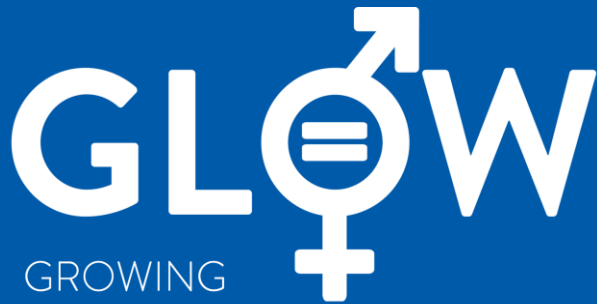




REIMAGINING SOCIAL CHANGE



GROWING
LIVELIHOOD OPPORTUNITIES
FOR WOMEN

Approach to Industry Selection

August, 2025

Glossary of terms (1/2)

- **Delivery agent (DA):** Professionals working to pick up and deliver packages to end consumers
- **Flexi-staffing:** Provision of temporary and trained semi-skilled employees (e.g., sales) to large companies
- **Growing Livelihood Opportunities for Women (GLOW):** Program that aims to increase women's employment, participation, and fair treatment
- **High potential industries:** Industries that have the potential to create a) large number of jobs, b) leverage women's capabilities, and c) align with women's employment needs. Home healthcare, last mile delivery and flexi-staffing have been identified as high potential industries
- **Household (HH):** Group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so¹
- **Household with low-income:** Households belonging to socioeconomic classes A3 or below under the New Consumer Classification System (NCCS). These households have an average monthly household income of INR 18,000 (USD 240) and below
- **Job:** Activity performed in exchange for income through wages
- **Last mile delivery (LMD):** Final leg of a delivery where the parcel is delivered to the end-consumer
- **Labour force participation rate (LFPR)²:** Percentage of 15-59 year-olds that 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. Roles in the logistics industry include delivery agent, warehouse packer and sorter etc.

1. Ministry of Home Affairs: [Census terms](#) | 2- PLFS 2017-18; While PLFS 2017-18 defines WPR across all age-groups, we have referred to this as WPR for 15-59 year olds only

Glossary of terms (2/2)

- **New Consumer Classification System (NCCS):** Method of classifying consumers by their propensity to spend using two variables – education of the chief wage earner and the number of consumer durables owned by the household from a predefined list
- **National Family Health Survey (NFHS):** Large-scale, multi-round survey conducted in a representative sample of households throughout India to provide demographic and health database
- **Partners:** Companies collaborating with GLOW to increase women's recruitment and retention
- **Period Labour Force Survey (PLFS):** Quarterly and annual surveys conducted by Ministry of Statistics and Programme Implementation (MOSPI) for measurement of key indicators pertaining to employment (e.g., labour force participation) by demographic variables (e.g., urban vs, rural, gender)
- **Self-employed:** A person who a) operates own farm or non-farm enterprise, or b) is engaged independently in a profession or trade, or c) is working in their household/family-run enterprise
- **Unemployment rate (UR):** $(LFPR - WPR) / LFPR$
- **Urban:** A settlement with at least 100,000 inhabitants with density of 400 people per sq. km or more, and at least 75% of male working population engaged in non-farm activities¹
- **Women:** Unless explicitly mentioned, this refers to women aged 15 and 59 years from households with low income² in urban³ India
- **Worker population ratio (WPR)⁴:** Percentage of 15-59 year olds that are employed

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

Objectives of this document

India ranks 143 amongst 146 countries in women's 'Economic Participation and Opportunity' ¹

- Women's workforce participation in India dropped from 43% in 2005 to 34% in 2021²
- Women face multiple barriers to employment on both the demand³ and supply⁴ side
- Entrepreneurship may not create opportunities that are attractive for women⁵
- Aspiring-to-work women are nearly twice as likely to prefer jobs over entrepreneurship, as it provides timely and agreed-on salaries⁶

GLOW aims to place 1m+ women from households with low-income in jobs

By 2026, GLOW will :

- Place 100,000 women in jobs across 2-3 high-growth industries
- Increase women's workforce participation by 6% across partners²
- Make it easier and less risky for these industries to increase women's workforce participation by publishing best practices and demonstrating the business benefits of employing women

GLOW aims to identify business models that satisfy three conditions

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

1. World Economic Forum, Global Gender Gap Report 2022; 2. PLFS ([2020-21](#)), NSSO (2004-05); 3. Includes society, family and woman; 4. Includes government, industry and organizations 5. Mint 2019 [article](#) | 6- GLOW's interviews with >6,600 women and their families

Table of Contents

1 Industry selection process

2 Overview of Logistics

3 Overview of Flexi-staffing

4 About FSG and GLOW

5 Annexure

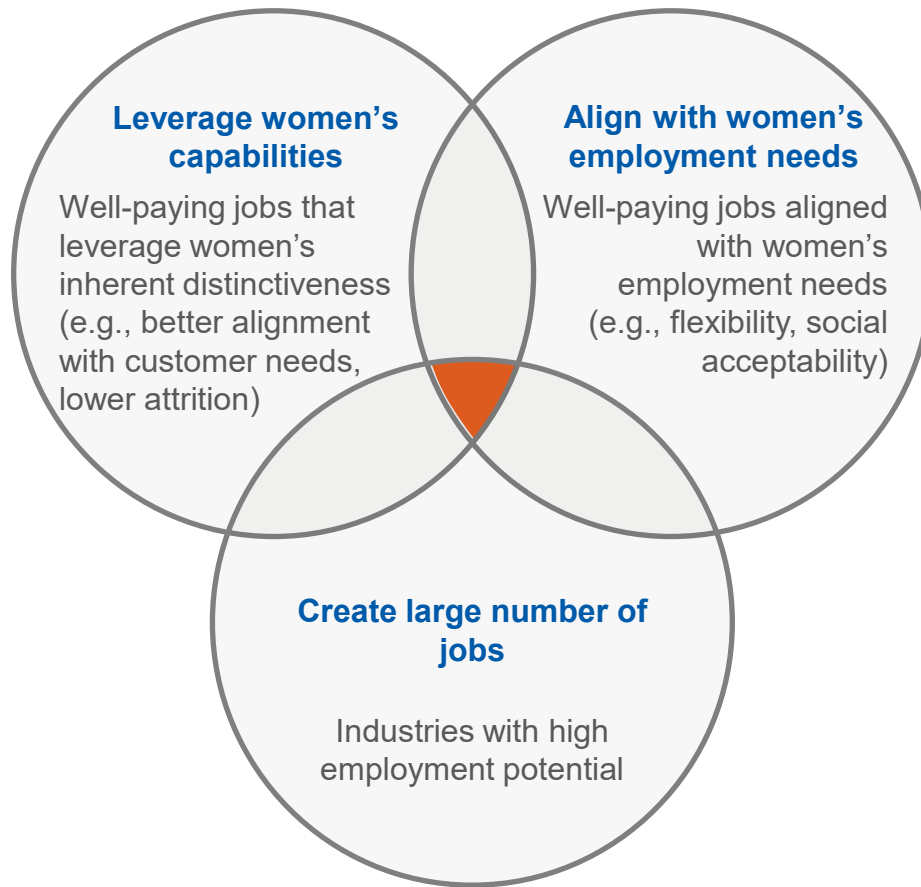
We used four steps to select the three business models

- A** **Estimate employment potential of 18-20 emerging business model ideas** over the next 10 years using secondary research and expert interviews
- B** **Decide on 8-10 business model ideas** and prepare a two page write-up on each model (e.g., industry overview, employment potential, industry attractiveness)
- C** **Detail 4-6 business model ideas** (e.g., industry analyses, 5 year business model in excel, product, value chain, list of companies)
- D** **Decide on 3 business model ideas** that FSG could create most value in

We used two criteria for selecting the three business models






Criteria 1: Are the business models inclusive¹?





Criteria 2: Are the business models sustainable²?







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

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

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






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

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

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





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



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

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

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

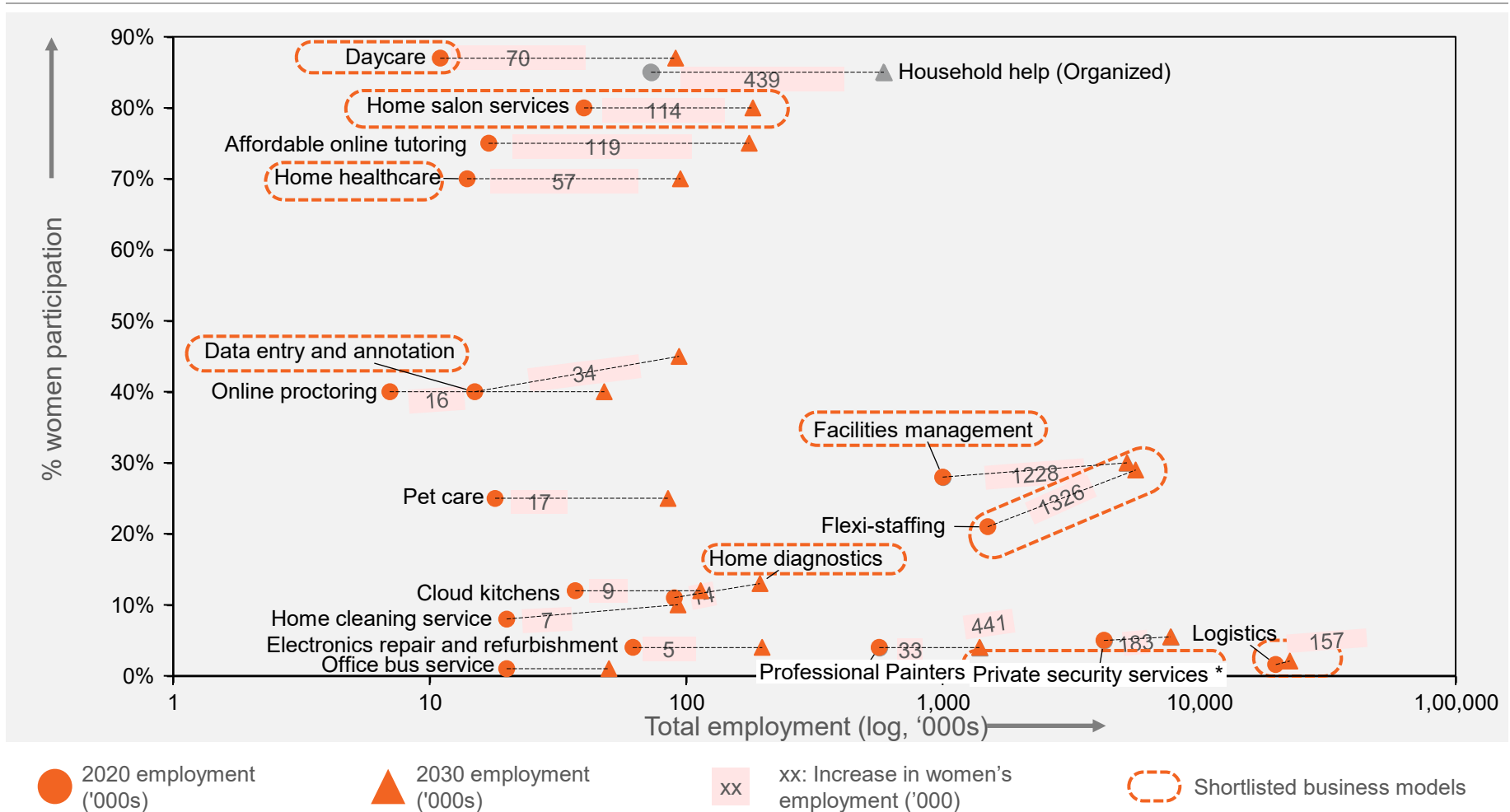
We evaluated 18 business models in terms of employment potential for women, pay and implications of COVID-19 (4/4)

Sl.	Business model idea	About the business model idea	Employment figures ('000s) ¹			Employment potential for women ²	Monthly earning potential in INR (type)	Impact ¹ of COVID-19 on employment
			2020	2025	2030			
15	Online proctoring	<ul style="list-style-type: none"> Provision of live online invigilation through a video camera to enable students to take exams remotely, typically provided by assessment management companies 	7	18	48		NA	Will increase
16	Flexi-staffing ³	<ul style="list-style-type: none"> Provision of temporary and trained semi-skilled employees to large companies across a range of vocations (e.g., back-end process for Banks, Manual testers for IT/ITES companies) 	1,500	2,852	5,661		12,000-25,000	May decrease
17	Home Healthcare	<ul style="list-style-type: none"> Provision of suite of healthcare services at home 	13	66	165 ⁴		15,000 ⁵ (Varies by city)	May increase
18	Logistics ⁶	<ul style="list-style-type: none"> Transport and storage of the parcel from the seller to the end consumer 	19,886	20,872	22,551		15,000 (variable as well as fixed models exist)	May increase

1.FSG estimates based on preliminary secondary research. 2.  100,000+ jobs in 10 years  50,000-100,000 jobs in 10 years  <50,000 jobs in 10 years  Shortlisted for further consideration; 3. Total workforce triangulated from a) Indian Staffing Federation (ISF) annual [report](#) (2021) and b) ISF quarterly [report](#) (2023); Growth rate of the industry from First Meridian [DRHP](#) (2022); 4. Assuming ~20% CAGR between 2025 and 2030; 5. Interviews with HHC players and attendants; 6. PLFS report 2019-20; PLFS report 2021-22; 2012-2022 growth rate from PLFS reports

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

Employment potential across industries (2020-2030)



We finalized three business models for GLOW...



Home healthcare (HHC)



Logistics



Flexi-staffing

Rationale for selection







- | | | |
|--|---|---|
| <ul style="list-style-type: none"> • High employment potential for women: 44k+¹ jobs by 2026 with ~70% participation from women • Potential to create well-paying and socially acceptable jobs for women • Aligns with customer preferences as women are considered better caregivers² • Need for new business models as companies unprofitable³ | <ul style="list-style-type: none"> • High employment potential: ~1 m⁴ additional by 2025 • Only ~1.6% of the logistics workforce is women⁵ • Potential to create well-paying jobs with flexible hours • Potential for women to add value (e.g., lower attrition, greater efficiency) • Interest from companies and investors in hiring women | <ul style="list-style-type: none"> • High employment potential: ~1.3 m⁶ additional by 2025 • Preference of organizations across industries to outsource frontline jobs to focus on core activities⁷ • Multiple frontline roles could be a good fit for women (e.g., sales, tele-callers)⁷ • 100+ companies within the organized sector |
|--|---|---|

Opportunity for GLOW

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> • Help companies scale profitably by addressing scaling barriers | <ul style="list-style-type: none"> • Increase women's participation by creating roles that meet women's employment needs | <ul style="list-style-type: none"> • Increase women's participation in staffing companies catering to frontline roles across multiple industries |
|---|--|--|

1. FICCI-Re-engineering Indian healthcare report 2019 | 2. Interviews with service providers | 3. Filings with MCA, VCCircle.com | 4. PLFS report 2021-22; 2012-2022 growth rate from PLFS reports | 5. TeamLease Employment Report, 2018 | 6. Total workforce triangulated from a) Indian Staffing Federation (ISF) annual [report](#) (2021) and b) ISF quarterly [report](#) (2023); Growth rate of the industry from First Meridian [DRHP](#) (2022); | 7. FSG primary research with 7 executives in 4 staffing companies

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

Business model	Description	Reason(s) for deprioritizing
 Home diagnostics	<ul style="list-style-type: none"> Home collection of pathological samples (e.g., blood) and assessment of key health parameters (e.g., blood pressure, ECG) in urban India 	<ul style="list-style-type: none"> Employment potential is likely to taper over the next 3-5 years¹ Extensive training needed (e.g., 4 months for certification and 2 years for a diploma)
 Data entry and annotation	<ul style="list-style-type: none"> Labelling of data (e.g., text, videos and speeches) for use in machine learning 	<ul style="list-style-type: none"> Automation through bot-based annotation likely to limit employment creation¹
 Home salon	<ul style="list-style-type: none"> Provision of basic beauty services at home for women and men (e.g., facial, make-up) in top 53 cities² 	<ul style="list-style-type: none"> Business model viability unclear (e.g., low renewal rates)¹ Stiff competition from service aggregators¹ who have monopolized the market
 Facilities management	<ul style="list-style-type: none"> Maintenance and management (e.g., cleaning, electrical, security) of residential and commercial facilities 	<ul style="list-style-type: none"> Women are well represented¹ in jobs aligned to their needs (e.g., housekeeping) Most other roles¹ don't suit women (e.g., electrical, plumbing)
 Private security services	<ul style="list-style-type: none"> Provision of security services by unarmed guards in residential and commercial properties 	<ul style="list-style-type: none"> 80-90%+¹ of the demand comes from residential facilities which do not suit women's needs
 Daycare	<ul style="list-style-type: none"> Provision (by organized players) of after-school care and academic support for young children, typically between ages 3 and 7 years in urban India 	<ul style="list-style-type: none"> Fragmented market with a niche customer segment¹ Preference among parents for at-home nannies or personal supervision¹ Covid-19 likely to impact the daycare business for next 1-2 years¹

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

After ~2 years of pilot, GLOW deprioritized engagement with home healthcare players

Pilot with home healthcare (HHC) industry

- GLOW partnered with 4 HHC companies to increase women's participation
- GLOW developed business models for HHC partners so they could profitably scale HHC attendant service
- GLOW assisted HHC partners on their efforts around customer acquisition, attendant recruitment and retention

Rationale for deprioritizing engagement with HHC industry

- External factors (including COVID) negatively impacted growth potential of HHC companies
- Employment potential of top HHC companies was limited, compared to other high growth industries

Reach out to GLOW@fsg.org for more materials (e.g., business model prototype) on home healthcare industry

Table of Contents

1 Industry selection process

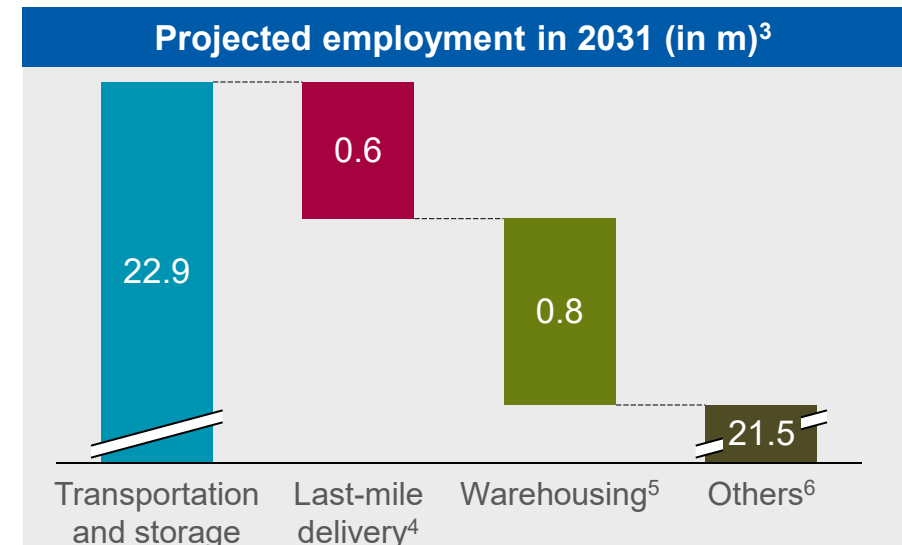
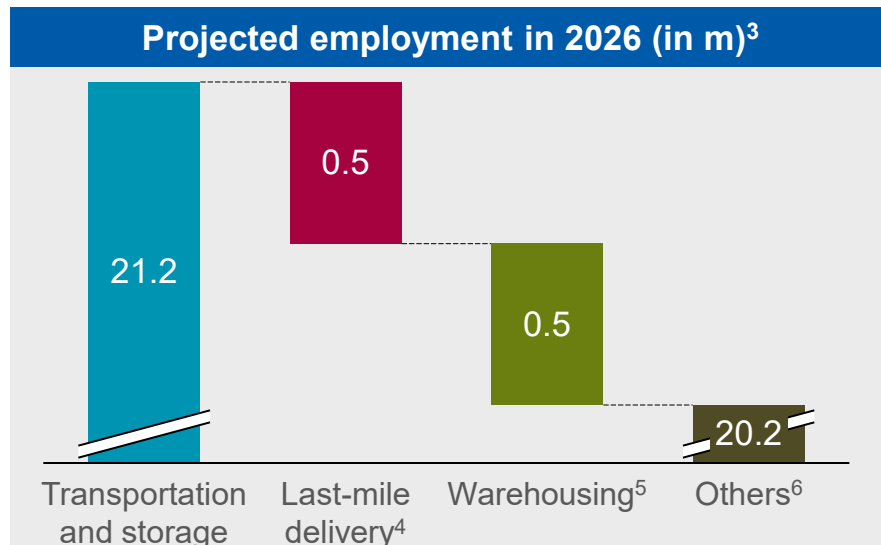
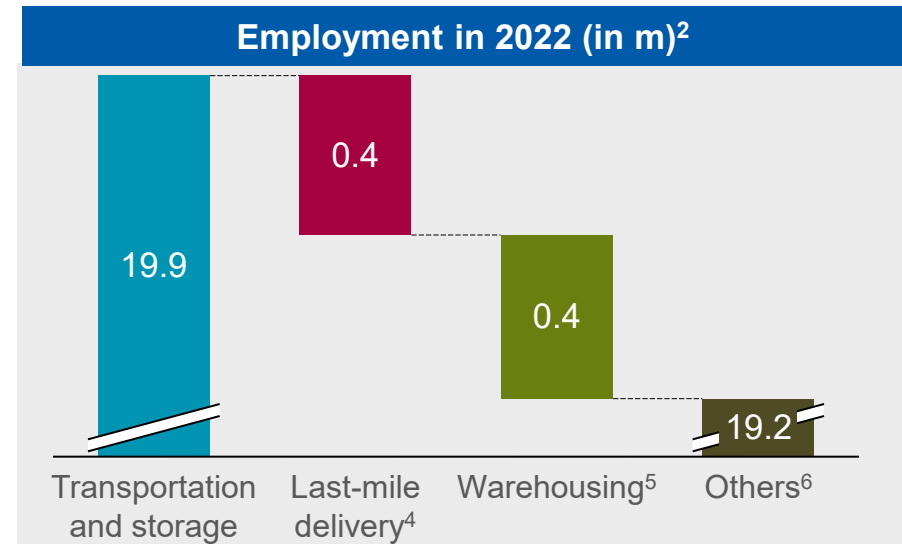
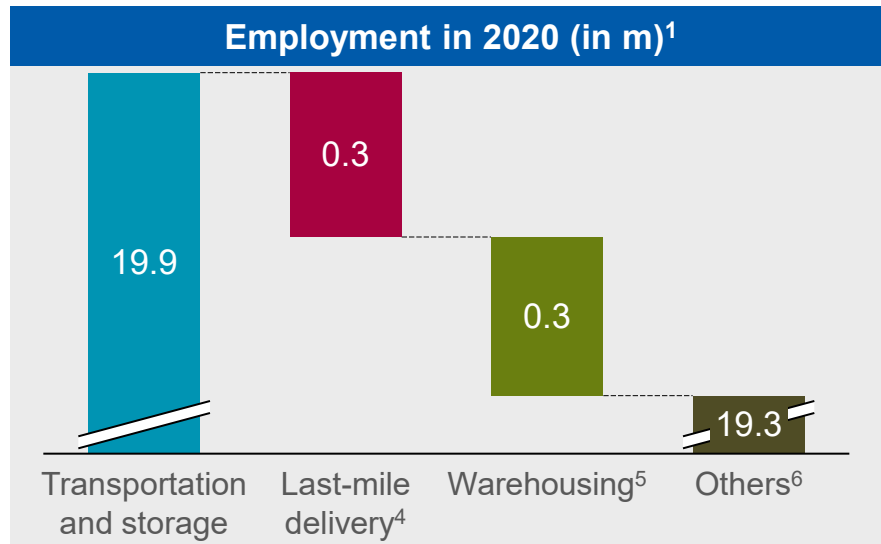
2 Overview of Logistics

3 Overview of Flexi-staffing

4 About FSG and GLOW

5 Annexure

Logistics sector employs 19.9 m people, with a strong growth in warehousing and delivery roles



1. PLFS report 2019-20; 2. PLFS report 2021-22; 3. Based on 2012-2022 growth rate from PLFS reports; 4. Last-mile delivery includes courier activities; 5. Warehousing includes warehousing and storage; 6. Others category includes passenger transport and freight activities

The job role requires minimum educational qualifications and on-the-job training

Job role	Minimum education qualification	On-the-job training (days)	Net earnings (INR per month)
Last mile delivery agent	No minimum education requirement	1-2	15,000 to 20,000 ¹
Last mile hyperlocal agent	No minimum education requirement	0	15,000 to 20,000 ¹
Picker	10 th pass and above	1-3	Minimum wage (12,000 to 15,00)
Packer	10 th pass and above	1-3	Minimum wage (12,000 to 15,00)
Sorter	10 th pass and above	1-3	Minimum wage (12,000 to 15,00)
Loader / unloader	No minimum education requirement	0-1	Minimum wage (12,000 to 15,00)

1. Source: Conversations with industry players, job postings; Net earnings refers to earnings minus fuel costs

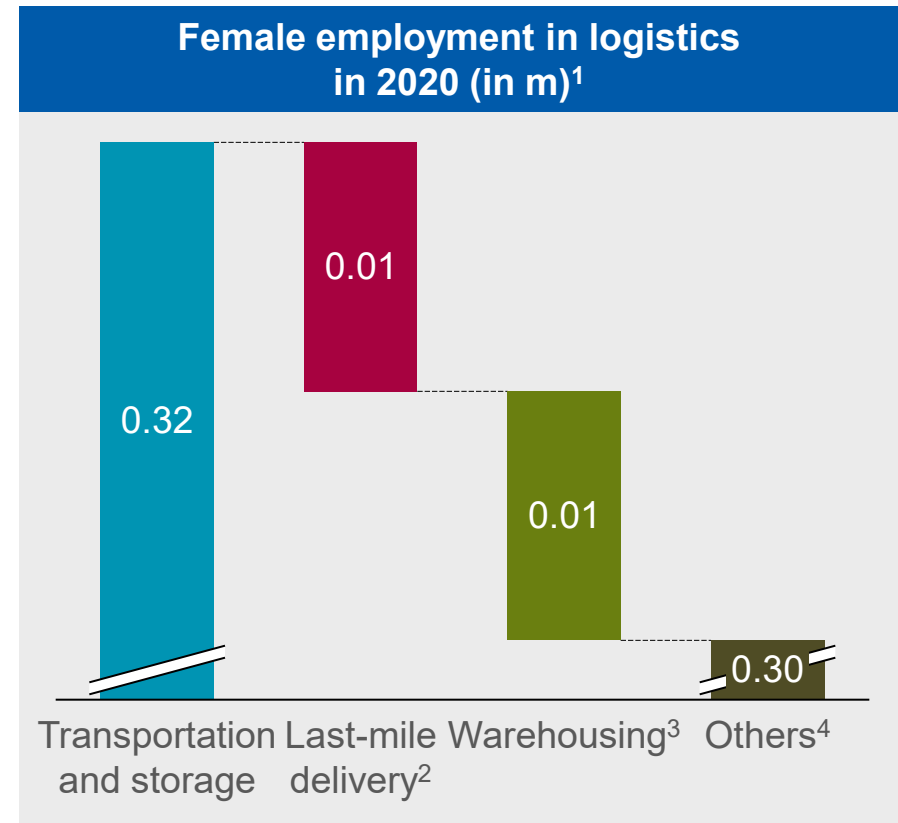
~13 m urban women are keen to do delivery agent roles while
~33 m urban women are interested in warehouse roles



~13 m urban women are interested in the delivery agent role and ~33 m urban women are interested in warehousing roles

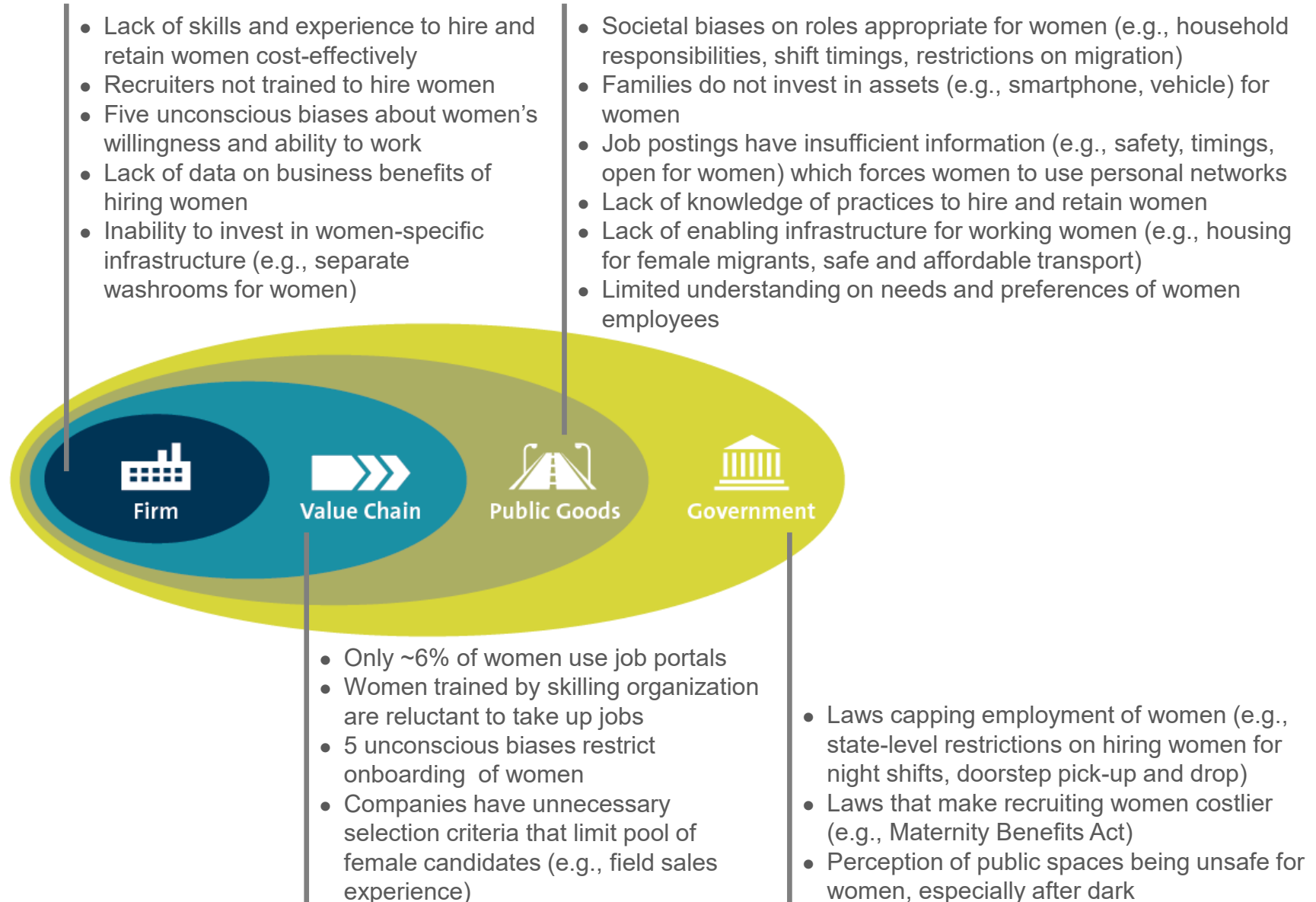
1. World Bank, PLFS report 2019-20, Nielson data, FSG estimates; 2. FSG primary research with ~6,600 urban Indian women

However, women account for only ~3.7% of the workforce in delivery roles and ~2.7% of the workforce in warehouse roles



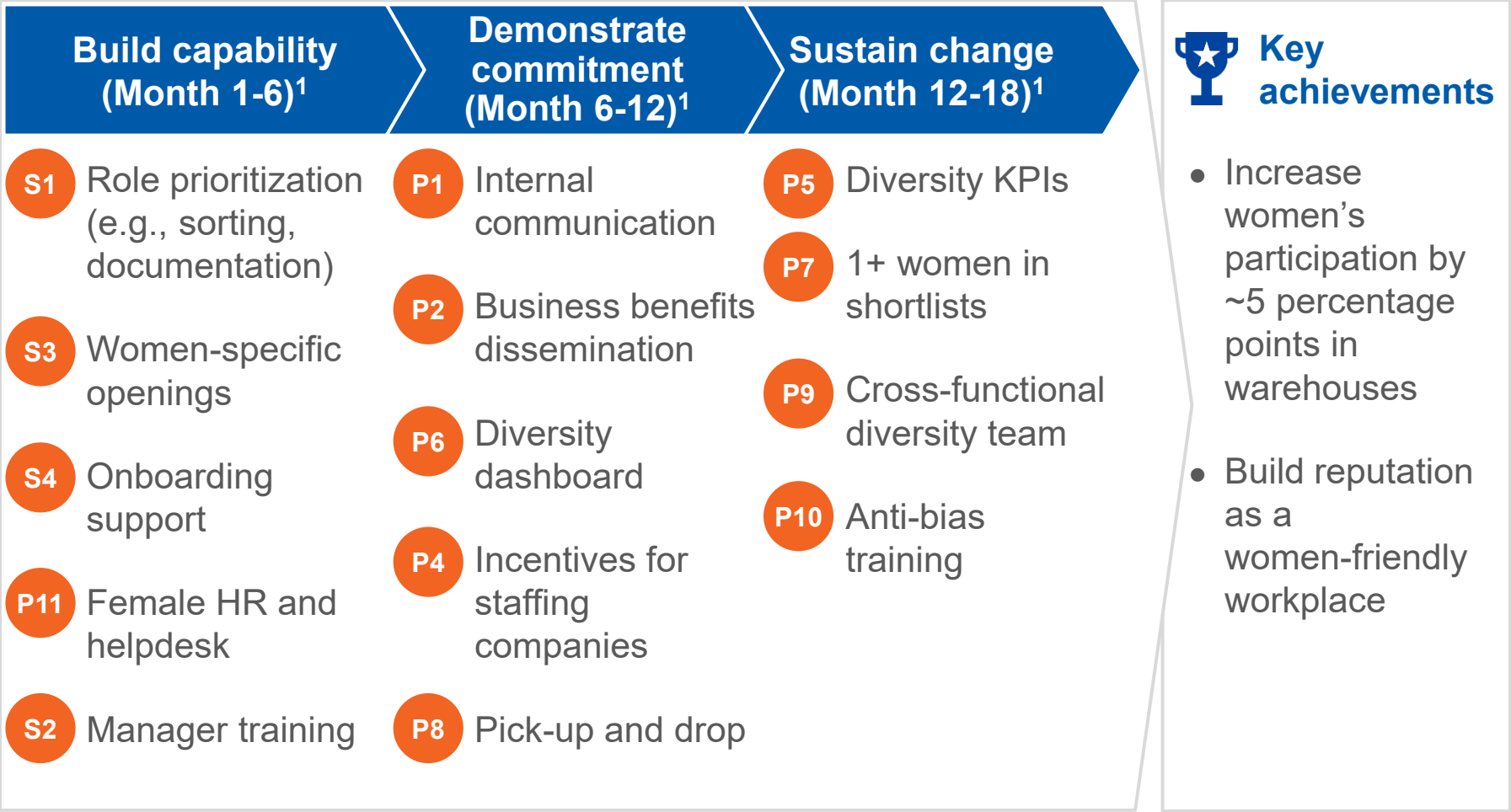
1. PLFS report 2019-20; 2. Last-mile delivery includes courier activities; 3. Warehousing includes warehousing and storage; 4. Others category includes passenger transport and freight activities

The industry faces a number of barriers in increasing women's participation



GLOW has developed a roadmap to making warehouse operations gender-equitable...

PRELIMINARY



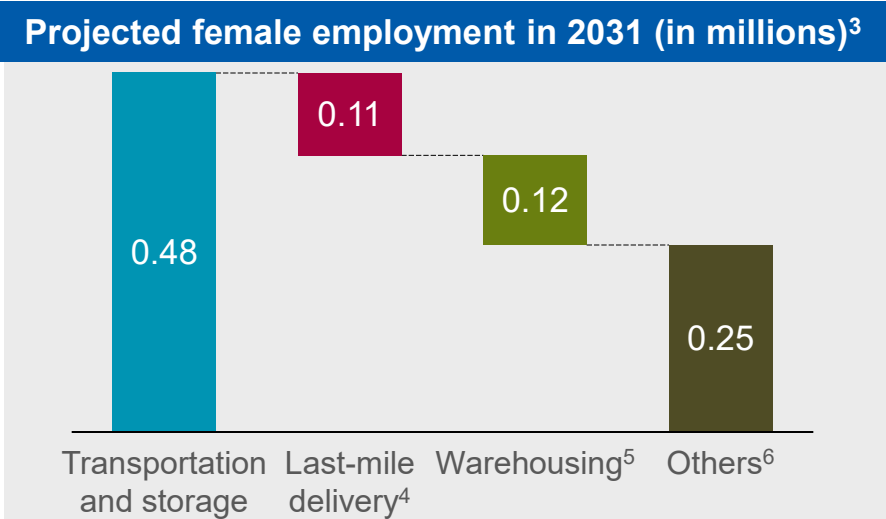
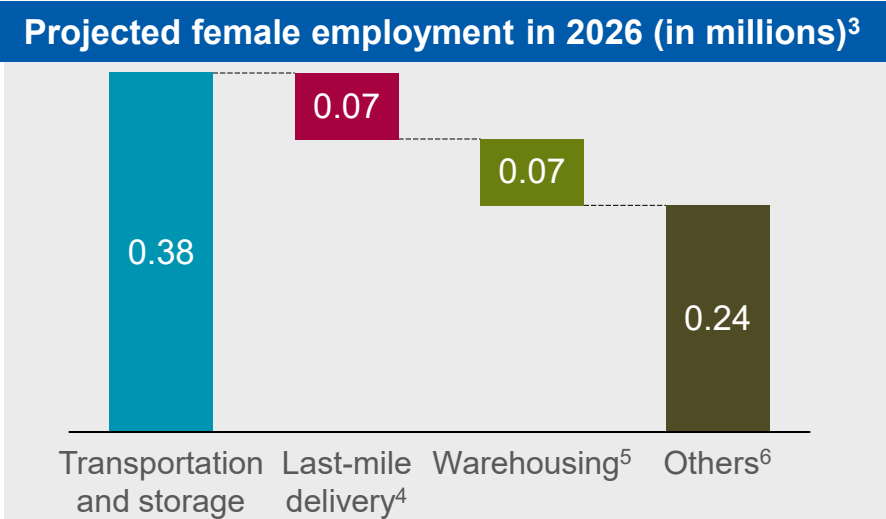
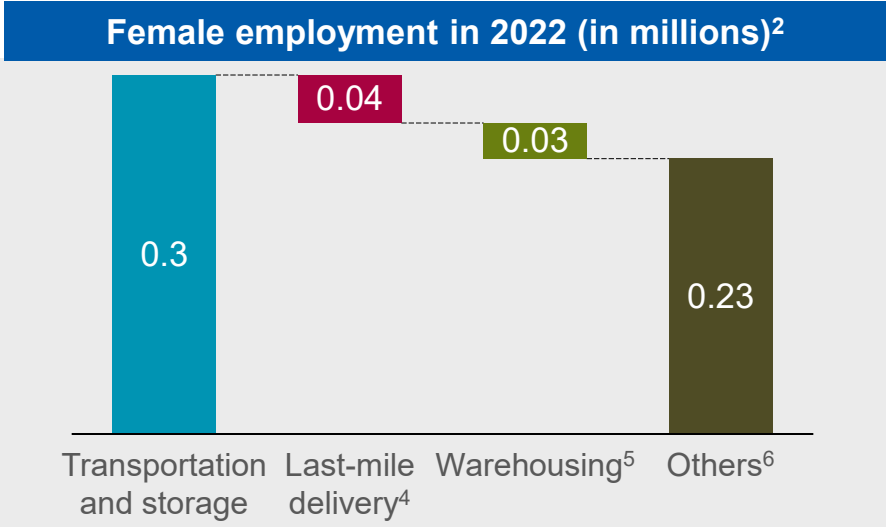
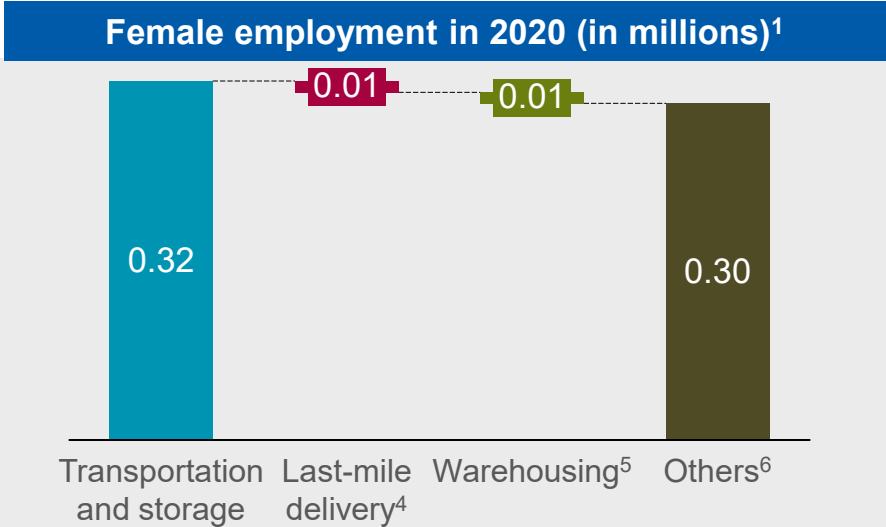
Legend: P: Priority; S: Skill

1. Timelines are indicative

...and 6 solutions that can cost-effectively help organizations increase participation of women in last-mile delivery

Challenge	Solution	Cost	Effort	Risk
Companies lack the skills to target and convince women	1 GE collateral: Make collateral gender-equitable	<ul style="list-style-type: none"> • INR 5 lakhs to develop the collateral 	<ul style="list-style-type: none"> • Marketing team spends 2 weeks to redesign collateral 	<ul style="list-style-type: none"> • NA
	2 GE pitch: Develop a new recruiter script to convince women	<ul style="list-style-type: none"> • NA 	<ul style="list-style-type: none"> • Recruiter spends 2 minutes extra per call to convince women candidates 	<ul style="list-style-type: none"> • NA
	3 Paid referral program: Pay INR 500 to existing DA if referred woman completes 1 month	<ul style="list-style-type: none"> • INR 500 per referred woman who completes 1 month 	<ul style="list-style-type: none"> • NA 	<ul style="list-style-type: none"> • Increase in hiring costs as DAs start expecting incentive to refer men DAs
Timings are not suitable for women	5 Part-time salaried model: <ul style="list-style-type: none"> • Lower productivity target (e.g., ~40 instead of ~70) • Proportionately lower salary compared to full-time role 	<ul style="list-style-type: none"> • NA 	<ul style="list-style-type: none"> • Time spent by HR team increases by ~5% (assuming ~5% delivery agents switch to part-time model) 	<ul style="list-style-type: none"> • NA
Heavy weight of parcels				
Team leaders do not know how to address women's concerns	5 TL training: Share a training document / video with TLs with tips to address typical concerns of women employees	<ul style="list-style-type: none"> • NA 	<ul style="list-style-type: none"> • Team leaders spend 1 hour every quarter reading the document / watching the video 	<ul style="list-style-type: none"> • NA
Lack of female support networks	6 HR check-ins: Ask HR manager to regularly check-in with new women DAs for the first 15 days	<ul style="list-style-type: none"> • NA 	<ul style="list-style-type: none"> • HR manager spends 10 hours per month checking-in with new women DAs 	<ul style="list-style-type: none"> • NA

Assuming interventions increase women's participation by 4 percentage points, logistics will employ ~0.38 m women by 2026



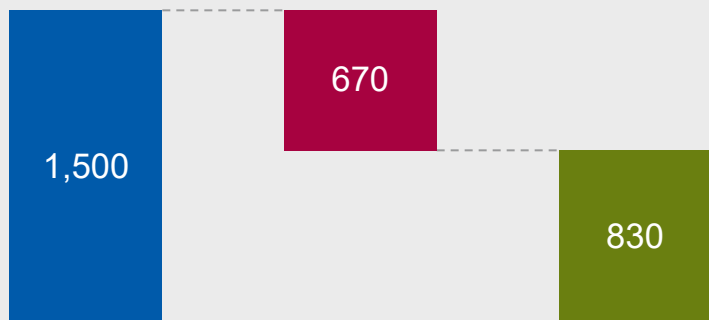
1. PLFS report 2019-20; 2. PLFS report 2021-22; 3. Based on female participation in 2021-22 PLFS report and 4 percent points increase in women's participation between 2022 and 2026, and 2.5 percent points increase in women's participation between 2026 and 2031; 4. Last-mile delivery includes courier activities; 5. Warehousing includes warehousing and storage; 6. Others category includes passenger transport and freight activities

Table of Contents

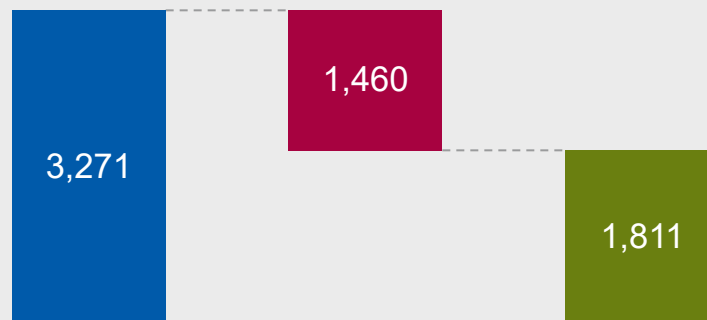
-
- 1 Industry selection process
 - 2 Overview of Logistics
 - 3 Overview of Flexi-staffing**
 - 4 About FSG and GLOW
 - 5 Annexure
-

Flexi-staffing (FS) is a growing industry which is expected to employ ~3.3m people by 2026 from ~1.5m in 2020

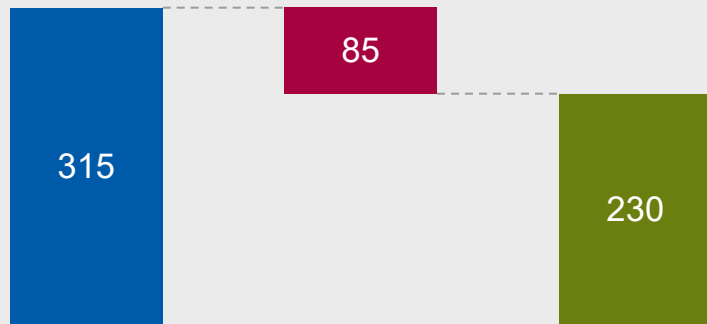
Total workforce 2020 (in '000) ^{1,2,5,6}



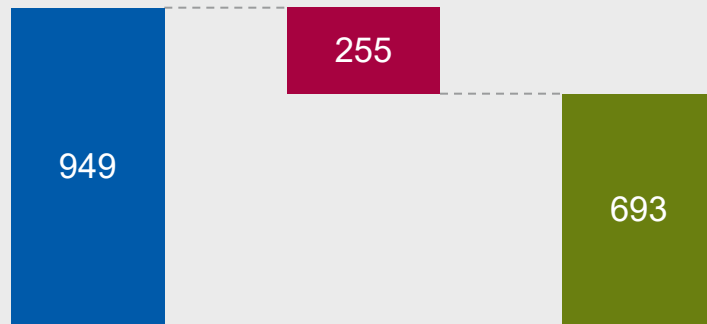
Potential workforce 2026 (in '000) ^{2,3,5,6}



Women workforce 2020 (in '000) ^{1,2,4,5,6}



Potential women workforce 2026 (in '000) ^{2,3,4,5,6}



■ Total FS workforce
 ■ GLOW focus industries
 ■ Other industries
 Detailed in the following slide

1. Total workforce triangulated from a) Indian Staffing Federation (ISF) annual [report](#) (2021) and b) ISF quarterly [report](#) (2023); 2. Sector split triangulated from a) ISF [report](#) (2019): Impact of key reforms on job formalization, Quess Corp annual [report](#) (FY20), c) First Meridian [DRHP](#) (2022), and d) interviews with GLOW partners; 3. Growth rate of the industry from First Meridian [DRHP](#) (2022); 4. Women workforce triangulated from a) ISF annual report [2021](#) and [2022](#), b) interviews with FS companies and clients of FS companies, c) Annual Survey of Industries [link](#) (FY20); 5. GLOW focus industries include: Retail, FMCG & FMCD, Logistics and e-commerce, BFSI, and Manufacturing / industrials; 6. Other industries include IT / ITeS, Government, Automotive, Infrastructure, Education / training, Pharma and healthcare, Telecom, and Media and entertainment

While the FS industry employs ~1.5m people, GLOW's focus industries employ ~0.67m people

Breakdown of employment in FS industry 2020 (in '000)^{1,2,3}



1. Total workforce triangulated from a) Indian Staffing Federation (ISF) annual [report](#) (2021) and b) ISF quarterly [report](#) (2023); 2. Sector split triangulated from a) ISF [report](#) (2019): Impact of key reforms on job formalization, Quess Corp annual [report](#) (FY20), c) First Meridian [DRHP](#) (2022), and d) interviews with GLOW partners; 3. Other industries include IT / ITeS, Government, Automotive, Infrastructure, Education / training, Pharma and healthcare, Telecom, and Media and entertainment

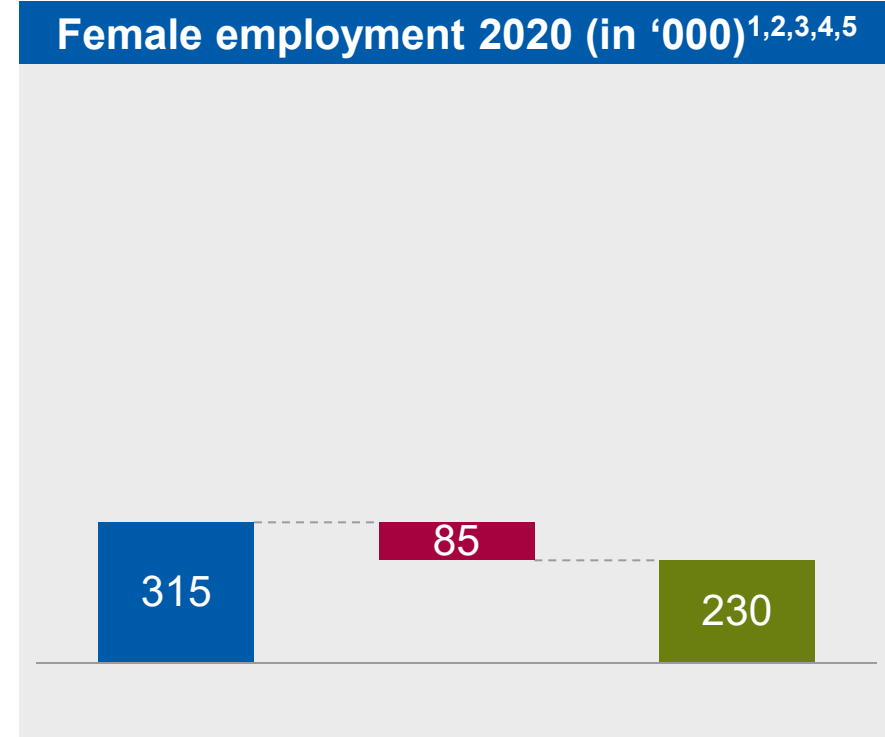
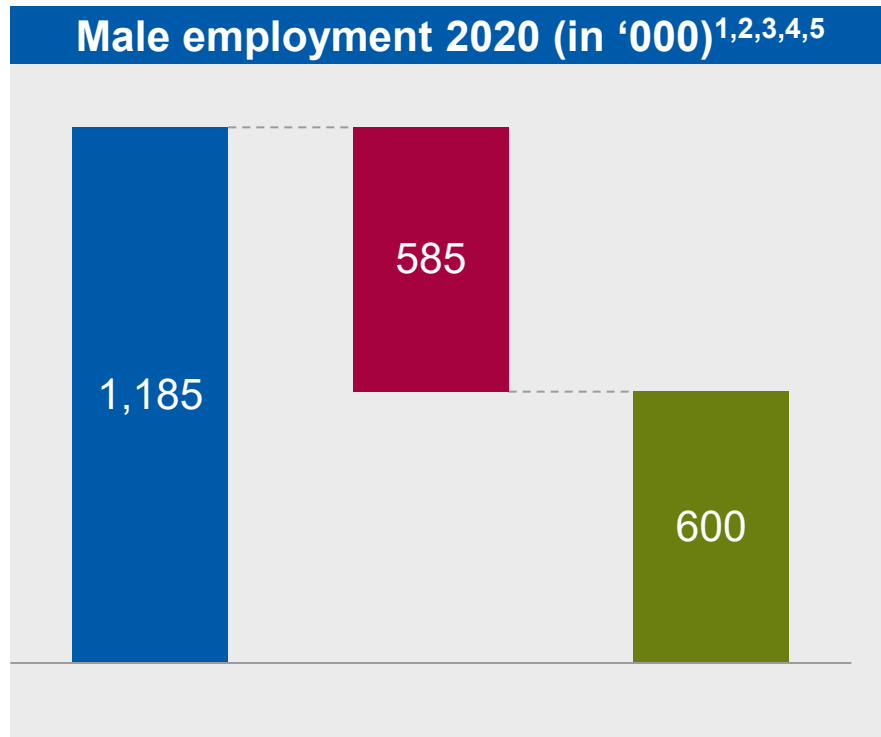
GLOW has identified 5 focus industries that require minimum educational qualifications

As of 22nd May 2023

Industry	Job role	Minimum education qualification	Salary (per month)
Retail	Retail sales associate	12 th pass ^{1,2}	INR 12,000-16,000 ¹
	Field sales	12 th pass ^{1,2}	INR 15,000-INR 25,000 ²
FMCG	Promoter	12 th pass ²	INR 11,000-15,000 ^{1,2}
	Picker, packer, sorter	10 th pass ²	INR 12,000-15,000 ²
Logistics	Delivery agent	No minimum education requirement ^{1,2}	INR 15,000-20,000 ^{1,2,3}
	Tele-calling	12 th pass ^{1,2}	INR 13,000-18,000 ^{1,2}
BFSI	Data entry	12 th pass ²	INR 12,500-18,000 ²
	BFSI field sales	12 th pass ²	INR 13,000-25,000 ²
	Machine operator	ITI Graduate ^{2,4}	INR 12,000-20,000 ²
Manufacturing	Quality check executive	12 th pass or ITI Graduate ^{2,4}	INR 12,000-16,000 ²

1. Interviews with industry players, 2. job postings, 3. Earnings after fuel cost. 4. Industrial Training Institute

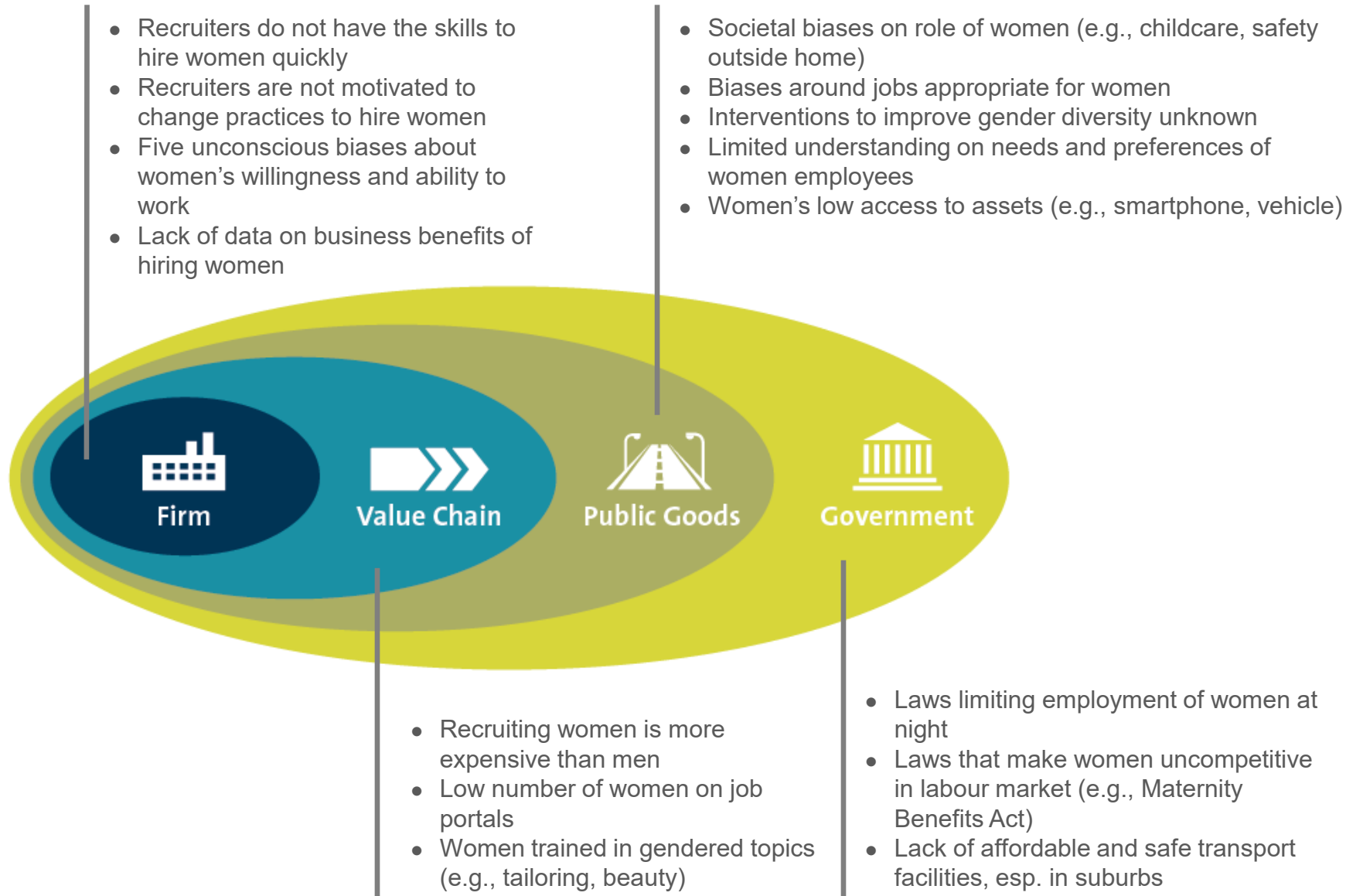
However, women account for only ~15% of the workforce in GLOW's focus industries



■ Total FS workforce ■ GLOW focus industries ■ Other industries

1. Total workforce triangulated from a) Indian Staffing Federation (ISF) annual [report](#) (2021) and b) ISF quarterly [report](#) (2023); 2. Sector split triangulated from a) ISF [report](#) (2019): Impact of key reforms on job formalization, Quess Corp annual [report](#) (FY20), c) First Meridian [DRHP](#) (2022), and d) interviews with GLOW partners; 3. Gender split triangulated from a) ISF annual report [2021](#) and [2022](#), b) interviews with FS companies and clients of FS companies partners, c) Annual Survey of Industries [link](#) (FY20); 4. GLOW focus industries include: Retail, FMCG & FMCD, Logistics and e-commerce, BFSI, and Manufacturing / industrials, 5. Other industries include IT / ITeS, Government, Automotive, Infrastructure, Education / training, Pharma and healthcare, Telecom, and Media and entertainment,

The industry faces a number of barriers in increasing women's participation



But women are keen to take up jobs



Segments of women to target for retail sales role

- Separated / widowed women
- Married women who
 - Do not have children (<6 years)
 - Have not pursued a graduate degree
 - Have working women friends and family members
- Graduates without children
- Single women who have not completed class 10



Segments of women to target for tele-calling role

- Married women who
 - Do not have children (<6 years of age)
 - Have not pursued a graduate degree but enrolled / completed 10th or higher
 - Have working women friends / family members
- Women without children who are pursuing / completed graduation
- Mothers from less affluent families pursuing / completed graduation

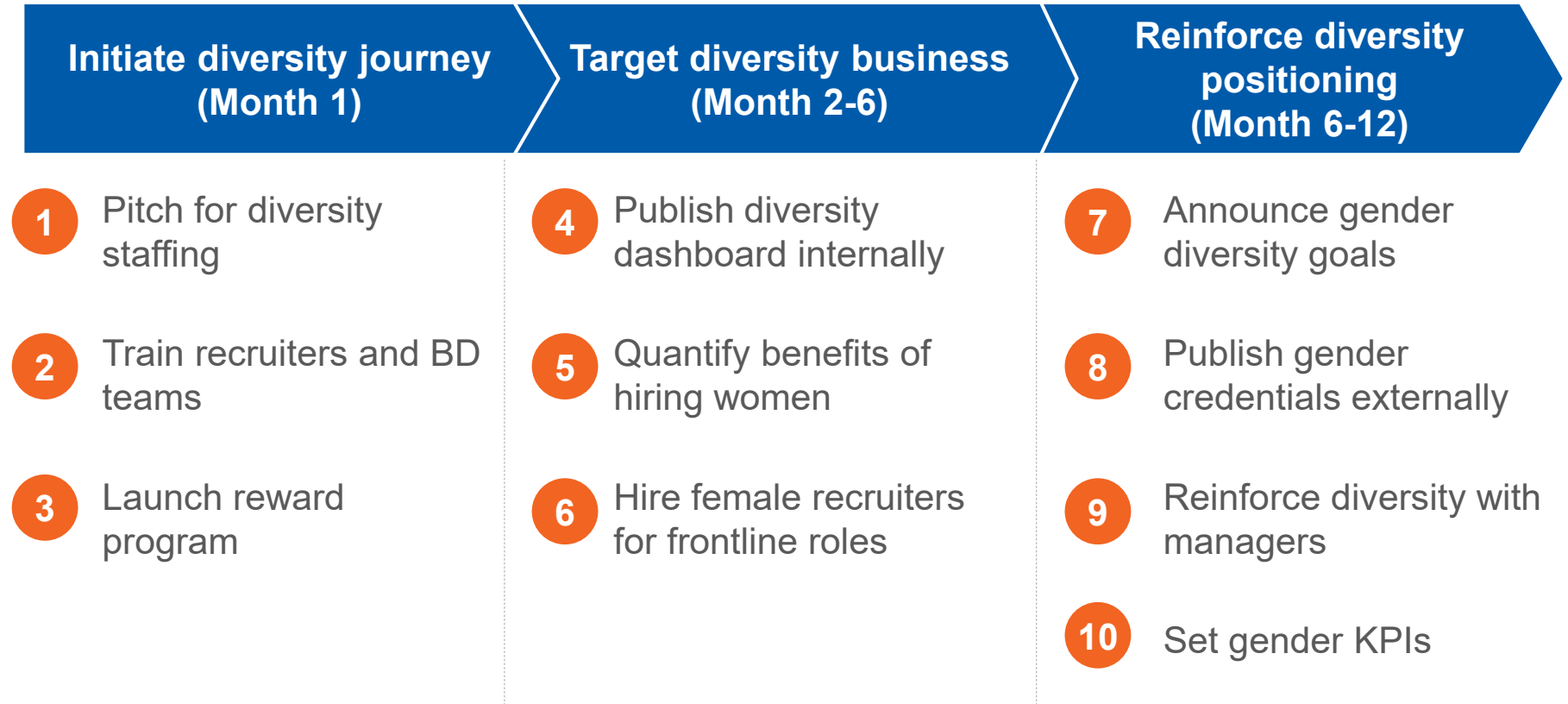


Segments of women to target for warehousing role

- Separated / widowed women
- Single or married women who:
 - Have not gone to college at all
 - Have no young children (<6 years)
 - Are aware of other females working in their network

Source: FSG's interviews with 6,600 women and 550 key decision makers from urban households with low-income in 16 cities across 14 states in India

10 interventions can help FS companies become a reputed provider of a diverse workforce in ~12 months^{1,2}



Are you ready to start this journey?

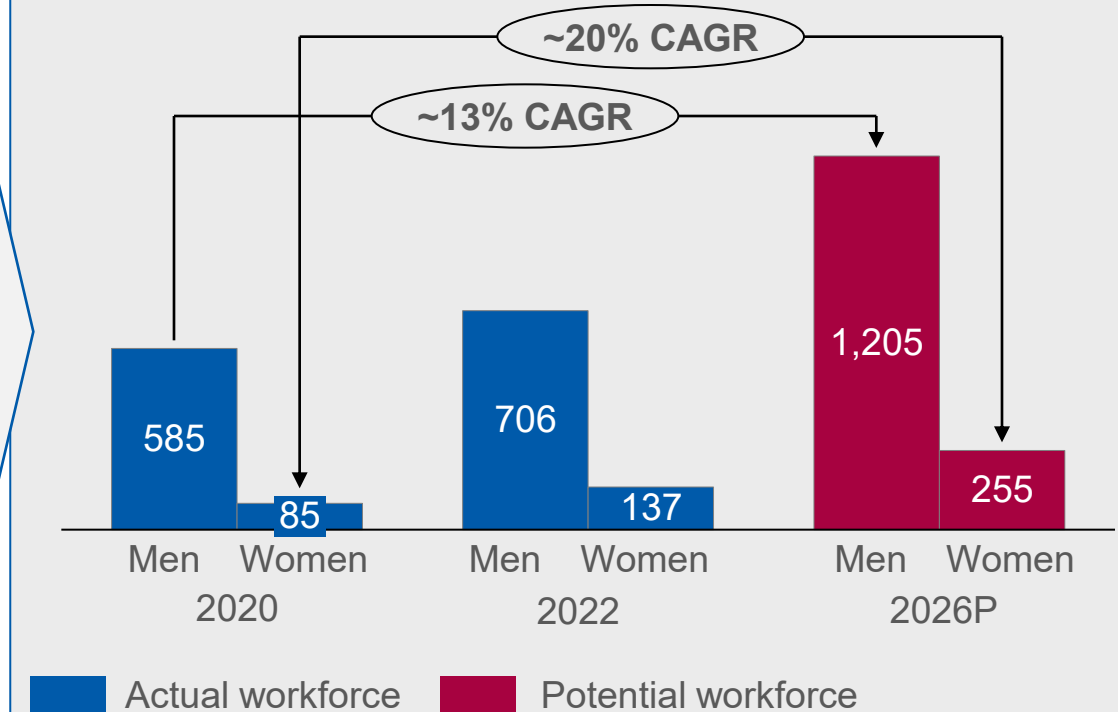
Note: 1. Based on fieldwork in 5 states, interviews with 100+ employees at 10+ staffing companies (leadership, managers, recruiters), and interviews with clients of staffing companies (e.g., HR and sales managers at 3 of the top 10 FMCG companies, leadership of logistics companies); 2. Based on 6,615 profile interviews and 2,291 main interviews conducted by FSG.

Female workforce in GLOW's focus industries has the potential to grow at a ~20% CAGR, compared to a ~13% CAGR for men

5 industries GLOW focuses on

- Retail
- FMCG & FMCD
- Logistics and e-commerce
- BFSI
- Manufacturing / industrials

Workforce in GLOW focus industries (in '000)^{1,2,3,4,5}



1. Total workforce triangulated from a) Indian Staffing Federation (ISF) annual [report](#) (2021) and b) ISF quarterly [report](#) (2023); 2. Sector split triangulated from a) ISF [report](#) (2019): Impact of key reforms on job formalization, Quess Corp annual [report](#) (FY20), c) First Meridian [DRHP](#) (2022), and d) interviews with GLOW partners; 3. Growth rate of the industry from First Meridian [DRHP](#) (2022); 4. Women workforce triangulated from a) ISF annual report [2021](#) and [2022](#), b) interviews with FS companies and clients of FS companies, c) Annual Survey of Industries [link](#) (FY20); 5. GLOW focus industries include: Retail, FMCG & FMCD, Logistics and e-commerce, BFSI, and Manufacturing / industrials; 6. Other industries include IT / ITeS, Government, Automotive, Infrastructure, Education / training, Pharma and healthcare, Telecom, and Media and entertainment

Women account for only 28% of the workforce in retail roles and 3-5% of the workforce in FMCG and logistics roles

Male workforce in GLOW focus industries 2020 (in m)^{1,2,3}



Female workforce in GLOW focus industries 2020 (in m)^{1,2,3}



1. Total workforce triangulated from a) Indian Staffing Federation (ISF) annual [report](#) (2021) and b) ISF quarterly [report](#) (2023); 2. Sector split triangulated from a) ISF [report](#) (2019): Impact of key reforms on job formalization, Quess Corp annual [report](#) (FY20), c) First Meridian [DRHP](#) (2022), and d) interviews with GLOW partners; 3. Women workforce triangulated from a) ISF annual report [2021](#) and [2022](#), b) interviews with FS companies and clients of FS companies, c) Annual Survey of Industries [link](#) (FY20)

Table of Contents

1 Industry selection process

2 Overview of Logistics

3 Overview of Flexi-staffing

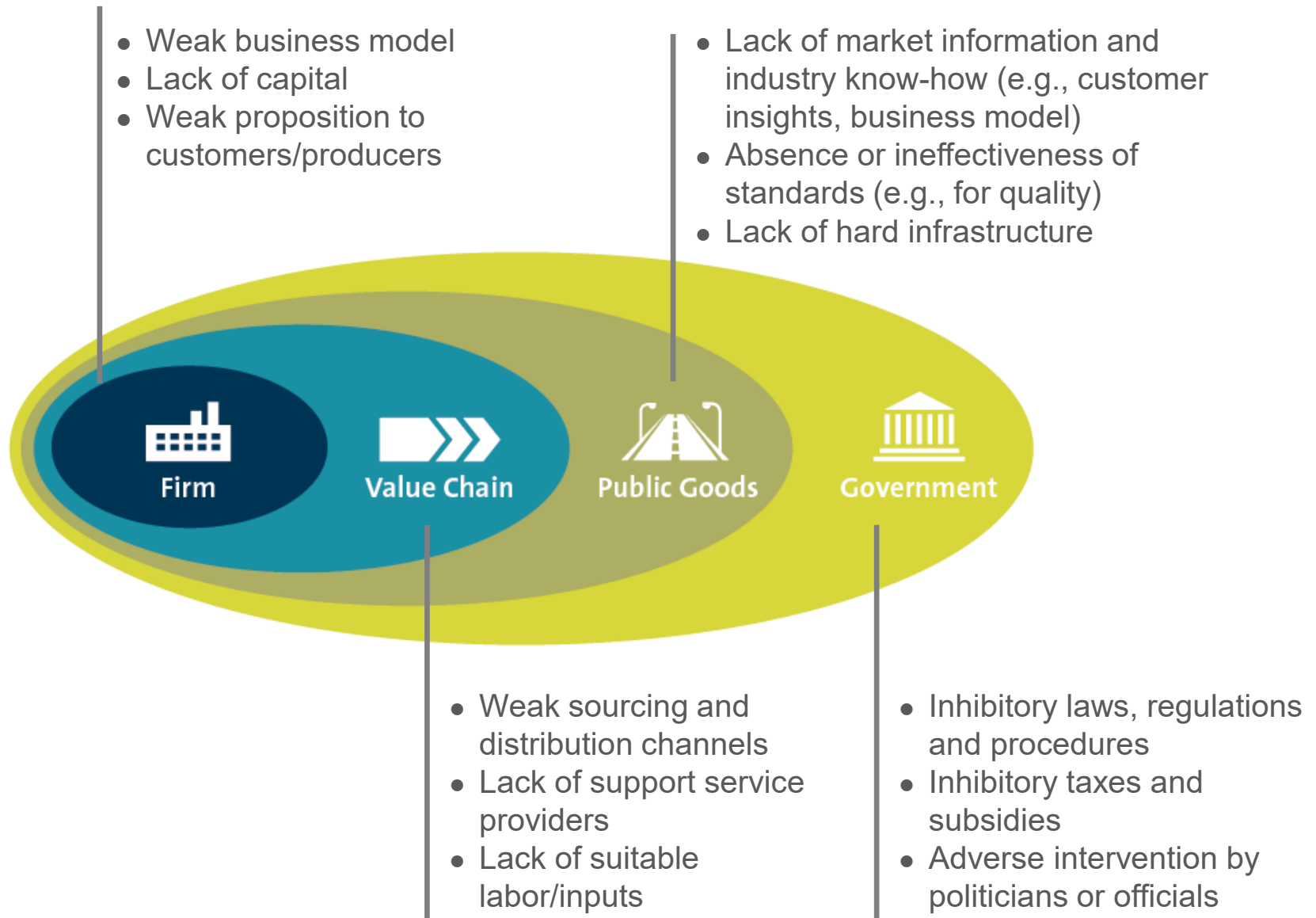
4 About FSG and GLOW

5 Annexure

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

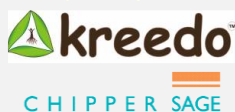
	Housing market in 2006	What we did	Housing market in 2018
Industry status	<ul style="list-style-type: none"> • Very few developers building LIH • No housing finance companies (HFCs) lending to informal¹, low-income customers 	<ul style="list-style-type: none"> • Incubated 2 HFCs to serve informal, low-income 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

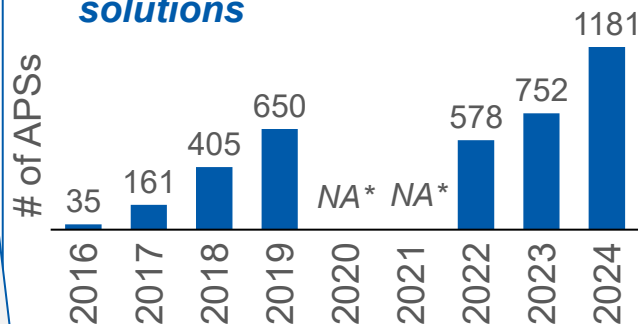
- Identified, convinced and **signed up 9 partners** to serve the APS market



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

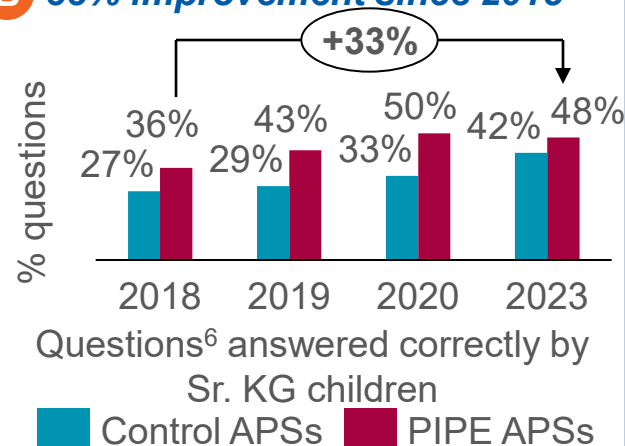
Impact to date

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



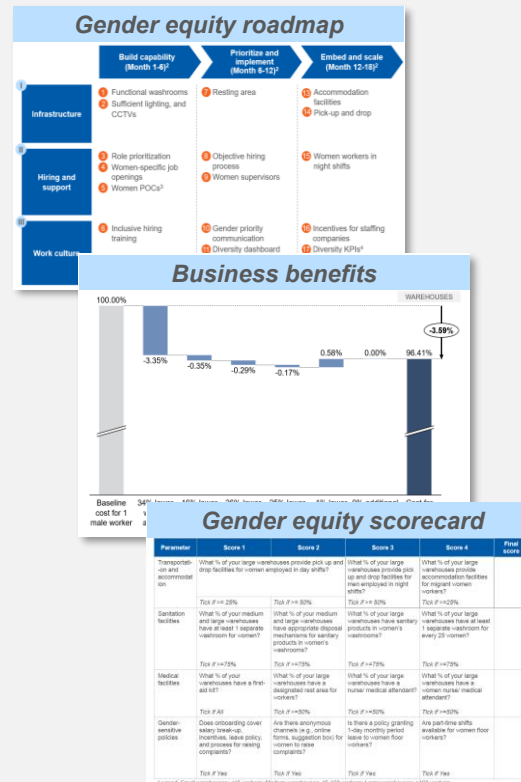
and more...



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
- ...

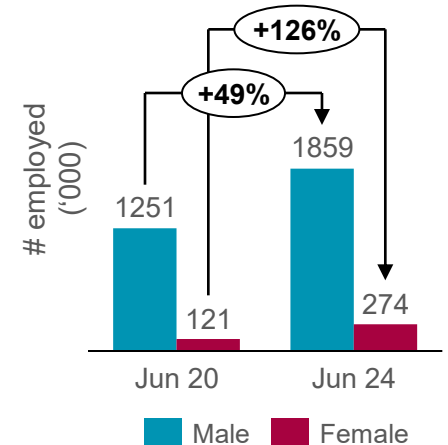
Industry-specific toolkits



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

Table of Contents

1 Industry selection process

2 Overview of Logistics

3 Overview of Flexi-staffing

4 About FSG and GLOW

5 Annexure

List of organizations interviewed as part of industry selection

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

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

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

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

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

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

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



Disclaimer

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

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

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



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

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