none"> • Credit assessment of informal customers • Demand for LIH • Designing, marketing and identifying land parcels for LIH • Only government banks invited to lend for government housing 	<ul style="list-style-type: none"> • Conducted research across the LIH value chain • Developed and piloted new business model 	<ul style="list-style-type: none"> • Business model for informal customers established • Business model for LIH established • HFCs invited to lend to big government housing projects • <i>"We know income bands for various informal jobs"</i> – HFC managers
Mindset barriers	<ul style="list-style-type: none"> • Low-income families (LIFs): <ul style="list-style-type: none"> – Don't want small flats – Won't pay maintenance – Have irregular incomes – Inflate incomes • Buildings will become vertical slums 	<ul style="list-style-type: none"> • Conducted 3000+ customer interviews to understand needs, aspirations, willingness to pay and challenges to home ownership 	<ul style="list-style-type: none"> • LIFs: <ul style="list-style-type: none"> – Investing in flats: <i>"My flat is an asset for my children"</i> – Are responsible, credit worthy customers, as indicated through low NPAs² • Government providing 5% interest subvention to boost demand

1. No income proof | 2- Non performing assets

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

Activities

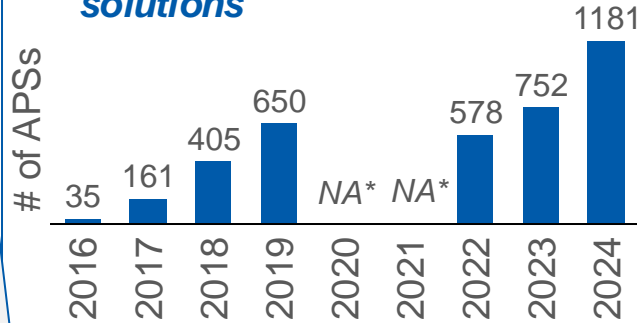
- Identified, convinced and **signed up 9 partners** to serve the APS market



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

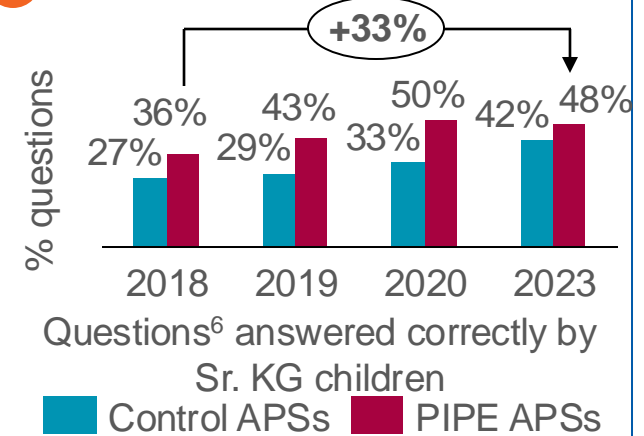
Impact to date

A APSs using PIPE partner solutions



*schools closed due to COVID⁴

B 33% improvement since 2018⁵



C Collateral developed



www.ratta-ya-samajh.com

D Raised awareness with 180+ organizations

Influenced funders (listed below) to support the APS market



CENTRAL SQUARE FOUNDATION

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

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

Private sector engagement

Partnered with 20+ companies

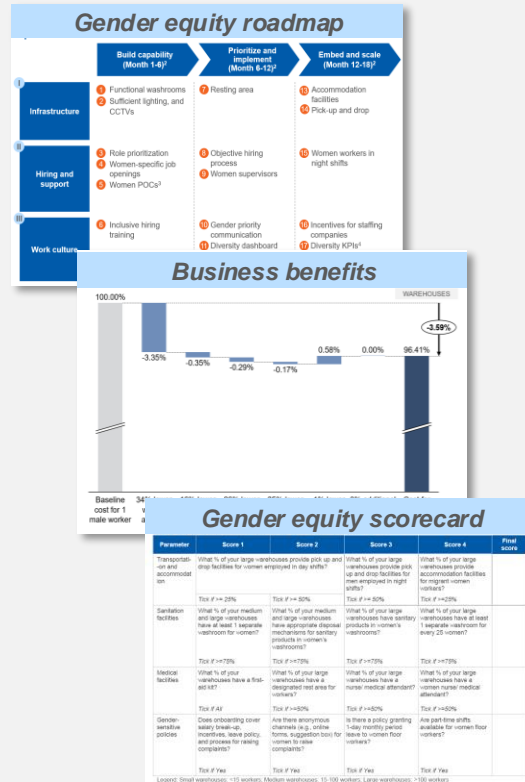


and more...

Addressed challenges by..

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

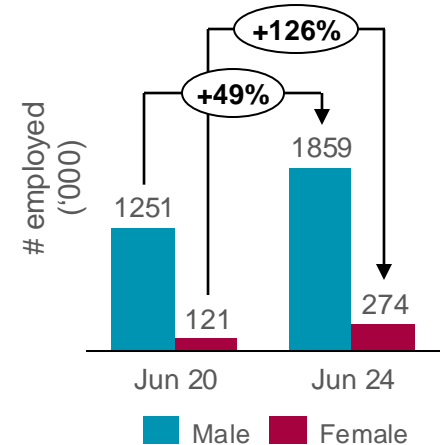
Industry-specific toolkits



and more...

Impact

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



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

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



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