

gbl.

# good jobs for all

Annual Report
2023-2025

# GOOD BUSINESS LAB FOUNDATION

Good Business Lab is a not-for-profit labor innovation organization. Our mission is to lead businesses to improve the lives of low-wage workers by identifying workers' needs, designing solutions, testing for wellbeing impact and financial returns, and driving the adoption of proven solutions.


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# a message from our leadership

**To our dear GBL Community,**

Nearly a decade in, our conversations with workers and employers continue to reflect a shared sense of optimism that good jobs can be a source of dignity, satisfaction, and advancement. Each year brings a new lesson showing how the path to economic growth runs through thriving workers.

We're particularly heartened by the deepening of our portfolio into new areas of impact, including climate adaptation, financial inclusion, job seeking, and nutrition, while expanding to new sectors in retail, construction, and platform work. This growth has been driven by committed partners in both the private and public sectors, and our team is eternally grateful for their support.



These past two years have also brought heightened challenges. Rising costs of living strain household budgets. Rising temperatures and AQI levels bring the human costs of climate change into stark relief. And shifting political sands have called into question the value of funding social protections for those too often left behind by economic development. These conditions have made our work both as important as ever but also challenging to sustain.

And yet, we are bullish on the future. The data continues to validate the thesis: from heat stress to nutrition to bias-free recruitment to financial inclusion, we see tremendous opportunity to drive gains through people-centric business practices. Simultaneously, we are incorporating new approaches to impact making, from deploying responsible Artificial Intelligence models into our work to deepening our post-research implementations within firms.

The enthusiasm shown by partners, new and old, reiterates the strong appetite for worker-centric

workplace innovations shared by workers, firms, and the broader impact community. Two key drivers of successful partners?

## | openness to experiment

Workplace norms are often entrenched, but small steps can drive big gains. Being open to sharing data, re-considering standard operating practices, and greenlighting small pilots are just some of the many ways longstanding partners have gotten started on the path to sustained impact at scale.

## | patience

Influencing business practices to unlock social good is slightly harder than we originally anticipated, but far from impossible. Our repeat funders recognize that while change may come incrementally, the upside is vast, and catalytic support for early-stage pilots, evidence generation, and capacity building with partner firms has been a huge enabler of success.

To our partners, business leadership, philanthropic and impact investment organizations, shop floor supervisors and workers, and our team of dedicated change makers - we are grateful as ever for your trust, ideas, guidance, and camaraderie. Onwards to another year of making impact, together.





CHAPTER

# 01

# our overview

# introduction

Despite decades of ever-increasing global trade, technological innovation, and economic development, one persistent reality has remained constant - low-wage workers continue to experience uneven access to the spoils.

## 2 billion

are informally employed, lacking income security, basic employee protections, and a pathway out of poverty

International Labour Organization, 2023, "Women and men in the informal economy: A statistical update."

Rising costs of living, unstable incomes, poor working conditions, health risks, and limited support are not new problems, but they have become more pressing. That urgency is what drives our work at GBL, where we focus on improving job quality with the goal of simultaneously helping workers to thrive and businesses to grow.

Over the past decade, our workplace and workforce interventions have produced indisputable proof that when workers feel supported, safe, and respected then workplaces become more productive and resilient.



**worker wellbeing is good business.**

In the last two years, this thesis has only grown stronger.

Our work spans five focus areas: **Climate, Health, Livelihoods, Gender, and Workplace,** demonstrating the profound impact that results when the private sector invests meaningfully in the holistic needs of workers.

**good jobs are how worker wellbeing and good business come together.**

This report compiles a wide-ranging portfolio of programs deployed between 2023 and 2025 across 3 continents.

A worker shared,

"I was worried about paying my child's school fees this month, but the earned wage access app made it possible without taking a loan."

A woman worker in an entry-level role in one factory spoke about the difference a female manager made

"Having a woman manager is beneficial because she understands our difficulties better, especially when it comes to health issues. It makes it easier to ask for leaves and permission, and communication is generally better."

We have worked with businesses, factories, researchers, and industry leaders to design and test new solutions, whether it's improving how workers are hired, building tools to improve mental health, supporting women in the workplace, or creating spaces where workers feel heard.

Our financial inclusion interventions helped workers gain more control over their household finances through digital savings tools and earned wage access.

Our projects to improve pathways for participation and advancement in sectors like automotive manufacturing and garments have sparked new approaches to address persistent barriers to gender equality.

While many others shared how seeing women rise to supervisory roles encouraged them to aim higher, too.

The data, stories, and insights in this report show what is possible when businesses support workers and engage meaningfully with the challenges they face. They remind us that worker wellbeing is too costly to ignore. When firms prioritize worker wellbeing, they can improve bottom-line performance and transform workers' lives.

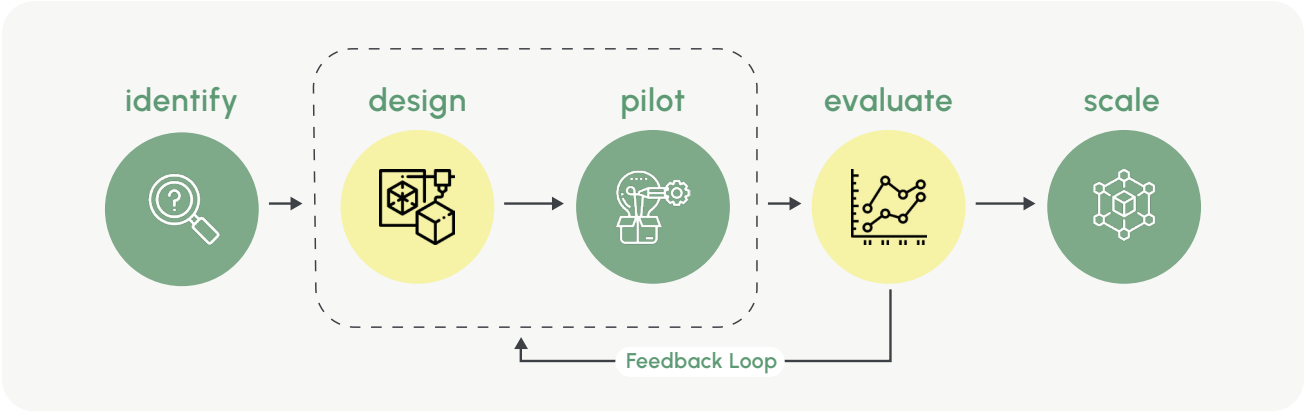
In asking what makes a business truly "good", we come back to this:
a good business is one where growth does not come at the cost of the dignity and safety of workers, but where shared progress is a core goal.

Good businesses grow because of their people,
not at their expense.

good jobs. happy workers. thriving businesses.

# approach

We combine rigorous research with human-centered design and a startup-like passion for real-world pilots to improve job quality within firms, and make those jobs a reality for the millions of working poor currently left in informal or low-quality jobs.




## we

**identify** problems for workers and firms by studying pressing social problems

**design products** and programs to meet basic needs and constraints

**pilot** and **evaluate** programmatic impact to identify solutions that work,

## in order to

**scale** solutions to positively and sustainably impact millions of workers.





In our STITCH and Inache programs, we worked directly with supervisors and managers to explore

how better communication, empathy, and soft skills could strengthen team performance.

While these are not traditionally considered technical skills,

they directly impact worker engagement, productivity, and retention.

Over time, managers adopted new approaches in giving feedback and resolving conflicts, while workers reported feeling more supported and confident in raising concerns.

As a non-profit labor innovation lab, GBL partners with workers, large employers, and the public sector to turn evidence into real, sustained impact. We know that improving job quality and worker wellbeing is hard, time-consuming, and sometimes contentious. As a result, we've had to develop a thoughtful and collaborative approach to navigate 3 entrenched barriers to progress.

## | cost concerns

Many private-sector managers view worker wellbeing as an expense that takes away from value creation. Our evidence helps reframe the expense of improved job quality into an investment in workforce stability and performance. By quantifying improvements in hiring efficiency, retention, attendance, and productivity, we lead with ROI rather than cost.

## | logistical feasibility

Large workforces are operationally complex - tight deadlines, low margins, and finely tuned processes don't make change easy. Our partnership with workers, managers, and executives in workplaces brings a deep understanding of the workplace realities that must be addressed for programs to take root. Only by testing and optimizing approaches in real-world applications can we credibly advocate for changes in business practices.

## | socio-economic forces

Job quality is shaped by highly complex forces far bigger than any one firm, from gender norms to migration patterns to social safety nets to supply chain disruptions. High-impact workplace programs can't drive impact if the intended beneficiaries cannot access them. That's why we focus not just on workplaces, but also on community-level conditions that can reinforce or challenge the desired impact.

We begin by understanding the problem on the ground through listening, observation, interviews, and data collection. Insights from this stage guide rigorous research, often in collaboration with academic and industry experts. These insights help us design practical, contextually appropriate solutions that can be tested and refined with workers, supervisors, and factories.

Measuring impact is central to our work. We track both quantitative outcomes, such as the number of workers reached, and qualitative signals, including changes in workplace behavior, the adoption of inclusive policies, and the workers' confidence to voice questions or suggestions. These concrete observations provide evidence of the effectiveness of our interventions.

Delivering these results requires an interdisciplinary team. Economists, designers, field researchers, engineers, and storytellers work together to ensure that research insights translate into practical solutions. Every team member contributes to understanding the realities of workers and businesses, designing interventions, supporting implementation, and monitoring outcomes. This collaboration ensures that our work is rooted, credible, and tailored to real-world contexts.

At GBL, instead of adopting ready-made solutions, we ask important questions, design new tools, and work alongside those who are often excluded from decision-making — the workers themselves.

Through this approach, we show that improving worker wellbeing and driving business performance are not competing objectives but complementary goals.

**With evidence-based design, careful implementation, and ongoing learning, we aim to create workplaces where both people and business can thrive sustainably.**





CHAPTER

# 04

# our focus areas

# climate



The effects of rising temperatures have kick-started a chain reaction that has far-reaching impacts on workers' lives and business outcomes. The effects of rising temperatures and unpredictable weather are already disrupting day-to-day business operations, placing disproportionately severe impacts on workers in labor-intensive sectors.

Blue-collar workers are on the frontlines of climate risk, facing extreme temperatures, heat stress, unsafe working conditions, and increasingly unstable production cycles.

The impact? Workers face heightened health risks, unstable earnings, and growing job insecurity. While firms manage resources and navigate climate risk using data that may not reflect the subtle, contextual realities of workers.

by 2030,

**80 million full-time jobs**

will be exposed to extreme heat stress

International Labour Organization, 2019, "Working on a warmer planet: The effect of heat stress on productivity and decent work"

as per our study,

**25%**

of production days were above 85*F heat stress threshold

The Review of Economics and Statistics, 2020, "The Light and the Heat: Productivity Co-Benefits of Energy-Saving Technology."

above

**24°C,**

each degree rise can reduce productivity by

**2.6%**

The Lancet Planetary Health, 2018, "Workers' health and productivity under occupational heat strain: a systematic review and meta-analysis"

Workers, who feel the impacts of heat, unsafe conditions, and disrupted production cycles most acutely, are rarely consulted, even though their insights would be critical to designing solutions that are both effective and fair. Their lived experiences and insights are essential for designing climate strategies that are practical, inclusive, and grounded in realities.

**good jobs shield workers from the harmful effects of climate change.**

in the spotlight

# addressing heat as a workplace challenge

## problem

Micro, Small, and Medium Enterprises (MSMEs) like textile dyeing, metalworking, and many more, are the backbone of India's manufacturing economy, but they are also disproportionately energy-intensive, operating with outdated boilers and inefficient fuels that **inflate costs, drive emissions, and expose workers to unsafe heat and air quality.**

Energy-efficient technologies offer a rare triple win; lowering operating costs, reducing emissions for the planet, and creating a safer, healthier environment for workers.

**But despite the clear financial benefits, adoption remains low.**

MSMEs face bandwidth constraints, limited technical knowhow, fragmented information, and risk aversion, making it difficult to identify, trust and invest in the right solutions.

In our study, we discovered that, outdated boilers operated at

**11% below optimal efficiency**

Also, there is a lack of awareness within the ecosystem about the benefits of energy audits and different options for energy-efficient technologies.

in many dyeing units, surface temperatures can exceed

**45–50°C**

Scroll.in, 2023, "Behind Gujarat's beautiful fabrics, the invisible lives of boiler workers"



## approach

Energy-efficient technologies (EETs) such as boiler insulation, condensate recovery systems, and fuel measurement tools can substantially reduce energy use, cut costs, improve competitiveness, enhance worker safety, and lower emissions.

To bridge the gap between awareness and action, we designed a two-phase intervention across 70 MSMEs in Kolkata and Tiruppur. We conducted free walk-through energy audits, interactions with cluster associations, and workshops on boiler operations and energy management.

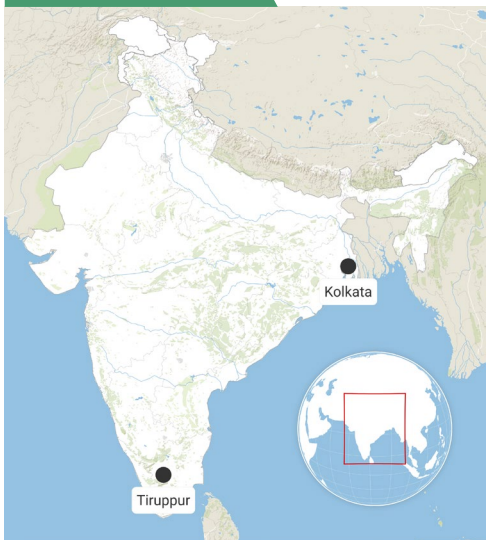


> **The energy audit has proven to be extremely valuable for our operations. It provided us with detailed insights into areas where energy consumption could be optimized, along with practical recommendations for implementing cost-saving and sustainable technologies.**
>
> - Senior Manager at a firm

Through a scoping study in Kolkata, we built a stakeholder map, assessed the state of existing technologies, and documented barriers to adoption. We discovered that these units not only consumed high levels of fuel but also generated significant radiant heat, making energy-efficiency both a productivity and safety issue.

In Tiruppur, we conducted a randomized controlled trial to test whether pairing standard energy audits with peer consulting and vendor linkages would improve adoption. This trial recognized that MSMEs not only need technical information but guidance, social proof, and sustained cluster-level support to navigate the existing challenges.

program location



## early evidence

By designing our approach in the day-to-day realities of MSMEs, our work focused on peer-led adoption to overcome behavioral and institutional barriers. In Tiruppur, we saw that

**65%**

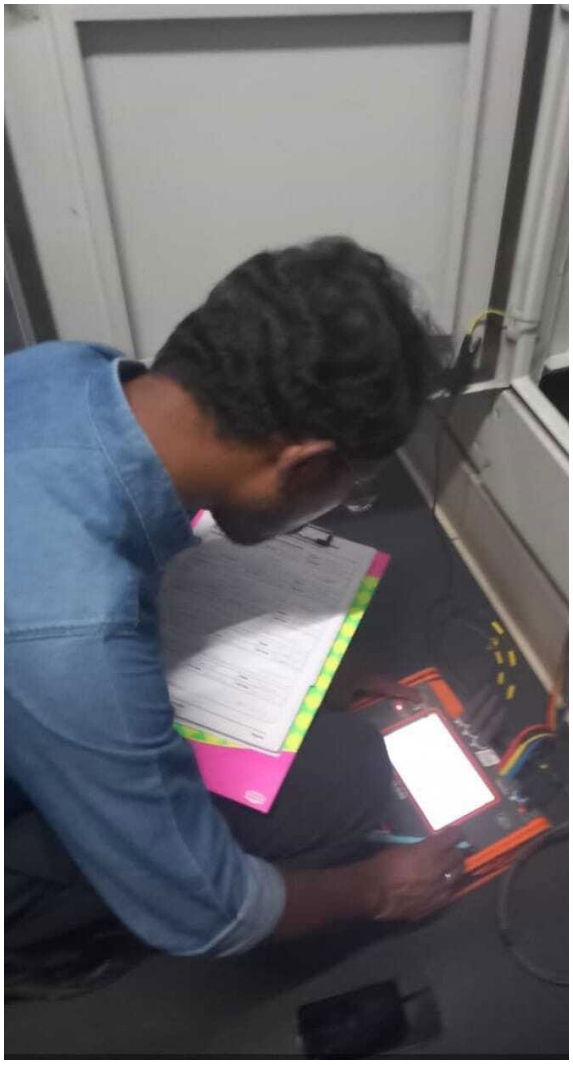
of firms reported learning of new energy-efficient technologies

**46%**

of firms surveyed have adopted/ are planning the adoption of energy-efficient technologies

**INR 5 million+**

invested by firms in implementing the recommended measures



Working through clusters enabled energy-efficient solutions to spread across MSMEs, positioning them as key drivers of a low-carbon, heat-resilient industrial future.

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# creating alternate livelihood pathways for communities

## problem

As we shift to renewable energy sources, workers and their communities that are dependent on conventional energy sources are becoming vulnerable to income instability, health risks, and limited alternatives. At present, the available solutions provide short-term solutions that are often neither sustainable nor scalable. The challenge, therefore, is not only to identify alternative livelihood options but to understand what enables these livelihoods to become viable, dignified, and resilient pathways for growth over time.



## approach

Through the Alternative Livelihoods Transition (ALT) project, we implemented an 18-month, large-scale scoping study designed to explore how people-centered and resilient livelihood transitions can be enabled in regions undergoing economic and climate-related change.

## early evidence

Through this study, we engaged with 95+ experts across government, industry, and civil society, and 87+ community members living in regions at different stages of industrial development.

These conversations represent a step forward in building a shared understanding among key stakeholders and practitioners for enabling people-centric livelihood transitions.

This study led to a practical, systems-led playbook to help governments, funders, and practitioners design livelihood-centered transition programs. It brings together lived experiences from communities and stakeholders through stories and insights into how local economies function, a comprehensive systems map identifying key leverage points, and a clear transition framework outlining roles, goals, and pathways for action.

The playbook culminates in six solution sets that translate research into actionable livelihood pathways, offering a roadmap to pilot and scale resilient, dignified, and renewable-linked livelihoods over time.

# our hope for climate resilience

When firms adopt more efficient systems, the heat burden drops. Workers report fewer errors and better comfort on the job, which translates into tangible gains in productivity and retention. This creates a virtuous cycle where efficiency reduces emissions, improves working conditions, and strengthens business performance.

We are committed to building climate-ready workplaces that protect both people and productivity. Our work reinforces that climate action must extend beyond technologies and emissions to ensure solutions are fair, inclusive, and supportive of those most exposed to risk - the workers.



# health



Unequal access to healthcare has profound consequences for workers globally.

Lacking reliable social safety nets, low-wage workers rarely receive the physical and mental health care they need to thrive. These unmet needs often drive lifelong health conditions, in addition to interfering with earning potential.

## $575 billion

in illness related lost productivity costs for US employers

## 1.5 billion work days

lost due to illness-related absenteeism for US employers

Integrated Benefits Institute, 2020, "Cost of Poor Health Infographic (2019 Data)"

Healthcare is just as important for economic development as it is for individual wellbeing, raising the importance of workplace-centered health interventions. By integrating programs focused on improving mental and physical health into the workplace, firms can drive outcomes for workers while improving workforce stability, a true win-win.

**good jobs should come with, not at the cost of, good health.**

in the spotlight

# alleviating anxiety and depression among migrant workers

## problem

Women who migrate from villages to cities for jobs face difficulties in adjusting to their new environment, feel lonely, and struggle to find support. During this transition, they experience heightened anxiety and depression, with limited access to mental health resources or trusted support systems.

**12 billion workdays** **$1 trillion in lost productivity**

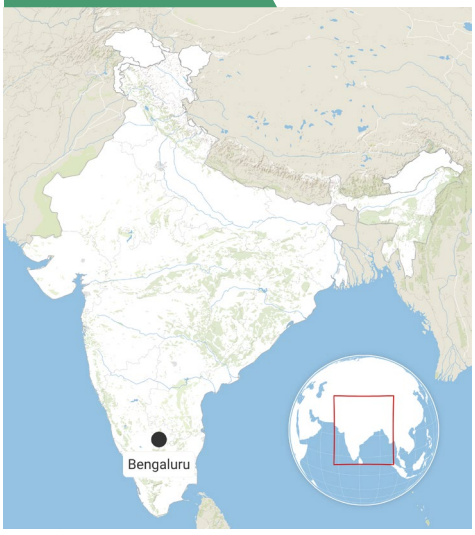
due to depression and anxiety, globally and annually

World Health Organization, 2022, "World mental health report: transforming mental health for all"

> *"This is the first time I have left my community in Bangalore and I did not know where I would get my necessities, but this initiative has helped me find a friend and a sister.*
>
> - Worker

The absence of peer networks and culturally appropriate mental health support leaves many workers isolated and vulnerable.

program location



## approach

We designed a program that helps migrant workers transition to city life by strengthening their emotional and mental wellbeing through peer support. The program creates a safe space for them to share concerns and seek help from trusted colleagues within the workplace.

Over the last two years, we deepened training modules, enabling more workers to identify early signs of distress and connect peers to support. We established stronger linkages with HR to strengthen follow-up and continuity of care across units.

## impact

By designing our approach around the lived realities of migrant workers, we created sustainable peer-led support that addresses both immediate isolation and long-term mental wellbeing.

reduce rates of depression by

**5.3%**

reduce rates of anxiety by

**5.9%**

productivity increase among experienced migrant workers by

**12%**

Workers felt calmer and supported during daily challenges. They gained confidence to seek help and support peers facing distress.

The program demonstrates that simple, peer-driven interventions embedded in workplaces can create meaningful improvements in mental health outcomes while building stronger workplace communities.



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our broader health portfolio

# improving eye health and workplace productivity

## problem

Near-vision challenges, particularly presbyopia, impact workers' participation in the workforce, their ability to work comfortably, and perform their tasks with precision.

**826 million**
people across the world have unaddressed presbyopia

**$25.4 billion**
in productivity losses annually and globally

World Health Organization, 2019, "World report on vision"

## approach

We conducted a study with a global eye health nonprofit and a large garment factory to assess the impact of presbyopic correction on workplace productivity. The mixed-method study tested whether providing free reading glasses to workers could improve productivity and wellbeing, with comprehensive follow-up support and referrals to partner facilities for additional care.

## impact

Workers diagnosed with presbyopia received glasses that improved their visual function and productivity at work. This program shows how simple interventions can lead to both worker comfort and productivity gains.

**682**
workers received on-site vision screenings

**46.74%**
of surveyed workers diagnosed with presbyopia

**3.37x**
return on investment

**5.7%**
productivity gain

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# managing menstrual health at work

## problem

Gaps in workplace awareness on menstrual hygiene and access to sanitary products leave women at risk of misconceptions and misinformation, and health issues in the long-term. This is particularly crucial in labor-intensive garment factories where women make up the majority of the workforce.

**500 million**

women lack access to menstrual products and facilities, globally

World Bank, 2025, "Brief: Menstrual Health and Hygiene"

**62%**

women use cloth during menstruation in India

Ministry of Health and Family Welfare, 2016, "National Family Health Survey (NFHS-4)"



## approach

Following focus group discussions with female garment workers across five factories, we identified cost, stigma, and limited access as the key barriers to menstrual health and. In response, we designed and piloted Project Pravah across two factories in Noida, India.

We developed a multi-pronged approach that combines biometric-enabled sanitary pad vending machines installed in female washrooms, comprehensive awareness sessions, film-based training modules, and targeted sensitization sessions for male co-workers and supervisors. Machines provided highly subsidized pads integrated directly into payroll, removing cost and access barriers. Safe disposal mechanisms were also installed to improve washroom hygiene.

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## impact

Workers gained confidence to discuss menstrual issues with peers and supervisors. There was lower menstrual-related absenteeism across participating factories.

a projected return on investment of

**2.9x**

sanitary pad use increased by

**22%**

estimated menstrual-related absenteeism reduced by

**21%**

cloth use reduced by

**23%**

program location






# our hope for health

When workers have access to affordable, timely health interventions, the benefits ripple across their lives and into the workplace, reducing stress, improving concentration, and stabilizing attendance and productivity. This creates a positive cycle where health investment leads to better attendance, higher productivity, and stronger retention.

We are committed to embedding health into everyday workplace practices. Our work reinforces that worker wellbeing is not separate from business performance: it is foundational to it. By making care accessible, removing stigma, and building peer-led support, we help create workplaces where every worker can thrive.



# gender



Building workplaces where women workers feel safe and included is fundamental to driving economic empowerment and unlocking potential, improving retention, and boosting the firm's competitiveness. But the current reality remains far from this ideal.

In labor-intensive manufacturing industries, women are significantly underrepresented due to challenges such as mobility barriers, health concerns, workplace biases, insufficient infrastructure, and restrictive social norms. This curtails their livelihood opportunities and limits these industries' access to a diverse pool of talent.

## 70%

of India's garment industry workers are women

Press Information Bureau, 2019, "Ministry of Textiles: Women Employees in Apparel Sector"

## only 5.6%

of India's automotive manufacturing workers are women

Ministry of Statistics and Programme Implementation, 2022, "Annual Survey of Industries"

## 24.1%

lesser labor force participation of women compared to men

International Labor Organization, 2025, "ILO modelled estimates"

> *There are no female supervisors on the line. When girls see others become supervisors, they become motivated to work, gain knowledge, and feel good about their progress.*
>
> - Woman in entry-level role

At Good Business Lab, we are committed to designing solutions that help women feel supported and thrive in the workplace. Advancing gender equity is a key pillar of our work, and we focus on addressing barriers to job access, safety, inclusion, and building workplaces where women's participation is not seen as an exception but becomes the standard.

**good jobs deliver gender diversity and actively erode bias and structural inequities.**

in the spotlight

# increasing labor force participation of women in the automotive sector

## problem

The barriers to entry for women to the automotive manufacturing sector go beyond hiring and run much deeper within the ecosystem.

automotive industry contributes nearly

**7%**

of India's GDP

NITI Aayog, 2025, "Automotive Industry: Powering India's Participation in Global Value Chains"

women make up only

**5.6%**

of its manufacturing workforce

Ministry of Statistics and Programme Implementation, 2022, "Annual Survey of Industries"

The challenges range from inadequate infrastructure and facilities, lack of technical skills and training, absence of safe grievance mechanisms, ergonomic challenges to expensive regulatory requirements, and entrenched social and behavioral biases around gender roles.

> *"Behavioral challenges, rather than policy issues, often influence the decision not to involve women in certain roles.*
>
> - Manager (Male)

These systemic obstacles prevent women from accessing production roles and limit the industry's ability to tap into capable talent.





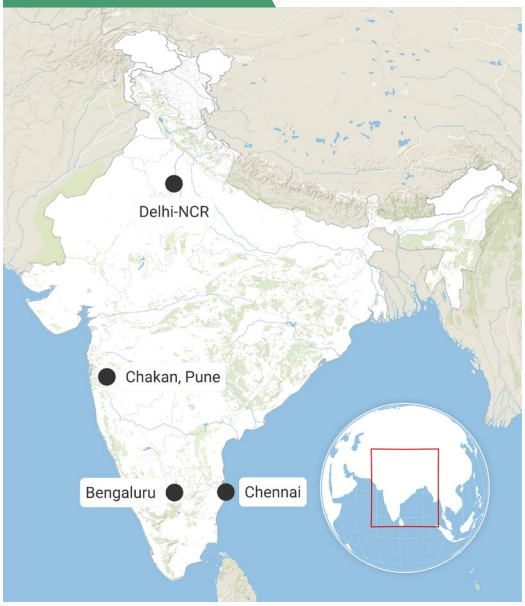
## approach

Developed in partnership with automotive industry associations, our project seeks to drive greater female participation in automotive manufacturing. For over two years, we've conducted in-depth research across firms to understand the roots of women's underrepresentation.

We then piloted gender-inclusive hiring practices and low-cost workplace improvements with partner firms. These solutions include:

- improving the information provided to women workers during targeted recruitment campaigns
- partnering with field recruiters to improve the conversion of women workers
- exploring low-cost transportation models to increase access to safe and reliable rides to work
- deploying gender sensitization trainings to improve managerial attitudes towards gender diversity

### program location



## early evidence

Early results from pilot interventions show that simple, targeted workplace improvements significantly increase women's willingness to join and remain in production roles.

targeted recruitment campaigns lead to

**10x**

conversion to interviews than door-to-door outreach

peer support drives conversion.

**37%**

of interviewee women workers knew someone in their cohort

Early findings demonstrate that workplace improvements increase women's access and retention in production roles.

The project proves that addressing gender barriers requires both structural changes and shifts in mindset. By creating visible pathways for women's advancement and building peer support, automotive firms can unlock significant talent while strengthening their competitive position.




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our broader gender portfolio

# addressing mobility as a barrier for women to join the workforce

## problem

For women seeking jobs in manufacturing, restrictive cultural norms around women's mobility and fear of traveling alone in urban areas limit their participation in the workforce, even when jobs are available.

**28%**

report willingness to work but not search for jobs

**50%**

women are not allowed to go alone to places outside their community

Ministry of Health and Family Welfare, 2021, "National Family Health Survey (NFHS-5)"

program location




## approach

To test whether removing mobility barriers improves women's access and willingness to join work, we conducted a randomized controlled trial in 2024 with 693 women from 106 low-income neighborhoods near 5 garment factories in Faridabad and Noida. Women were paired with a peer and coordinated travel plans to attend job interviews at factories.

This intervention directly addressed one of the most significant barriers to women's workforce entry.

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## impact

Coordinated travel with a peer helped women feel safer and more confident.

> women who travelled with a peer were
>
> **85%**
>
> more likely to participate in job interviews

The trial demonstrates that easing a single, practical barrier, mobility, can dramatically shift women's workforce participation.



# working from home, not a factory, to overcome barriers for women

## problem

In rural India, women's employment outside the home is constrained by limited mobility and gendered norms.

> women spend nearly
>
> **10x**
>
> more time in domestic and childcare unpaid labor than men
>
> National Statistical Office, 2019, "Time Use Survey"

Traditional employment models requiring factory attendance are incompatible with these realities.



## approach

In partnership with a direct-service NGO, we conducted a randomized controlled trial in 2024 across rural Rajasthan. Women were offered paid crochet work either from home or from a nearby women-only workshop. Over eight weeks, they received training, materials, and weekly payments. This flexibility allowed women to balance work with household responsibilities.

## impact

This trial has demonstrated that a flexible, home-based model creates better opportunities for rural women to access paid work, enabling them to gain greater economic independence and stability while managing household responsibilities.

### Home-based workers were

**23%**
more likely to accept the job offer

**76%**
more likely to work on any given day

**90%**
more time working each day

**2x**
more productive in terms of output

**13%**
more efficient, producing more per hour than those in workshops

**4x**
more earnings gained by home-based workers vs. the control group average

program location




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# our vision for gender equity

When women have access to jobs, safe workplaces, and flexible work options, the entire community benefits. Women earn, invest in their families' education and health, and gain greater economic autonomy. Firms benefit from reduced turnover, stronger productivity, and access to wider talent pools.

We are committed to making women's equal participation a norm across industries. By addressing systemic barriers, from infrastructure and safety to hiring practices and workplace culture, we help create workplaces where women feel supported, valued, and able to thrive.



# livelihoods



For many low-income households, managing everyday expenses remains a challenge as incomes often lag behind growing routine costs, leaving little or no room to save. When an emergency occurs or unexpected expenses arise, workers are forced to borrow, often from moneylenders at high interest, leading to stress that affects their lives both at home and at work.

Workers lack financial security, which leaves them vulnerable to debt cycles when unexpected costs arise.

**1.4 billion**

adults globally remain unbanked

**61%**

of low-income households reported not saving at all

World Bank, 2021, "The Global Findex Database"

At Good Business Lab, we focus on enabling workers to gain greater control over their income and spending, and to manage their finances more confidently. Our approach focuses on reducing reliance on costly loans and encouraging saving habits directly through the workplace.

These shifts support workers in building stability while also helping firms improve focus, retention, and productivity.

**good jobs deliver sustained living wages and facilitate financial inclusion.**

in the spotlight

# reducing financial stress with access to earned wages

## problem

For workers with unpredictable needs, the gap between payday and immediate expenses creates constant financial pressure. Households face sudden costs, such as a child's school fees, a medical emergency, or household repairs that cannot wait until the next paycheck.

To respond to these recurring crises, we found that:

**26%**
workers reported on reducing their food expenses

**27.2%**
missed their bill payments

**34.3%**
skipped their personal or child-related expenses

But, with no emergency savings and limited access to formal credit, workers turn to informal moneylenders who charge exploitative interest rates, trapping them in cycles of debt and financial stress.



## approach

We designed and tested a digital tool that gives workers early access to their wages, allowing them to withdraw part of their salary before payday.

This simple mechanism directly addresses the timing mismatch between worker needs and payment schedules.

> *I was worried about paying my child's school fees this month, but the app made it possible without taking a loan.*
>
> - Worker

The focus was on whether timely access to cash helps workers manage emergencies and reduce day-to-day financial strain. We tracked outcomes across partner factories to understand the impact on workers' financial stress, reliance on informal lending, and workplace engagement.

## impact

By designing our approach around workers' financial realities, we created a simple digital tool that addresses immediate financial stress while building confidence in managing household expenses.

**672 workers**
provided with early access to their earned wages

**33%**
reduction in informal borrowing

**8%**
gain in worker productivity

Workers reported greater control over household expenses. There were fewer instances of borrowing from informal lenders, reducing debt stress and financial vulnerability. Workers also experienced reduced anxiety around managing unexpected expenses.

The program makes the case that even small increases in financial flexibility can have significant impact on worker wellbeing and workplace engagement.

> *The app is really helpful in avoiding penalties and keeping my credit with the Self Help Group strong.*
>
> - Worker

read more at

or

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our broader livelihoods portfolio

# managing money by tracking finances

## problem

Workers often lack visibility into their own spending patterns, hidden expenses, and the moments when financial stress is highest. This opacity makes it difficult to plan, save, or make informed decisions about household finances.




**41%**

people in India do not have a monthly household budget

Reserve Bank of India, 2017, "Financial literacy in India: Data and Policy"

## approach

We conducted a detailed study on financial diaries to capture how workers earn, spend, borrow, and save on a daily basis. The goal was to understand the real financial pressures workers face and how income volatility affects their planning and wellbeing. Over 2023–24, workers logged their income monthly and expenditure daily. This provided deep insights into spending patterns and financial stress points.

**85%**

of monthly expenses are non-food expenditures

**10.9%**

of monthly inflows come from loans to smoothen consumption

**65%**

of workers reported no savings in a typical month

These findings are now being used to design more supportive financial products and workplace programs.

## impact

Workers gained deep insights into their spending patterns and financial stress points, which enabled them to identify unnecessary expenses and plan their monthly budgets more effectively.

# 9% of income

saved by workers on average

# 36% of workers

save monthly using instruments like SHGs, chit funds, or piggy banks

> *By using the Worker Diary app, I have saved INR 3,000. Earlier, I used to think I was saving, but this time I have saved more than I used to. Now, I am getting to know where I have to cut off my expenses.*
>
> - Worker




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# creating savings opportunities with work performance

## problem

Low-income workers struggle to build savings due to competing immediate expenses and a lack of structured mechanisms to support consistent saving behavior.



## approach

We designed Performance-Linked Savings to evaluate whether linking small, regular savings to attendance and tenure can build financial security for workers while also enhancing business performance. Contributions are made through automatic payroll deductions from workers' salaries, deposited into recurring bank deposits. This approach encourages consistent saving habits and builds long-term financial stability through simple, structured mechanisms.

## impact

We found that workers participating in this Performance-Linked Savings program were able to save modest amounts more regularly. Workers reported feeling more prepared to handle unexpected expenses.

**only 42%**

of adults reported saving in developing economies

World Bank, 2021, "The Global Findex Database"

**only 23%**

of workers saved consistently for 3 months

Findings from our Worker Diaries project

This model shows potential for improving long-term financial resilience through simple, structured habits.

read more at

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# improving job search with artificial intelligence

## problem

Overall employment has returned to pre-pandemic levels, but the recovery remains uneven across industries, occupations, and regions.

**20 million**
jobs were lost in 2020 due to COVID-19 in the U.S. economy

U.S. Bureau of Labor Statistics, 2021, "Monthly Labor Review - June 2021"

**10.7 million**
jobs are still unfilled

**5.7 million**
Americans remain unemployed

U.S. Bureau of Labor Statistics, 2022, "Job Openings and Labor Turnover Survey - September 2022"



Many who lost work during the pandemic have not returned to the job market. In this rapidly shifting labor market, many workers also lack effective tools to match their skills and preferences with the right opportunities, leading to longer job searches and poorer job fit.

read more at

or

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## approach

In our groundbreaking US study, we sought to identify how a skills-first approach to job search, driven by Artificial Intelligence, might help entry-level workers identify and apply to jobs where they are more likely to succeed. We worked with 1,117 entry-level job seekers across seven U.S. cities, offering them an AI-based job-search tool that matched their psychometric profiles to openings across nine sectors.

## impact

By using a mix of survey and assessment-based inputs, our tool scored available jobs based on fit with jobseeker skills and preferences, driving improving job matching.

**30%**
reduction in job-search time

**4.6 hours**
saved per month

**12.3%**
increase in employment probability

**62%**
participants remained active on the platform



# our vision for livelihoods

When workers have financial security and greater control over their income, they experience less stress and can plan for their future. Reduced debt burden means workers are more focused, engaged, and productive. They gain dignity and autonomy in their household decision-making. Firms benefit from improved retention, reduced absenteeism, and stronger workforce engagement.

Better, more resilient livelihoods require strengthening households' financial security. Our initiatives enable workers to plan better, save regularly, and access their earnings when it matters most. As more firms adopt such models, we envision workplaces where financial wellbeing becomes an integral part of how good business is defined.



# workplace



The workplace shapes how workers feel, how concerns are raised, and how trust is built every day. When communication is weak or leadership relies on rigid practices, workers often feel unheard, which can lead to stress and higher attrition. Supportive environments, however, encourage open dialogue and strengthen relationships between workers and management.

**34%**

cite lack of voice and poor relationships with supervisors as reasons for leaving jobs

**41%**

quit due to lack of career development and advancement

McKinsey & Company, 2022, "Great Attraction 2.0 global survey"

The International Labor Organization reports that poor workplace communication and management practices are among the leading drivers of worker turnover worldwide. In India's manufacturing sector, this translates to significant productivity losses and hiring costs for firms.

At Good Business Lab, we design simple and practical ways to make workplaces inclusive by enabling safe channels for worker voice and equipping supervisors with people skills that build dignity, respect, and stability.

**good jobs foster trust between managers and direct reports, maintaining the conditions for psychological safety.**

in the spotlight

# creating tools for addressing worker voice

## problem

In large-scale factories, inconsistent feedback systems and supervisory practices make it difficult for workers to voice issues early. Many workers, especially women and migrants, do not feel comfortable sharing concerns through traditional in-person or suggestion box systems due to fear of retaliation or hesitation. Without safe and trusted channels to speak up, issues remain hidden, creating stress, eroding trust, and leading to higher turnover.




**one in three**

employees who knew about misconduct did not report it

**34%**

cited fear of jeopardizing their job

Institute of Business Ethics, 2024, "2024 Ethics at Work Survey"

## approach

We built Inache, a multilingual, anonymous communication platform designed to provide workers with a safe channel to raise concerns without fear. The platform enables workers to send anonymous voice messages in their own language, from anywhere, at any time, which are tracked and addressed by designated staff through a dedicated dashboard.

The system centralizes grievances, enabling real-time tracking and resolution. We expanded Inache's reach and strengthened everyday practices on the shop floor by training workers and management on platform use, while providing financial incentives to HR managers to ensure consistent follow-up.

## impact

By designing our approach around workers' realities and recognizing that voice requires safety, language accessibility, and reliability, we created a system that genuinely shifts workplace dynamics.

as of March 2025,

**65+ factories**
have implemented the Inache tool on their shop floors

**400,000**
workers have been impacted

**90% cases**
resolved within an average of
**15 days**

Workers show increased confidence and comfort in reporting problems, enabling faster and more consistent management responses. Issues regarding the overall workplace environment are addressed before escalation.

> *Inache is an excellent tool for women. While working in the factory, if we face salary issues or harassment, the best way to deal with it is by calling the Inache number. Inache is available all seven days of the week. If we use the suggestion box, it is checked only once a week, and our complaints remain unaddressed. Inache has provided a safe space to report our problems while ensuring that they are heard.*
>
> - Worker

The platform demonstrates that when workers have reliable channels to voice concerns, management gains actionable insights, and workplace relationships strengthen significantly.

read more at

or

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our broader workplace portfolio

# transforming supervisors into inspiring leaders

## problem

Supervisors are the bridge between workers and management, yet many lack training in communication, conflict resolution, and emotional intelligence. In garment factories where most workers are women and supervisors are predominantly men, gaps in soft skills create power imbalances that affect daily interactions, worker confidence, and workplace stability.

**<20%**

of supervisors across garment departments are women

Asia Floor Wage Alliance, 2018, "Worker Voices From The Global Supply Chain"

**only 27%**

managers globally rated "very skilled" in conflict resolution

Workplace Peace Institute, 2024, "State of Workplace Conflict in 2024"

## approach

STITCH (Supervisors Transformation into Change Holders) trains supervisors in soft skills including communication, conflict resolution, and emotional intelligence. The program recognizes that supervisors directly shape daily worker experiences and that investing in their people skills creates ripple effects across the factory. Implemented across 60 factories with structured training and ongoing support, the program demonstrates tangible improvements in team relationships, stability, and performance.

> *Interactive sessions helped us learn how to handle emotions, conflicts, and stress. Providing simple reading material as a takeaway would support those with limited schooling.*
>
> - Worker

## impact

Workers reporting improved communication, empathy, respectful interactions, and support from supervisors

**60 factories**
covered

**480 supervisors**
trained

**70,000 workers**
impacted

**15% reduction**
in turnover

**5.8% increase**
in productivity

**35% increase**
in worker pay

Over time, supervisors have noted fewer escalations and a better understanding of recurring concerns.



read more at

or

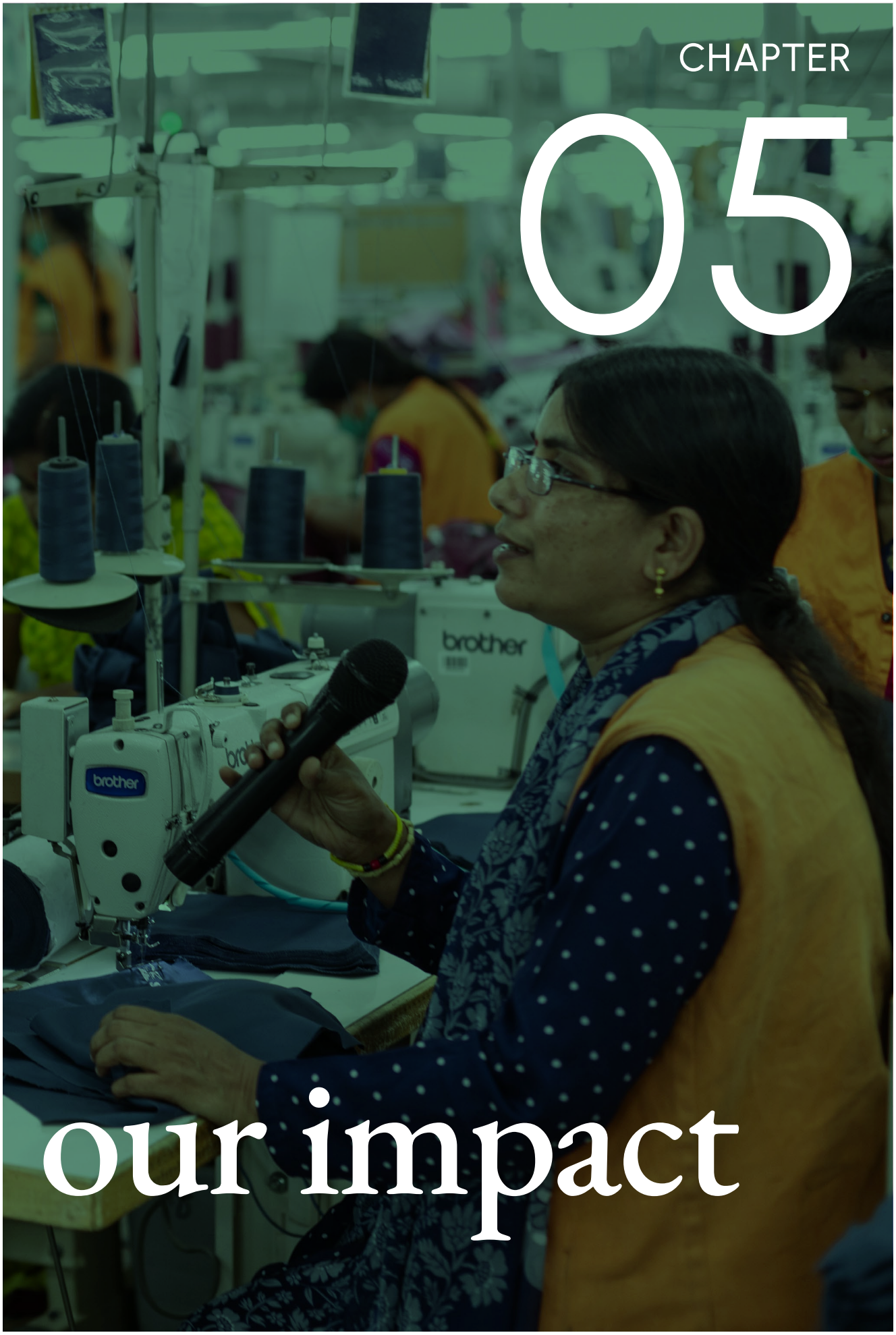
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# our vision for workplaces

When workers feel heard and respected, they contribute more fully to their work and stay longer with firms. When supervisors have the skills to lead with empathy, they can resolve issues before they become crises. This creates a virtuous cycle: better communication leads to fewer conflicts, higher engagement, and stronger business performance.

Our commitment remains to create environments and build systems that strengthen relationships between workers and management. We aim to make supportive, inclusive workplaces the foundation of stronger and more sustainable businesses, where workers feel valued and where leadership understands the importance of empathy and open dialogue. As more firms adopt these systems and practices, supportive and inclusive workplaces can become the norm rather than the exception.






CHAPTER

# 05

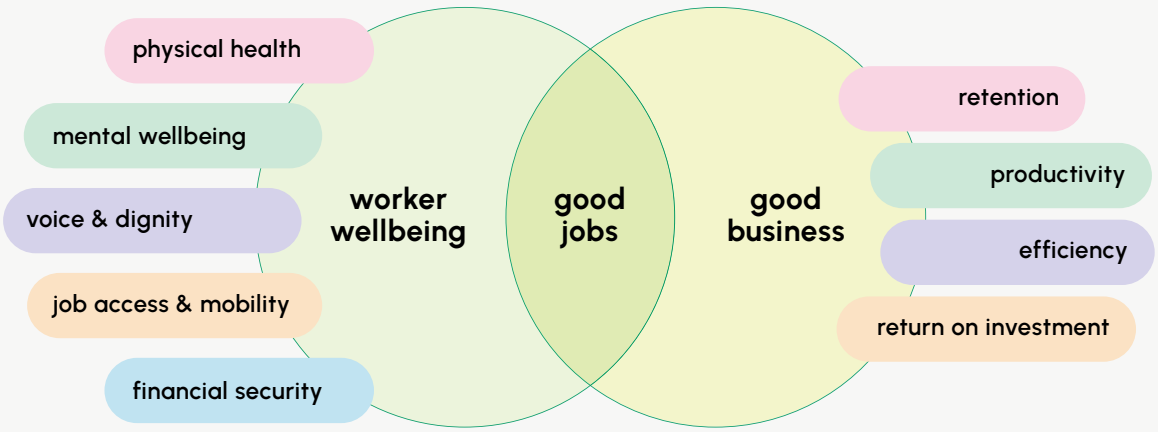
# our impact

# our impact

From 2023–25, we focused on making the idea of good jobs practical by testing solutions that workers can feel in their daily lives and that employers can measure in terms of productivity, retention, and return on investment.

**good jobs are how worker wellbeing and good business come together.**

Across this period, our work has consistently reinforced that job quality is not a 'good-to-have' in employment, but a necessary set of conditions that make work possible.




how good jobs bring worker wellbeing and good business together

# changes workers can feel

For workers, a good job is experienced in the moments that repeat every day: whether they feel safe to raise concerns, whether their health and safety is taken care of, whether suggest - whether they can sustain themselves financially and grow, and whether access to decent work feels possible.

## job access and mobility

Many workers, especially women, give up entering the workforce due to systemic issues that limit their ability to reach their workplaces safely and to apply for opportunities with fair hiring practices. Our projects have reduced the risk of these challenges, allowing workers to excel economically and businesses to find high-quality talent and stability in their workforce.

### when challenges to access work are eased, everyone wins



**job search**

**AI job search**

**30%**
reduction in time required to find jobs with AI



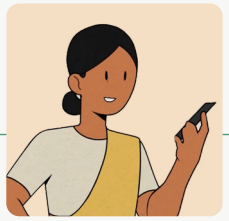
**interview attendance**

**auto sector project**

**10x**
more women showed up for interviews with targeted recruitment than door-to-door outreach

**together to work**

**85%**
more likeliness of women participating in interviews if they are accompanied by fellow women



**employment probability**

**AI job search**

**12.3%**
increase in employment with AI support




**job acceptance**

**female labor supply**

**23%**
more likely to accept jobs with a flexible, home-based model

## voice and dignity

When a worker can raise an issue and see it resolved, the workplace stops being something to endure and starts becoming a place where their voice matters, where every worker matters. In our worker voice and grievance systems work, the signal that matters most is not activity alone, but number of resolutions, concerns raised, and concerns addressed.

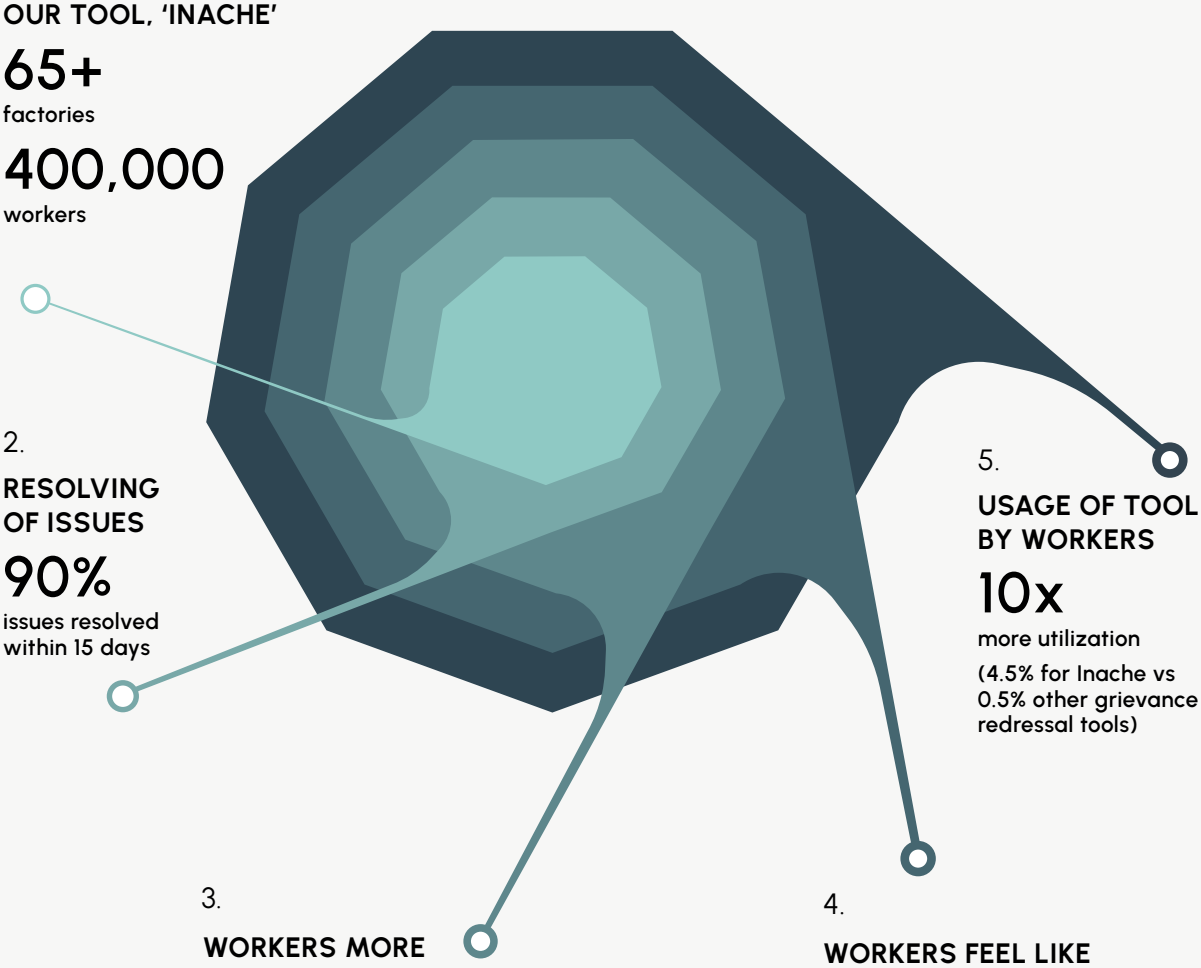
### the far-reaching ripple effect of resolving complaints from workers

1.

**IMPLEMENTATION OF OUR TOOL, 'INACHE'**

**65+**
factories

**400,000**
workers



2.

**RESOLVING OF ISSUES**

**90%**
issues resolved within 15 days

3.

**WORKERS MORE LIKELY TO SHOW UP FOR WORK**

**22.5%**
reduction in absenteeism

4.

**WORKERS FEEL LIKE STAYING**

**20%**
lesser turnover in the workforce

5.

**USAGE OF TOOL BY WORKERS**

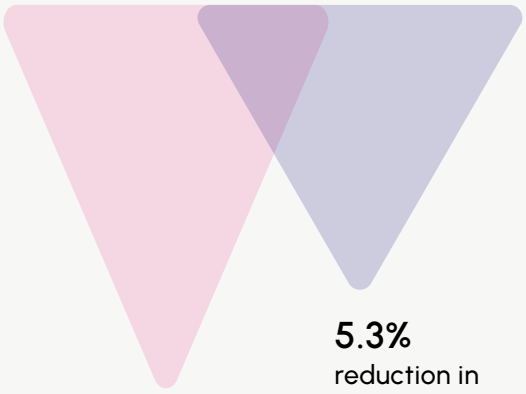
**10x**
more utilization
(4.5% for Inache vs 0.5% other grievance redressal tools)

## physical and mental health

We've seen that workplace-embedded support reduced mental distress, while practical health access reduced day-to-day disruption. Menstrual health support was associated with fewer days lost to pain and inconvenience, and on-site vision correction improved comfort and precision, changes that workers experience immediately in how manageable their workday feels. Even interventions intended for increasing financial security reduced mental stress caused by financial woes. These interventions work because they remove constraints that were previously treated as personal problems rather than workplace realities.

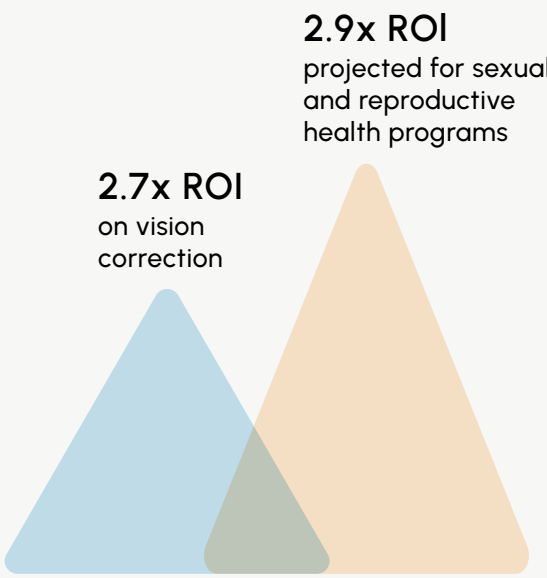
### improving worker's health is a win-win situation for firms

#### mental health




percentage decrease

#### physical health




return on investment

## financial stress

The underlying insight from our livelihoods work is that shocks are predictable, even if they are not scheduled. When workers have to borrow informally, skip expenses, or spend weeks searching for jobs with incomplete information, the cost is not only financial, it is psychological, physical, and relational. By reducing reliance on harmful borrowing, easing the difficulty of making ends meet, and improving access to job opportunities, especially for women constrained by mobility and safety concerns, good jobs begin to feel less fragile.

# worker diaries

a tool by GBL for workers to track their finances

### money comes from

**70%** regular woges

**10.6%** borrowings

**2.4%** part-time work

### engagement

**80%** of workers logged transactions daily

### money flows out to

**38%** non-food expenses

**22%** food expenses

**2.2%** informal lending

**14.8%** household transfers

**16.1%** loan repayment

**6.8%** savings

# earned wage access

a tool by GBL for workers to access upto 50% of their wages in advance

### high uptake by workers

**34.3%** usage of the tool

### impact on work

**12%** increase in worker earnings

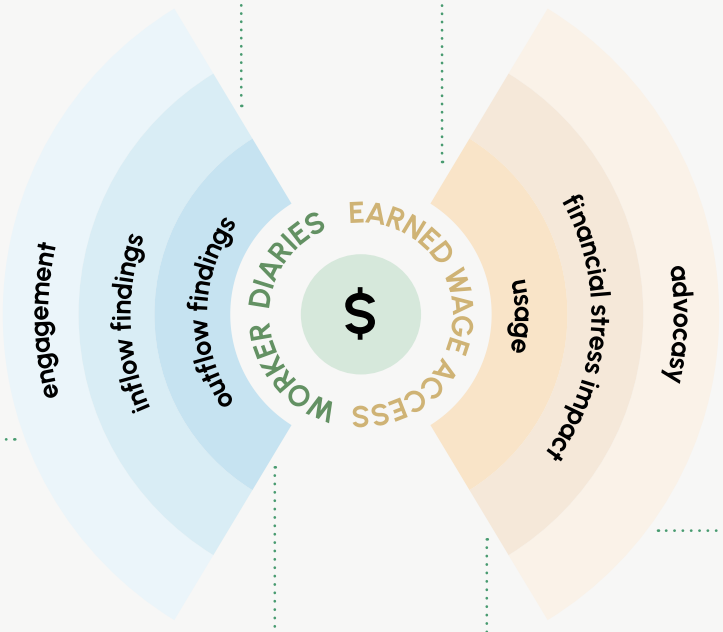
**8%** increase in worker productivity

### impact on financial stress

**30%** reduction in informal borrowing

**20%** reduction in foregone expenses

**32%** decrease in difficulty in making ends meet

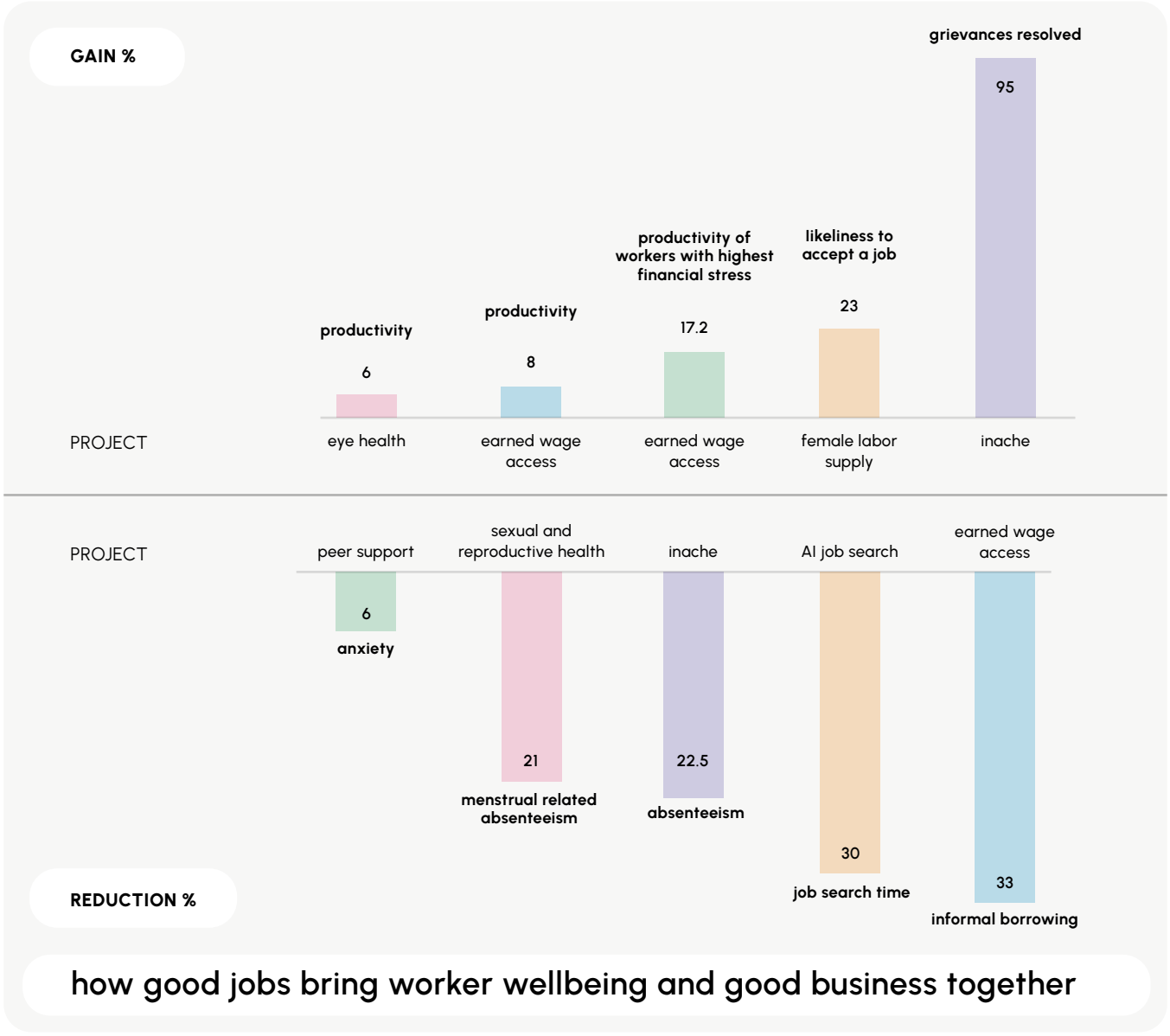


# changes businesses can see

The same improvements that workers experience: healthier days, lower stress, safer spaces for voice, result in efficient operations for businesses.

**happy workers = growing businesses**

When problems are surfaced early and resolved credibly, teams become more stable. When health needs are addressed at the workplace, avoidable disruptions reduce. When financial stress decreases, focus and continuity improve. Across 2023-25, our strongest measurable signals have clustered around three outcomes: productivity, retention, and return on investment.




how good jobs bring worker wellbeing and good business together

## good jobs are a win-win for workers and firms

Across our work, one idea holds steady: worker wellbeing and business performance are deeply linked. When workers are healthier, less financially strained, and better supported to navigate challenges on and off the shopfloor, they are more likely to stay, show up consistently, and bring their full attention to the job. That translates into outcomes firms can see and measure, from steadier attendance and higher productivity to lower churn and fewer disruptions.

This is what sits at the heart of our approach: improving job quality is not just good for workers, it is often how businesses build stronger, more resilient operations.



## scale and reach

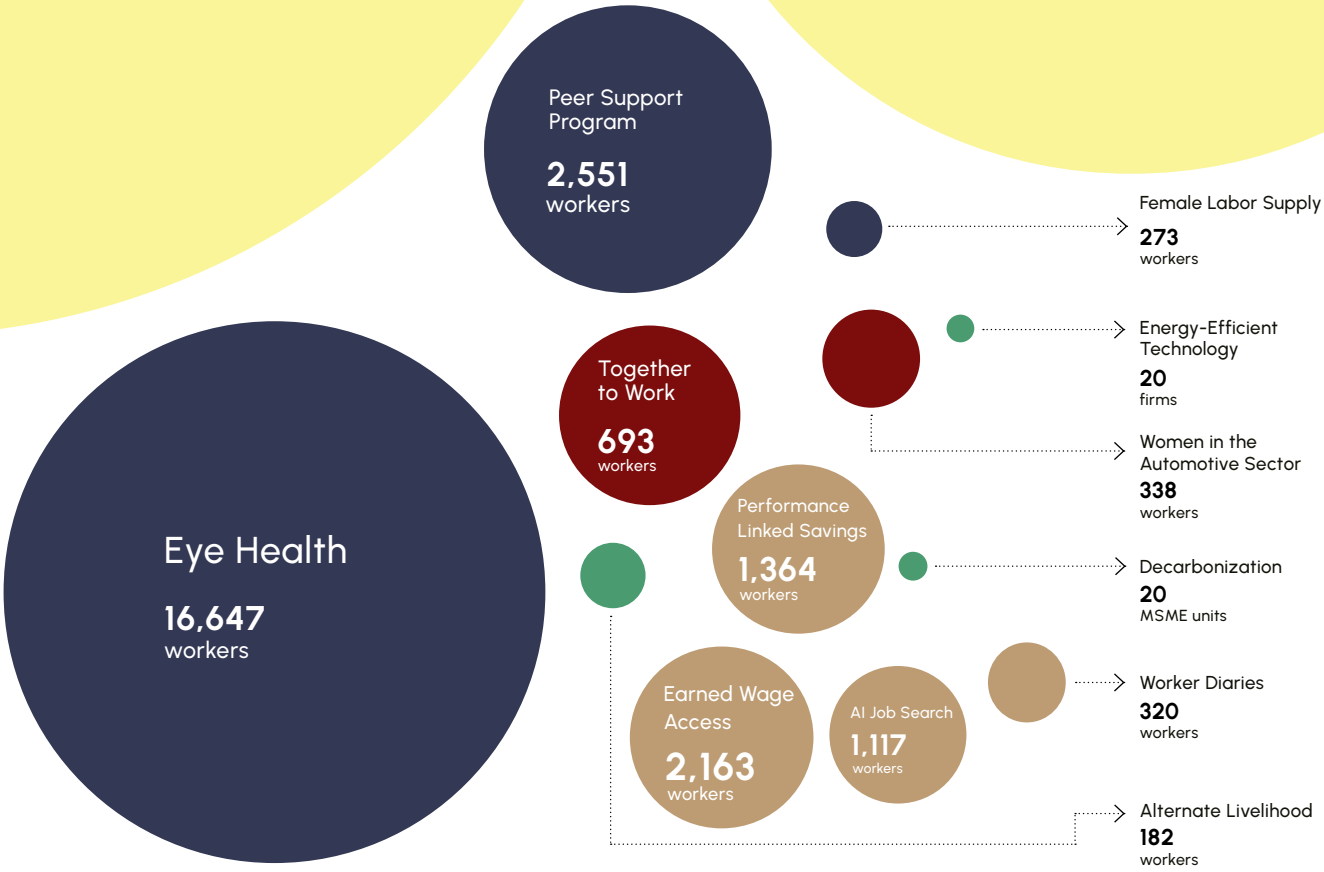
Impact is not only about reach; scale matters because it signals whether good job practices can travel beyond a single site. Over 2023–25, our work reached workers through multiple pathways: direct program delivery (screenings, tools, training) and system adoption (workplace practices implemented at the factory level).

# Inache

**237,192**
workers

# STITCH

**70,480**
workers






# changes the ecosystem can hear

## good jobs cannot be scaled through one organization alone.

The world of work is shaped by employers, industry bodies, researchers, funders, civil society organizations, and government, and the constraints workers face are rarely unique to one factory or one sector. Over 2023–25, we treated collaboration as an impact pathway in its own right: taking evidence from pilots into shared spaces where learning can turn into commitments, and commitments can turn into practice.

We acted as a system-level catalyst, bringing insights from project outcomes into shared spaces where dialogue can lead to collective action. Through partnerships, convenings, and forums, we initiated multi-stakeholder conversations on worker wellbeing.

## our platforms

### Good Business Forum 2024

Under the theme "Redesigning the Bottom Line," we convened business leaders, funders, academics, and practitioners to spotlight how worker wellbeing can be aligned with business competitiveness and ESG strategies. The forum helped frame worker inclusion and welfare as business imperatives—encouraging firms to rethink their bottom line through a human-centered lens.



read more at:

or

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### What about work?

Our podcast series highlighted frontline worker experiences and everyday workplace realities, helping connect research with lived stories.



listen to the podcast episodes at:

or

click here

### Gender Champions Consortium (GCC)

We started an initiative to advance gender diversity and inclusion in India's automotive industry by bringing leaders from industry, government, and civil society. It enables knowledge sharing, training, collective advocacy, and tools like Gender Inclusivity Self-Assessment to build inclusive workplaces and unlock opportunities for women across the sector.



read more at:

or

click here

# championing good jobs

### Women Deliver 2023

GBL co-organized a virtual session with Shahi Exports and the United Nations Foundation, bringing together global stakeholders across value chains, including advocates, employers, and policymakers, to discuss gender equity in blue-collar work. This positioned evidence in a global gender-work dialogue, amplifying its reach beyond our direct corporate partners.

### #DEIforDevelopment 2024

Through the #DEIforDevelopment learning series, we brought together over 20 social-impact and development organizations in 2024 for peer learning and reflection on diversity, equity, and inclusion in organizational practice. The series included masterclasses on unconscious bias, discussions on caste, gender, age, disability, and mental-health inclusion, helping these organizations commit to more equitable and conscious workplace practices.

### UNRBHR Forum 2023

At the United Nations Responsible Business & Human Rights Forum – Asia and Pacific 2023, GBL hosted a side session titled "Championing Worker Voice: The Role of Technology in Promoting Worker Wellbeing". The session highlighted the lack of effective worker-voice mechanisms as a barrier across supply chains and how technology can help close this gap. Experts shared how digital tools are addressing labor challenges, and attendees also witnessed a live demo of Inache..

### Our media features

Over time, these initiatives, along with media features in platforms such as Harvard Business Review, World Economic Forum, and World Bank Development Impact Blog, carried evidence into wider discussions, contributing to public understanding of structural workplace issues.

### Future of Work and Skills in Emerging Markets

In the convening on Future of Work and Skills in Emerging Markets in collaboration with J-PAL and MIT 21st Century India Center, GBL engaged researchers, practitioners, and industry leaders on worker wellbeing, inclusion, and skilled employment. This linked our findings to global debates on inclusive private-sector growth and workplace resilience.

### Coalition for Reproductive Justice in Business

Launched in 2024 at UNFPA roundtable in Mumbai, CRJB unites leaders across healthcare, manufacturing, technology, and retail. It defined six action areas and developed frameworks to integrate SRHR into corporate practice, encouraging measures such as subsidized menstrual products, family-friendly leave, and awareness programs.

All these spaces helped employers to learn from one another. When workplace systems for voice, supervision, or health are vouched for by peer firms as demonstrating measurable value, they can be adopted by more workplaces rather than remaining isolated success stories. Such convenings and coalition-building helped move the conversation from intent to implementation, by creating shared roadmaps and accountability among organizations that influence job quality at scale.

read more at

or

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# our hope for good jobs

Good jobs are shaped by everyday systems at work, from how voice is enabled to how financial and health concerns are addressed, and how trust and stability are built into employment. As these conditions improve through collaboration among stakeholders, outcomes for workers and businesses strengthen.

Our hope is to deepen and expand this collaboration across the ecosystem by scaling proven approaches across businesses, sectors, and systems, and embedding good-job narratives into policy pathways. We aim to amplify shared impact so that good-job practices are integrated and sustained as standards over time.



# our partners

We sincerely thank our donors for enabling our work; institutions, universities, and civil societies for strengthening the evidence and insights; and private sector firms and industry associations for believing that worker wellbeing is good business by taking evidence-based action.

Your collaboration, trust, and shared commitment continue to shape the relevance and reach of our efforts.

## philanthropic donors

Gates Foundation

GitLab Foundation

Wellcome Trust

Livelihood Impact Fund

Wellspring Philanthropic Fund

Conservation, Food & Health Foundation

Centre for Catalyzing Change

United States Agency for International

Development - Development Innovation Ventures

United Nations Population Fund

Gender, Growth and Labour Markets in

Low-Income Countries

Private Enterprise Development in

Low-Income Countries

Inter-American Development Bank

International Centre for Integrated Mountain Development

BRAC Institute of Governance and Development

## private sector

Shahi Exports

Arvind Ltd.

Laguna Clothing, CIEL Textiles

Pearl Global

Nudie Jeans

Iriedaily

Victus Dyeings

Sulochana Mills

Sustainably Crafted Clothing Pvt Ltd

Sansera

Subros

Tata Motors

Abilities India

Broomees

# our partners

## industry associations

Automotive Component Manufacturers Association of India

Society of Indian Automobile Manufacturers

## civil society

VisionSpring

Reimagining Industry to Support Equality

Kalaa Trust

Udaiti Foundation

Foundation for MSME Clusters

## institutions & universities

Abdul Latif Jameel Poverty Action Lab - Gender Economic Agency

Abdul Latif Jameel Poverty Action Lab - Jobs & Opportunity Initiative

The Energy and Resources Institute

Hyderabad Eye Research Foundation

James P Grant School of Public Health, BRAC University

Queen's University Belfast

Busara Center for Behavioral Economics

21st Century India Center at the University of California, San Diego

21st Century India Center at the University of California, San Diego

Harvard Business School, Harvard University

Ross School of Business, University of Michigan

William Davidson Institute, University of Michigan

National Science Foundation

University of California, San Diego

University of California, Santa Cruz

Kellogg School of Management, Northwestern University

University of Pennsylvania

HEC Montréal





CHAPTER

# 06

# our organization at a glance

# people and culture

At GBL, our people are at the heart of who we are and what we stand for. Every day, we strive to create a workplace where everyone feels supported, included, and inspired so we can thrive together and create greater impact. Our People Operations team plays a central role in making this possible, weaving our mission into everyday practices and ensuring that care and inclusion are lived experiences.

In the last two years, our team expanded both in size from 98 to 117 members and in the range of skills and experience we bring to the table



In October 2023, Nirmal "Nim" Deshpande joined as Managing Director.

women now make up

**56%**

of our team

and hold

**27%**

senior leadership roles

It is affirming to see that team members chose to grow with us - and that some even returned after their time away, drawn by a deep sense of belongingness, trust, and shared purpose.

**Attrition averaged 18% in 2023–24,** close to the global non-profit benchmarks and like many mission-driven organizations, we continue to learn from these trends. Inclusion is a part of our core decision-making, from how we hire and work to how we care for one another. We have adopted gender-neutral job postings, well-defined criteria, diverse panels, and have experimented with "masked" screening in some roles to reduce bias.



In 2024, our voluntary and confidential survey #BeYou saw greater diversity, with representation increasing from

**42%** to

**92%**

of respondents.

We continue to learn how to embed **Affirmative Action** into our systems. Our internship cycle reserves 50% of positions for candidates from marginalized caste backgrounds, and we are also exploring ways to formally integrate this into our full-time hiring. GBL has a dedicated budget, and built-in recruitment support to ensure neurodivergent candidates, people with disabilities, and those with specific needs can fully participate in our hiring process.

The expansion of identity categories in 2024 has likely enabled more team members to see their identities reflected in and acknowledged by the survey.

We've also made inclusion visible in our internal systems - adding pronouns during onboarding, removing caste identifiers and building a diverse DEI Taskforce that led initiatives like Inclusive Communications Guide and #DEIforDevelopment that brought 22+ organizations together to initiate the discourse on inclusive workplaces. Our inclusive practices were also featured in The Hindu Magazine and showcased at Arthan's She the Change conference, alongside other organizations recognized for exemplary workplace practices, in 2023.

Our Culture Handbook, co-created by the team, guides how we work together in a safe, healthy, and inclusive workplace. We support wellbeing through a dedicated budget, an Emergency Fund, and workshops on emotional inclusion, stress, unconscious bias, and neurodiversity in partnership with Mindclan and Therapize. Our flexible hours and leave policies, including mental health days, sabbaticals, bereavement (including pets), and gender-agnostic parental leave, reflect our commitment to care, fairness, and equitable practices.



Our ethos is reflected in our practices, such as transparent salary bands that ensure pay parity based on the value a team member brings, offering a full role-aligned salary to a woman re-entering after a caregiving break, and equal offers to candidates with different prior earnings.

Clear growth path frameworks, skills rubrics, and annual T&D (Training and Development) budgets, along with open opportunities and mentorship provide both structure and support. Our managers' sessions offer peer learning and collaborative problem-solving. We do make time to celebrate one another, from the virtual GBL Awards Night 2023 with Seek Sherpa to team retreats in LatAm (February 2025) and India (March 2025), where teams connected, collaborated, and shared fun, heartfelt moments.

Beyond numbers, these insights are echoed in exit conversations (FY 2024–25), where a transitioning team member said,

"The one thing I'm grateful to have learned at GBL is the ability to value myself more. I knew at GBL, I didn't need to worry about office politics or workplace toxicity. What stood out was the culture of care and the trust placed in me."

Our journey is still in progress, and we know there is more to do. But through listening, learning, and acting with care, we remain committed to making GBL a place where everyone can do meaningful work - and feel seen while doing it.

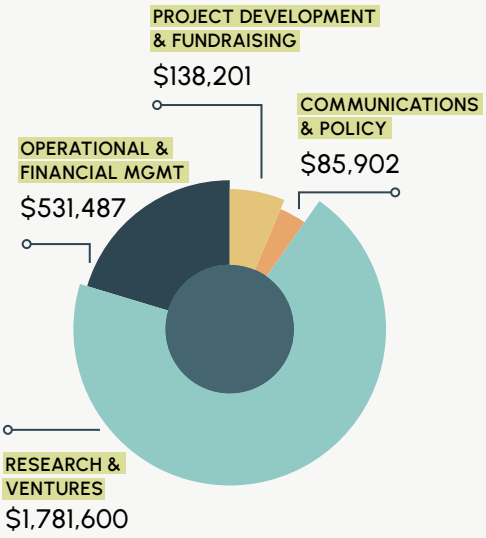


# financial snapshot

## FY 2023-24 expenditure

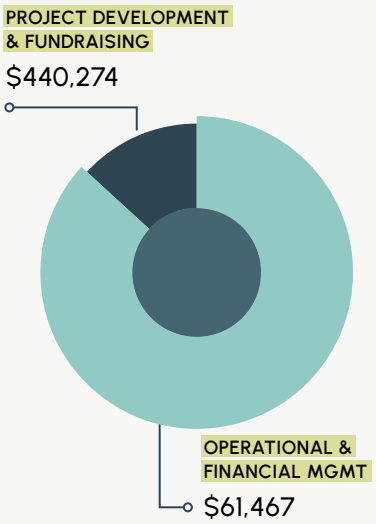
### GBL India

| Category | USD |
|---|---|
| Project Development & Fundraising | 138,201 |
| Communications & Policy | 85,902 |
| Research & Ventures | 1,781,600 |
| Operational & Financial Mgmt | 531,487 |
| **Total Expenditure** | **2,537,190** |



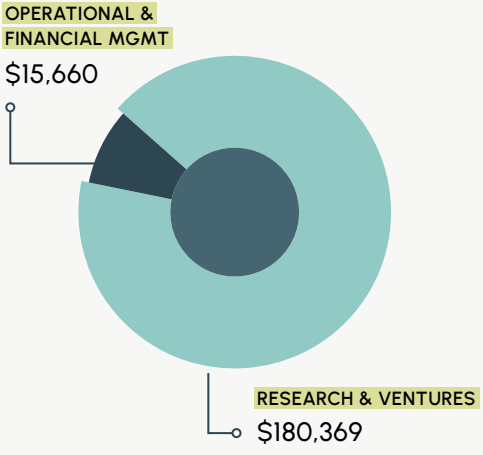

### GBL US

| Category | USD |
|---|---|
| Project Development & Fundraising | 440,274 |
| Communications & Policy | – |
| Research & Ventures | – |
| Operational & Financial Mgmt | 61,467 |
| **Total Expenditure** | **501,741** |




### GBL Colombia

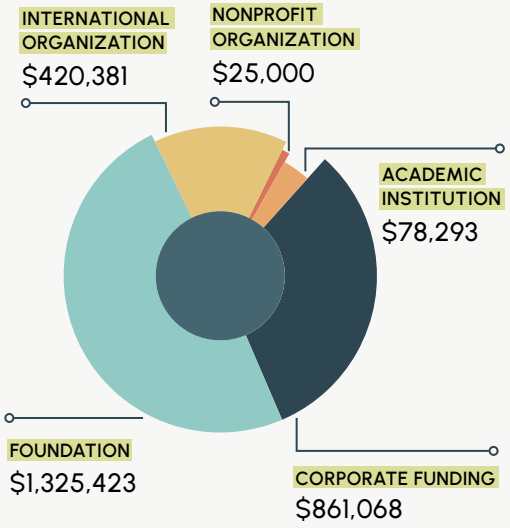
| Category | USD |
|---|---|
| Project Development & Fundraising | – |
| Communications & Policy | – |
| Research & Ventures | 180,369 |
| Operational & Financial Mgmt | 15,660 |
| **Total Expenditure** | **196,029** |



# FY 2023-24 secured funding

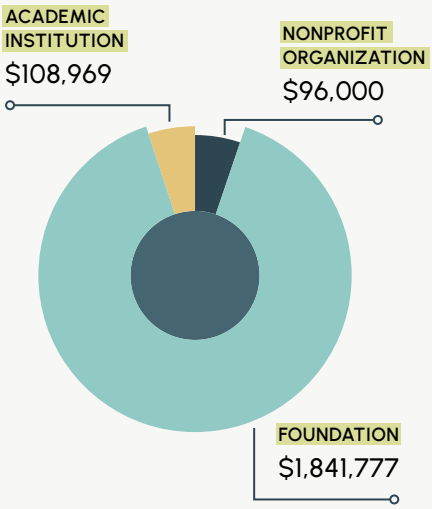
## GBL India

| Type of Funding Organization | USD |
|---|---|
| Academic Institution | 78,293 |
| Corporate Funding | 861,068 |
| Foundation | 1,325,423 |
| Government Funding | – |
| International Organization | 420,381 |
| Nonprofit Organization | 25,000 |
| **Total** | **2,710,165** |



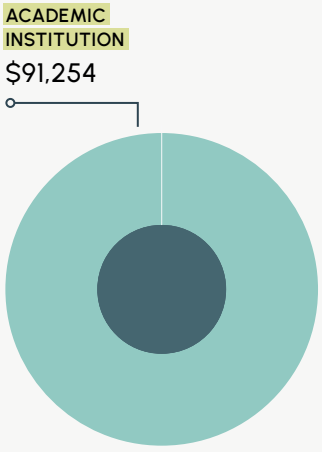

## GBL US

| Type of Funding Organization | USD |
|---|---|
| Academic Institution | 108,969 |
| Corporate Funding | – |
| Foundation | 1,841,777 |
| Government Funding | – |
| International Organization | – |
| Nonprofit Organization | 96,000 |
| **Total** | **2,046,746** |




## GBL Colombia

| Type of Funding Organization | USD |
|---|---|
| Academic Institution | 91,254 |
| Corporate Funding | – |
| Foundation | – |
| Government Funding | – |
| International Organization | – |
| Nonprofit Organization | – |
| **Total** | **91,254** |

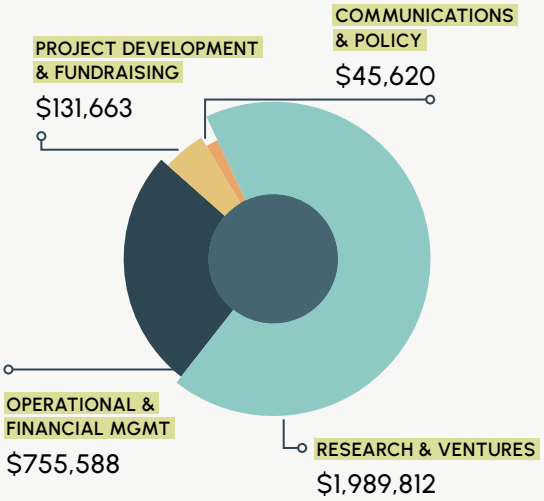



Funds secured between April 2023 and March 2024; part of these funds are for multi-year projects.

# FY 2024-25 expenditure

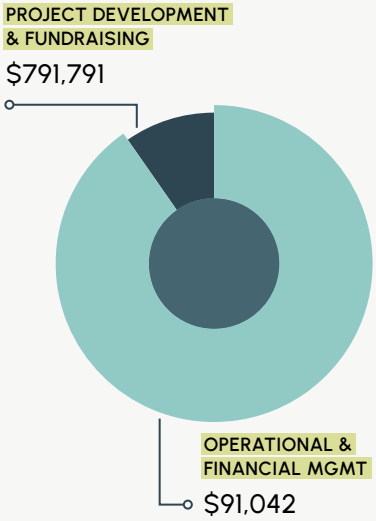
## GBL India

| Category | USD |
|---|---|
| Project Development & Fundraising | 131,663 |
| Communications & Policy | 45,620 |
| Research & Ventures | 1,989,812 |
| Operational & Financial Mgmt | 755,588 |
| **Total Expenditure** | **2,922,684** |



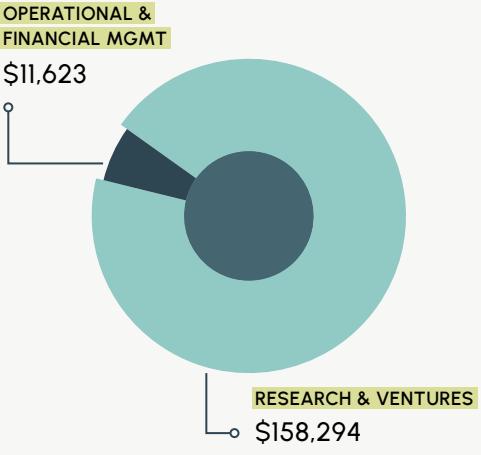

## GBL US

| Category | USD |
|---|---|
| Project Development & Fundraising | 791,791 |
| Communications & Policy | – |
| Research & Ventures | – |
| Operational & Financial Mgmt | 91,042 |
| **Total Expenditure** | **882,833** |




## GBL Colombia

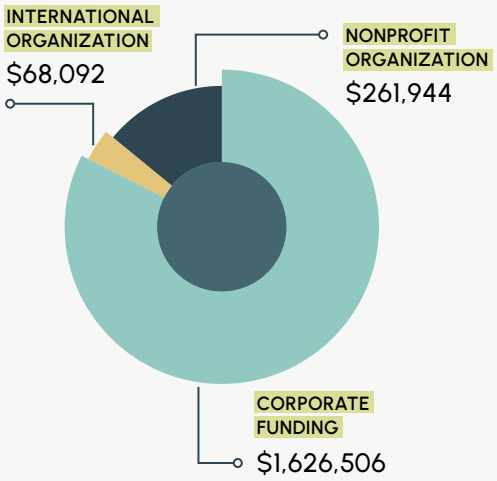
| Category | USD |
|---|---|
| Project Development & Fundraising | – |
| Communications & Policy | – |
| Research & Ventures | 158,294 |
| Operational & Financial Mgmt | 11,623 |
| **Total Expenditure** | **169,917** |



# FY 2024-25 secured funding

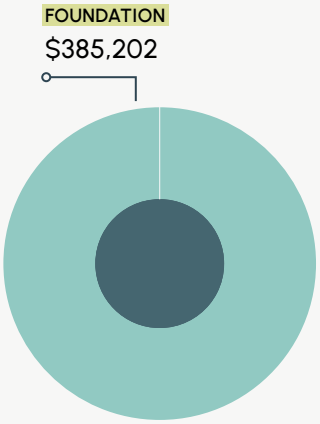
## GBL India

| Type of Funding Organization | USD |
|---|---|
| Academic Institution | – |
| Corporate Funding | 1,626,506 |
| Foundation | – |
| Government Funding | – |
| International Organization | 68,092 |
| Nonprofit Organization | 261,944 |
| **Total** | **1,956,542** |



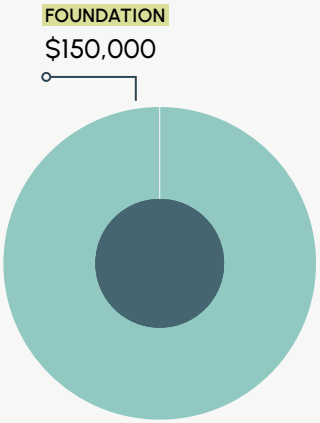

## GBL US

| Type of Funding Organization | USD |
|---|---|
| Academic Institution | – |
| Corporate Funding | – |
| Foundation | 385,202 |
| Government Funding | – |
| International Organization | – |
| Nonprofit Organization | – |
| **Total** | **385,202** |




## GBL Colombia

| Type of Funding Organization | USD |
|---|---|
| Academic Institution | – |
| Corporate Funding | – |
| Foundation | 150,000 |
| Government Funding | – |
| International Organization | – |
| Nonprofit Organization | – |
| **Total** | **150,000** |




Funds secured between April 2024 and March 2025; part of these funds are for multi-year projects.

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