

Maid In Pakistan

Improving lives of working women



MAID in Pakistan

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EXECUTIVE SUMMARY

Maid in Pakistan is a B2C cloud based mobile application platform that connect the informal female employers to upskilled, professionally trained safe and reliable female workers who are medically pre-screened and security verified, and provides the unskilled, semi-skilled and semi-literate women (maids, nannies, cooks) with access to skill building trainings, sharing of best practices, well paid dignified income improving their income structure and entrepreneurial sustainable living opportunities while taking care of their social benefit rights by providing this segment for the first time in Pakistan with health/life/disability insurance. We will be servicing the wealthy single-income households and affluent two-income households. These targeted families will be willing to pay a fee for our service because of the high level of professionalism, trustworthiness, unique system of transparency and accountability that we offer, not replicated by any of our competition.

Maid in Pakistan's projected growth rate is very high each year with respectable profit margins as a percentage of services. This business plan will help the owner navigate the startup, and subsequent management of the business.

MISSION

Maid in Pakistan is committed to improve the lives of working women both employer and the employee by providing informal female employers with easy access to a cloud based mobile application platform to make a choice of safe, reliable and professionally trained domestic workers and by providing upskill trainings to the unskilled, semi-skilled and semi-literate informal female domestic workers seeking dignified employment to bring them out of poverty traps, job insecurity, unavailability of social benefit and labor rights. Maid in Pakistan has an initial focus on DHA Karachi, Lahore and Islamabad/Rawalpindi and aims to scale its operations throughout Pakistan by the ends of Q4 2022.

VISION

Maid in Pakistan's 2022 vision is to create systems in the emerging world that provide the informal female employers with access to mobile application to hire safe and reliable workers with multiple options quickly and easily, and to provide the unskilled informal female workers with dignified employment, access to health/life/disability insurance, capacity building/skill development trainings, access to mobile technology, protection of social benefits and safety from work related abuse or harassment.

Emerging Market

One of the biggest development challenges in market such as Pakistan is that around 30 million unskilled, semi-skilled and semi-literate women who live below the poverty line are seeking dignified employment opportunity. Lack of awareness about mobile technology, skill development opportunities, and social benefit rights is a major cause of generational poverty, causing these informal female workers to perform low-skilled and low-paid activity of unorganized and unregulated form. Low socio-economic leaves them powerless even to negotiate or quitting job.

Domestic services in Pakistan has also become an intergenerational activity with the second and third generations from an early age involved in domestic service, often employed in the same household. The domestic work done by the 'girl child' is not seen as exploitation of child labor and provisions of minimum age and other children's employment legislations are blatantly ignored.

Customer Focus, Market Segmentation & Business Model

Maid in Pakistan provides the informal female domestic worker earning \$ 40 - \$ 80 per month, with an integrated plan of employment opportunity which includes access to multiple skill building and sharing of best practices in their core functioning areas e.g. cooking, baby-sitting, house management, hospitality management, sanitation, hygiene, beauty in three tiers (basic, intermediate, advanced) including health/life/disability insurance, protection of social benefits, dignified employment according to their expertise and awareness to mobile technology and mobile banking.

Not only this, Maid in Pakistan also provides the informal female employers with access to a cloud based mobile application platform where they have the opportunity to multiple options for hiring professionally trained, safe and reliable, high quality maids quickly and easily with no worries about maid's security verification, medical status and skill levels.

Market Distribution

Maid in Pakistan will distribute its plan via Naya Jeevan's (parent company) client database of over 100 institutional clients and more than 15000 corporate executives/managers. Also Telenor's (strategic partner) client database of 37 million residential customers in Pakistan.

Impact

Projected impact at the end of December 2017 in DHA Karachi, Maid in Pakistan will pair 2163 **B2C-Residential Customers** and 450 **B2B Corporate customers** exceeding a cumulative enrollment 2613 for demand side and 2613 of supply side. Over the same period while providing services to 5226 beneficiaries Maid in Pakistan will stretch to areas other than DHA Karachi to larger clients. Some of the market giants like Unilever is waiting for the service to be launched and they have shown willingness to adopt our services. Maid in Pakistan will be replicating its business in other mega cities by the start of 2018.

Financial Overview & Capital Needs

Maid in Pakistan is seeking a seed funding of PKR 10 million to launch pilot.

THE BUSINESS

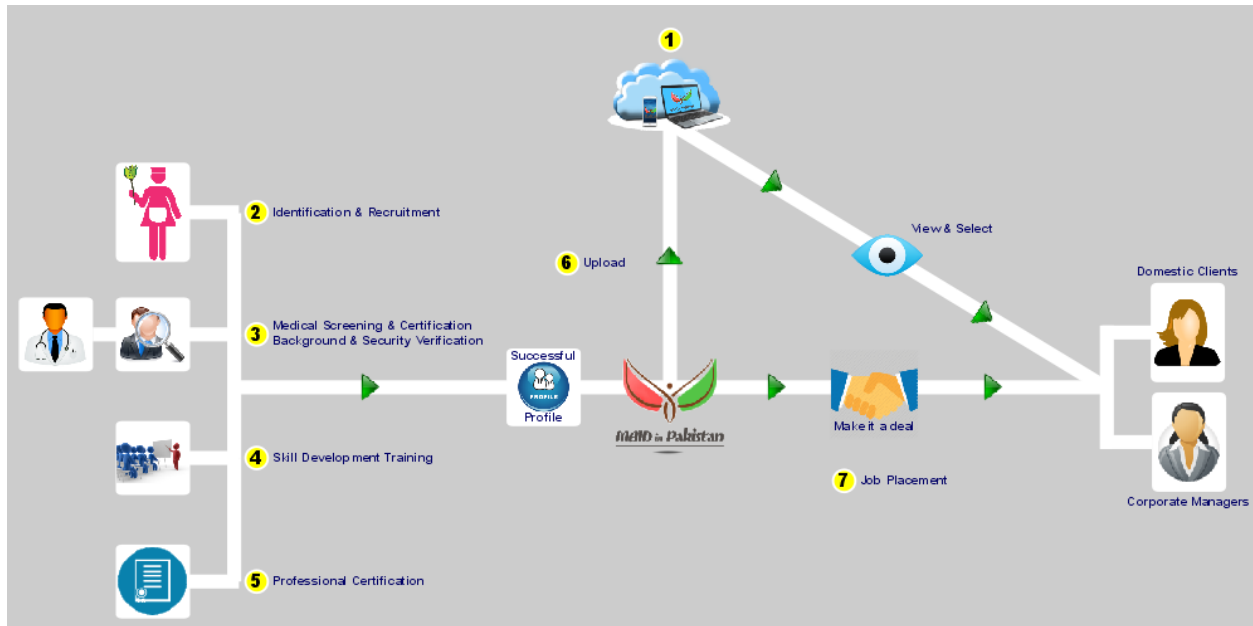
Problem

Domestic work in Pakistan is perceived as work with low economic value and an extension of low-paid household duties. Historically domestic work for others' households has remained a principal way of earning a living for women with no access to opportunity of skill development trainings or dignified employment. Affluent families in Pakistan engage local and migrant women domestic workers to perform daily household chores. Domestic service in Pakistan is an unorganized and unregulated form of work. This service in Pakistan is based on an informal verbal contractual agreement between the employer and the worker. Women enter into domestic service for varied reasons such as poverty, illiteracy and lack of awareness and resources. What is considered to be the workplace for one is the home of the other. Domestic service in Pakistan also creates class hierarchies. Informal female domestic workers remain engaged with the employer due to poverty and threat of job insecurity. From the minimum wage structure these women fail to manage their medical expenses which leave them with hidden diseases or if they somehow manage to take loan to manage their medical expenses then they are left on mercy of loan sharks. Over the past few years there has been a huge increase of reported cases about sexual abuse/harassment and physical torture with these informal female domestic workers from employer's side and no action taken against the powerful due to their influence.

On the other side the informal female employers have been heard complaining always about not having the opportunity of hiring a professionally skilled, trained, reliable and safe maid. Mostly the employees are hired through word of mouth or through personal references however a very small niche market of agencies provides local and migrant women (Filipino maids). These agencies are mostly not registered with no way to track them and they have very small database of informal domestic employees. Most of these agencies claim to do a background check but will never do and are being run by a single person making it difficult for the customers to track them in case of false commitment. Many of these agencies offer services for male employees but not the maids because they are not trained due to which the complaint ratio is too much high. In recent past there has been a massive migration of underprivileged families from rural to urban areas due to floods, droughts and many other reasons. Therefore a huge presence of unskilled maids prevails in the urban areas with no employment which is the biggest reason of negative activities (child kidnapping, thefts and prostitution). On the other side there has been an alarming situation in the mega cities of Pakistan for reported and unreported cases of organized crimes at domestic level by the maids.

Solution

Through a unique technology based model, Maid in Pakistan provides informal female employers with easy access to cloud based mobile technology to hire female domestic workers based on their skill mentioned in their profile, and for the informal female workers Maid in Pakistan will identify and recruit them for skill development trainings before placement on job while providing them with health/life/disability insurance after a pre designed security and medical verification process. This population is never served with an opportunity of capacity building, health/life/disability insurance, and other social benefits by any organization in one place.



1. Maid in Pakistan will develop a cloud based mobile application which works both on android and iOS operating systems. The application will have comprehensive details of successful profiles of informal professionally skilled female. Customer will have the option to select profiles by different attributes based on their need. This application will promote the use of mobile technology for both demand and supply side.
2. Maid in Pakistan will conduct survey for the identification and recruitment of informal unskilled female workers living in the urban slums. After consent of their counterpart or the head of family they will be enrolled to the Maid in Pakistan platform.
3. We will hire a well-known medical services organization and security firm. The medical side will provide complete screening report of these informal workers to analyze if they have any signs or symptoms of hidden disease. The security firm will provide will a complete data both in hard copy and soft copy about the security verification of the informal female worker. Bio metric verification, data check with NADRA's system, verification of ordinary and permanent residential address, reputation in the residential area and guarantee of two nearest employees will be a part of security verification process.
4. After these females clear the above mentioned steps they will be enrolled in a 3 tier skill development/capacity building program. These trainings will be based on the core functioning areas of a maid and will be delivered by well-known organizations e.g. hospitality management training will be delivered by Hashoo Group or Avari Towers. Similarly other trainings for baby-sitting, cooking and house management will be part of this program.
5. Certification of these maids will be conducted to ensure that the certificate holder is a professionally trained and verified from the medical and security perspective.
6. The profiles of the successful skilled female workers will be uploaded to the cloud based application and these will be visible to any employers seeking a skilled professional maid for their home or office. For security reasons no contact detail will be given for the profile. Once the employer shortlists one or more profiles he can send a request to Maid in Pakistan through email or helpline.
7. Upon the request of female employer and by signing a contract with Maid in Pakistan the job placement of skilled maid will take place. Written contractual agreement will clearly show the description of job, working hours, entitled leaves, overtime and incentives.

Projected Growth

As Maid in Pakistan is the first ever platform to address and resolve the un-met need of both employees and employers therefore we see the below mentioned project growth in next 5 years.

	2017	2018	2019	2020	2021
Institutional Clients	450	1170	1890	2610	3330
% growth		160%	61.54%	38.1%	27.59%
Residential Customers	2167	4334	6500	8667	10834
% growth		100%	49.98%	33.34%	25%

Target Customers

There are more than 30 million females in Pakistan who form Maid in Pakistan's primary customer base on both demand and supply side. The demand side (they are often referred as informal employers (Baajis) who are engaged in different national and multinational sectors) whereas the supply side (they are often referred as informal employees (Maasi) who has no option other than working as maid, cook, baby-sitter or helpers on domestic level earning around \$ 40 - \$ 80 per month.

Unluckily this low-paid activity remains in unorganized and unregulated form and is neglected for providing safety nets such as basic labor rights, health/life/disability insurance, dignified employment opportunity, skill development and reasonable wage structure due to number of reasons:

- Workers in this category are apprehensive of voicing their concerns or demanding their full labour rights, due to the fear of being replaced.
- Informal female workers are often hired on personal references or via verbal contract, and employers circumvent legal requirements to provide employees with health benefits and proper wage in Pakistan due to weak and/or non-existent enforcement of labour law and regulations.
- An elite 'ruling' class with feudal mindset persists in Pakistan that does not view low-income workers as entitled to work-related benefits such as healthcare, skill building opportunities and awareness to advancement of technologies which can help them rise above.

However, with globalization, the attitude towards employee rights and benefits is beginning to change. Since launching the mobile technology based platform, Maid in Pakistan has collected a lot of data about its primary customers: (i) institutional corporate clients/managers (ii) the residential informal employers seeking domestic workers (iii) informal female domestic workers seeking dignified employment opportunity, health facilities and skill development opportunities. Maid in Pakistan has prepared its distribution strategy to address unmet needs of potential clients.

- (1) Corporates increasingly recognize the economic value of investing in the skill development, health, social benefits and empowering the women of their workforce (rather than viewing it as an unavoidable expense)
- (2) Corporates face increasing need to demonstrate their commitment to corporate social responsibility (CSR).

- (3) Companies are looking for creative strategies to provide a competitive edge through market-based loyalty and incentive programs to engage informal female workers.
- (4) Residential employers express their willingness to improve the wage structure and to process of written agreements with informal domestic employees in return to safe, secure and skilled domestic services.

Expected Impacts

The main expected social impacts of Maid in Pakistan's platform include:

(Supply Side)

- (i) Increase in financial inclusion in target population.
- (ii) Reduction in unemployment and job insecurity and health related issues.
- (iii) Increase in dignified job opportunities.
- (iv) Increase in equality in terms of respect between upper, middle and lower income families.
- (v) Increase in skill and education.
- (vi) Reduction in incidence of poverty induced by limited job opportunities and low skill jobs.
- (vii) Increase in basic social rights protection.
- (viii) Increase in quality of life.
- (ix) Awareness to job definition, overtime and incentive opportunities.

(Demand Side)

- (i) Increase in security, safety, reliability and trust.
- (ii) Increase in quality of domestic services.
- (iii) Reduction in cash payments (payroll, advances loans etc.)
- (iv) Increase in contribution towards social rights deliverance.

(General)

- (i) Increase in improved lives of working women.
- (ii) Increase in skill and basic education for women living below poverty line.
- (iii) Increase in awareness to mobile technology, social rights and advanced skills.
- (iv) Increase in trust level between informal female employers and employees.
- (v) Increase in women empowerment.
- (vi) Reduction in work related migration ratio on international level.
- (vii) Increase in use of mobile technology.
- (viii) Increase in eliminating the unregistered and fraudulent employment agencies.
- (ix) Increase in income contribution by women working on domestic level.
- (x) Increase in improved socio economic condition.
- (xi) Increase in transparency and accountability through written contractual agreements.
- (xii) Increase in record submission to Police Stations for informal domestic staff hiring.

The above impacts are anticipated based upon the tracking of lead indicators that have predicted outcomes similar to these in result to interviews conducted with over 500 female employees and employers in Q3 2016.

Other Solutions / Competitors

What other solutions are currently addressing the development challenge you have identified? How is your approach better than other ways of solving the problem? Why does your innovation have the potential to yield greater social impact and be more cost-effective?

We believe that Maid in Pakistan has a competitive edge in this market segment and understands the needs of this market very well and has tailored its product accordingly. It also occupies a unique position through an innovative mobile technology based platform that leverages other products e.g. Telenor's easyPaisa and Naya jeevan's health insurance services. Some of the ways in which Maid in Pakistan distinguishes itself from its competition include the following:

Competitors	Maid in Pakistan
Most of them are not registered companies	A professional reliable registered company
Most of them are not based with technology	A cloud based mobile technology application
Have a small limited database of 20-30	A huge database starting from 2617 with monthly growth
Limited service in few cities with no growth plan	Starting from mega cities with expansion plan into entire Pakistan even small cities through micro franchise models
Majority does not promote women or maid services	Only promotes women to empower them
Do not provide skill development trainings	Provides all informal female workers with professional skill development trainings before deployment
Do not provide professionally certified maids	All maids are professionally certified
Will only claim to do a background check but will never do or will never share evidence of verification. Maximum they will get a copy of CNIC with 2 references (unverified).	Partners with well reputed security agencies to do a detailed background check, biometric verification CNIC - NADRA reconciles, Physical verification of permanent and temporary residence. Verification of references
Never provide pre medical screening record of employees	Partners will well reputed labs and doctors for medical screening to detect any infectious hidden disease symptoms or signs.
Do not provide employees with health/life/disability insurance	Provides all its members with health/life/disability insurance
Charge advance payment before deployment	No advance payment. Pay only after the maid joins the work
Don't provide a trial period	Provides a 3 day trial period
Charge renewal fee every year for deployment	No annual renewal fee
Linger on the replacement process due to short numbers	Immediate replacement
Don't have a backup policy in case of leave or absence	Provides full back up in case of absence of employee
Mostly don't answer calls to take complaints	A dedicated hotline number to counter and resolve any complaints and assigns a relationship manager
Run by a single men making easier to skip the market	A complete organization with a proper hierarchy and organogram.

Don't provide protection from work related abuse or harassment	Provides protection from work related abuse or harassment on either sides
Have no policy for under age employees or senior citizens	Have a strict policy and does not encourage child labor
Don't provide with profiles or interview/meeting.	Provides online profiles with categorical detail about expertise/skill sets to make a choice according to preferences
The contract does not have any description defining job.	The written contractual agreement has all details of job description, overtime, incentives, leaves and job timings.

Solutions in the NGO sector: Some NGOs such as Aman Foundation, PEDO etc. either have a focus on vocational skill trainings for informal unskilled females but they do not provide them with access to dignified employment. These NGOs are typically financed via multilateral and bilateral development agencies and unlike Maid in Pakistan, are not laser-focused on building sustainable, scalable solution that improves the lives of working women both employee and employer. Given their dependency on grants/philanthropy, the scaling potential and social impact of these NGOs is constrained by their funding. These organizations tend to be well-resourced but much less cost efficient with their use of resources compared to lean, start-up and early-stage social enterprises such as Maid in Pakistan.

Microfinance Institutions: Some microfinance institutions in Pakistan such as Kashf Foundation, Tameer Microfinance bank are trying to stabilize the financial condition the informal female workers by providing them with microfinancing but this does not fulfill the need and keep these females to struggle with the rotation of money living into the poverty trap with no improvement to their wage or income structure.

Solutions in the Public Sector: There have been efforts by both provincial and federal governments to introduce a law which governs the domestic workers. According to this law, informal domestic worker is "any person working whole-time in connection with the work of any household for any consideration, whether in cash or in kind". This law requires an employer, employing a domestic worker, to provide his domestic servant with full medical care at his own cost. However, there is no mechanism provided in this law to check as to whether an employer is following this requirement or not. Still the informal female workers face the below mentioned issues:

1. Long and unlimited hours of work
2. Heavy workload
3. Lack of legal protection
4. Violence and abuse at work, either physical or psychological
5. Forced labor/child labor and trafficking of domestic workers
6. No minimum wage protection and low salaries
7. No labour inspection and law enforcement
8. Weaker collective bargaining position
9. Poor living quarters
10. Insufficient food
11. Lack of privacy

Solutions in the Private Sector

In terms of the commercial business models, Maid in Pakistan's primary competitors are some of the employment agencies. However our business model differs from them in several, important ways:

1. Typically these agencies have extremely low unregistered business operating with a few unskilled and uncertified numbers whereas we will be a registered organization with a huge database of informal skilled and professionally certified female workers.
2. Our sales representatives are incented on number of lives enrolled and number of lives retained every year. This incentive structure ensures that the Maid in Pakistan sales staff is also incentivized to focus on the informal female customer service and client retention.
3. Many agencies make it especially hard for the semi-literate workers to understand the contract they sign with the employer (e.g. by providing all information in English). In contrast, Maid in Pakistan seeks benefit optimization for the informal female workers by both translating all training and employment related documents into local language, using animation/illustration to educate these workers and to orient them to their benefits via interactive, group sessions, town halls and quarterly workshops.
4. Many agencies make it hard for the informal female employers to contact the base office in case of complaints or issues with the staff and in contrast Maid in Pakistan assigns designated account manager and a dedicated 24/7 helpline for the employers to get connected anytime in case of any issues with the worker. Also through our cloud based mobile app and email the employers can write us anytime.

Looking ahead, Maid in Pakistan is strategically focused on further differentiating itself from its existing and upcoming competitors and creating more value for its end-users on both supply and demand side. One of the unmet need of our potential customers have identified is **travel of baby sitters to other cities**. Consequently Maid in Pakistan is focused on building service enhancement strategy and feels this will truly differentiate us from any upcoming competitors. The networking has been started in DHA Karachi and will be soon replicated in Lahore and Islamabad.

Costs

The market price of Maid in Pakistan's per deployment is 50% due upon hire and 50% three month's post-employment. Monthly commission/revenue share of 10% of a maid's salary. This price includes all core facilities offered by Maid in Pakistan to both employee and the employer.

Marketing Plan & Location

Our initial addressable market in Pakistan is DHA Karachi, Lahore and Islamabad/Rawalpindi. There are 150,000 housing units in DHA across Pakistan informally employing approximately 1 million domestic workers (maids, cooks, baby sitters etc). We expect to penetrate 2% of this market by the end of 2017, catering to 3,000 employers while employing 20,000 domestic workers. By 2020 we expect to have expanded our market share to 20% catering to 30,000 homes and employing 200,000 domestic workers.

We intend to raise awareness through digital media about the unique value proposition and benefits of Maid In Pakistan. Our path to scale is in collaboration with a strategic telecom partner such as Telenor (which is already collaborating with Naya Jeevan) and Naya Jeevan itself. We will have a customer service team that will focus on creating a great user experience for both prospective employers as well as informal domestic workers.

Management & Operations

Organisation information: Maid in Pakistan's mission is to improve lives of working women both the employers and the employees by connecting them to a mobile technology based platform which can provide all skill development training, certification programs, security, safety, transparency, accountability, dignified income opportunity and sharing of best practices under one roof.

For the time being Maid in Pakistan is incubated by Naya Jeevan's whose operational HQ is located in Karachi, Pakistan.

The Maid in Pakistan's Team:

An accomplished team of management, sales, ICT and sales professionals will work together achieve its goals.

Current number of personnel: 3



Dr. Asher Hasan is Co Founder of Maid in Pakistan and he is a serial entrepreneur who has previously scaled Naya Jeevan, a health plan for the marginalized in Pakistan. As a US trained medical doctor he has expertise in health and wellness.



Zeeshan Yousuf is Co Founder of Maid in Pakistan and he is a graduate who has expertise in customer service, fund raising and community outreach. He has previously worked in a 3S dealership of Pak Suzuki Motor Corporation as a Manager Services. He has also served in a business solutions management role at Naya Jeevan for the past 5 years.

Current Gaps: Maid in Pakistan is currently waiting for a seed funding to recruit the sales force team. With the injection of seed funding the sales team will be expanded/capacitated and a marketing team will be established. Also this funding will help us design the mobile application, conduct a survey to recruit informal female maids for the training and deployment.

Current Partners:

Health Care Service Provider: Naya Jeevan (parent company) is already working to provide the marginalized with access to affordable quality healthcare. We will partner with Naya Jeevan to provide health/life/disability insurance to our skilled maids.

Telecom Partner: Telenor is already collaborating with Naya Jeevan and we look forward to have a partnership with them so they can distribute our product information to their 37 million customer and we will open mobile banking accounts for payroll process for all maids who are placed for job.

Training Partners: We will partner with different companies to provide special skills trainings to the maids.

Security Partners: We will partner with well know security company to conduct security verification on our behalf according to the given criteria.