

Transforming the care economy through impact investing case study:

HelloTask



The Care Economy
Knowledge Hub

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FOREWORD

Vital for our society to function, the care economy – domestic work and caring for children, elderly people, and people with disabilities – as it is now, operates as one of the most pervasive structural barriers to women’s economic autonomy and gender equality.

Across the world care work is mostly done by women and girls, who perform three-quarters of unpaid care work. Representing more than 11 percent of total global employment, paid care work is also a significant source of employment, particularly for women. However, these jobs are poorly paid, in positions that fall outside of formal employment structures, and insecure due to ingrained gender and racial biases and the work’s perceived value. The precariousness of paid care work and the unequal distribution of unpaid care work restricts women’s time and mobility, as well as their equal participation in social, economic, and political life. And this dynamic is unlikely to change without collective action. The climate crisis is increasing the demand for care and domestic work globally, while the COVID-19 pandemic generated a [care crisis](#) that exacerbated pre-existing gender inequalities.

Both formal structures and informal structures (norms) hold care economy inequalities in place. Gendered norms also shape national policies on how care work is recognized and valued, and how the responsibilities between families, governments, and the private sector are distributed.

While public investment and policies must be at the core of the solution, a renewed role for the private sector is crucial. Announced as a [commitment at the Generation Equality Forum](#), in 2021 Canada’s International Development Research Centre (IDRC) and the Open Society Foundation’s impact investment arm, the Soros Economic Development Fund (SEDF), launched an [action-oriented research initiative to help Transform the Care Economy through Impact Investing](#) (TCEII). Through this partnership, IDRC continues to build on its commitment to transform the care economy and mobilize finance for gender equality.



Erin Tansey



Catherine Cax



Since its launch, a global consortium of partners has built an [extensive knowledge and evidence base](#) to mobilize capital and impact investment to address the care economy's challenges in emerging markets. The program is now launching a collection of 20 case studies on care economy social innovations and impactful businesses, which complements 59 business profiles and mapping of 165 market-based solutions operating in emerging markets in Latin America, Africa, and Asia. The [TCEI program](#) also involves care-economy businesses incubation and acceleration, research on regulatory frameworks and policies, awareness raising, and industry policy dialogues.

As we witness growing momentum and understanding of the urgency of addressing the care crisis, we hope these case studies on pioneering companies will help advance concrete strategies to move from awareness to action. These case studies help to demonstrate viable and impactful business models, ranging from building social security infrastructure to labor-saving products and services. They offer a unique and nuanced understanding of the businesses' theories of change and impact journeys. The case studies also help to share the lessons these innovators have learned on their pathways to scale, and it is our hope that they will attract more capital into the care economy for deepened impact.

We invite you to read this collection of case studies and engage with them, and the other resources and tools developed by the TCEI program, to mobilize investment into the care economy.

Together we can advance [towards a care society](#) where social innovation, entrepreneurship, and investment can be part of the solution for economic justice globally.

Erin Tansey

Sustainable and Inclusive Economies
Director
International Development Research
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INTRODUCTION

The care economy consists of paid and unpaid labor and services that support caregiving in all its forms. In Africa, Asia, and Latin America, women spend between 3 to 5 times as many hours on unpaid care and domestic work as men. This represents 80% of a household's total hours devoted to unpaid care work.

Care economy enterprises can help recognize, redistribute, reduce, and reward - also known as the 4 Rs - unpaid and paid care and domestic work in the following ways:



Recognize: Initiatives that increase visibility and recognition of paid and unpaid care and domestic activity as "productive" work that creates real value and contributes to economies and societies.



Redistribute: Services and initiatives that redistribute care work from individuals to public and private sector entities, and redistribute care and domestic work within the household.



Reduce: Products and initiatives that reduce the time spent on and burden of unpaid care and domestic work.



Reward: Products, services, and initiatives that ensure that care and domestic workers are paid fairly and have professional growth potential. This provides them with financial reward and security.

The Care Economy Knowledge Hub - the research pillar of the Transforming the Care Economy Through Impact Investing Program - aims to address the knowledge gap around care businesses by showcasing various business models and creating a resource base for relevant stakeholders. It also aims to raise awareness and increase knowledge of the state of impact-driven care economy business models and attract a broad range of funders to invest in care economy solutions by showcasing opportunities.

A curated set of 20 business case studies, of which this case study is one, has been researched and written between October 2021 and January 2024. The case study businesses were selected out of a set of 165 businesses that were mapped between October 2021 and August 2022, and then a further 59 that were profiled between September 2022 and May 2023. They present a wide variety of different ways in which care work can be recognized, rewarded, reduced, and redistributed, from different sectors and different geographies, from different stages of the growth journey and different business models, from different products and services and different impact pathways. Each case study was

written based on extensive desk-based research, including a literature review; a review of key business documents; a series of deep conversations with founders, CEOs, and key staff; and impact-focused qualitative research with 8 - 15 consumers of business products and services.

Each case study starts with a 1-page executive summary that provides “at a glance” information on the business and Section 1 provides an introduction. Section 2 describes the ecosystem within which the business operates. The business deep dive can be found in Section 3. Section 4 presents an impact deep-dive, including customers’ own experiences of the care economy solution, and a unique set of qualitative impact data. Section 5 outlines the business’s future plans in their look forward.

Shifting attention towards and investment in the care economy is one of the single most important actions that policy makers, investors, and community leaders can take to achieve gender, racial, and climate justice. We hope that these case studies contribute to the much-needed transformation in our economic and social systems.

**Rebecca Calder**

Principal Investigator, Transforming the Care Economy Through Impact Investing
Co-Founder and Co-CEO, Kore Global

This project is supported by Canada's International Development Research Center, in partnership with the Soros Economic Development Fund at the Open Society Foundations. Building on their track record and commitment to transforming the care economy and mobilizing finance for gender equality, they are jointly supporting this action research program to help transform the care economy through impact focused business and investment. This case study is a joint research product, developed by a consortium led by Kore Global, including Intellectap, Core Woman, Busara, Sagana, and Volta Capital. Copy editing and graphic design were done by Big Blue Communications.

This particular case study should be cited as follows:

Intellectap, Busara Center for Behavioral Economics, Kore Global. (2024). *Transforming the care economy through impact investing: HelloTask case study*. Kore Global, International Development Research Centre, and Soros Economic Development Fund

1 - EXECUTIVE SUMMARY

HelloTask is a for-profit online platform connecting domestic workers to potential employers in Bangladesh. The company has built an app-based platform that connects customers to the nearest, verified,¹ and skilled domestic workers in real-time and on an on-demand basis. The workers then carry out tasks such as cooking, cleaning, and washing. Through this model, HelloTask improves access to part-time work opportunities for domestic workers and fulfills the demand for domestic services. Since 2018, HelloTask has on-boarded 20,000 domestic workers, registered 110,000 customers on its app, and completed 85,000 service requests. Currently, the enterprise has 42 full-time employees. In 2023, HelloTask reported revenue between US\$500,000 and US\$600,000.



HelloTask at a glance

Established	2018
Country of operations	Bangladesh
Offerings	Provides a job platform that connects domestic workers to households seeking domestic helpers, via a mobile app. It also connects the onboarded domestic workers with partner institutions that assist them in upskilling.
Reach	20,000 domestic workers, 110,000 customers and 85,000 service requests.
Staff	42 full-time employees.
Revenue	US\$500,000-US\$600,000 (2023)
Leadership	Mahmudul Hassan , Co-founder and Chief Impact Officer
Contact for partnerships	likhon@hellotask.app
Website	www.hellotask.app

2 - ECOSYSTEM

2.1 Bangladesh: statistical snapshot

 <p>Demographic information</p>	<p>Total population (World Bank, 2022): 171 million</p> <p>Female population (World Bank, 2022): 86 million</p> <p>Urban and rural population (World Bank, 2022): Urban (40%) Rural (60%)</p> <p>Population in different age segments (World Bank, 2022)</p> <ul style="list-style-type: none"> • 0–14 years: (26%) • 15–64 years: (68%) • 65 and above: (6%)
 <p>Unpaid care work</p>	<ul style="list-style-type: none"> • Women and girls on average spend 5.9 hours a day on unpaid domestic and care activities, compared to only 0.8 hours for men. (Time Use Survey, 2021)
 <p>Social & economic</p>	<p>Literacy level (Global Gender Gap Report, 2021):</p> <ul style="list-style-type: none"> • Females (71.2%) Males (76.7%) <p>Poverty</p> <ul style="list-style-type: none"> • 12.9% of the total population lives in extreme poverty (less than US\$2.15/day) as against the global poverty rate of 8.9%. (World Bank, 2023) • Urban poverty rate stands at 18%, while rural poverty is at 26.4%. (World Bank, 2017) <p>Formal and informal employment</p> <ul style="list-style-type: none"> • 70.78 million people employed (Bangladesh Bureau of Statistics, 2022) • 87% work in the informal sector, and 13% work in the formal sector. (ILO, 2010) <p>Gender-based violence (UN Women, 2016):</p> <ul style="list-style-type: none"> • 54.2% of married women aged 15+ have experienced physical or sexual intimate partner violence in their lifetime. • 3% of non-partnered women have experienced sexual violence in their lifetime. • 51.4% of partnered women are married before the age of 18.



Women's work,
labor, and
entrepreneurship

Labor force participation (*% of the total labor force*) ([The Global Economy](#), 2022):

- Female: (37.7 %) | Male: (80.6%)

Unemployment ([World Bank](#), 2022):

- Total: 4.7%
- Male: 3.5% | Female: 7.1%

Women-owned businesses

- Women-owned businesses account for 7.2% of all MSMEs. ([UN Women](#), 2020)
- Firms with female top managers (% of total firms) was 4.8%. ([Global Gender Gap Report](#), 2022)

Gender gap index score ([Global Gender Gap Report](#), 2022):

- Total: 0.714 (0=unequal, 1=equal)

Financial inclusion

- 36% of women have bank accounts, compared with 65% of men. ([World Bank](#), 2018)
- 43.4% of women aged 15+ have bank accounts with a financial institution or a mobile-money-service provider. ([World Bank](#), 2021)

2.2 Context analysis

Bangladesh has a population of 171 million,² approximately 60% of whom reside in rural areas, while 40% reside in urban areas.³ The country has experienced and continues to experience a rapid surge in rural-to-urban migration with rural dwellers moving to urban areas in search of better living standards. This is demonstrated by Bangladesh's annual urban growth rate of 3%.⁴ Many internal migrants move because they are the victims of rural coastal natural disasters or are dissatisfied with unstable agricultural yield and income. Additionally, factors such as poverty levels, lack of proper economic conditions, inadequate opportunities to absorb a large labor force in the agricultural sector, landlessness, and responsibility to look after aging or dependent family members, are driving more people to migrate to urban areas in Bangladesh.⁵

The country's economy is characterized by a large informal labor market, with 87% of the total labor force employed in the informal sector.⁶ Forty-three percent of the country's total GDP is generated by the informal sector.⁷ Even though women comprise only approximately 38%⁸ of the total labor force in the country, their representation in the informal sector is estimated to be over 90%.⁹ While job availability in the formal sector has not kept pace with growth of the labor force, the informal sector has prospered in Bangladesh due to the low levels of education and skills required. Close to half of those in informal employment have never been to school, while only a small fraction (less than 0.5%) have received any form of vocational, technical, or skills development training.¹⁰

With the emergence of digitization, Bangladesh has potential to transform its informal sector by leveraging mainstream digital technologies.¹¹ However, achieving this transformation may take time because of the country's low rate of digitization and technology adoption. Bangladesh is ranked 147 out of 176 countries by the Information and Communication

Technology Development Index.¹² A survey by the Bangladesh Bureau of Statistics (BBS) in 2022 indicates that almost 90% of Bangladesh's population uses mobile phones (smart phones or feature phones). However, only 30.9% of the population can afford and use smartphones. At the household level, the use of mobile phones (smartphones or feature phones) is 52.2%.¹³ While 75% of men and 64% of women are aware of mobile internet, there is lower adoption of mobile internet amongst women. Only 21% of women use mobile internet compared to 37% of men.¹⁴

Care economy context

In Bangladesh, women and girls spend almost 6 hours a day on average on unpaid domestic and care activities, compared to men, who spent less than an hour.¹⁵ Many middle-class and upper-class families, particularly in urban settings, outsource domestic work. This has created a huge demand for domestic workers and resulted in the employment of about 10.5 million domestic workers,¹⁶ 90% of whom are women.¹⁷ Unfortunately, domestic work is undervalued and insufficiently regulated, exhibiting a lack of fair working conditions that is particularly pervasive in the informal economy.

Domestic workers also lack legal rights – they are not covered by Bangladesh's labor laws – and social protection measures that safeguard them in the workplace.¹⁸ Exploitation of domestic workers is rampant, as they lack bargaining power with their employers due to absence of unionization and to dependence on recruitment agents.¹⁹ This has also affected domestic workers' wage levels and the regularity with which they receive payment. Even though Bangladesh's Domestic Workers Protection and Welfare Policy (DWPWP),

adopted in 2015, seeks to protect domestic workers from exploitation and create decent working conditions, many domestic workers continue to face physical, verbal, and sexual violence in their workplaces.²⁰

In addition to high levels of exploitation, lack of government protection, and unfavorable working conditions, 80% of domestic workers in Bangladesh earn extremely low wages, as low as BDT5,000 (US\$59) per month for a 40-hour work-week. This is significantly below Global Living Wage Coalition's standard for urban Bangladesh, which is BDT16,000 (US\$188). Moreover, 75% of all domestic workers reportedly must support a minimum of 3 dependent family members and are the sole breadwinners of their households.²¹

Market opportunity

Bangladesh has long struggled with a shortage of domestic labor. This is a result of several factors such as a significant increase in the country's demand for domestic workers due to increased participation of urban women in the workforce outside their homes, the increasing number of nuclear families in urban settings, and lack of social norms supporting a balance between work and

family life. To fill this huge gap between demand and supply, poor rural women and girls are recruited into domestic work through a network of relatives, neighbors, and peers. This is especially true for middle and upper-income households, where there is a widespread tradition of employing domestic workers. Many domestic workers are recruited from rural areas and have little to no knowledge of technology and digitization. They are unable to access better job opportunities through the internet, social media, and smartphone applications.²²

It is estimated that middle-income households earning a minimum of BDT40,000²³ (US\$364)²⁴ – and even low-income households earning at least BDT25,000 (US\$227)²⁵ monthly – have the financial capability to employ a domestic worker to assist with household chores.²⁶ Increased economic growth and

stability among urban households translates to about 85% of households having either a live-in or a live-out domestic worker.²⁷ Over the past 3 years, HelloTask has received requests for domestic workers worth US\$600,000 but was only able to meet a quarter of these requests.²⁸ This deficit is a clear indication of a significant gap between the demand and supply of trained domestic workers.

Private sector entities and startups have only recently entered the care sector. Since Bangladesh has over 10.5 million domestic workers,²⁹ there is significant opportunity for private sector enterprises to organize the sector and provide upskilling opportunities, which in turn will allow domestic workers to achieve better working conditions and return on their labor.

3 - BUSINESS DEEP DIVE

3.1 Business headline

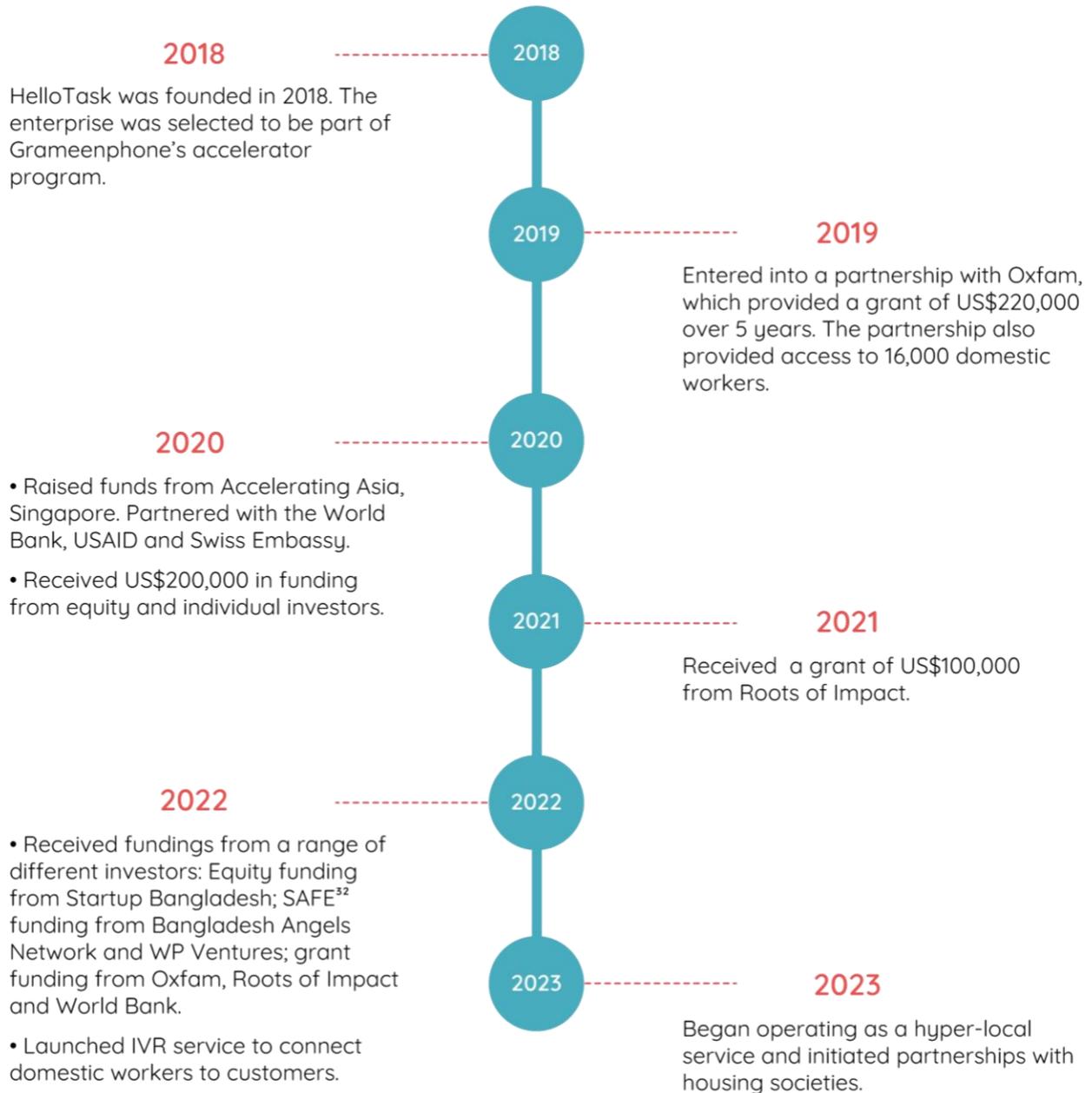
HelloTask is a for-profit company that connects domestic workers to households that require their services through its proprietary platform. The enterprise operates as a hyper-local service, serving multiple localities in Dhaka. HelloTask's platform uses an Interactive Voice Response (IVR)³⁰ system, which enables domestic workers who do not have a smartphone to access job opportunities. The domestic workers can use a feature phone and no internet is needed to access these job opportunities. It has also developed a smartphone app that can be used by customers (households) to request services of a domestic worker. Customers can specify the type (cooking, cleaning, washing) and duration of service they need. Currently, HelloTask offers hourly services as well as a monthly subscription plan.

HelloTask typically enrolls domestic workers by scouting low-income areas. Projects with partner institutions such as BRAC, Oxfam, and the World Bank have also enabled the enterprise to reach a large number of domestic workers and increase enrollment. The enterprise vets domestic workers through an in-person interview and validation of their National Identification Information.³¹ HelloTask enables onboarded domestic workers to access occupational training programs offered by its development sector partners. HelloTask trains domestic workers on how to use its IVR system to access job opportunities as part of such training programs. These training programs also include information on domestic workers' rights and the prevention and management of abuse. As HelloTask makes payments to domestic workers digitally, it ensures that domestic workers, especially those that are not already using mobile financial services, have access to information and assistance to establish a financial profile and access mobile payments. Access to mobile banking enables domestic workers to gain access to other mobile financial services such as micro-credit, deposit schemes and insurance through their financial service provider.

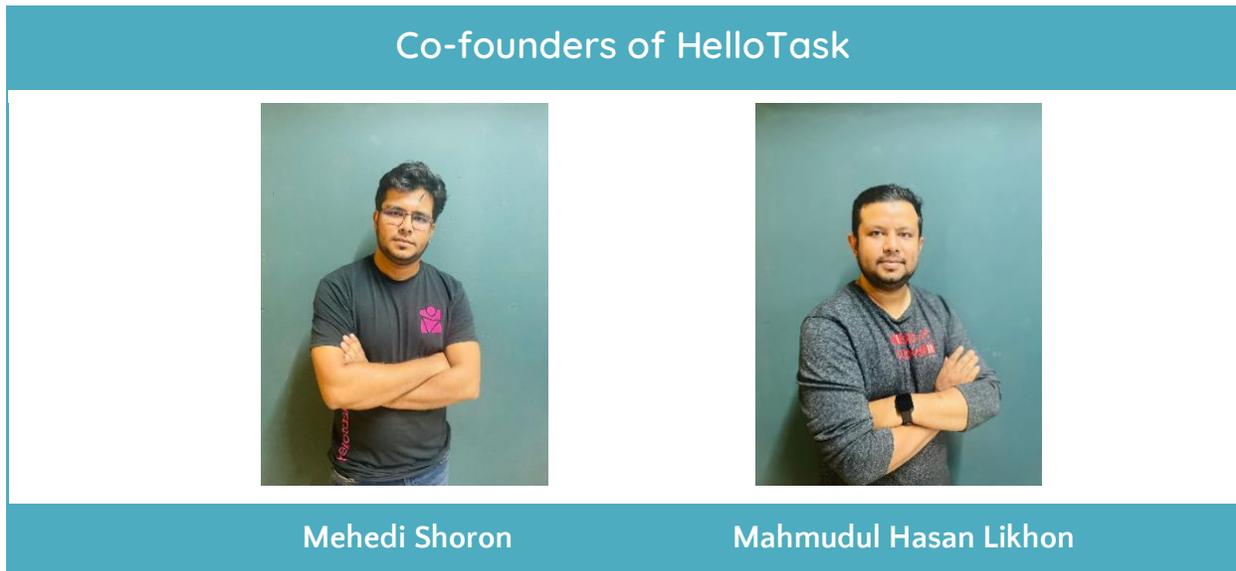
HelloTask's platform solicits feedback from domestic workers, using this to address risks of exploitation and abuse. Once a job is completed, workers can use their feature phone to rate employers, as well as lodge complaints of mistreatment. If a worker reports mistreatment, the customer is blocked from the platform. If a worker reports sexual harassment, HelloTask connects the worker to partners that can provide legal advice. HelloTask has implemented policies to reduce the risk of physical and sexual abuse for domestic workers. For instance, its policies restrict women domestic workers from serving households that do not have a female present. Households can also report mistreatment by domestic workers. In case of serious allegations, the worker is barred from the platform. The company also has an insurance policy that covers employers for damages caused by domestic workers under which employers can claim up to US\$195 in damages.

To address feedback collected from domestic workers, HelloTask has made several changes to its operations, such as modifying training modules and recently adopting a hyper-local model. Moreover, it has focused on enrolling a large number of domestic workers so that it can fulfill demands of its customers. Its “Uber-like” model, under which the IVR service contacts HelloTask’s pool of domestic workers until one of them accepts the order, ensures that rejection rates are very low. Together, these factors differentiate the enterprise’s offering from other businesses operating in the space. Although there are agencies that provide similar services, as well as organizations that provide training to domestic workers, none of them operate at a similar scale or adopt a holistic approach to improving livelihoods of domestic workers.

HelloTask's journey³²



3.2 Founder story



HelloTask was founded in 2018 by 2 brothers: Mahmudul Hasan Likhon and Mehedi Shoron. Mahmudul completed his Master of Science in Agroforestry and Environmental Science from the Sher-e-Bangla Agricultural University. Soon after, he founded Robot Dako, a delivery platform for urban households. Robot Dako was intended to help households save time by enabling them to order everything from groceries and medication to household appliances through the platform. Eventually, Robot Dako pivoted to HelloTask.

After completing his higher secondary education in Business Studies, Mehedi worked as the head of digital marketing for a real estate company, Purvanchal Rimjhim Town. In 2016, Mehedi launched his own IT services firm, Bluenja IT. While the firm was well regarded, it was a challenge to sustain it long-term. Soon after, Mehedi enrolled in Daffodil International University and completed a Bachelor of Innovation and Entrepreneurship in 2021.

Currently, Mehedi is the CEO of HelloTask and is responsible for overseeing operations and working with the enterprise's investors. Over time, Mehedi has also acquired the knowledge and skills required to lead the enterprise's technology team. Mahmudul is Chief Impact Officer and is responsible for raising funds, overseeing its partnerships with the development sector, and leading the impact management team.

Mahmudul and Mehedi founded HelloTask to address a constant challenge in their own lives. While Mahmudul and Mehedi were living in Dhaka city, one pursuing his entrepreneurial dreams and the other studying, urban life presented various challenges for the 2 brothers. A consistent inconvenience they faced was the unannounced absenteeism of their domestic staff. At this time, ride-hailing services like Uber and Pathao had just launched in Dhaka. Inspired by the ease of services provided by Uber and Pathao and frustrated by the sudden absences of their domestic staff disrupted their daily schedules,

the brothers created an app to connect customers with domestic workers. They put up a post on social media that depicted a domestic worker flying in on a broom to save them from daily hassles. The post went viral, highlighting to Mahmadul and Mehedi that theirs was a universal problem. The duo decided to pursue this business idea and pivoted Robot Dako, launching HelloTask with 2 domestic workers in 2018.

Although the idea for such a platform had elicited positive responses on social media, the enterprise faced several challenges during its early days. One of the most challenging aspects was connecting domestic workers to customers. Most domestic workers did not have a smartphone and therefore could not access HelloTask's app. To address this, the HelloTask team manually connected domestic workers with hourly service requests. In addition, they hired motorbike riders to ferry domestic workers to and from customers' residences. At this time, HelloTask operated only in 1 area of the capital city, Dhaka. To expand their service to other areas, HelloTask partnered with local guides who coordinated with domestic workers in particular areas. It was their responsibility to receive service requests from HelloTask and then connect with domestic workers registered with the enterprise. However, as this was still done manually, scalability remained a challenge. In response, HelloTask eventually developed an IVR system that did not require a smartphone. Once a service request was received, HelloTask's automated system would call domestic workers located in the same areas as the customer and offer them the job. Domestic workers interacted with the IVR system to accept or reject the job. If they rejected the job, the IVR system would sequentially call another domestic worker until the job was accepted. This enabled the enterprise to connect domestic workers with customer requests directly, without an intermediary. It also allowed the enterprise to serve a much larger volume of orders.

Although HelloTask was founded to solve a problem faced by urban households, the enterprise eventually realized that empowering domestic workers was the key to a sustainable solution. In 2018, the enterprise was selected to be part of a program run by the Grameenphone Accelerator in Bangladesh. During one of the sessions, HelloTask was asked to pitch its model. As the founders discussed their solution from the customer's perspective, one reviewer pointed out that domestic workers' perspectives were absent from the solution. As a result, the founders started rethinking their approach. The founders interviewed a number of domestic workers to develop an understanding of why they joined HelloTask and the challenges they faced. Following this, the enterprise started developing solutions and making changes to its operations to address these challenges. These changes have resulted in more domestic workers enrolling with HelloTask and a reduction in rejection rates.



There are days when the domestic worker is absent. This is a problem that cannot be fixed through informal networks or by asking the building's watchman. There is a vacuum to service this need. This is why we built our business. We built technology such that whenever you need a domestic worker, you can hire one on an hourly basis through HelloTask.

Mahmudul Hasan Likhon, Chief Impact Officer, HelloTask



3.3 Business model

 <p>Customer segment</p>	<p>HelloTask serves 2 customer segments:</p> <ul style="list-style-type: none"> • Domestic workers: The enterprise connects enrolled domestic workers to households looking for their services. It also helps domestic workers set up mobile financial services and connects those desirous of being trained to its skill development partners. • Households: Middle- and upper-income households can register on HelloTask's app to book hourly services such as cleaning, cooking, washing, etc. Households can also opt for a monthly subscription for such services.
 <p>Value proposition</p>	<p>HelloTask focuses on both households and domestic workers. Its app provides households with quick access to trained domestic workers for tasks such as cleaning, cooking and washing. Moreover, customers can pay for HelloTask's services digitally, increasing the convenience of using its service. HelloTask also provides access to skills training for domestic workers. The training programs include modules on prevention and management of abuse, thus empowering domestic workers to address such challenges.</p>
 <p>Competitive advantage</p>	<p>Several factors differentiate HelloTask from its competitors. Its recent switch to a hyper-local model connects domestic workers with job opportunities in their preferred locations (close to where they already work), which has reduced rejection rates. The enterprise has developed an IVR system that enables domestic workers to access its platform without a smartphone. Moreover, HelloTask focuses on providing hourly services, rather than attempting to provide permanent opportunities to domestic workers. This not only differentiates it from several other business in the sector but also limits HelloTask's responsibility of having to provide a replacement if a domestic worker quits a long-term engagement. As a result, HelloTask has been able to enroll a large number of domestic workers on its platform. This has enabled HelloTask to increase its capacity to address the service requests from households.</p>

 <p>Channels & key partnerships</p>	<p>HelloTask has partnered with several development sector organizations such as Oxfam and BRAC that work with domestic workers. Through these partnerships, HelloTask receives access to a large pool of domestic workers enrolled by such organizations as part of their upskilling and training programs. Moreover, HelloTask’s partner organizations provide occupational and skills training to onboarded domestic workers. As part of the training program, HelloTask trains domestic workers on how to interact with its platform.</p>
 <p>Customer relationships</p>	<p>HelloTask supports domestic workers and households by providing them with mechanisms to lodge complaints and mistreatment. If a domestic worker complains of mistreatment the employer is blocked from accessing HelloTask’s services. If they report an instance of sexual harassment, the enterprise connects them with its NGO partners who can provide legal advice and aid. If customers complain about domestic workers, the domestic worker is re-trained if the complaint was minor and is blocked if the complaint reported harassment.</p>
 <p>Revenue streams</p>	<p>HelloTask earns revenue through the commissions charged for its hourly services. HelloTask charges a commission of 20%-25% of the billed amount for the hourly booking service. This commission of 20-25% is paid by the households, and the remaining (75-80%) is transferred to the domestic worker.</p>
 <p>Cost structure</p>	<p>HelloTask spends 30% of its total expenses on personnel costs, 30% on technology, 20% on rent and other opex, 15% on training, and 5% on marketing costs.</p>



We first started to scale in 2022, when we developed the IVR system. So with this, the domestic worker doesn't have to use a smartphone or an application. They don't even need the internet. When a user requests for a domestic worker, the computerized system calls the domestic worker in a Bengali (local language) voice and indicates that there is a job request from their preferred location. It tells them the duration of the job or the tasks that are required. It asks the domestic worker to press one if they are interested or press a different number to reject the request. This is how we can connect the domestic worker to the customer directly. And this has really helped us scale our service.

Mahmudul Hasan Likhon, Chief Impact Officer, HelloTask



3.4 HelloTask's growth story

3.4.1 Customers Growth:

The number of domestic workers served by the enterprise has steadily increased from 2020 onwards, at a compound annual growth rate (CAGR) of 91.9% over 3 years. Currently, 20,000 domestic workers who have been onboarded by HelloTask.

3.4.2 Revenues:

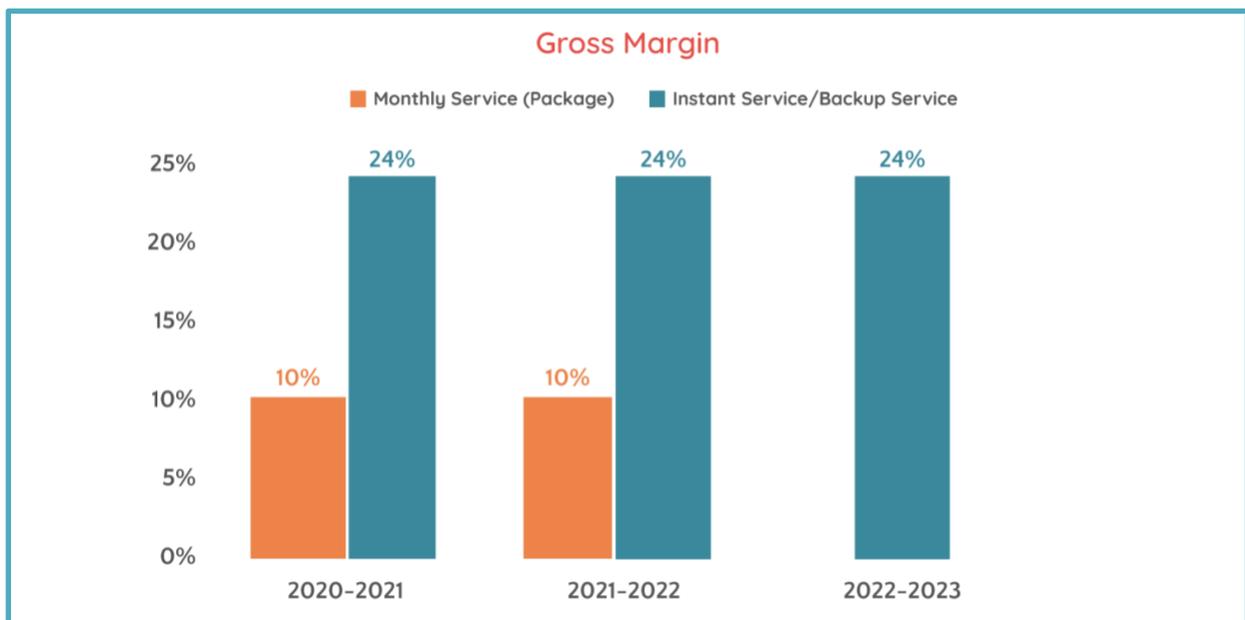
HelloTask's revenue growth has steadily increased from 2020 onwards. The annual growth rates are approximately 143% for 2020-2021 to 2021-2022 and 200% for 2021-2022 to 2022-2023.

3.4.3 Earned Revenue:

Over the last 3 years (2020-23), HelloTask's earned revenue has grown at a compounded annual growth rate (CAGR) of approximately 162%.

3.4.4 Gross Margin:

Overall, the gross margins have remained unchanged. As the business has recently pivoted its business model, it has stopped offering the monthly service packages.



3.5 People and governance

2X Criteria³³

- The 2 founders are men.
- None of the senior leadership are women.
- None of the board members are women.
- 30% of full-time employees are women.
- Products or services specifically benefit women.
- 90% of customers are women.

HelloTask is a **gender-intentional** business.³⁴

HelloTask has 42 full-time employees, 30% of whom are women. The team is led by 2 male co-founders. There are 8 employees who work in the technology and app development team, 8 field executives who work as brand promoters (to engage domestic workers), and 13 customer support executives (who engage with household customers). The enterprise's engagement with partner organizations such as skill development institutions and NGOs is managed by 2 liaison officers. There are 3 employees in operations and 3 employees in the finance department. The enterprise's board consists of the 2 co-founders. The enterprise has an advisory board with 4 members. The enterprise has instituted policies and practices to ensure equal pay for equal work, non-discrimination, and prevention of sexual harassment. The enterprise also has mechanisms in place to deal with any instances of discrimination and sexual harassment.

During its initial years of operation, the enterprise faced constraints in hiring qualified and experienced personnel since it was resource constrained and could not offer competitive compensation to its employees. This was especially true for its technology team, which consisted of remote part-time personnel. The limited availability of tech specialists was exacerbated with the growth of remote working arrangements since qualified job seekers in Bangladesh were able to provide services to companies in the US and command better pay. Once HelloTask was able to raise funds, it addressed this challenge by offering competitive salaries to hire qualified personnel. However, given the recent demand for tech talent, the enterprise has witnessed frequent churn in its tech team.

The enterprise has also expanded its finance team, as it needs to maintain various financial records as part of reporting requirements for its investors and development sector partners. Moreover, the enterprise is typically audited 2-3 times a year by these investors and partners. An expanded team allows the enterprise to better distribute workload, relieving the previously co-opted operations team to focus on its core responsibilities.

3.6 Support received to date

Financial

HelloTask has received funds from various sources. All funding received was used to meet working capital needs and platform development costs. The key items of the support received are as follows:

<p>Bangladesh Angels Network</p>	<p>In 2022, the enterprise received an undisclosed simple agreement for future equity (SAFE) funding from the Bangladesh Angels Network.</p>
<p>Roots of Impact</p>	<p>For the period 2021–2022, the enterprise received a grant of US\$100,000 from Roots of Impact.</p>
<p>Oxfam GB</p>	<p>For the period 2019–2024, the enterprise received a grant of US\$220,000 from Oxfam GB.</p>

In the absence of appropriate investor funding, grant funding has played a significant role in helping the enterprise scale its operations.

Non-financial

HelloTask has received non-financial support such as mentorship and access to investor networks from various sources. The key items of support received as are follows:

<p>Accelerating Asia</p>	<p>One of the most significant sources of support has been from Accelerating Asia, an early-stage venture capital fund for South and Southeast Asia. The enterprise participated in a 3-month accelerator program offered by Accelerating Asia. This program was particularly significant, as it enabled the enterprise to become incorporated in Singapore. Many investors prefer investing in startups based out of Singapore because of its investor-friendly regulatory environment. Moreover, the 3-month boot camp enabled the company to hone its focus and to secure funding. The accelerator also connected HelloTask to other potential investors.</p>
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Shubho Al-Farooque	The enterprise received extensive mentorship support from Shubho Al-Farooque, founder and CEO of Zantrik, a vehicle maintenance platform. Shubho, an investor in HelloTask, helped the founders refine HelloTask's business model and raise funds.
Robi r-Ventures	The enterprise appeared on a program similar to Shark Tank, called Robi r-Ventures , which provided visibility and helped connect the enterprise to local investors and mentors.

**Full summary of the support received is available [here](#).*

3.7 Challenges to growth and key business drivers

Challenges to growth	
Financial	<p>Access to capital: The founders initially invested their own money to grow the enterprise. Few investors showed interest in investing in a tech-based solution for the informal sector. Furthermore, the founders did not have much experience with the startup ecosystem, access to investor networks, or the knowledge on how to approach investors. The enterprise has observed that it is challenging to convince investors that the informal sector is investible. Many investors believe that their exit opportunities are limited. Given the complexities of organizing domestic workers, few startups have seen success in this field, which makes it harder to convince investors that the enterprise has potential to scale significantly. The enterprise has limited tangible assets, which makes it difficult to obtain loans from mainstream capital providers such as banks. To overcome its limited access to equity and debt capital, HelloTask has partnered with several development sector organizations that focus on domestic workers to access grant funding. Moreover, the enterprise enrolled in 2 accelerator programs, which enabled it to access funding as well as connected the enterprise to a network of investors.</p>
Operational	<p>Hiring tech experts: During its initial years of operation, HelloTask did not have a full-time IT team. As a result, it was challenging for the enterprise to develop a tech-based solution for its operations. As a small start-up, the enterprise did not have the funds to hire high-quality full-time personnel. In 2020-2021, the enterprise partnered with an Australia-based university to develop a tech-based solution that could address the challenge of connecting domestic workers who do not have smartphones. However, despite their year-long effort, this partnership did not yield results. Eventually, after the enterprise received some investor funding and grants, it was able to build a robust in-house tech-team. This helped the enterprise develop its IVR solution, which has been a critical enabler for the business to scale.</p> <p>Domestic workers' perceptions of HelloTask: Domestic workers often view HelloTask as a replacement for full-time employment, expecting that the enterprise will send several service requests their way each day. However, the enterprise only enables domestic workers to use their spare time to earn a supplemental income. Although the enterprise does have a subscription plan for users who would like to hire workers on a monthly basis, this service is not the enterprise's focus. Moreover, the volume of such requests is much lower than the number of domestic workers enrolled with the enterprise. Thus, the enterprise has included specific communication that addresses this expectation mismatch in the occupational training programs run by its partners. Furthermore, the enterprise tries to address domestic workers' expectations during the onboarding process.</p> <p>Onboarding authentic jobseekers: While the enterprise has enrolled a large number of domestic workers through its development sector partners, it has also observed that some are not actively seeking employment through HelloTask. Such workers sometimes already have jobs and thus do not take up work offered by HelloTask, or they expect much higher pay for their work. HelloTask is examining whether it should pause enrolling domestic workers through development sector partners and focus on enrolling domestic workers directly. This would enable the</p>

enterprise to further vet the domestic workers and onboard only those workers that are actively seeking employment. Moreover, the enterprise believes that its current focus on partnering with housing societies and enrolling domestic workers already employed there will help address this issue.

Attrition of domestic workers: Although overall attrition rate is low, the enterprise has observed that domestic workers are often offered full-time employment by households they serve through HelloTask's hourly services. In response, HelloTask has stopped charging for its monthly subscription service. It uses the monthly subscription option merely to notify users when the domestic worker takes leave and then encouraging them to opt for the hourly services offered on its platform. This solution addresses several challenges. It removes the incentive for households to bypass HelloTask in order to save on the monthly subscription service. It removes HelloTask's obligation to provide a replacement when a domestic worker is absent. It also encourages users to utilize HelloTask's hourly service, which is the revenue driver for the enterprise.

Long-term access to trained domestic workers: Currently, occupational and soft skills training is provided to domestic workers by HelloTask's partners such as Oxfam free of charge. However, as these partnerships are grant-based and for a duration of a few years, the enterprise needs to develop a long-term plan for training domestic workers. The enterprise realizes that domestic workers are unwilling to pay for training, as they do not see a tangible payoff. HelloTask plans to create a training program that will enable it to impart skills that command a wage premium such as babysitting or care for the elderly. It plans to look for partners that can provide such training programs. It also plans to emphasize the value of this specialized training so that domestic workers are willing to bear at least a part of the financial cost to upskill themselves.

Working with housing societies: Partnering with housing societies addresses several challenges for HelloTask. The enterprise is able to provide domestic workers with work in their preferred locations. Moreover, by enrolling domestic workers already working in a particular housing complex, the enterprise is likely to enroll only authentic job seekers. However, entering into these partnerships come with their own set of challenges. The enterprise needs to build a rapport and a sense of trust with the housing society before it is allowed to approach households and domestic workers in that society. In addition, most housing societies have a fairly elaborate approval system that HelloTask must navigate before it can enroll the households and domestic workers from within the housing society. While the process of partnering with housing societies is time and resource intensive, HelloTask believes that once it has successfully partnered with a few housing societies, word of mouth will help lend the enterprise credibility and therefore help simplify the process.

Ecosystem

Policy: Domestic workers are currently not covered by labor laws in Bangladesh. As a result, their wages are determined solely by supply and demand and customers' willingness to pay. This often leads to them being paid less than minimum wages and facing exploitative working conditions. HelloTask offers domestic workers enrolled on its platform a fixed hourly or monthly rate. The fixed hourly or monthly rate is based on its assessment of customers willingness to pay and standards of fair pay. However, various organizations and workers collectives have advocated for the Bangladesh government to regulate and significantly raise the minimum wage for domestic workers. If the government raises the minimum

wage so that it exceeds certain customers' willingness to pay, HelloTask may experience a reduction in demand for its services.

Key business drivers

Ecosystem

Development sector partnerships: In 2019, HelloTask secured a US\$220,000 grant from Oxfam GB. This was a major breakthrough for the enterprise, as it opened up an unconventional avenue of funding. This partnership also brought with it the opportunity to onboard 16,000 domestic workers that were registered with Oxfam. The partnership demonstrated that the goals of HelloTask, a for-profit company, were aligned with those of non-profit organizations working in Bangladesh's informal sector. The partnership allowed the enterprise to approach other development sector organizations, and it eventually received grants from several organizations, including BRAC, World Bank, and the Embassy of Switzerland in Bangladesh. These partnerships also enabled the enterprise to define its theory of change and build an impact management team.

Incorporation in Singapore: The enterprise was incorporated in Singapore in 2020 with Accelerating Asia's support. As Singapore is a startup hub, this has helped the enterprise access investors. Additionally, being incorporated in Singapore has allowed the enterprise to access financial instruments such as simple agreement for future equity (SAFE), which are restricted for enterprises that are incorporated in Bangladesh.

4 - IMPACT DEEP DIVE

4.1 The impact theory of change of the enterprise

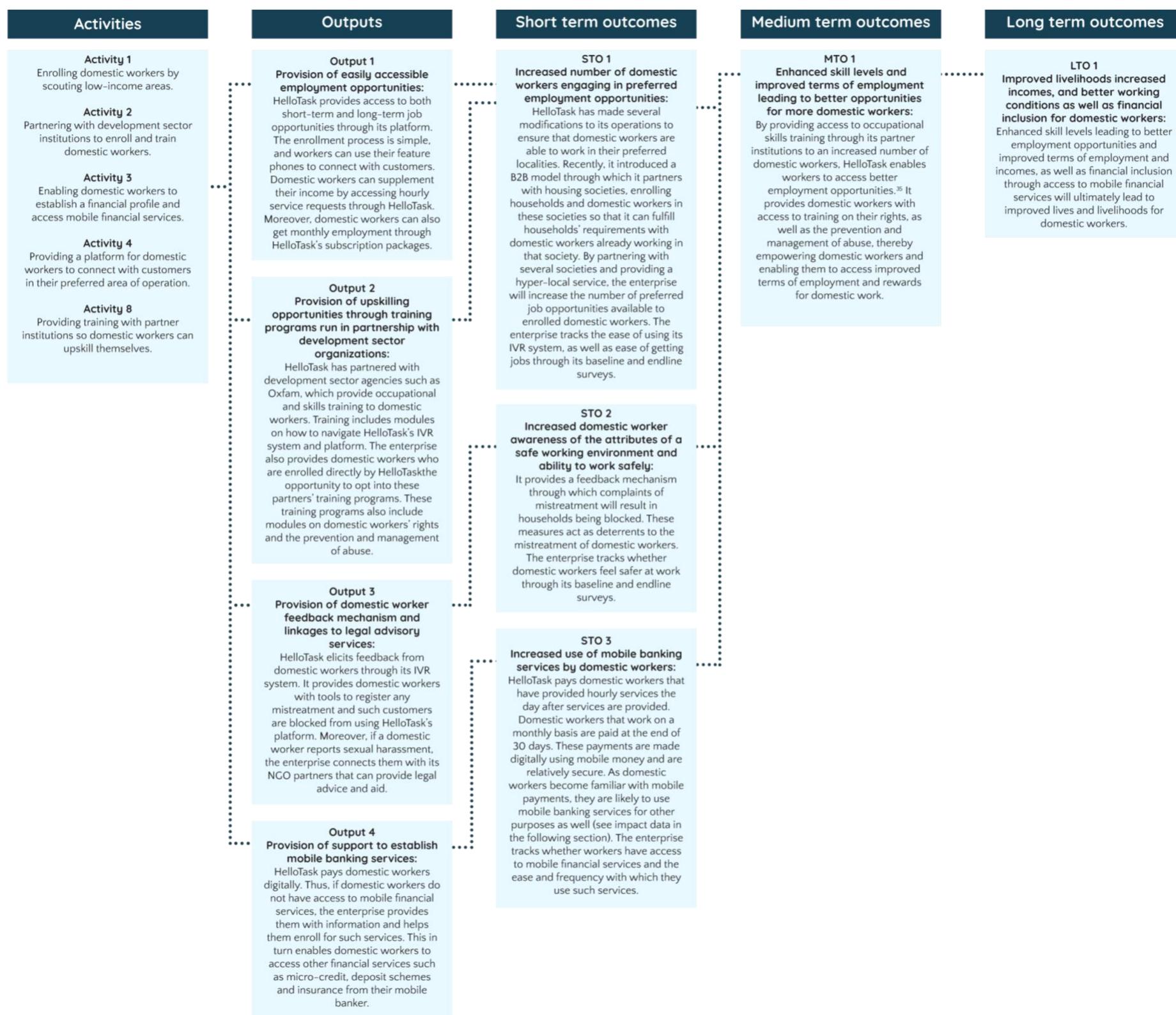
Mission statement

HelloTask's mission is to build an ecosystem where domestic workers can access improved livelihoods through access to better incomes and opportunities (including access to financial services), as well as decent working conditions.

Theory of change

Theory of change pathways: HelloTask has identified pathways to attain results. The enterprise focuses on several outputs that contribute directly and indirectly to a range of outcomes.

HelloTask's pathway to rewarding domestic workers by upskilling them and providing them with access to better opportunities³⁵





4.2 Current impact and measurement practices

HelloTask collects data from domestic workers to better understand their challenges and the impact of its services through periodic surveys. The enterprise also collects demographic data for households through its app and conducts periodic surveys through its app to solicit feedback from households. Data collection is largely financed through the enterprise's revenues. However, certain grants are accompanied by specific budgetary allotments for impact data collection.

Commercial data

HelloTask collects demographic information such as name, age, family information, address, and work experience for each domestic worker. This enables the enterprise to better understand the profile of domestic workers. Furthermore, information such as their National Identification (NID) and details of neighbors helps the enterprise carry out its verification process.

Survey measuring impact

The enterprise conducts baseline and endline surveys among domestic workers to better understand its impact. It collects information on their ability to use feature phones, ease of accessing jobs through HelloTask, changes in income level, instances of mistreatment or harassment, access to mobile financial services, and worker satisfaction.

- Number of onboarded domestic workers: 20,000+
- Number of registered customers (households): 100,000
- Number of service requests completed: 85,000
- Value of employment generated: US\$1,300,000
- Results from the baseline and endline surveys demonstrate the following:
 - Ease of finding jobs: 79% of domestic workers found it easy to get jobs via the HelloTask platform.
 - Increase in income: 71% of domestic workers reported an increase in income compared to before joining HelloTask, and 80% reported being able to more adequately take care of their families.
 - Financial inclusion: 100% of domestic workers surveyed reported that they used mobile financial services after joining HelloTask. Prior to joining HelloTask, only 22% of surveyed domestic workers had used mobile financial services. Additionally, 50% of registered domestic workers received training on financial literacy, and 80% reported a better understanding of how to manage their income (2021).
 - Perception of safety (domestic workers): 98% of domestic workers felt safer (reduced harassment, abuse, better behavior) at HelloTask. Around 1.5% of the domestic workers experienced physical assault while using HelloTask, compared to 12% prior to joining HelloTask.



- Perception of safety (household customers): 91% of customers reported feeling safe while hiring domestic workers through the HelloTask app.
- Dignity of work: 95% of domestic workers felt that they get more respect while working through HelloTask.

In future, HelloTask would like to conduct impact surveys more frequently i.e. every 3 months.

Measurement challenges

1. **Resources:** Currently, impact surveys are overseen by a subset of the operations team. This is time consuming and places significant strain on the team. A dedicated team of experts that is well-versed in impact monitoring and evaluation can take on responsibility of administering such surveys. This dedicated team can also ensure that impact is measured in line with HelloTask's priorities as well as in accordance with guidelines laid out by its grant providers.
2. **Continuity of responses:** The enterprise faces challenges in maintaining continuity among the domestic workers surveyed, as many workers change their contact number or move to a different area, making it difficult for the enterprise to survey the same set of domestic workers over extended periods. Thus, impact parameters are calculated as averages instead of actual changes for the same cohort of workers.
3. **Feedback from domestic workers:** When HelloTask requires feedback from households, the enterprise can upload a questionnaire on its app and therefore quickly access responses. However, for domestic workers, the enterprise can only access information related to their working hours and wages through its app, since close to 80% do not have a smartphone and instead interact with HelloTask through feature phones. The enterprise must rely on impact surveys to gather more detailed information about domestic workers as well as elicit their feedback. Such surveys require resources and time, and the enterprise is unable to collect impact data as frequently as it would like.

4.3 Domestic workers' own experiences of the solution

Understanding the social context, emotional needs, preferences, and barriers faced by domestic workers enrolled with HelloTask is key for potential investors to understand where HelloTask excels and where it has room to grow. The following sections provide insights into the foundation of the business' market success and its impact on the lives of HelloTask domestic workers, with the aim of helping investors make informed investment decisions.



To inform this analysis, the research team conducted 12 in-depth interviews to gather insights on the lived experiences and realities of domestic workers.³⁶ This section presents the results of the qualitative impact deep dive, starting with a snapshot of the domestic workers, followed by an examination of different worker personas and their journeys to working with HelloTask. This section concludes with a qualitative overview of HelloTask's impact on the daily lives of domestic workers.

4.3.1 Domestic workers' snapshot

HelloTask's workforce, which is predominantly female, specializes in services such as cleaning, cooking, laundry, and childcare. These workers are available for either part-time or full-time employment, with a diverse range of skills in caregiving and cleaning. Full-time workers typically work 5-7 hours daily, whereas part-time workers have flexible schedules: some work 3-4 hours a day, while others opt for hourly service requests ranging from 2-6 hours as needed.

Most domestic workers have prior experience in domestic work such as cooking and cleaning, while others come from different fields such as education or data collection. Despite varied work backgrounds, they share a common demographic profile. They are predominantly women aged 20-50 years old, with an average age of 35 years old. The majority are married, some widowed, and a few divorced. These workers typically live in a range of diverse households that may include husbands, children, grandparents, and parents-in-law. The average family size was 2-5 members.

The education levels among HelloTask's workers vary: most completed primary education, some lack formal education,

and a small minority have university degrees. This diversity underscores HelloTask's ability to cater to individuals across a broad spectrum of educational backgrounds.

HelloTask's domestic workers earn an average of 11,345BDT (US\$102),³⁷ above Bangladesh's minimum wage of 8,000BDT (US\$73).³⁸ Their household income varies, ranging from 10,000BDT to 30,000BDT (US\$91-US\$273), with an average of 16,920BDT (US\$54). This higher household income is often due to many workers belonging to dual-income households, only a minority are the sole earners in their families. Additionally, HelloTask offers opportunities for extra earnings through overtime, with flexible shift lengths and frequencies. The workers engage in a variety of work arrangements, including subscription plans with shifts of 3-4 hours or 5-7 hours daily, spanning 26 days a month. Others opt for hourly service requests lasting 2-6 hours, based on work availability and specific assignments.

HelloTask recruits domestic workers both through walk-ins, where women actively seeking employment come in directly, and via a dedicated recruitment team. These workers often discover HelloTask through personal networks like friends, neighbors, and family, or via job searches. To enroll, they must submit their NID and a passport



photo. Following this, HelloTask creates an account for them and provides training on using the app and interacting with customers. This platform has significantly improved the lives of domestic workers

by offering consistent and higher pay, flexible working hours, and 4 days of leave per month for those with monthly subscription plans.

4.3.2 Domestic worker personas

The qualitative research revealed 3 distinct domestic worker personas within HelloTask:

- ❖ **The Proactive Optimizer:** This persona actively participates in both subscriptions and hourly work options available via HelloTask. Often the primary earner in her family, she strategically maximizes her time and income through the platform.
- ❖ **The Flexible Worker:** Preferring the hourly work option, this persona also maintains 2 private household clients outside of HelloTask. She values the platform's convenience, as it eliminates the need for door-to-door searching, which she finds demeaning.
- ❖ **The Full-Time Worker:** Opting for HelloTask's subscription plan work, this persona may be relatively new to the domestic work sector. Her choice to work is driven by a desire for financial independence from her husband.

These distinct personas were created through a qualitative understanding of domestic workers' characteristics, motivations, beliefs, and behaviors. Each persona is descriptive, actionable, and unique, reflecting challenges and awareness of the benefits they receive from HelloTask. These personas offer a snapshot into why and how domestic workers choose to affiliate with HelloTask. By understanding these nuances, the HelloTask team can better tailor services to cater to domestic workers' needs.

Below is an in-depth examination of these 3 distinct personas.



Amala's Bio

Amala, a 38 year old domestic worker, has found a reliable source of income and job flexibility with HelloTask. Living with her husband and 3 children, she struggled to find stable employment for a long time. Her introduction to HelloTask came through a recommendation from a friend.

At HelloTask, Amala has managed to balance a variety of work assignments. Her typical day involves dedicating 6 hours to a regular 'subscription' job. Additionally, when she has the capacity, Amala seeks out hourly work assignments by coordinating with the HelloTask office via her phone. This flexible and dynamic work schedule enables her to earn an income of around 14,520BDT (US\$132) per month. This makes her the highest earner among the 3 personas.

Amala Fahim The Proactive Optimizer

Demographic Information *(of the persona she represents)*

Age: 38 years

Marital status: Married

Children: 3 children, 2 below 18 years

Education: Completed primary school education.

Monthly Income: 14,520BDT (US\$132)

Last Job: School cleaner

Job at HelloTask: General HouServices

Motivation

Amala's journey through the COVID-19 pandemic was marked by adversity. She lost her job as a school cleaner when schools closed, and her situation became more dire when her husband also became unemployed. It was during this time that a friend, aware of her job search, introduced her to HelloTask.

At HelloTask, Amala found a way to support her family, her primary goal. She chose the subscription plan option, engaging in about 6 hours of work each day. Upon completing these tasks, Amala has the flexibility to seek additional hourly jobs through HelloTask, each lasting about 3 hours, and sometimes opts for these on her days off.

The support from her family has been crucial. With her husband and children sharing the unpaid household responsibilities, Amala can focus more on her paid work with HelloTask. The steady monthly income from her work ensures their basic expenses, like rent, are met comfortably. Moreover, the daily wages from the hourly jobs supplement her monthly earnings.

In her role at HelloTask, Amala exemplifies the persona of a proactive optimizer. She actively seeks and efficiently balances both subscription plans and hourly work options, and she also strategically leverages these opportunities to meet her family's needs. Her approach has been instrumental in establishing financial stability for her family through a combination of regular income and savings.

I can save more money now. My husband helps me with the children. He takes care of them while I am at work so that I can do my work. I work when the children are at school, and if I am free for a few hours, I call and they (HelloTask) give me work.

The Proactive Optimizer, 27 years old

Amala's professional evolution and empowerment at HelloTask

- Amala's workday is 6-9 hours, highlighting her adaptability. After completing the standard 6-hour subscription plan work, she assesses her workload and often opts to extend her day with a 3-hour hourly job shift if needed.
- Amala exemplifies proactivity and ambition. She actively reaches out to HelloTask for hourly job opportunities after her subscription plan works, maximizing her earning potential. As her family's primary breadwinner, her pursuit of hourly jobs has led her to become the highest earner among the 3 personas.
- Demonstrating financial responsibility, Amala saves diligently, particularly to support her children's education. She adeptly manages her finances. Her steady income from subscription plan work covers essential household expenses like rent, while her earnings from hourly jobs provide a supplemental income.
- Amala's ability to balance subscription plans and hourly work showcases her excellent time management and productivity. She consistently delivers high-quality work, which earns her positive feedback from households and maintains a favorable rating with HelloTask.
- Amala appreciates the control and freedom she has over her work schedule with HelloTask. The 4 leave days she receives monthly allow her flexibility for rest, family time, or personal needs, contributing significantly to her job satisfaction.



Fatima's Bio

Fatima, 34, is a skilled domestic worker specializing in housekeeping. Married with 2 children, she contributes to her family's income alongside her husband's business.

At HelloTask, she works part-time, focusing on hourly work assignments paid at an hourly rate of 160BDT (US\$1.45). Each day, she dedicates 3-4 hours to her assignments, earning around 9,833BDT (US\$90) per month. This flexible work arrangement allows her to balance her professional and family responsibilities effectively.

Fatima Abdul The Flexible Worker

Demographic Information (of the persona she represents) Age: 34 years

Marital status: Married

Children: 2 children, both below 18 years

Education: Did not complete primary school

Monthly Income: About 9,833BDT (US\$90)

Last Job: Domestic worker

Job at HelloTask: General housekeeping

Motivation

Fatima, initially working as a traditional domestic worker, found out about HelloTask due to its convenient location near her home. Her previous job involved the uncertainty of seeking work door-to-door, a challenge that often left her without guaranteed employment. The job-finding convenience offered by HelloTask appealed to her, prompting her decision to join their team.

In her early days with HelloTask, Fatima worked full-time under the subscription plan work option with a fixed monthly salary. As she gradually built her own household network, she shifted to a more flexible part-time role, focusing on HelloTask's hourly job option.

Working with HelloTask has been a transformative experience for Fatima. It allowed her independence and also improved her family's living conditions significantly. From residing in an informal settlement, they have moved to a building, enhancing her children's quality of life.

As a part-time worker, she appreciates the balance HelloTask provides, enabling her to cater to both her personal households and explore new opportunities through hourly jobs.

If someone asked me what I do before, I used to say I do housework. Now, if someone asks me what I do, I say I work in a household and do it with a company. There has been a change in the way I speak.

The Flexible Worker, 35 years old

Fatima's professional evolution and empowerment at HelloTask

- Fatima greatly appreciates the independence and dignity that come with her work. Her choice of hourly work through HelloTask allows her the freedom to set her own working hours and manage her personal household base, offering her flexibility she cherishes.
- Working with HelloTask has been instrumental in rebuilding Fatima's self-esteem, which had been diminished when she had to seek work door to door. She notes a significant change in how people perceive and address her now. Her association with a company means she is no longer simply referred to as 'the maid' but rather by her name or respectfully as 'aunty'.
- Fatima demonstrates remarkable resourcefulness by securing her own households independently of HelloTask. This ability showcases her skills and also adds to her professional repertoire.
- While she values HelloTask's professional approach, Fatima enjoys the freedom to develop closer relationships with her personal households. This aspect of her work puts her at ease and allows her to create a more personal connection in her professional engagements.



Sultana's Bio

Sultana, a 23-year-old provider of general housekeeping and cooking services, is a valuable member of the HelloTask team. She is married and lives with her husband, in-laws and young child. She skillfully balances her professional responsibilities with her personal life.

Sultana learned about HelloTask through a neighbor who was already affiliated with the company. As a full-time worker at HelloTask, Sultana manages the work for 2 houses, dedicating about 6 hours each day to her tasks. This schedule not only offers her a competitive monthly salary of approximately 11,266BDT (US\$103) but also allows her the balance she seeks.

Sultana Mahmud The Full-time Worker

Demographic Information (of the persona she represents)

Age: 23 years

Marital status: Married

Children: Likely to have 1 child, below 18 years of age

Education: Completed secondary education

Monthly Household Income: 11,266BDT (US\$103)

Last Job: Unemployed

Job at HelloTask: General housekeeping together with cooking

Motivation

With limited experience in general housekeeping, Sultana understood the challenges independent housekeepers face, particularly in terms of respect and treatment. Her neighbor, a more seasoned housekeeper and a current HelloTask affiliate, informed her about the advantages of working with a company. This led Sultana to specifically seek employment with the company.

Despite her initial lack of housekeeping experience, Sultana quickly adapted to her role at HelloTask, thanks to the comprehensive training she received. She now confidently manages to work for 2 households, providing both housekeeping and cooking services.

Joining HelloTask has been transformative for Sultana, granting her financial independence and reducing her reliance on her husband for household expenses. Her 6-hour workday structure affords her the valuable opportunity to spend quality time with her baby and family, significantly enhancing her work-life balance.

Yes, now I can spend more time with my kids than before. My children are studying in different classes. They always ask me for 10BDT to 20BDT as pocket money. In the past, I couldn't give them every day. But now, I can give them whenever they ask.

Full-Time Worker, 30 years old

Sultana's professional evolution and empowerment at HelloTask

- Seeking financial independence was one of the motivators for Sultana to join HelloTask. Previously dependent on her husband for financial needs, she now values the opportunity to earn her own income, enabling her to contribute to her household financially while still enjoying time with her family.
- Sultana highly values the safety measures implemented by HelloTask. Understanding the challenges and lack of respect often faced by freelance domestic workers. She appreciates HelloTask's commitment to protecting its workers from any mistreatment.
- Sultana's family-centric nature is evident in her appreciation of the 4 leave days provided by HelloTask. These days are crucial for her, as they allow her to spend quality time with her young child, balancing her role as a provider without compromising on her family commitments.



4.3.3 Journey maps

The personas are illustrative of how different types of individuals discover and use HelloTask's services. In this section, journey maps are used to add additional detail on the emotional experience of domestic workers from awareness, onboarding, and beginning work.

Journey maps are a visual representation of the highs and lows experienced by current domestic workers as they access and use HelloTask's services. They can help HelloTask to identify opportunities for improvement and ensure that the needs, wants and constraints of various customer segments are considered in expansion and refinement of their services.

The journey to working with HelloTask starts with an awareness of the business through friends and community members who either work or are associated with HelloTask. Domestic workers attend the HelloTask office or call them directly and answer questions about their previous experience and knowledge of domestic work. Once accepted, the domestic worker begins work as a HelloTask worker where they are assigned different households. Domestic workers are given the option of working hourly or through a subscription plan, which is also dependent on how they would like to get paid. Finally, domestic workers seek personal benefits from working with HelloTask which include social, economic, and personal benefits.

Table 1: HelloTask journey map for domestic workers

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Awareness	Discovery of HelloTask: Domestic workers primarily learn about HelloTask from friends and family who either work there or are familiar with it. Some domestic workers discover HelloTask through their advertisements about hiring.	To gain understanding of HelloTask's operations and benefits, domestic workers rely on details shared by family and friends, leading to a sparked interest in the business.	 Intrigued, curious	<i>Lack of awareness</i> Some domestic workers reported that they were initially unaware of HelloTask and had no knowledge of its business activities.	<i>Positive social perception</i> HelloTask is highly regarded, particularly among domestic workers in the community who are already employed by the business. <i>Motivation</i> Domestic workers are motivated by the prospect of a flexible work schedule and the opportunity to achieve financial stability.

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Recruitment	<p>Joining the training program: Domestic workers initiate contact with HelloTask, either by visiting the office directly or through referrals from friends and family who informed them about the business.</p> <p>Recruitment process:</p> <ul style="list-style-type: none"> • Initial Interaction: A short phone call to discuss applicant's prior work experience. • Onboarding: An overview of what working life at HelloTask entails. • Required Documents: Provision of identification, birth certificate, and NID cards. 	<p>To train and become a domestic worker at HelloTask for financial stability.</p>	 Interested, curious, cautious	<p><i>No contract</i> Domestic workers do not sign a formal contract with HelloTask before training. The agreement is verbal without official documentation.</p>	<p><i>Ease of recruitment</i> Many workers found the recruitment process straightforward. An initial meeting with a HelloTask manager assesses eligibility, followed by immediate issuance of an ID card and commencement of training.</p> <p><i>No formal certifications required</i> HelloTask does not require domestic workers to have prior experience or certifications for employment.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Training	<p>Training: Domestic workers undergo a brief, mandatory training before starting work at HelloTask. This training typically lasts 1–2 days.</p> <p>Training topics included:</p> <ul style="list-style-type: none"> • General behavior with households, emphasizing respect and refraining from engaging in conversations or giving advice. • Skills in cooking, cleaning, and general household maintenance. • Proficiency in phone usage for communication. 	To coordinate training and understanding of the job.	 Excited but nervous	<p><i>Outdated information</i> Some domestic workers felt aspects of the training, such as cleaning and cooking techniques, were redundant, given their existing knowledge in these areas.</p> <p><i>Request for specialized care training</i> There is a demand for training in specialized care, particularly for children, the elderly, or the ill, including skills in feeding, bathing, and general care.</p>	<p><i>Benefits of training</i> Domestic workers, especially newcomers, found the training beneficial. It provided clarity on differences from previous jobs, such as prohibition of casual conversations and advice-giving to households, which was common in their past experiences.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
Sustained engagement	<p>Relationship with household members: Domestic workers foster a professional relationship with household members, focusing on their tasks within the household.</p>	<p>To build and sustain a healthy, long-term relationship with HelloTask households and garner positive feedback.</p>	 Requires effort but optimistic	<p><i>Discrimination encountered</i> Some domestic workers have faced verbal discrimination from dissatisfied households, including rudeness and abusive language.</p> <p><i>Transportation costs</i> Some jobs are located far from the workers' homes, leading to costly and time-consuming commutes. Some workers reported spending up to 80BDT (US\$0.72) daily on bus fares, prompting them to walk instead.</p>	<p><i>Positive household relationships</i> Generally, domestic workers and households share a respectful and healthy relationship. Some workers even report being treated like family by their households.</p> <p><i>Constructive feedback</i> Households provide constructive feedback directly to HelloTask, which is then relayed to the domestic workers.</p>

Stage	 Activities	 Domestic worker goals	 Emotions	 Barriers	 Levers
	<p>Relationship with HelloTask: Domestic workers maintain a respectful and professional relationship with HelloTask.</p>	<p>To understand the support HelloTask extends to domestic workers throughout their employment.</p>	<p> Satisfied and enthusiastic</p>	<p><i>Lack of benefits</i> HelloTask does not offer additional benefits such as social security, health insurance, or sick leave to its domestic workers.</p> <p><i>Technological awareness</i> Many domestic workers are not familiar with the HelloTask App.</p> <p><i>Need for additional employment</i> A few domestic workers find HelloTask's salary insufficient for their financial needs, leading them to seek extra employment for additional income.</p>	<p><i>Overall satisfaction</i> Domestic workers generally express satisfaction with their employment at HelloTask, appreciating the respectful and comfortable working environment.</p> <p><i>Voicing concerns</i> Domestic workers can easily communicate their concerns about work or households to HelloTask. These issues are professionally addressed, with HelloTask investigating and taking appropriate action.</p> <p><i>Work flexibility</i> HelloTask offers flexible work options, including hourly and subscription-based arrangements. Workers can request work as needed and are assigned households accordingly. Payment terms vary. Hourly workers are paid the day after completing a job, while subscription workers receive monthly salaries.</p> <p><i>Communication channels</i> Communication between HelloTask and domestic workers is conducted through phone calls and messaging.</p>

4.3.4 HelloTask's impact

This section presents the impact of HelloTask on domestic workers' daily lives. This information is based on qualitative interviews, and quotes are workers' own words.

All domestic workers reported experiencing positive changes in their lives since starting work at HelloTask, including financial stability, a sense of pride and self-confidence, and an overall enjoyable working experience.

Qualitative evidence of theory of change

Long-term outcome

LTO1: Improved livelihoods, increased incomes, and better working conditions as well as financial inclusion for domestic workers.

- Improved financial stability:** The domestic workers associated with HelloTask have experienced a notable improvement in their economic conditions. Since joining HelloTask, many have reported an increased ability to save money, a significant change from their previous financial situations. This enhanced financial stability has brought them not only peace of mind but also a sense of contentment. They highlight the relief of being able to timely pay bills, adequately provide for their children's needs, and enjoy a general sense of happiness. The absence of financial worries, a common stressor before their employment with HelloTask, has markedly improved their overall quality of life.

"Now I can spend more on my kids than before. My children are studying in different classes. They always ask me for BDT10 to BDT20 as pocket money. In the past I couldn't give them every day. But now I can give them whenever they ask. And now I can get those dresses, shoes, bags and other things that I could not provide earlier."

Proactive Optimizer, 38 years old

- Improved income:** Domestic workers at HelloTask have experienced a significant increase in their earnings, marking a notable improvement from their previous employment. They currently earn 12,000-15,000BDT (US\$109-US\$137) per month, which is a substantial rise, as prior they would be paid session wise, that would on a monthly basis pay up to 700-1000BDT (US\$6 - US\$9). In addition to this higher income, the workers also appreciate the fair compensation for overtime work. Whenever they work extra hours, they report the additional time to the office, which then confirms with the households to ensure the workers are compensated appropriately. This system boosts their income and also recognizes and rewards their hard work and dedication.

"I get my money directly from my phone. If I do instant work I get the money the next day, but otherwise it is every month. This monthly deposit covers my daily expenses, transport and all other expenses."

Proactive Optimizer, 26 years old

"HelloTask work pays more salary. It used to take more time to work before, but now I am getting more opportunities. I am getting paid on time."

Proactive Optimizer, 36 years old

- Boosted self-confidence:** Since joining HelloTask, domestic workers have reported a significant boost in their self-confidence. This newfound confidence stems from their ability to comfortably support their families and fulfill financial obligations. With stable and timely payments from HelloTask, they experience less stress regarding their economic status and can consistently pay their bills. This financial independence has instilled a sense of pride in them, as they can now support their families without relying on external assistance.



"I worked at HelloTask and maintained my family for 4 years. I educated the children. I have fulfilled the responsibility of the children's father. He has seen and understood this. He was saying today that if HelloTask gives me work like before, then I can improve more. We can live happily with children."

Full Time Worker, 35 years old.

**Medium-term
outcomes**

MTO1: Enhanced skill levels and improved terms of employment leading to better opportunities for more domestic workers.

- **Satisfaction:** The domestic workers interviewed have expressed significant satisfaction and strong sense of fulfillment in their roles. When asked to rate their job satisfaction on a scale from 1-5, with 5 being the highest, the majority of workers rated their experience at a commendable 4 or 5. Beyond high satisfaction, they also shared a strong sense of worth and pride in their work. They expressed not just contentment but a genuine passion for their roles, confidently stating their love for what they do. This overall sentiment reflects the positive impact that HelloTask has had on their professional and personal sense of achievement.

"HelloTask is friendly. They share our work duration and quality with us. They are taking care of us and they respect us as people. They do not treat us badly."

Flexible Worker, 20 years old

"I am happy where I work, it is a good place and they treat me well. I feel proud that I can say that I have a job."

Flexible Worker, 25 years old

- **Improved skills:** Domestic workers at HelloTask have reported receiving comprehensive free training before commencing their work, contributing significantly to their skill enhancement and opening up better opportunities. This training encompasses essential aspects such as household member interactions, respect, and general household tasks like cleaning and cooking. While workers value the foundational training, some have suggested that HelloTask could further improve workers' preparedness by incorporating training on new household technologies such as operating modern washing machines or setting up water filters. Additionally, there is need for specialized training for workers who attend to children and older people. Essential skills training requested by workers in this regard include patience, as well as knowledge in areas like bathing and feeding children, diaper changing, and general care for older people. Such training would increase their efficiency and also elevate their skills and potentially their terms of employment and rewards, which is why it is highly requested by domestic workers.

"For caring old people there is a need for experience and skills because not everyone is capable of caring for them. Everyone needs to be taught to care for old people. Sometimes older patients cannot eat. There are some patients who eat through a tube. There are some who need to wear diapers. For taking care of this type of people there is a need for experienced and well-trained workers. Because not everyone is capable of doing that."

Flexible Worker, 50 years old

"We were taught about where we work, what kind of rules we should maintain there, for example sweeping the floor, cooking, and maintaining the washing machine. It would be nice if we could learn about new technologies such as setting up a water filter so that when the client asks us, we know what we are doing."

Proactive Optimizer, 40 years old

- **Interactions with HelloTask and households:** Domestic workers have expressed high regard for HelloTask, valuing the respect and fairness with which they are treated. The platform enables them to negotiate work hours and subscriptions, ensuring their needs and preferences are prioritized. HelloTask's efficient scheduling system consistently provides them



with job opportunities, aligning with their availability requests. This empowerment extends to their relationships with households as well. Most domestic workers enjoy a comfortable and professional relationship with their households, characterized by respectful and work-related interactions. While some workers have formed familial bonds with households, there have been rare instances of hostility. In such cases, HelloTask's proactive approach in addressing these issues, by reassigning workers to different households and discontinuing ties with disrespectful households, demonstrates their commitment to maintaining a safe and respectful working environment.

“Earlier, we used to go around looking for work. And now we inform the office that we need to work. Then the office gives us the work according to the work order and time. That’s why we don’t have to find any work for ourselves.”

Proactive Optimizer, 34 years old

“This home is good. I never faced any problem. Yes, they consider me as their family member.”

Full Time Worker, 27 years old

“One day there was so much dust in the bathroom and commode. She told me to clean it and I did it. But she was not happy. She behaved too rough. Her language was heartbreaking and painful. I called the office and they told me not to go to work the next day. They put me in a different house because they did not like the way she treated me.”

Flexible Worker, 35 years old

- **Shifting perceptions in society:** HelloTask’s standing as a respected business within the community has played a vital role in changing societal views on domestic work. Thanks to HelloTask, domestic workers are increasingly regarded as dignified and hardworking individuals, capable of providing for their families. While a segment of society still perceived domestic work as inferior or degrading, this notion is gradually shifting. The majority now recognise and support the valuable contribution of these women, challenging the outdated belief that domestic work is not a respectable form of employment.

“If someone asked me what I do before, I used to say I do housework. Now, if someone asks me what I do, I say I work in a household and do it with a company. There has been a change in the way they speak with me.”

The Flexible Worker, 40 years old

“People in society look at us very negatively. They think we are poor, worthless. Society does not value our words. Society does not help us in danger. On the other hand, those who work in an office or any other paid job get respect in the society.”

Full Time Worker, 25 years old

Short-term outcomes	<p>STO 1: Increased number of domestic workers engaging in preferred employment opportunities.</p> <p>STO2: Increased domestic worker awareness of the attributes of a safe working environment and ability to work safely.</p> <p>STO3: Increased use of mobile banking services by domestic workers.</p>
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- **Safe and supportive work environment:** HelloTask’s commitment to giving a voice to domestic workers significantly contributes to creating a safer and more respectful workplace. This is evident in their approach to handling work-related grievances, including those concerning household interactions. By exclusively managing these concerns through the HelloTask office, the business provides a reliable and professional platform for workers to express their issues. The option for workers to either visit the office in person or communicate via phone ensures that their concerns are not only heard but also addressed with respect and efficiency. As a result, domestic workers feel more motivated and respected, knowing that their concerns are taken seriously and that there is always someone at HelloTask advocating for their needs and safety.



“There was a customer who kept insisting that I wash my hands before I touched anything in her house. Her behavior was very harsh as well. She complained to the office about me that my work was not clean and my behavior was not good. When they contacted me I complained about her. After investigating, the office found that I was right. The office took my complaint and decided not to send any of the workers to that house for any work. This is the system of our office.”

Flexible Worker, 36 years old

- **Improved work-life balance with paid leave:** HelloTask provides domestic workers 4 days of paid annual leave each month, significantly contributing to their work-life balance. Although there is no provision for sick leave, with any additional days off being deducted from their salary, workers skillfully plan their leave days. They typically utilize this time to enrich their personal lives, often spending it with their children, family, and friends.

“As I mentioned earlier, after joining HelloTask I get more free time, and I can get an off day whenever I want. So, I can spend time with my dear ones and can relax whenever I want. It would never be possible in my previous work.”

Proactive Optimizer, 38 years old

- **Transportation:** Some domestic workers at HelloTask face the challenge of commuting long distances for their jobs, often traveling from areas far from their residences. It is not uncommon for these workers to spend up to an hour each way on their commute. This travel adds to their daily fatigue and also incurs considerable expenses. Some workers reported daily bus fares of up to 80BDT (US\$0.72). This financial burden has led several workers to opt for walking long distances instead. To alleviate this issue, HelloTask could consider introducing transport subsidies for those workers who live far from their work locations. Such a measure would ease their financial strain and also demonstrate a commitment to the well-being and convenience of their employees.

“For working a long distance, I have to walk for a long time or I have to go there with a vehicle, in that case I have to spend my money to go there. It will be easier for me if my work place is near my home.”

Flexible Worker, 20 years old

5 - LOOK FORWARD

5.1 Growth and sustainability plans

 <p>Increase the number of domestic workers onboarded</p>	<p>The enterprise aims to increase the number of domestic workers onboarded to its platform in Bangladesh from 20,000 in 2022 to 100,000 by 2025</p>
 <p>Expand the services provided to customers</p>	<p>The enterprise aims to expand the range of services provided to customers by introducing care services such as nannies for childcare and homecare nurses/aides for the elderly. This is expected to commence in 2025.</p>
 <p>Expand to other services in Bangladesh</p>	<p>The enterprise aims to support businesses to access various types of blue-collar workers, such as office cleaners, garment factory workers, and construction site workers via its existing platform. Currently, blue-collar job platforms are largely restricted to jobseekers that have access to a smartphone. HelloTask plans to address this gap by using a combination of its app and IVR technology to connect with blue collar jobseekers. This is expected to commence in 2025.</p>
 <p>Expand services to other countries</p>	<p>The enterprise believes that its hyper-local model of working with housing societies can be scaled to other countries. The enterprise aims to replicate its model in other countries such as India, Indonesia, and countries in the Middle East. This is expected to commence in 2025.</p>

5.2 Ask of investors and stakeholders

Financial

In 2024, HelloTask is seeking US\$2 million in funding. Of this, it is seeking US\$500,000 in grant funding and US\$1.5 million in equity funding. This funding will be used for platform enhancements (40%), acquisition and retention of domestic workers (30%), and working capital needs of the enterprise (30%).

Non-financial needs

Personnel: The enterprise seeks experienced personnel to support and scale up its operations. It specifically needs personnel with experience in working with domestic workers in low-income areas as well as personnel with technical experience, in order to support platform enhancements and testing. The enterprise also requires a monitoring and evaluation expert that can lead its impact measurement efforts.

5.3 Lessons learned

HelloTask's growth demonstrates the need to examine which stakeholders are critical for business operations and then invest time and resources in understanding their challenges and preferences. The enterprise was originally conceptualized as an app-based solution that addressed households' need for domestic workers. Most households reported the reliability of domestic workers (regarding regular attendance) as a major challenge. The enterprise sought to address this challenge by providing the option to book services such as cleaning, cooking and washing on an hourly basis. However, initially, it did not focus on the domestic workers' perspectives. Only after feedback during training sessions at the Grameenphone accelerator, the enterprise sought domestic workers' inputs and feedback. Once it took these concerns into account and began to develop solutions to address them, the enterprise witnessed an increased willingness among domestic workers to take on work through HelloTask. This provided the impetus for several major changes in the enterprise's business model such as the move to a hyper-local service as well as the development of its proprietary IVR system to interact with domestic workers. These changes have enabled the enterprise to start scaling. Moreover, the welfare of domestic workers is now a significant driver of the enterprise's mission.

HelloTask's experience shows that it is imperative to invest in developing technological capabilities early on for tech-enabled businesses. Since the founders did not have a background in technology but were trying to build a tech-based solution to connect domestic workers with users, the enterprise struggled to build an app that would enable them to scale. It was initially dependent on third parties to connect users and domestic workers, and it lost



out on fulfilling a large number of service requests due to resource constraints. Once the enterprise hired a full-time tech team, it developed its current IVR solution, which has been critical to its growth. The founders also believe that if they had had a co-founder who was a technology expert, they would have arrived at this solution much sooner. HelloTask's experience also shows that it is beneficial to look beyond traditional avenues in the search for investors and collaborators. During its initial years, as the enterprise was onboarding domestic workers, it sought partners that could help in the process. At this time HelloTask reached out to Nari Maitree, a not-for-profit focused on creating an equitable society for women by building capacity. The organization connected HelloTask to Oxfam, which was conducting a pilot program with domestic workers and looking for partners to expand the program. At this time, HelloTask was the only for-profit working with domestic workers and was able to satisfy Oxfam's requirements for a partner. As a result, the enterprise received a US\$220,000 grant (over 5 years), as well as access to domestic workers enrolled by Oxfam. This made the enterprise examine the option of leveraging non-traditional funding opportunities, such as those available in the not-for-profit sector, to further its mission.

5.4 Recommendations for entrepreneurs, investors, and policymakers



Entrepreneurs

Understanding the core stakeholder: For enterprises working in the informal sector or with people at the base of the pyramid, understanding challenges faced by those people can transform the solutions that enterprises develop. Moreover, truly understanding all their stakeholders and how businesses can transform lives can serve as one of the most important motivators for startups, especially during challenging times.

Onboarding a tech-founder: The enterprise has also faced several challenges, particularly the time taken to develop tech-based solutions and recommends that if technology plays a significant role in a start-ups services, it should onboard a tech founder early on.

Ability to pivot quickly: It is important for enterprises to pivot quickly. Throughout its journey, HelloTask has assessed which factors were working in its favor and which were proving to be challenges and accordingly adapted its business model. Through its feedback mechanisms, HelloTask realized that domestic workers found it challenging to travel to different areas to fulfill service requests. It initially provided bike riders to ferry domestic workers. As this was resource-intensive and did not truly address domestic workers' preferences, the enterprise further modified its model and chose to only operate in certain areas of Dhaka and connect domestic workers with hourly service requests from locations they already worked in. The recent move to a



	<p>hyper-local model has also been driven by its attempt to change its model in response to real-time feedback</p>
 <p>Investors</p>	<p>Recognizing investable opportunities outside of tech-based businesses: The informal domestic services industry is a large-sized investment opportunity. The enterprise believes that, with the right support, entrepreneurs can create valuable businesses in the sector. However, investors must be willing to invest in businesses that are tech-enabled but not necessarily tech-focused - especially given the current focus on technologies such as artificial intelligence, Internet of Things, and blockchain - as well as in those that operate in challenging sectors and therefore need more time to generate large-scale revenue.</p>
 <p>Policymakers</p>	<p>Partnering with and recognizing private sector efforts: The enterprise believes that if the government encourages private sector participation in organizing the informal domestic services industry, it will enable enterprises similar to HelloTask to create solutions for domestic workers to earn better wages and access fair working conditions. Moreover, it believes that even if the government enacts policies to regulate the domestic service industry, the sheer scale of the industry will limit how far the government can monitor the rightful implementation of such regulations. It recommends that the government create space in potential policies to partner with the private sector to ensure that stipulations are implemented correctly. One possible way to encourage private sector participation is to partner city councils with private sector actors in order to create a database of domestic workers within their jurisdiction. The private sector can effectively create and monitor such a database while benefiting from being recognized by the government as a trustworthy entity.</p> <p>Allow different investment instruments: Investment policies for startups in Bangladesh currently allow access to funding through a limited range of instruments. The enterprise recommends that policymakers consider expanding the range of investment instruments through which investors can invest in Bangladesh's indigenous startups. For instance, allowing SAFE for startups registered in Bangladesh will increase access to capital and therefore boost the growth of the country's startup ecosystem.</p>



ENDNOTES

¹ HelloTask is a for-profit online platform connecting domestic workers to potential employers in Bangladesh. The company has built an app-based platform that connects customers to the nearest, verified, and skilled domestic workers in real-time and on an on-demand basis. The workers then carry out tasks such as cooking, cleaning, and washing. Through this model, HelloTask improves access to part-time work opportunities for domestic workers and fulfills the demand for domestic services. Since 2018, HelloTask has on-boarded 20,000 domestic workers, registered 110,000 customers on its app, and completed 85,000 service requests. Currently, the enterprise has 42 full-time employees. In 2023, HelloTask reported revenue between US\$500,000 and US\$600,000.

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³ World Bank. (2021). *Urban population - Bangladesh*. <https://data.worldbank.org/indicator/SP.URB.TOTL?locations=BD>

⁴ World Bank. (2022). *Urban Population growth (annual %) - Bangladesh*. <https://data.worldbank.org/indicator/SP.URB.GROW?locations=BD>

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⁸ The Global Economy. (2021). *Total Labor Force Participation in Bangladesh*. https://www.theglobaleconomy.com/Bangladesh/Labor_force_participation/

⁹ The Business Standard. (2022). *92% women part of informal sector: Report*. <https://www.tbsnews.net/bangladesh/92-women-part-informal-sector-report-515338>

¹⁰ LightCastle Partners. (2020). *Employment in Bangladesh: How to Tackle the Informal Sector Conundrum*. <https://www.lightcastlebd.com/insights/2020/10/employment-in-bangladesh-how-to-tackle-the-informal-sector-conundrum/#:~:text=In%20both%20rural%20and%20urban,qualification%20requirement%20for%20such%20work>

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¹² ICT Development Index. (2017). *Bangladesh*. <https://www.itu.int/net4/ITU-D/idi/2017/index.html>



¹³ Bangladesh Bureau of Statistics. (2022). *Survey on ICT Use and Access by Individuals and Households*. http://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/b343a8b4_956b_45ca_872f_4cf9b2f1a6e0/2023-01-08-07-00-667cde6536494c707e86d483c0b618a5.pdf

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¹⁵ UN Women. (2022). *Time Use Survey*. http://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/b343a8b4_956b_45ca_872f_4cf9b2f1a6e0/2022-06-26-10-43-1d031b63c9271da88f32856c6d4f796e.pdf

¹⁶ The Government of Canada. (2022). *Shining a light on the Rights of Domestic Workers In Bangladesh*. <https://www.international.gc.ca/world-monde/stories-histoires/2022/domestic-rights-droits-domestique.aspx?lang=eng>

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¹⁸ Bangladesh Institute of Labour Studies. (2021). *Assessment of the implementation status of the Domestic Workers Protection and Welfare Policy and way forward*. <http://bilsbd.org/wp-content/uploads/2021/08/Assessment-of-the-implementation-status-of-the-Domestic-Workers-Protection-and-Welfare-Policy-and-way-forward.pdf>

¹⁹ These are registered domestic worker enterprise employees that are responsible for scouting, recruiting, training and placing domestic workers to households that are seeking domestic helpers services.

²⁰ Women in Informal Employment Organization. (2020). *The Cost of Insecurity: Domestic Workers Access to Social Protection Services in Dhaka Bangladesh*. https://www.wiego.org/sites/default/files/publications/file/WIEGO_PolicyBrief_N19_Bangladesh%20for%20W eb.pdf

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²⁴ Exchange rate 1 USD = 110 BDT in December 2023. <https://www.xe.com/currencyconverter/convert/?Amount=1&From=USD&To=BDT>

²⁵ Exchange rate 1 USD = 110 BDT in December 2023. <https://www.xe.com/currencyconverter/convert/?Amount=1&From=USD&To=BDT>

²⁶ HelloTask. (2023). *Case Study-Building Bangladesh's first on-demand domestic helper service*. <https://www.sie-b.org/case-study-hellotask/>



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²⁹ ILO. (2018). Third regional workshop on knowledge sharing of good and promising practices to promote decent work for domestic workers and to eliminate child labour in domestic work. https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-jakarta/documents/presentation/wcms_617648.pdf

³⁰ IVR is an automated interactive voice response system that allows feature phone users to interact with a computer-operated telephone system through the use of voice and their phone keyboard.

³¹ The National Identity (NID) Card is a compulsory identification document issued to every Bangladeshi citizen after they turn 18. It is a biometric, microchip embedded smart card that is used to verify the identity of the NID holder and enables the citizen to access several private and public services, such as utility connections and opening bank accounts.

³² A Simple Agreement for Future Equity (SAFE) is an investment structure, formalized through a financing contract, that allows early-stage startups to invest in themselves by raising capital through a process called seed financing rounds. It provides investors the right to purchase a specified number of shares in the future from a company, at an agreed-upon price. This price is usually at the same valuation as other investors participating in the SAFE. <https://www.contractscounsel.com/t/us/simple-agreement-for-future-equity>

³³ 2X criteria can be found [here](#).

³⁴ Businesses were assessed on a 21-point scale, with scores of 0-7 being gender unintentional, scores of 8-14 being gender intentional and 15-21 being gender transformative.

³⁵ Currently, HelloTask does not measure improvements in skill levels.

³⁶ The research team conducted 12 in-depth interviews with domestic workers. HelloTask shared a list of domestic workers who fulfilled the following criteria; domestic workers who have been working for HelloTask for the past 6 months and belong to the low income status. The domestic workers for the interview were selected through purposive sampling to ensure diversity in age, occupation, socio-economic status. An interview guide was used to ensure consistency in the questions asked, although some follow-up questions were added as necessary to explore topics in more detail. The interviews were conducted in Bangla (Bengali), audio-recorded and transcribed verbatim for analysis. The data collected from these interviews was analyzed thematically in NVivo to identify key themes and patterns in participants' responses. Given the small sample size and purposive sampling, one of the limitations of our analysis is that it might not be representative of the different socio-demographics of all domestic workers affiliated with HelloTask.

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