FSG REIMAGINING SOCIAL CHANGE

GLOW
GROWING LIVELIHOOD OPPORTUNITIES FOR WOMEN

Best practices for hyperlocal delivery companies to improve gender equity

July 2025

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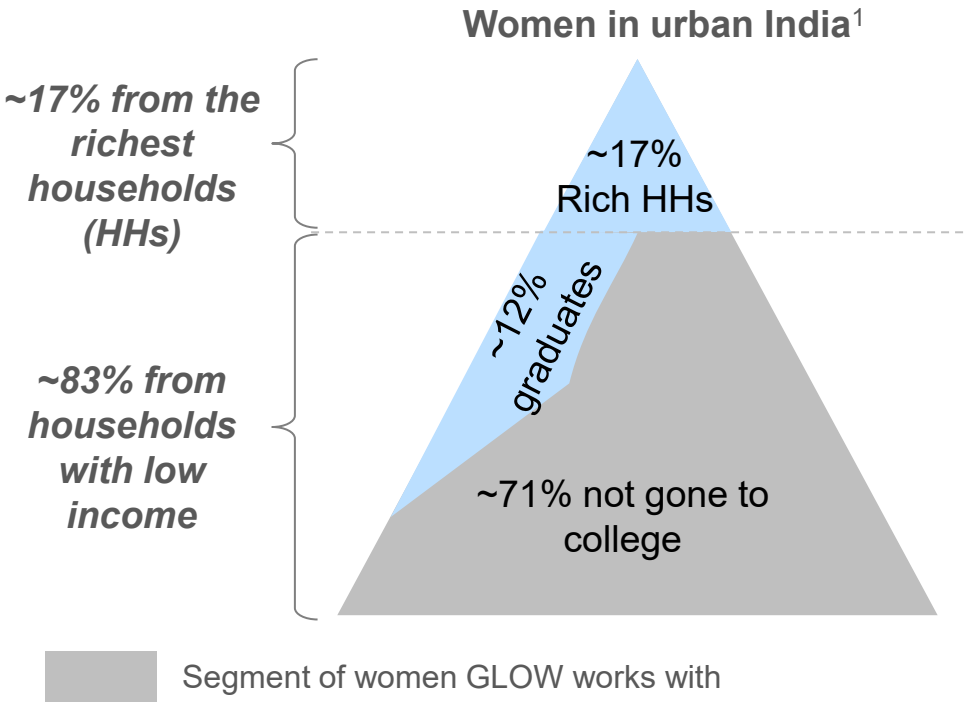
2 of 3 women in urban India come from low-income and low-education backgrounds



To meaningfully increase women's workforce participation, women from low-income and low-education backgrounds need to be employed

1. 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

Family and societies restrict women from taking up employment opportunities

Primary insight	Supporting insights
1 **84% of women need to secure permission to work**	A 84% of women need to secure permission prior to deciding to work B For 1 in 3 women that are neither working nor seeking a job, lack of permission or precedence is the primary reason for not working
2 **Family attitudes are progressive in theory, but not in practice**	A While >90% decision makers believe it is important for women in society to work and that it brings pride to the family… B …1 in 4 prefer if women in their households did not work at all C 69% of key decision makers firmly believe that the main role of a woman is to take care of the home and children
3 **Most families prefer entrepreneurship but, most women prefer jobs**	A 3 in 4 decision makers in the family prefer that women work from home or start a business so they can also manage household work B 2 of 3 aspiring-to-work women prefer jobs over entrepreneurship C 93% women want fixed salaries over daily wages
4 **11% of women are willing to use paid daycare services**	A Both women and key decision makers believe childcare is primarily the mother's and family's responsibility B 51% of women are aware of paid daycare services, 11% are willing to use these services and only 1% have used these services C Of the 15% women that cited lack of affordability as a reason for not using paid daycare services, ~50% are willing to use Anganwadi services[1]

Note: Unless explicitly mentioned, 'women' in this document refers to women aged 15 and 59 years from households with low income (i.e. households having an average monthly household income of INR 18,000 or USD 240 and below) in urban India. Data 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. 1. Anganwadis are government-run childcare and development centers set up under the Integrated Child Development Services Scheme of the Central Government of India. Provision of Anganwadi service is free.

Despite this, women in urban India want to work in jobs and are confident in their abilities to do these jobs

Primary insight	Supporting insights
5 **1 in 2 women in urban India want to work in jobs**	A Women in urban India want to be in jobs; 1 in 2 women are either working in a job or seeking one B 88% of women believe a mother could work outside the house C Women with children >6 years and those that know other working women, are among the most likely to be in a job D 72% of women strongly believe that they should not prioritize children and household over thinking about working
6 **Women want to work to be self reliant and are confident in their abilities**	A 64% of women strongly agree that for a woman to be self-reliant it is important to work B Supporting own and family expenses is the key reason for >90% women to start seeking jobs C 87% of women are optimistic about their ability to pick up new skills
7 **Some women are willing to work in non-traditional and male dominated workplaces (e.g., warehouses)**	A Some segments of women are more amenable to be in a job (e.g., women with low education levels, strong working culture and child >6 years are most willing to work in warehouses) B 70% believe they would be comfortable talking to strangers (including men) C 1 in 2 women are comfortable working in an environment that is 90% men

Note: Unless explicitly mentioned, 'women' in this document refers to women aged 15 and 59 years from households with low income (i.e. households having an average monthly household income of INR 18,000 or USD 240 and below) in urban India. Data 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.

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Warehousing, last-mile delivery, and internet retail employ ~1 million people with strong expected growth

Employment in 2020 (in m)[1]

Employment in 2024 (in m)[2]

Projected employment in 2026 (in m)[3]

Projected employment in 2031 (in m)[3]

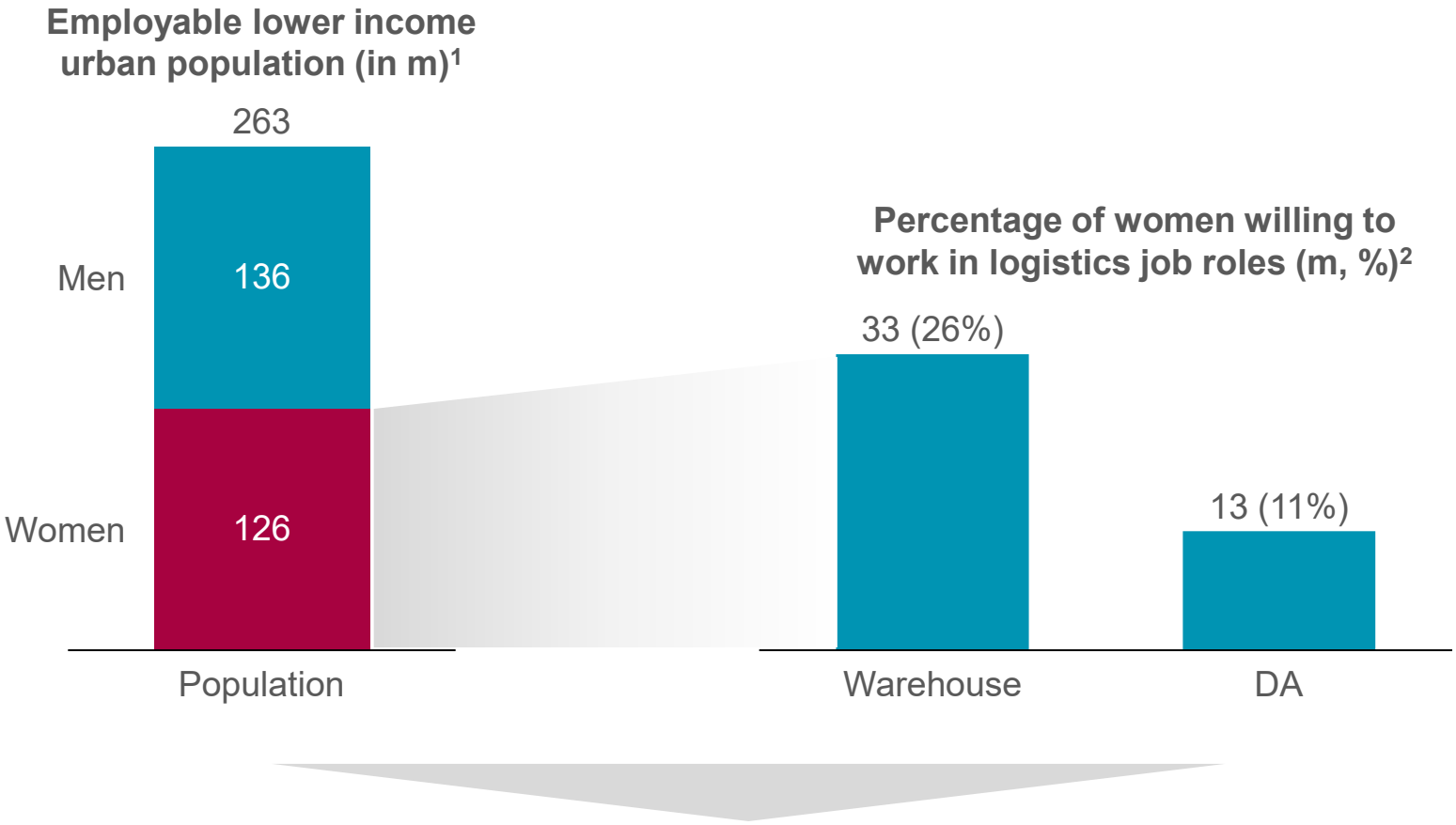
1. PLFS report 2019-20; 2. PLFS report 2023-25; 3. Based on 2012-2022 growth rate from PLFS reports; 4. Warehousing includes warehousing and storage; 5. Last-mile delivery includes courier activities; 6. Internal retail includes retail sale via internet

Many roles in the industry require minimum educational qualification 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]
Hyperlocal delivery agent	No minimum education requirement	0	15,000 to 20,000[1]
Picker	10th pass and above	1-3	Minimum wage (12,000 to 15,000)
Packer	10th pass and above	1-3	Minimum wage (12,000 to 15,000)
Sorter	10th pass and above	1-3	Minimum wage (12,000 to 15,000)
Loader / unloader	No minimum education requirement	0-1	Minimum wage (12,000 to 15,000)

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

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

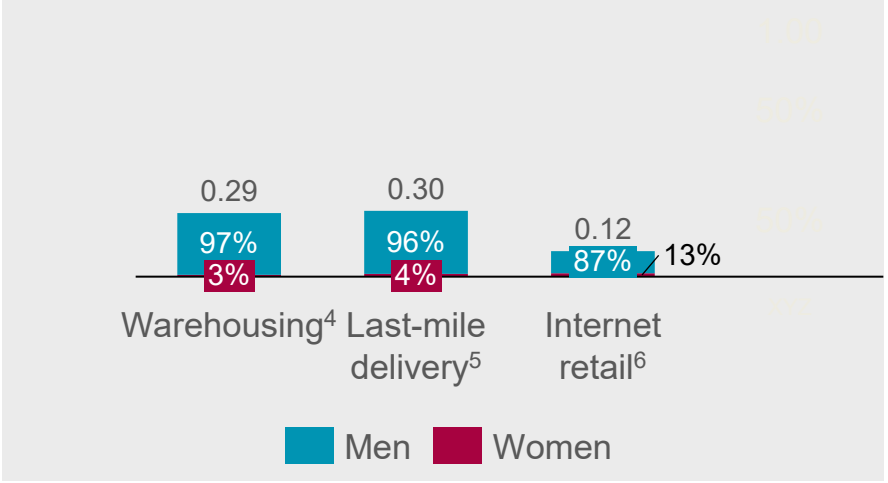


~13 m urban women are interested in the delivery agent role and ~33 m urban women are interested in warehousing roles

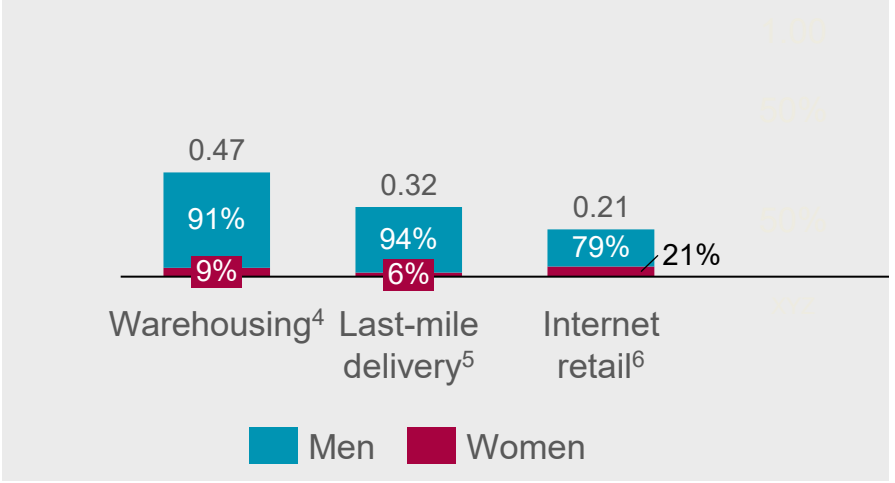
1. World Bank, PLFS report 2019-20, Nielson data, FSG estimates; 2. FSG primary research with ~6,600 urban Indian women (2022)

While women's participation in these industries is still low, it has grown considerably, and a further increase is projected

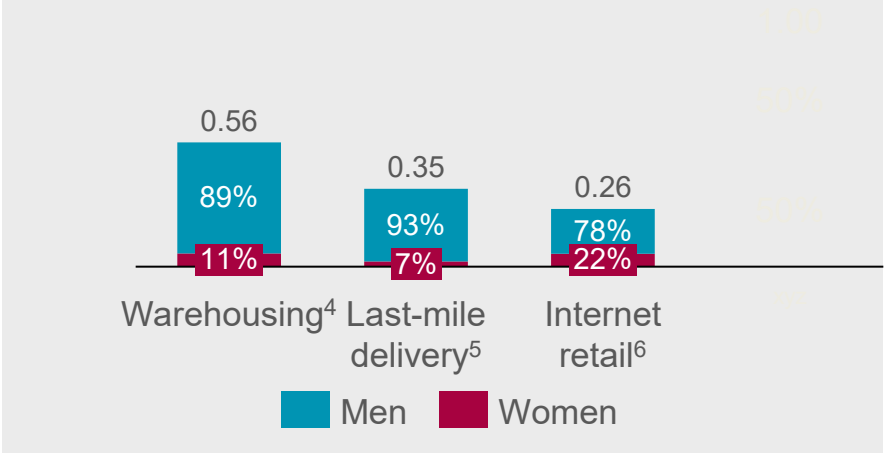
Employment in 2020 (in m)[1]



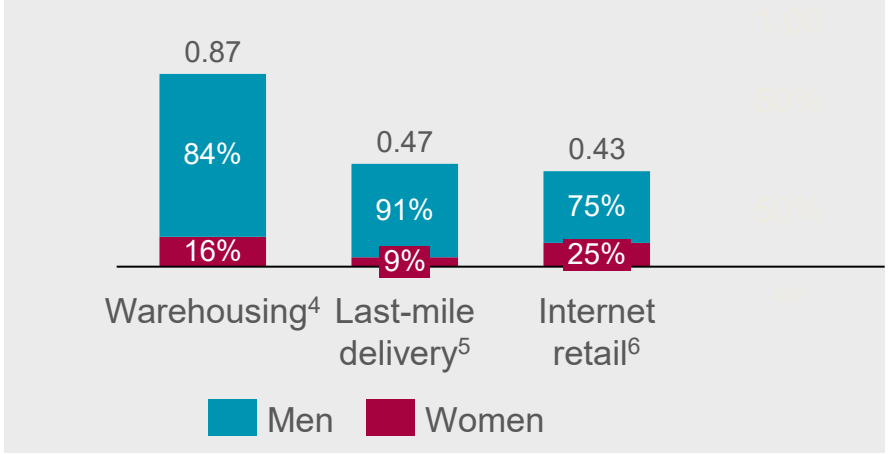
Employment in 2024 (in m)[2]



Projected employment in 2026 (in m)[3]



Projected employment in 2031 (in m)[3]



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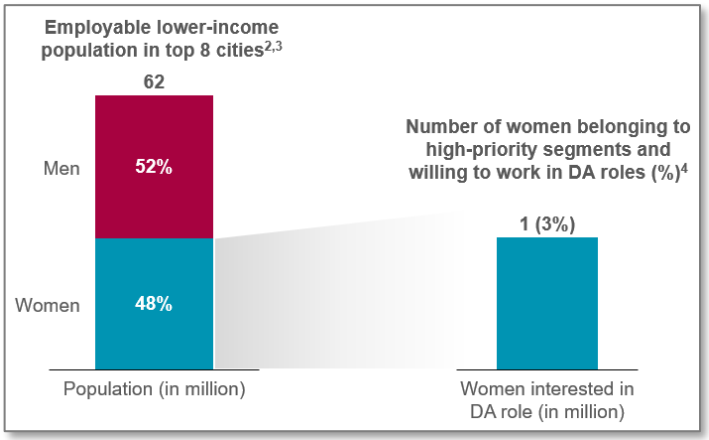
Hyperlocal delivery companies can get 3 benefits from a gender-diverse workforce[1]

1. *Access additional talent pool*

"We are facing talent shortages in multiple locations including Bangalore, Hyderabad, and Mumbai"

– **Chief People Officer, Delivery company**



2. *Attract impact-focused investors*

"Our investors have mandated us to incorporate ESG at the core of our operations. So, we are looking to increase women DAs to 10% of our workforce"

– **Chief Strategy Officer, Delivery Company**

"I regularly discuss gender diversity with my logistics investee companies"

– **Investor**

3. *Build a positive brand image*

"When customers see women DAs, they post on social media, which is great publicity for us"

– **Program Manager, Delivery company**

1. Based on interviews with ~10 delivery companies and 1 investment firm; 2. Top 8 cities: Mumbai, Delhi, Kolkata, Pune, Chennai, Hyderabad, Ahmadabad, Bangalore; 3. World Bank, PLFS report, Nielson data, FSG estimates; 4. FSG primary research with ~6,600 urban Indian women

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Hyperlocal delivery companies are unable to improve gender diversity due to challenges within and outside the company[1]

	Company	Ecosystem
Hiring	1 Companies lack the skills to target and convince women 2 Business benefits of hiring women in DP role are unclear	3 Only ~10% urban women are willing to do the role[2] 4 Families do not give women permission for this role 5 Families do not invest in assets for women (e.g., two wheelers, smartphones) 6 Women are not taught necessary skills (e.g., driving, using a smartphone) 7 Some women do not have all documentation (e.g., PAN card, driving license)
Retention	8 Onboarding process is not comprehensive (e.g., lacks clear explanation of earning structure) 9 Companies lack effective mechanisms to resolve issues of women 10 Some women find the job physically demanding	11 Women find it difficult to access washrooms in some locations 12 Cost of two-wheeler rentals is high 13 Some locations lack public safety infrastructure (e.g., sufficient lighting)

Legend: ⬚ Can be addressed by the company

1. Based on interviews with ~10 delivery companies, and interviews with ~20 women DPs | 2. Based on primary research conducted by GLOW in 2022

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Hyperlocal delivery companies can pilot 14 interventions in a phased manner, to improve gender diversity in DP roles

	Build internal capability (1st to 6th month)	Build support networks (6th to 18th month)	Invest to scale (18th month onwards)
I Sourcing and converting leads	1 Women-friendly recruitment collateral 2 Women-friendly recruitment pitch 3 Paid women referral program	7 30-sec women DP videos on social media	11 Partnership with mobilizing organizations 12 Social media recruitment
II Onboarding and issue resolution	4 Initial hand-holding 5 DP support system	8 2-3 training videos (e.g., on map navigation)	
III Improving safety and access	6 Emergency response mechanisms (e.g., SOS)	9 Washroom tie-ups 10 Application link for government documents (e.g., PAN card)	13 2-Wheeler rental partnerships 14 Safety mechanisms (e.g., "opt-out" options for unsafe routes)
Estimated # of women DPs	~ 200 to 300 women	~ 800 to 1,000 women	~1,500+ women

DP - Delivery Partner

1 Women-friendly recruitment collateral (1/2)

PRELIMINARY

Poster to convince women

Hiring a woman delivery partner for <company>

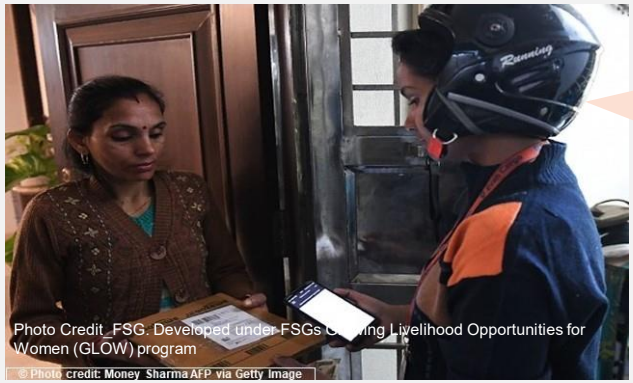


Photo of a woman

Earn up to INR 25,000 per month (earn INR 40 to 60 per order)

- Choose your work timings
- Vehicle rental options available
- Deliver light parcels
- Get weekly and monthly incentives

Benefits for women

Logo +91 XXXXX XXXXX

Clear call to action

FAQs for family members

Frequently asked questions

1. **I have only seen men do this job. How will a woman do it?**
   - Today, many women are working as delivery partners. We already have xx women DPs working with us and they are able to do this job very well. Some women DPs have been working with us for 1-2 years and they say they like the high earning potential, weekly payouts, and the flexible work timings

2. **This job will be tiring and physically strenuous for my daughter / wife**
   - She will deliver light-weight food/ grocery parcels
   - She can choose her working hours as per her own convenience

3. **It's unsafe to visit strangers' homes / I do not want my wife to go door to door**
   - We value our delivery partners and have security mechanisms in place:
     - We track live location of DPs so that we can provide help if they need
     - We will also provide her orders only in safe zones
     - We have a sexual harassment committee for redressal of any incident
     - (If applicable) We also provide women the option to cancel unsafe orders, SOS button, and pepper sprays

4. **My daughter / wife cannot do this job as she does not know English**
   - She only needs to know very basic English so that she can read addresses on app. The delivery app is available in the local language as well

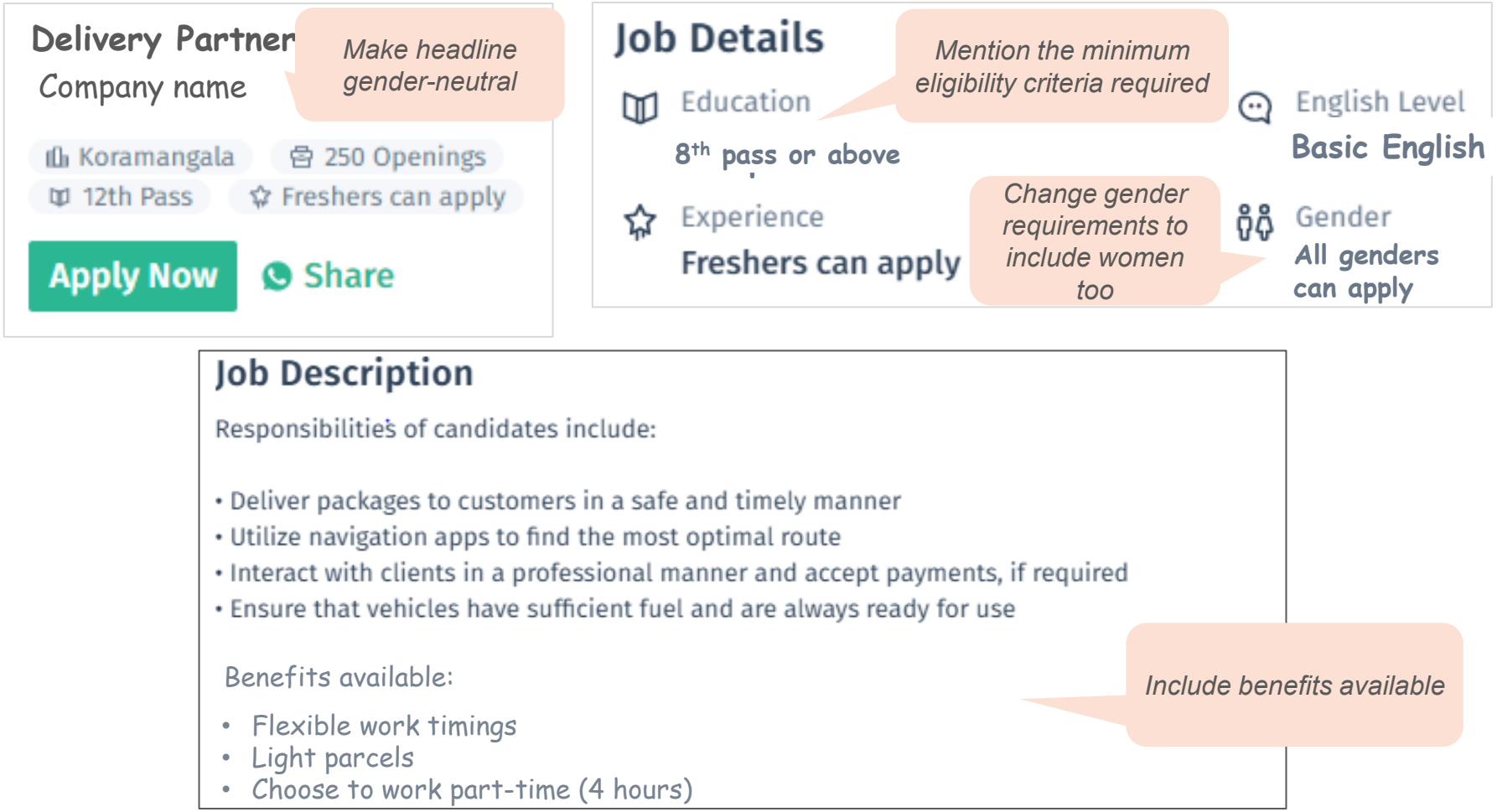
5. **My daughter / wife does not own a Scooty**
   - If she does not have a 2-wheeler, we can connect her with 2-wheeler rental companies. She can opt for flexible payment options such as EMIs, weekly leases

DP - Delivery Partner

1 Women-friendly recruitment collateral (2/2)

PRELIMINARY

Illustrative job advertisement



2 Women-friendly recruitment pitch (1/2)

Existing pitch

"Hi, I am calling from company A. We are hiring delivery partners. Would you be interested in applying?"

Proposed pitch

*"Hi, I am calling from company A. We are hiring **women** delivery partners. On average, our delivery partners who work full time deliver ~ **15 to 20 orders per day**[1] and **earn up to INR 25,000 per month**[1]. We have introduced several **facilities for women,** such as tie-ups with petrol pumps for washroom access, paid period leaves, and SOS button for emergencies. We also offer **flexible work timings** to our women DPs[2]. Would you be interested in applying?"*

1. These numbers are for women DPs working full-time i.e., ~ 25 days a month and 8 hours per day; 2. Delivery Partners

2 Women-friendly recruitment pitch (2/2)

Concerns of women	Sample responses
• I do not have a driving license / bike	• We have a tie-up with an organization XYZ which can help provide you **electric vehicles on rent**
• I do not have time to do this job	• You can choose your working hours as per your own convenience
• My family will not allow me to do this job / I do not think I can do this job	• We employ **~xx women delivery partners** – We really value our women delivery partners and have introduced many **facilities to support** them. (e.g., emergency response mechanisms such as SOS) – Our women delivery partners are highly satisfied. If you send me a “Hi” on 80xxxxx, I can share **videos of some of our women DPs**

DP - Delivery Partner

3 Paid women referral program (1/2)

PRELIMINARY

Process

A. Announce referral program through DP app/ WhatsApp groups/ SMS

B. Track the number of women DPs hired through referrals in each city every month

C. Share a bi-weekly update through a WhatsApp group message/ DP app about the top three DPs with the highest referrals

D. For each city, identify monthly winners as per the defined criteria (e.g., highest number of women referrals, highest number of orders by women referees)

E. For each winner, allocate a referral reward of INR 2,000 – 3,000

F. Announce winners through DP app/ WhatsApp group messages

Eligibility for reward

- All active DPs are eligible
- Each DP can earn only 1 referral reward in a year
- Payout is applicable only for referrals wherein:
  - Women DPs complete at least 10 orders within 30 days of onboarding
  - Both referrer and referee are active at the time of announcement of the reward

Recognition message for winners

Congratulations to the diversity champion of the month!

Photo of the winner	Name, Designation

<Name> supported ~X women DPs to join our workforce. Thank you for your commitment to fostering diversity and inclusion!

DP - Delivery Partner

3 Paid women referral program (2/2)

PRELIMINARY

Sample format to collect data for each city

Referrer name	Number of successful women referrals (or) number of orders completed by all referees		
	March	April	May
Referrer 1	5	7	6
Referrer 2	10	9	7
Referrer 3	…	…	…
Referrer 4	…	…	…
…	…	…	…
…	…	…	…
…	…	…	…

4 Initial hand-holding

	Day 0	Day 1	Day 8
Who should be called	TLs call all women DPs right after they are onboarded	TLs call all women DPs on the first day of their job	Every Monday, TLs call women DPs who joined the previous week but have not earned incentives/ have earned less
What should be covered in the call	• Ask the woman DP to demonstrate what she will do on the first day of the job and share tips (e.g., suggest high demand locations) • Explain the DP support option and share 3 examples of where it can be used • Share phone number of the TL	Check if the woman DP is facing any challenges in delivering orders and troubleshoot: • Has she logged in? • How many orders has she been able to deliver? • What challenge is she facing in delivering orders? • If she faces any further issues, she should call the TL	Provide tips to the women DPs: • How to earn incentives (e.g., deliver xx orders in yy hours) • How to improve customer ratings • How to find high demand locations

DP - Delivery Partner, TL – Team Lead

5 DP support system

PRELIMINARY

Rationale

- Companies lack structured mechanisms to address women's queries
- Current channels are ineffective (e.g., high turnaround time, inability to resolve women's queries) in addressing women DP's concerns

Types of support

- **DP support number:** To address on-the-job concerns (e.g., customer not picking the call, restaurant delaying the order)
- **Ticket system:** To address non-order related queries. (e.g., how to check earnings, how to raise a ticket)
- **WhatsApp groups:** To interact with other women DPs (e.g., share earning tips)
- **FAQs on app:** To provide DPs with quick answers to common questions

Company's role

- Train the DP support team to resolve women-specific queries (e.g., how to access period leaves, how to reject orders in unsafe locations)
- Integrate the support systems in the DP app for easy access
- Share details of the available support systems with DPs using different channels (e.g., DP app, onboarding pitch)

DP - Delivery Partner

6 Emergency response mechanisms (e.g., SOS button)

PRELIMINARY

Procedure followed when a DP presses the SOS button

- A notification goes to the central support team, TL[1], and the DP[2] nearest to the DP in threat
- A PoC[3] from the central support team immediately calls the DP to check for support required
- The PoC/ TL immediately starts for the DP's location
- If required, the PoC/ TL should contact emergency services (e.g., ambulance, police)

Preparation to roll out the SOS feature

- Add an in-app feature to track the live location of DPs when they are logged in
- During onboarding, inform DPs about the SOS button and guide on how to use
- Train TLs and DPs on how to respond to SOS signals

1. Team Lead; 2. Delivery Partner; 3. Point of Contact

7 30 sec women DP videos on social media

PRELIMINARY

Rationale

- Social media can increase willingness of women to apply for the roles by:
  - Boosting visibility of women in DP[1] roles
  - Highlighting benefits of working as a DP (e.g., flexible timings)
  - Proactively addressing concerns related to the role (e.g., woman DP talking about safety mechanisms)

Platforms

- Facebook, Instagram, and YouTube because these platforms have the most users in India[2] and are used by many women DPs[3]

Sample videos

- A day in the life of a woman DP
- 3 things the woman DP likes about her job
- 3 challenges a woman DP had to overcome for the role

1. Delivery Partner; 2. 516.92 million users on Instagram and 492.7 million users on Facebook. Source: https://www.forbes.com/advisor/in/business/social-media-statistics/; 3. Source: GLOW interviews with women DPs

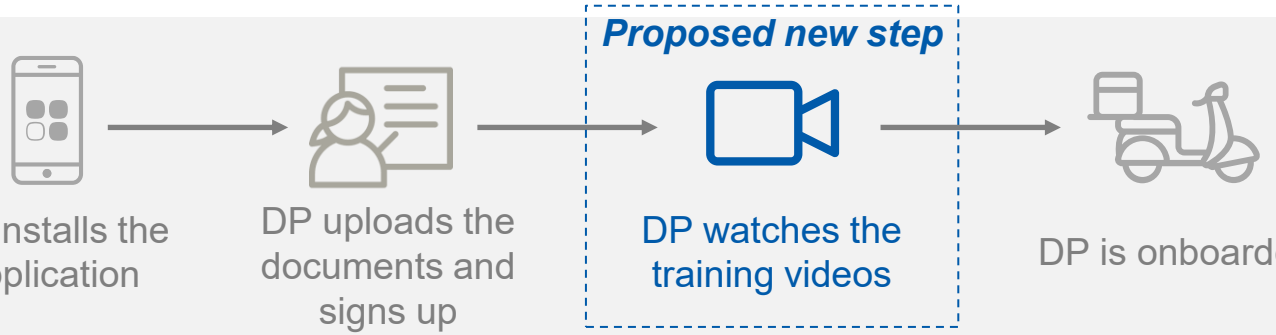
8 2-3 training videos on DP app

PRELIMINARY

Rationale

- Companies lack comprehensive training on payment model, app features, support systems/ benefits, etc.
- This limits the performance potential of the DPs[1], leading to low earnings/ work satisfaction

Onboarding process



Sample topics for the training videos			
Use of DP app	How to accept an order	How to navigate map	How to check earnings
Earnings	What is the earnings structure	How to earn incentives	How to find order hotspots
DP support	How to raise a ticket	How to reach out via DP support number	How to view FAQs on app

1. DP - Delivery Partner; 2. Team Lead

9 Washroom tie-ups

PRELIMINARY

Rationale	• Lack of access to clean and safe washrooms can lead to low willingness to join • It can also negatively affect the performance of the DPs (e.g., less login hours)
Potential partners	• Restaurants and hotels • Petrol pumps in hotspots or in major localities
Company's role	• Identify partners in high traffic areas or in localities with high order volume • Share locations of available washrooms with women DPs through the app, or via WhatsApp groups • Use targeted communication to help DPs identify available washrooms (e.g., signage on restaurant doors)

DP - Delivery Partner

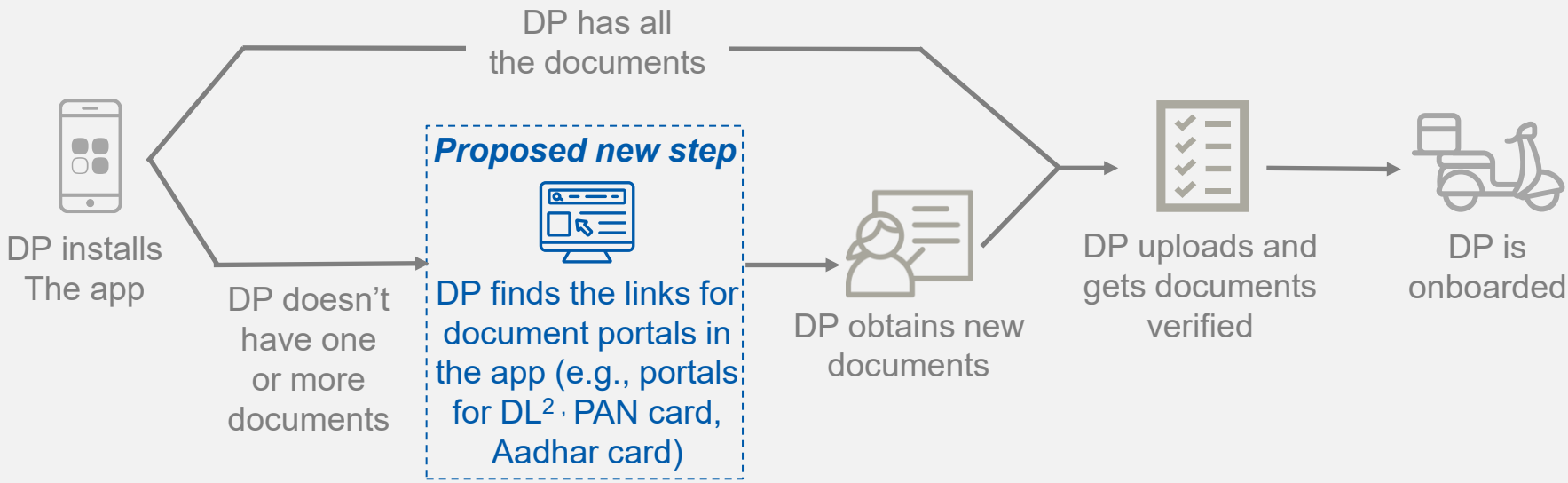
10 Application link for government documents (e.g., PAN card)

PRELIMINARY

Rationale

- Women's lack of access to government documents (e.g., PAN card, driving license) limits their ability to sign up as a DP[1]

Modification of the onboarding process



1.. DP – Delivery Partner; 2. DL – Driving License

11 Partnership with mobilizing organizations

PRELIMINARY

Rationale

- Companies lack the skills and resources (e.g., time, team) to target the correct segments of women leading to insufficient number of leads
- Mobilizing organizations' access and the understanding of their nearby communities can be leveraged to identify potential leads for women DPs[1]
- They can identify leads from target communities, influence and can convince families based on their trust within the communities to boost leads

Potential partners

- NGOs focusing on skill-development/ employment for women (e.g., NGOs providing driving training)
- SHGs[2] and local influencers in targeted communities
- Micro-finance institutions for women
- Community development officers (e.g., ward officers or equivalent)
- Housing board/ slum development board officers
- Anganwadi center officers and community leaders

Role of partner vs company

Company's role	Mobilizer's role
• Identifying and onboarding the mobilizing organizations • Sharing recruitment pitch and sample responses to FAQs • Providing incentives to organizations (e.g., INR 3k per woman DP retained for 30+ days)	• Identifying the target women basis location, age, education, etc. • Reaching out to the target women via existing networks (e.g., SHGs) • Sharing benefits of working as a DP • Addressing women's/ families' concerns

1. Delivery Partners; 2. Self-help Groups

12 Social media recruitment (1/2)

PRELIMINARY

Benefits of using social media	• Social media offers the following benefits: – Reaches a large number of women – Can target segments of women who are more likely to take up this role – Can easily be scaled/ replicated in other cities • Offline recruitment channels (e.g., field recruitment, tie-ups with training organizations) may not work in all locations/ could be expensive
Platforms	• **Platforms**: Facebook and Instagram – Platforms with most users in India[1] – Platforms used by many women DPs regularly[2]
Approximate cost	• ~INR 1,20,000 - 1,50,000 for running the ad[3] to hire 40-50 women in a month (~INR 3,000 - 3,750 per woman) • ~INR 45,000 - 60,000 per month for tele-callers[4] (to follow-up with potential leads) to hire 40-50 women in a month (~INR 900 - 1,500 per woman)

1. 516.92 million users on Instagram and 492.7 million users on Facebook. Source: https://www.forbes.com/advisor/in/business/social-media-statistics/; 2. Source: GLOW interviews with women DPs; 3. The cost of running the advertisement is estimated by projecting the number of impressions that would be needed to hire ~40-50 women. The calculation assumes: click through rate – 0.5%, percentage of clicks that are eligible/ interested (leads) – 5%-10%, conversion rate of leads – 2.5%. The total campaign cost is calculated based on estimated reach for a given budget on Facebook Campaign Manager; 4. Costs for tele-callers calculated assuming 3 tele-callers (@INR 15,000 to 20,000 paid per tele-caller) would be needed to make ~2-3 calls to each lead (total # of estimated leads: ~1,600 – 2,000) to be able to hire 40-50 women

12 Social media recruitment | Exemplar messaging (2/2)

PRELIMINARY

Segments	Exemplar messages
Widowed / separated women	• Single handedly manage your household and child's education expenses • Choose your own work timings: – Can work part-time for only 4 hours – Return home by 5 pm to complete household work • We welcome freshers: only need to know basic English and know how to ride a 2-wheeler
Lesser educated women with domestic responsibilities	• Pay for your household and child's education expenses • Choose your own work timings: – Can work part-time for only 4 hours – Return home by 5 pm to complete household work • We welcome freshers- only need to know basic English and know how to ride a 2-wheeler
College-going women	• Make your parents proud by paying for your own education • Work for 4 hours per day and return home to study / apply for jobs • Earn money by delivering on your 2-wheeler
All segments	• Deliver near your home • Increase earnings through performance-based incentives

13 2-Wheeler rental partnerships

PRELIMINARY

Rationale

- Many women don't apply to be a DP[1] because they lack access to a 2-wheeler
- Support by companies to provide 2-wheelers with flexible payment terms can help increase the target pool of women

Potential partners

- 2-Wheeler EV[2] rental companies
- 2-Wheeler Non-EV rental companies

Role of partner vs company

Company's role

- Identify the most suitable 2-wheeler rental companies
- Provide information about available rental options during recruitment and orientation
- Facilitate connection between DPs and 2-Wheeler rental companies

2W company's role

- Suggest the optimal 2-wheeler (e.g., mileage, speed, weight)
- Provide maintenance and support
- Provide flexible payment options (e.g., weekly payments)

1. Delivery Partner; 2. Electric Vehicle

14 Safety mechanisms (e.g., “opt-out” options for unsafe routes)

A **Situational awareness/ self-defence training**	• Conduct quarterly training on identifying and responding to potential threats, and self-defense for all women DPs
B **Road readiness training**	• Conduct quarterly road safety training for DPs such as on traffic navigation, GPS utility, importance of helmets, and best practices to safely handle cash
C **POSH training**	• Train all DPs on what constitutes sexual harassment, provisions under POSH, and available reporting mechanisms/ support systems to log complaints
D **Safe routes**	• Identify routes that are perceived as unsafe and allow women DPs the option to reject deliveries on these routes

DP - Delivery Partner

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Objectives and context

- **Objectives:** This tool is designed to score hyperlocal companies on their performance on gender equity, and identify areas of improvement
- **Context:** This tool
  - Is designed to be used by either the enterprises themselves or by independent evaluators
  - Is recommended to be used annually/ bi-annually to track progress
  - Has been designed to evaluate an entire enterprise, and not just one dark store in the enterprise or one city of operation
  - Does not include scores on parameters mandated by law (e.g., maternity leave)
  - Can be used effectively by a medium or large enterprise[1]

1. An enterprise with investment exceeding ₹25 crore or annual turnover above ₹100 crore (Source: Ministry of MSME)

How to use this tool

Whom to interview to score the organization

- Interview someone in the corporate team who has data on all DPs and dark stores, and information about key HR policies
- Ideally interview the HR Head of the enterprise, but in some cases, you could also interview the CEO (for medium enterprises) or senior HR manager (for large enterprises)

How to score the organization

- For each parameter, move to the next column only if there is a tick in the current column (starting with Score 1). This means:
  - If all conditions mentioned in Score 1 are met, give a tick in that cell
  - If there is no tick in Score 1, stop scoring the parameter and move to the next parameter
  - If there is a tick in Score 1 and all conditions mentioned in Score 2 are met, tick Score 2 column
  - If there is a tick in Score 1 and all conditions mentioned in Score 2 are not met, stop scoring the parameter and move to the next parameter
- Ask all questions related to one parameter and then write the column number where you made the last tick, multiplied by the multiplier number if any, in the “Final score” column. For example,
  - If for the parameter “Safety mechanisms”, the last tick is on Score 3, write 3 in the “Final score”
  - If you have not given any ticks for the parameter, write 0 in the “Final score”
  - If for the parameter “Women employees”, the last tick is on Score 3 and multiplier is 2, write 6 (=3x2) in the “Final score”
- Continue the scoring in a similar manner for other parameters
- Add the “Final score” across all parameters to calculate the total score

DP: Delivery Partner

Gender Equity Readiness Scorecard (GERS) for hyperlocal companies – Outcomes

Preliminary

Parameter	Score 1	Score 2	Score 3	Score 4	Final score
Women delivery partners	What % all DPs or # of DPs across all cities are women?				*(Multiply score by 2)*
	Tick if >=0.1% or overall 100+ women	*Tick if 0.2-1% or overall 501-1,000 women*	*Tick if 1-5% or overall 1,000-5,000 women*	*Tick if >5% or overall 5,000+ women*	

DP: Delivery Partner

Gender Equity Readiness Scorecard (GERS) for hyperlocal companies – Recruitment practices

Preliminary

Parameter	Score 1	Score 2	Score 3	Score 4	Final score
Inclusive hiring practices	For DP roles, have you created recruitment collaterals (e.g., flyers, job ads) with gender-neutral language (e.g., "both men and women can apply")? *Tick if Yes*	Have you shared at least 1 social media post in the last 6 months, inviting women to apply for DP roles, or highlighting women's experiences (e.g., testimonials) as DPs? *Tick if Yes*	Do you provide additional incentives for successful women DP referrals, as part of your paid referral programs? *Tick if Yes*	Do you provide any additional financial incentives to community mobilizers, NGOs, or staffing vendors for hiring women DPs? *Tick if Yes*	
Document-ation and mobility support	Have you shared any collateral (e.g., poster, website links) to inform all potential women DPs about 2-wheeler access (e.g., rental options)? *Tick if Yes*	Have you partnered with EV rental firms to facilitate access to EVs for women DPs? *Tick if Yes*	Do you provide documentation support to all potential women DPs (i.e., support in filling/ submitting applications for PAN/ Aadhaar)? *Tick if Yes*	Have you partnered with any financial institution to offer 2-wheeler loans at discounted terms, or with EV rental firms for subsidized 2-wheeler rentals for women DPs? *Tick if Yes*	
Onboarding support	Do onboarding sessions or videos for DPs cover detailed break-up of the earnings structure and incentives? *Tick if Yes*	Do onboarding sessions or videos for DPs cover grievance redressal policies (e.g., how to raise a complaint, typical response timelines)? *Tick if Yes*	Do you provide in-app videos/ FAQs for DPs on using different app features (e.g., step-wise instructions on how to accept an order) in Hindi/ local language? *Tick if Yes*	Do you require PoCs or team leaders to shadow the first 3–5 deliveries of a woman DP? *Tick if Yes*	

DP: Delivery Partner, EV: Electric Vehicle, NGO: Non-Governmental Organizations, PAN: Permanent Account Number, PoC: Point of contact

Gender Equity Readiness Scorecard (GERS) for hyperlocal companies – Policies

Preliminary

Parameter	Score 1	Score 2	Score 3	Score 4	Final score
Safety mechanisms	Do you have an SOS button or and an emergency response helpline (e.g., in case of accidents, vehicle breakdown) for women DPs? *Tick if Yes*	Do you provide safety kits (e.g., alarm keychains, pepper spray) to women DPs? *Tick if Yes*	In the last 1 year, have you conducted any training session for women DPs on safe practices at restaurants/dark stores, customer locations, and on roads? *Tick if Yes*	Do you allow women DPs to report (or) opt-out of unsafe zones..? *Tick if Yes*	
DP health and well being measures	Do you provide well-being kits (e.g., sanitary and first-aid products) to women DPs? *Tick if Yes*	How many partnerships do you have with restaurants, petrol pumps, or other local businesses pan India, for washroom access for women DPs? *Tick if >=100*	Do you provide health insurance to women DPs that includes coverage for maternity related expenses? *Tick if Yes*	In what % cities with women DPs do you have a designated rest area for DPs? *Tick if >=75%*	

DP: Delivery Partner, SOS: Save Our Souls

Gender Equity Readiness Scorecard (GERS) for hyperlocal companies – Governance

Preliminary

Parameter	Score 1	Score 2	Score 3	Score 4	Final score
Diversity training	In the last one year, have you conducted any training sessions or shared DIY video trainings with recruiters/ tele callers/ city operations managers to curate their hiring pitch to attract women DPs? *Tick if Yes*	Are the training documents or videos available to all recruiters/ tele callers and city operations managers for offline access? *Tick if Yes*	In the last one year, have you conducted any training sessions or shared DIY video trainings with city operations managers to build their skills for retaining women DPs (e.g., how to support them on day-1)? *Tick if Yes*	In the last one year, have you conducted any training session for your managers/ business heads to reduce gender bias? *Tick if Yes*	
Diversity tracking	Do central teams have access to a dashboard that tracks # of men and women DPs at city-level[1]? *Tick if Yes for all cities*	Has the organization internally announced a diversity target for DP roles? (e.g., CXO quote, press release, enterprise-wide email) *Tick if Yes*	Have you appointed a PoC (e.g., gender champion) for managing and tracking gender diversity initiatives for DP role? *Tick if Yes*	Are financial incentives of leadership and managers linked to diversity KPIs for DP role? *Tick if Yes*	

Total score:

DIY: Do it yourself, DP: Delivery Partner, KPI: Key performance indicator, PoC: Point of Contact

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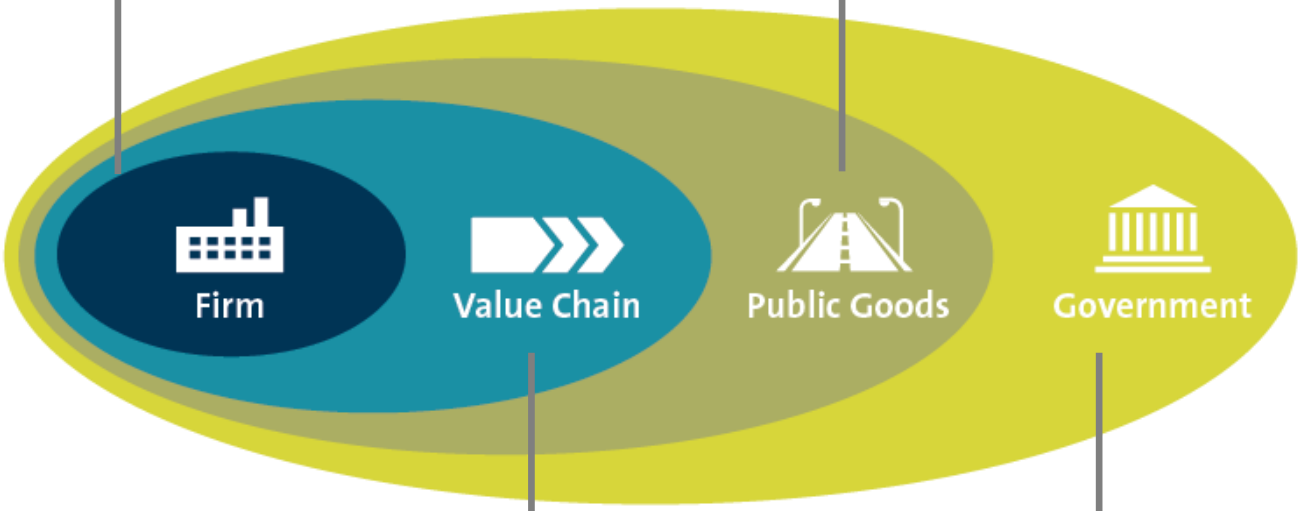
FSG aims to create sustainable impact by demonstrating the profitability of offering inclusive products, services, or practices

Mission	**To improve opportunities, agency, and choice for families with low income** by working with companies to serve families as customers (and not with non-profits to serve them as beneficiaries)
Vision	**To demonstrate profitability of offering inclusive products, services, or practices** (e.g., housing, education, employment) that benefit families with low-income
Approach	• **Run multiyear programs to address barriers** that prevent companies from offering inclusive products, services or practices • **Talk to thousands of families to understand their needs**, aspirations, and challenges • **Talk to hundreds of CXOs and managers to understand their business**, ecosystem, regulatory and operational challenges • **Co-create, pilot and rollout solutions with companies** to address barriers and profitably scale inclusive products, services, or practices • **Publish and disseminate public goods** (e.g., primary research, best practices, business model) to get more companies to offer the product, service or practice • **Address ecosystem barriers** (e.g., policy suggestions) to make the market more conducive

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

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

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



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

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

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

Ownership Housing *(2006-2016)*

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

Early Childhood Education *(2015-2025)*

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

Women's livelihoods *(2020-ongoing)*

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

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

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

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

	Housing market in 2006	What we did	Housing market in 2018
Industry status	• **Very few developers** building LIH • **No housing finance companies (HFCs) lending** to informal[1], low-income customers	• **Incubated 2 HFCs** to serve informal, low- income customers • Signed up **4 developers** to pilot LIH	• **130+ LIH projects** in 23 cities (as of 2013) • **22 HFCs** lent **USD 4.1b** in loans to **250,000+ LIFs**
Knowledge gaps	• **Credit assessment** of informal customers • **Demand** for LIH • **Designing, marketing and identifying land** parcels for LIH • **Only government banks invited** to lend for government housing	• Conducted **research across the LIH value chain** • **Developed and piloted new business** model	• **Business model for informal customers** established • **Business model for LIH** established • **HFCs invited to** lend to big government housing projects • "*We know income bands for various informal jobs*" – HFC managers
Mindset barriers	• Low-income families (LIFs): – **Don't want small flats** – **Won't pay** maintenance – Have **irregular incomes** – **Inflate incomes** • Buildings will become vertical slums	• Conducted **3000+ customer interviews** to understand needs, aspirations, willingness to pay and challenges to home ownership	• LIFs: – **Investing in flats:** "*My flat is an asset for my children*" – Are **responsible, credit worthy customers**, as indicated through low NPAs[2] • Government providing **5% interest subvention** to boost demand

1. No income proof I 2- Non performing assets

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

Activities

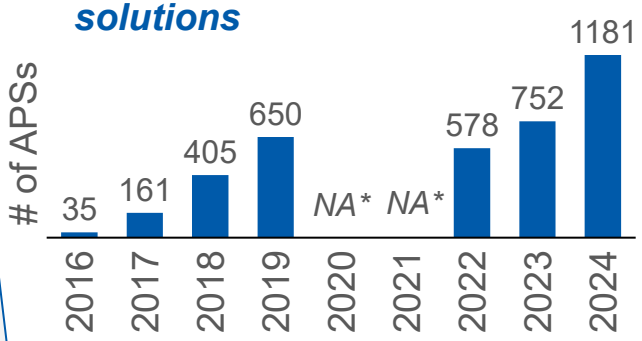
- Identified, convinced and **signed up 9 partners** to serve the APS market

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

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

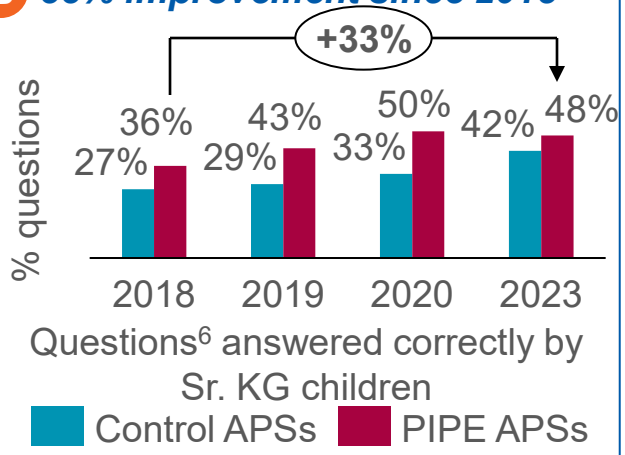
Impact to date

A *APSs using PIPE partner solutions*



**schools closed due to COVID[4]*

B *33% improvement since 2018[5]*



C *Collateral developed*

D *Raised awareness with 180+ organizations*

Influenced funders (listed below) to support the APS market

avpn, Godrej, CENTRAL SQUARE FOUNDATION

1. Program to Improve Private Early Education I 2. Affordable Private Schools I 3. Activity based learning I 4. 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, GLOW[1] worked with 2 fast-growing industries to double the number of women in jobs from ~121K to ~274K

Private sector engagement

Partnered with 20+ companies

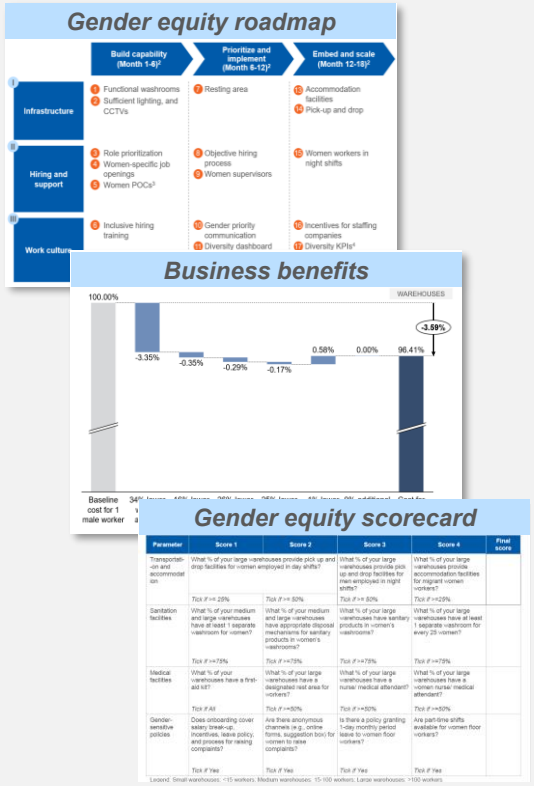
Delhivery · Quess (Winning Together) · zomato · labournet · FM Logistic · 2COMS (Recruitment • Staffing • Skill Development) · Prompt Personnel Private Limited (25 Years of Growth Since 1997)

and more…

Addressed challenges by..

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

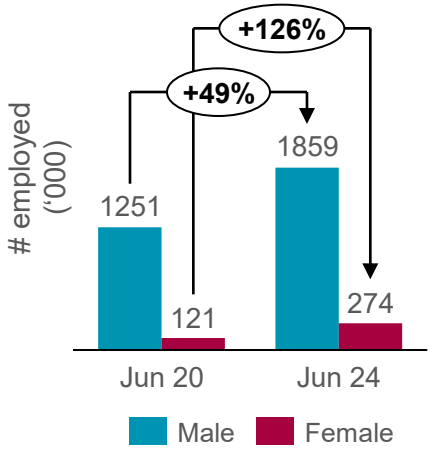
Industry-specific toolkits



and more…

Impact

- **153k addition women** in jobs in **2 target industries** (logistics, flexi-staffing)[2,3]



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

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

REIMAGINING SOCIAL CHANGE