

Garment Sector Wage Digitization

A Practical Guide for
Financial Service Providers



Introduction

Digitizing wages in the global garment industry represents a significant opportunity worth billions of dollars for Financial Service Providers. However, the segment remains untapped.

As the world begins to move beyond COVID-19, and as digitization continues to accelerate at unprecedented rates, 230 million adults globally, mostly women, still receive their wages in cash.¹

By helping to bring these workers into the digital economy, Financial Service Providers can play a catalytic role in driving financial inclusion while unlocking a new consumer segment that can represent significant incremental growth in terms of user base and revenue.

HERproject has been partnering with Financial Service Providers in Bangladesh, Cambodia, and Egypt to digitize wages in the garment industry, with support from Mastercard Center for Inclusive Growth and the Bill & Melinda Gates Foundation. Based on insights gathered through our work, this guide sets out recommendations that Financial Service Providers can leverage to unlock the potential of this segment and help bring millions of garment workers into the formal financial system.

The guide includes:

- The Financial Behaviors of Garment Workers
- The Case for Promoting Garment Sector Wage Digitization
- Three Stages to Developing the Digital Wages Market Segment
- Developing Partnerships for Scale

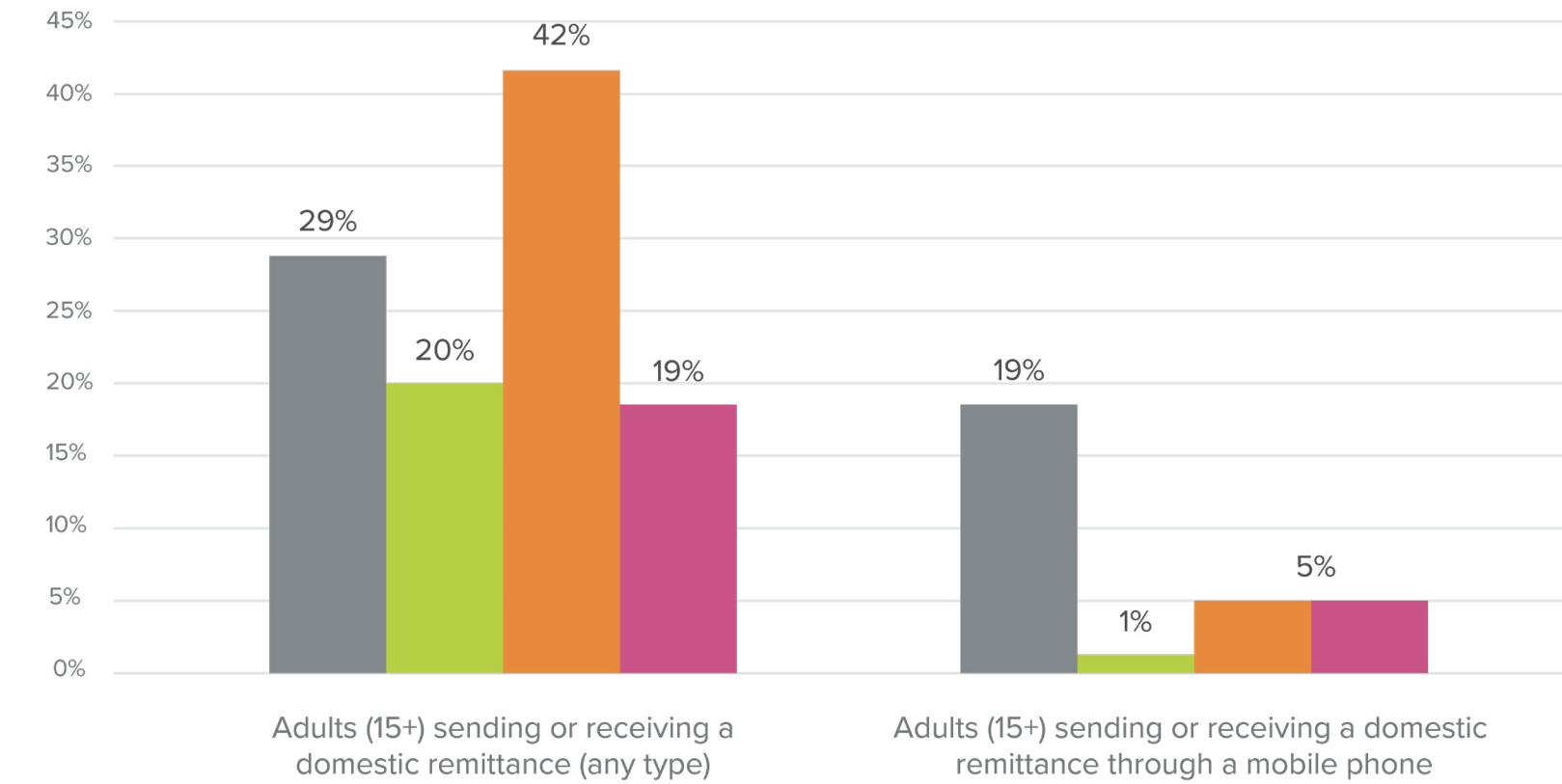
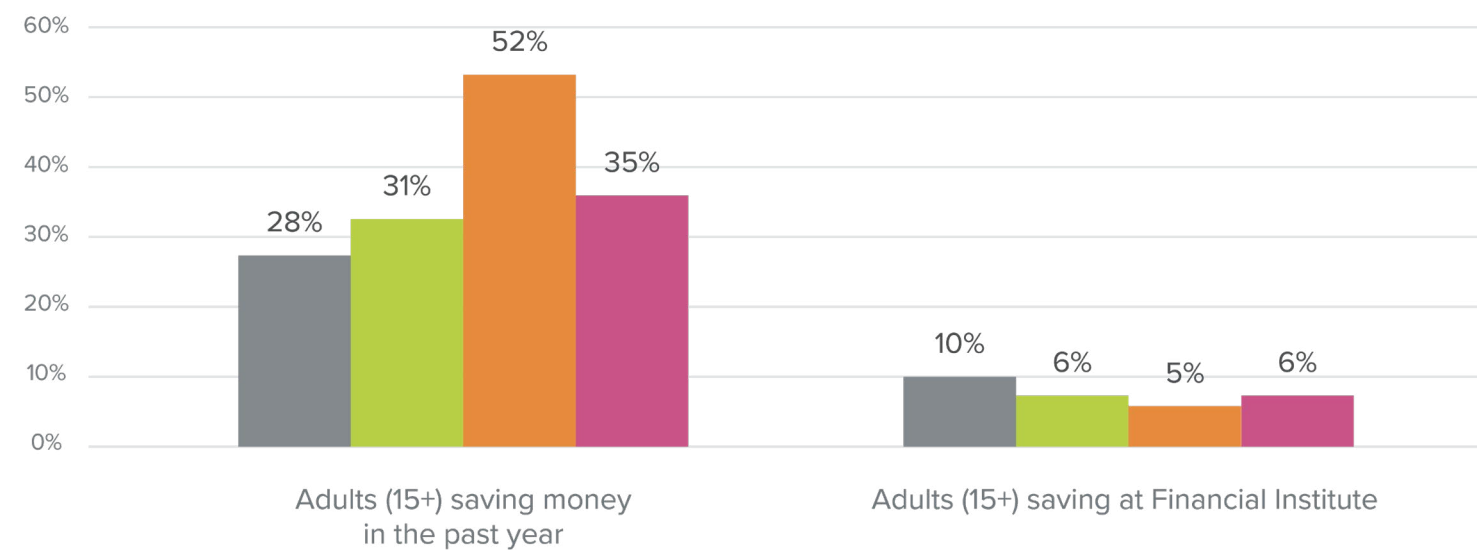
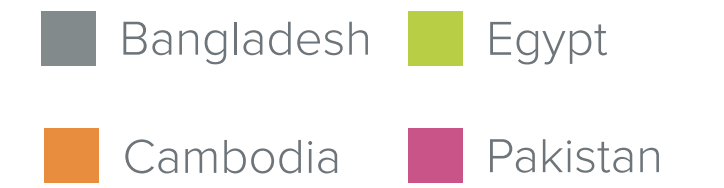
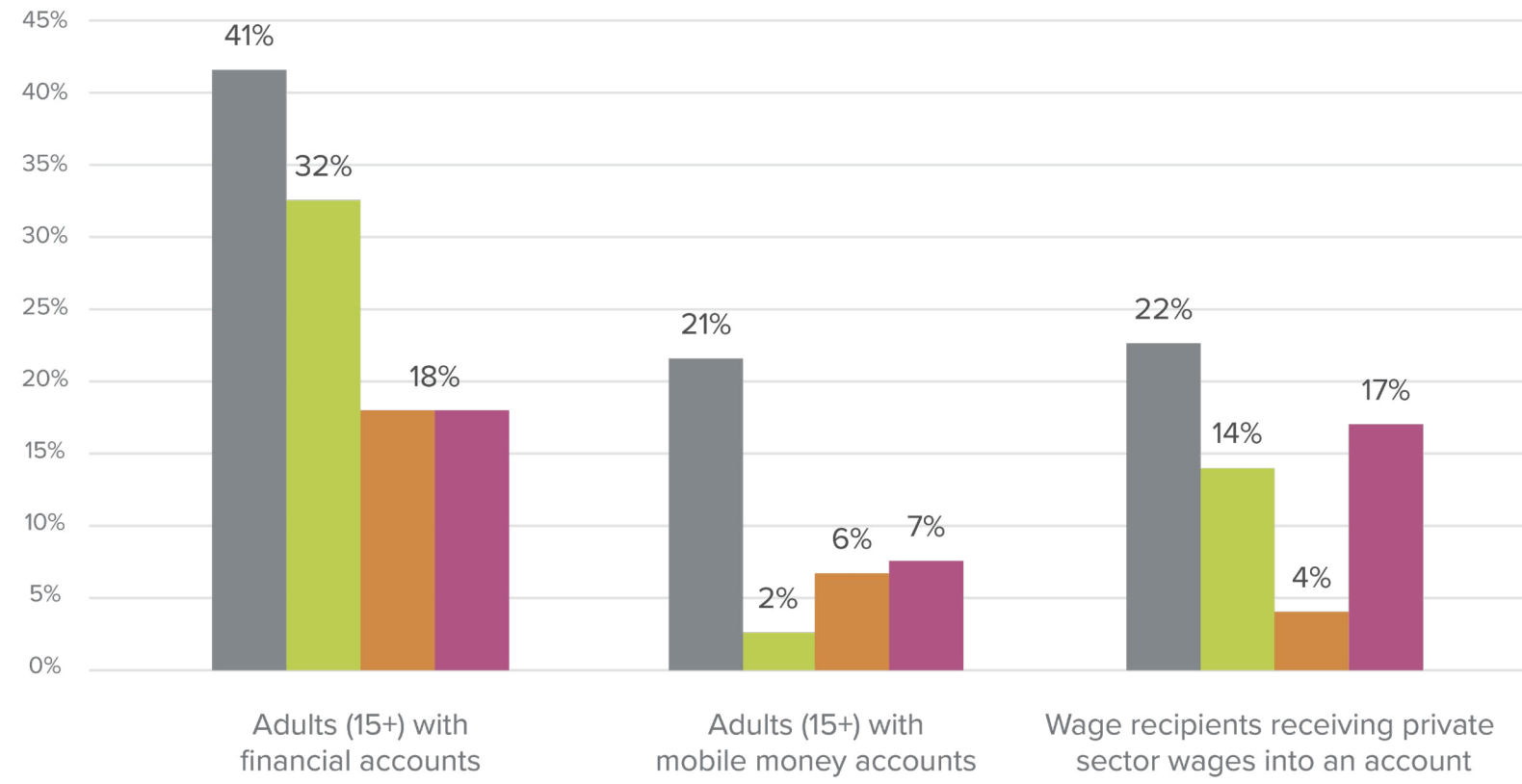
Opportunity Size

Significant garment exporting countries, specifically Bangladesh, Cambodia, Egypt, and Pakistan, have low levels of people with financial accounts, from 18 to 41 percent of the population, and high levels of private sector cash wages from 78 percent to 96 percent.³

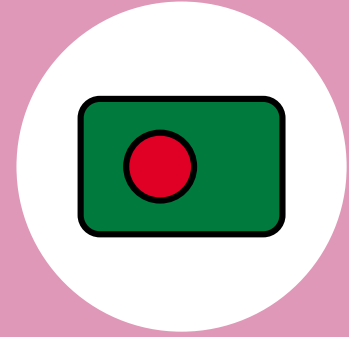
Rates of saving, borrowing, and sending remittances through any method is significantly higher in these countries than the use of financial products and services for these needs. For example, in Egypt, 31 percent of adults reporting saving money, however only 6 percent saved at a financial institute. In Cambodia 42 percent of adults sent or received a domestic remittance, however only 5 percent did so through a mobile phone.⁴

Therefore, wage digitization in the garment industry, which has a high concentration and aggregation of unbanked workers, can provide entry-level financial accounts for many people, with the potential to use a range of products as they gain knowledge and confidence with financial services.

The chart data is taken from the World Bank Group Global Findex Database²

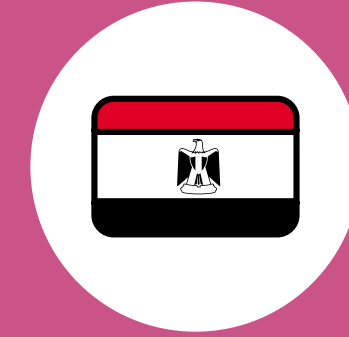


Garment industry and workers by country



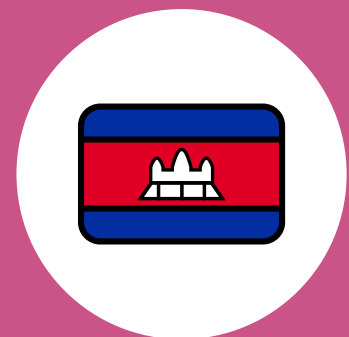
Bangladesh⁵

- US\$27.9 billion garment exports in FY 2019-20
- 4,000 garment factories
- 4 million garment workers, 58 percent female⁶
- US\$95 monthly minimum wage



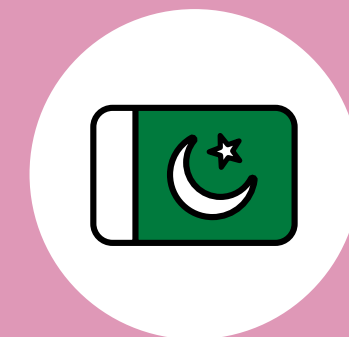
Egypt⁸

- US\$1.6 billion garment exports in FY 2018
- 1,500 garment factories
- 1.5 million garment workers, 50 percent female
- US\$100 monthly minimum wage



Cambodia⁷

- US\$5 billion garment exports in FY 2019-20
- 584 garment factories
- 900,000 garment workers, 79 percent female
- US\$170 monthly minimum wage



Pakistan⁹

- US\$5 billion garment exports in FY 2018
- 5,000 garment factories
- 2 million workers, 42 percent female
- US\$110 monthly minimum wage

The Financial Behaviors of Garment Workers

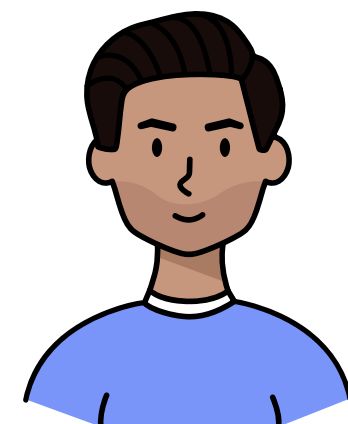
Garment workers conduct a variety of cash-based financial transactions on a day-to-day basis (see table).

As Financial Service Providers begin to explore ways in which to displace this cash and enable a new set of digitally active customers, it is imperative to design appropriate and affordable financial solutions that meet these consumers where they are.



“I have a bank account for my wages but I cash everything out, because most of the merchants I use (e.g. vegetable sellers) only accept cash.”

FEMALE WORKER, EGYPT



“I have to keep the money on me all the time, because it is not safe to leave my money at home”

MALE WORKER, CAMBODIA



“I want to open a bank account but I don't know how.”

FEMALE WORKER, CAMBODIA

“I send some money home, to my aunt, who is looking after my daughter, each month”



FEMALE WORKER, CAMBODIA

“If I have to send money home to my mother, I give it to a neighbour in cash and they take it to her.”

MALE WORKER, EGYPT

“I have to visit the market to top up my phone airtime.”

FEMALE WORKER, BANGLADESH

 Regular cash in-flows or out-flows	 Recommended digital financial products and services to replace cash
Wages in cash from employers	Payroll direct to bank account, pre-paid payroll card or mobile wallet
Government social protection payments (such as pensions social benefits or COVID-19 emergency wage subsidies) via cash transfers	Government social protection payments directly into bank account, pre-paid card or mobile wallet
Cash payments for household expenses, such as groceries, and health	Digital payments at merchant location (debit card or QR code)
Time-bound cash expenses, including rent and school fees	Transfer money via mobile wallet
Bill payment in cash at utility office	Bill payment via mobile wallet
Send cash to family	Send money (person-to-person) via mobile wallet (domestic and cross-border)
Buy airtime in cash at the market	Mobile recharge
Save cash in informal group or at home	Savings account

The Case for Promoting Garment Sector Wage Digitization

Benefits for Financial Service Providers

- Expanding relationship with factory client base
- Incremental user base and revenue growth from previously untapped segment
- New, active customers with potential to use a range of products
- Multiplier effect in communities adopting financial services
- Improved government relations resulting from supporting government digitization policies

Benefits for workers

- Increased safety of and control over wages
- Increased ability to access savings accounts, which helps to reduce financial risk and increase resilience
- Cost and time savings associated with using digital financial solutions to make remittance and bill payments
- Digital trail of financial situation, which can be leveraged to apply for and gain additional financial services and products

Benefits for garment factory owners and senior management

- Improved business efficiency
- Reduced payroll cost
- Reduced risk of theft of cash payroll while on premises
- Demonstration of transparency and compliance for global buyers



Wage digitization in Bangladesh reduced administration time on payroll by more than half⁴

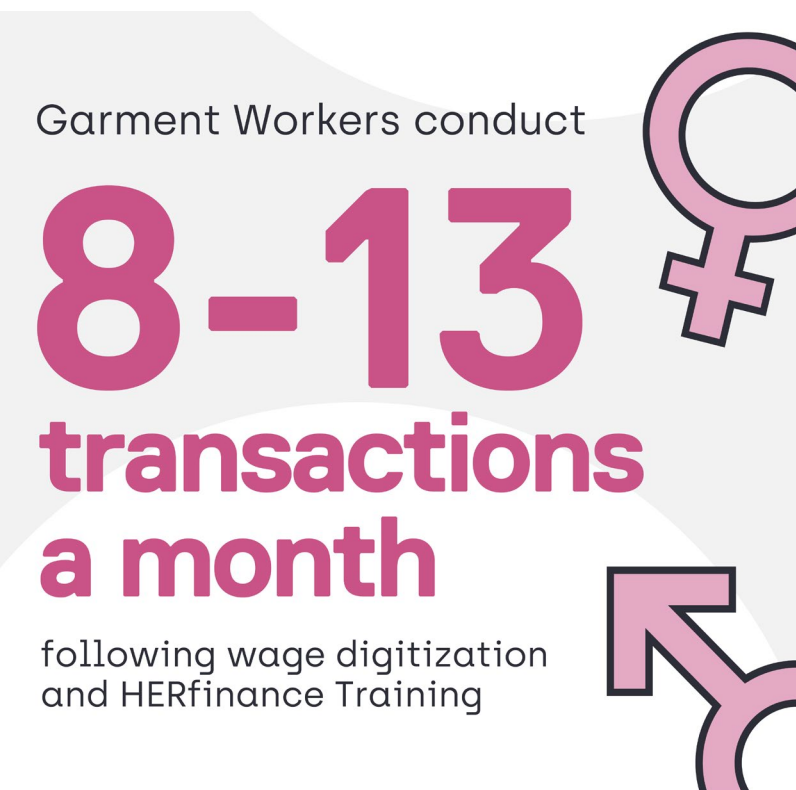
After garment factories in Bangladesh digitized wages, women living in nearby communities were 2.5 times more likely to actively use an account¹¹



In Bangladesh, on average, women experienced a 50-percentage point increase in mobile money account ownership following wage digitization¹²



Worker production-time lost on payday cut by more than three-quarters following Wage Digitization in Bangladesh¹⁰



Female garment workers in Bangladesh conduct an average of eight transactions a month, and male garment workers thirteen, following wage digitization and participation in HERfinance Training¹⁰

In Egypt, there was a 26-percentage point increase in female workers reporting that they opened a savings account following participation in HERfinance¹³

Three Stages to Developing the Digital Wages Market Segment

- 1 Acquiring new customers** – understanding the financial behaviors and needs of garment sector employers and workers and developing financial solutions which would be in high demand

- 2 Driving account usage of financial services** – supporting clients and customers to digitize and become active account users

- 3 Retaining customers and reaching scale** – building relevant use cases and collaborations to build the ecosystem

1 Acquiring New Customers

How to Increase Understanding of the Garment Sector:

- **Dedicate sales resources to specifically focus on the garment sector** and include at least one member who has garment industry experience. Map the garment ecosystem and power dynamics within it to understand how to secure support for digital payroll from critical stakeholders.
- **Identify the unique financial behaviors of male and female garment workers** by working with NGOs who have detailed market knowledge. Conduct focus group discussions with a range of male and female workers in different age groups and roles/teams within the factory to understand their financial behaviors.
- **Identify a range of products and services** which are affordable and relevant, and when combined with financial capability training (see Driving Usage of Financial Services section), can be adopted by garment workers, including savings products, mobile wallets, and payroll accounts.¹⁵
- **Review transaction data to identify which products male and female workers value** and adjust marketing campaigns to drive further usage.¹⁶



Top Tips:

Promote financial resilience from the start by developing use case for savings products, and investing in financial capability building.

The Inside Track

Keep “cash-out” costs low to maximize initial adoption: Garment workers will want to retain the option to pay basic expenses such as food and rent in cash. Any cost attached to withdrawing cash will impact the trust in—and acceptance of—payroll accounts. Incorporating options such as one or two free cash withdrawals a month can help workers adjust.

Assess Know Your Customer (KYC) requirements and understand their implications: Workers, especially women, may not have National IDs which are often required to open accounts. Considering the use of alternative KYC documentation can help ensure that males and females can equally benefit from payroll programs. In Cambodia, for example, a birth certificate or a Work ID can be used when a National ID is unavailable.

Design solutions that can be used on different types of phones: Despite a gradual increase in smartphone penetration, many workers, especially women, still use feature phones. It is therefore important to develop mobile solutions that can be used through an app or through Unstructured Supplementary Service Data (USSD) to maximize access.

How to attract garment sector employers as clients:

- **Make the business case to employers** by demonstrating the benefits of financial services, including increased efficiency, cost savings, safety, and convenience. Clearly explain all the costs and fees, and help managers understand the savings that come from transitioning from cash to digital wages.
- **Work closely with factory management to understand their payroll process and challenges.** Wage digitization is new for the garment sector, and management may need additional support to change their payroll system. Forging a close partnership between Financial Service Provider and client will help to build trust and confidence and secure their buy-in, which is critical for success.
- **Ensure sufficient options to withdraw cash exist** by mapping available ATM and/or agent cash out points and factoring in the demand at these points. Ensuring there is enough cash in ATMs around payday, for example, is critical in building trust of digital payroll programs and supporting adoption. A poor first-customer experience will reduce acceptance and adoption of digital payroll.



Top Tips:

Encourage the factory's senior management team to make wage digitization an organization-wide initiative, with manager and worker representative buy in through consultation.

The Inside Track

Help employers understand the cost savings of digital payroll: Cash payroll has hidden costs, including time needed by managers to count and distribute cash wages, and the production time lost as workers queue to collect their wages. If these are not considered, a digital payroll may be perceived to cost more than cash. HERproject's Business Benefit Analysis Tool can be used to calculate the cost of cash and digital payroll. Cost savings by employers can be used to offset additional charges associated with a digital payroll, including subsidizing cash-out fees that may be incurred by workers.

Optimize account opening processes for scale:

Production pressure means that managers are reluctant to allow workers time to open accounts, which can lead to delays in digitization. Therefore, the account opening process needs to allow for quick and efficient account openings. This could include enabling a group of workers to open accounts at one time, rather than individually, or attending at different times of the day to ensure workers on different shifts can be supported.

Be transparent about all fees and charges associated with the digital solution: Workers are used to cash, so they need to be convinced of the benefits of digital accounts. All fees and charges need to be clearly set out and shared with workers as part of the consultation.

“One of the barriers to digitizing payroll was the lack of opportunity for workers to cash out wages on payday. There was only one ATM near the factory. We addressed this by arranging a mobile ATM on site for payday and the following few days. Managers staggered workers’ breaks to reduce demand on the ATM, and factory transport buses stopped at ATMs on the way home. The next step is to encourage workers to use more financial services, which will reduce their need to cash out on payday.”

- TAMER EL-DESSOUKI, SUSTAINABILITY MANAGER LOTUS GARMENTS, A LEVI STRAUSS & CO SUPPLIER IN EGYPT



2 Driving Usage of Financial Services

How to Onboard Garment Workers:

- **Build the capacity of sales teams and agents to serve male and female garment workers** by working with local NGOs, including developing capacity to engage female workers.
- **Provide relevant product information to garment workers** that explains how to access and use the payroll accounts. The materials should also provide clear information on fees and charges to avoid misunderstandings and grievances, and they should include information on fraud awareness and protection information.
- **Provide support on payday**, such as arranging for sales agents to visit factories to answer any questions and help workers, especially women, to use ATMs or cash out points.
- **Create an awareness campaign around fraud prevention** that can be promoted within the factory, especially around payday. This will help reduce sharing of PINs with others, including fraud callers.



Top Tips:

A positive first experience with digital payments can create a customer for life. Invest in financial capacity building to enable workers to make digital payments with confidence.

The Inside Track

Increase active usage of accounts through product training to build workers' knowledge and confidence in using a range of financial solutions. This could be through a short group session as part of opening an account, through larger townhall meetings in the factory, or through a booth on the factory premises. Open-source tools, such as HERfinance Digital Wages Tech tools, videos and posters, can be used to help workers make the transition [See page 21 for details].

Agents, branch staff and ATM security staff can be important sources of information to help workers use their accounts and deal with common challenges, such as resetting PINs. Therefore, it's important to ensure they have the support and materials they need to be able to respond to questions and to follow the customer data protection guidelines.¹⁸

Ensure workers can withdraw cash quickly and easily: Experience has shown that workers want to withdraw 100 percent of wages during early phases of payroll digitization. The inability of them to do so results in a significant drop in trust and impacts long-term adoption of digital financial services. Therefore, local agents and ATMs need to have enough liquidity, especially on payday, to facilitate large withdrawals.

“After [HERfinance] training, I understood the benefits of using a debit card and how to use it for purchasing, and the bonus system when paying by the card. [I also learned about] smart wallet and its uses for paying bills, transferring money, and [airtime] top-up. I also leave some money in my account to save.”

- ALI IBRAHIM, GARMENT WORKER, PORT SAID, EGYPT





Engaging Female Customers

The majority of garment workers are female; therefore, it's critical to understand their financial behaviors and challenges in order to maximize success. Lower levels of education, experience, and confidence with financial services and technology mean that it is often more challenging for women to adopt digital wages compared to their male counterparts. This, coupled with gender norms and the perceived roles of women in society, may result in women having less access to resources needed to open and use accounts. To combat this, it is important to design products, marketing campaigns, and training materials that cater to the unique needs and constraints of women.¹⁹ This will make the financial product more meaningful to female customers, increasing usage²⁰ and providing greater return on investment for Financial Service Providers.

How to Engage Female Customers:

- **Provide additional support and training to address problems that women commonly encounter**, such as accessing the resources needed to open accounts and using ATMs. Developing peer champions within the factory, who female workers trust and look up to, can be an effective way for women to get support with using their accounts.
- **Recruit female sales agents to support account opening** to help women feel more comfortable with the process. Ensure that there is enough time during account opening for women to ask questions, as they are likely to have less confidence and experience with financial services and technology than men.
- **Collect and analyze gender-disaggregated data** to better understand the financial behaviors and needs of female workers. Work with NGOs who can facilitate discussions with female workers to collect further insights on their financial lives.



Top Tips:

Use examples, pictures, and quotes from women in promotional materials. Seeing other women using financial solutions will make the solutions more relatable and help them recognize that they, too, can access, use, and benefit from financial services.

Understanding the Unique Constraints Faced by Women:

- **Women are less likely to have the resources needed to open and use accounts compared to men.** In low- and middle-income countries, smartphone ownership is 20 percent lower for women than for men,²¹ and their SIM card may be registered in someone else's name. Promoting mobile money products that work on feature phones and helping women access their own SIM cards can start to address this.
- **Women are more likely to hand over their account details to someone else.** In Egypt, 14 percent of women surveyed shared their bank card with a coworker.²² In India, 48 percent of women surveyed shared their PIN codes with ATM helpers when making a transaction.²³ Training and support to help build women's knowledge and confidence to use their accounts themselves will reduce this and promote increased control over finances.
- **Women are more likely to be victims of fraud calls.** In Bangladesh, 3 percent of garment workers reported receiving SMS messages or phone calls from an unknown person asking them to send money or share personal information — only 57 percent of women ignored this, compared to 87 percent of men.²⁴ Therefore, it is important that regular awareness campaigns are run to understand and avoid the dangers of fraud.
- **Women may be expected to hand over their wages to male family members.** This can lead to women hiding part of their wages for their own use or to send to relatives. An SMS with the salary amount could cause a problem with male family members, with 40 percent of managers in Bangladesh reporting this as an issue for female workers. Work with local NGOs to understand any unintended consequences of wage digitization and identify solutions.



“Once I encountered a fraud call. The caller said he had sent a PIN code to my cell phone and was requesting me to share the PIN code with him, otherwise my [mobile money] account would get deleted. From the moment I picked it up, I knew it was a fraud call and I knew how to tackle this. I learned it from my HERfinance training, and I was able to avoid a disaster.”

- SHANTONA, GARMENT WORKER, DHAKA, BANGLADESH



3

Retaining Customers and Reaching Scale

How to Develop the Digital Financial Ecosystem:

- **Identify important cash transactions and work with agents and merchants in the community to incentivize digital acceptance.** This could include providing merchants with low-cost acceptance solutions.
- **Promote opportunities for digital payments to workers** such as bills and utilities, remittances, and airtime top-up. This could be during onboarding and also through ongoing awareness campaigns in the factory and community.
- **Work with fast-moving consumer good (FMCG) company clients** to support and incentivize digitization of retail payments in their supply chains, especially by small merchants in garment sector communities.



Top Tips:

Promote and incentivize digital payments and acceptance through appropriate discounts and earning bonus points, which could be promoted through SMS messages.

The Inside Track

Understand the challenges faced by merchants to accept digital payments. Growth in mobile money usage among neighborhood residents has not been sufficient to motivate merchants to accept mobile money payments.²⁵ Grocers need to pay their suppliers in cash and therefore want to receive cash payments from workers. However, if suppliers and wholesalers accepted digital payment, then grocers would consider switching to digital payment.

Identify opportunities for interoperability. While recognizing the need to balance competition and innovation, ensuring the interoperability of platforms and agents will increase usage of financial products and services by workers. Identify ways that garment workers can make digital financial transactions regardless of where they live or who their provider is and promote these.²⁶

Take the time to develop garment segments in a sustainable way. People need to build their confidence by knowing that they can cash out first and trusting that their money will always be available before they start using additional products or payments.

“When I went out with my daughter, we saw a shop which had a 50-percent discount, but we didn’t have enough cash on us. Then I remembered that I have my debit card and the shop accepted it for paying. We got a benefit from the discounts and bought what we wanted.”

- AMAL, GARMENT WORKER, PORT SAID, EGYPT



Partnerships for Scale

Digitizing private sector wages presents a significant opportunity for Financial Service Providers to reach a new market segment. Wage digitization pilots have developed best practice and insight for the smooth transition from cash to digital payroll.

The next step is scaling payroll digitization, which requires innovation and cross-sector collaboration. Many different organizations, including governments, companies, and development agencies, have committed to supporting inclusive digital payment ecosystems, including through the UN-based Better Than Cash Alliance.²⁸

This represents an opportunity for Financial Service Providers to partner with others with complementary assets and competencies. For example, multinational organizations with a local presence, like Mastercard, bring knowledge, technology and economies of scale for one primary goal: to help people improve their lives and build sustainable futures by connecting them with digitally based financial tools and services. In Egypt, Mastercard, have been working with Commercial International Bank (CIB), Levi Strauss & Co, and HERproject to pilot wage digitization at a Levi's supplier, Lotus Garments Group, resulting in over 8,000 workers being paid into accounts.



Develop Partnerships for Scale by Working with:

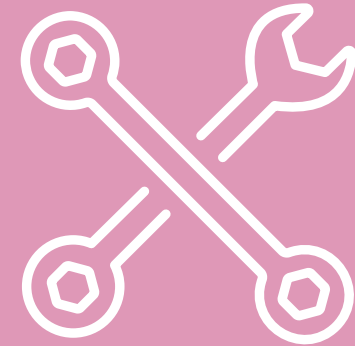
- **Global apparel buyers** to identify opportunities to digitize and incentivize supply chain payments and to understand and address the barriers to scale. This could include garment brands, who can facilitate wage digitization in the garment sector, or FMCG companies, who can promote acceptance of digital payments in their supply chains.
- **Telcos** to increase and promote workers access to smart phones to drive access and usage of mobile wallet solutions. This could include agreeing on offers on handsets and data as well as addressing the issues around SIM card ownership and registration.
- **Worker associations** to understand and promote the benefits of digital payroll to their members as well as to increase understanding of the needs of garment workers and build their trust.
- **Governments** to support and scale their commitments to digitize payments across private sector digital wages and government social protection payments. This should include addressing barriers to intra-operability, including around ATMs and agents, to drive usage.
- **NGOs and worker associations** to increase understanding of the financial needs of garment workers to ensure that financial products and services are relevant. NGOs can also support and deliver financial capability training that engages male and female workers, driving their usage of financial products and services.
- **Multinational organizations** to leverage global expertise to provide locally relevant solutions which can improve efficiency, promote cash conversion, drive financial inclusion, achieve sustainable economic growth, and enhance people's lives.
- **Funders** to develop and share risk of wage digitization initiatives. This can include development of a sustainable cost-sharing financial model that does not pass on the costs of cashing out to garment workers.
- **Manufacturer associations** to promote the benefits of digital payroll to their members and to identify and address the challenges to scale.

Digital Wages Resources

The following Digital Wages training resources are open source and readily available online.

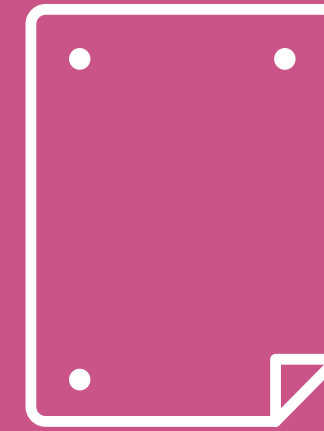
HERfinance Digital Wages Toolkit for Managers

Sets out best practice and guidance for garment managers to transition towards digital payroll in a responsible and efficient manner. Available [online](#) in Arabic, Bangla, English, Khmer and Mandarin. For offline access [download](#) from Google Playstore.



HERfinance Posters

A set of six posters with information about financial services and financial management. They are available in [English](#), [Bangla](#), [Khmer](#), [Arabic](#), [Hindi](#), [Kannada](#) and [Tamil](#).



HERfinance Videos and Animations

Developed with QuizRR, these can be used during training or shown on their own, such as in factory canteens. Playlists available in [Arabic](#), [Bangla](#) & [Khmer](#).



HERfinance Tech Learning Tool for Workers

Developed with QuizRR, uses engaging videos and quizzes to support workers to increase their knowledge of financial services, improve financial health and build their digital literacy. Available in Bangla, Khmer and Arabic.



Better Than Cash Alliance 'Responsible Digital Payments' Guidelines

These identify eight good practices for engaging with clients who are sending or receiving digital payments and who have previously been financially excluded or underserved.



HERfinance Audio Message

A song that can be played on the public address (PA) system and provides information about using financial services. It is available in Bangla, Hindi, Kannada and Tamil.



References

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²³ Financial Behavior of Garment Workers in India HERproject and Microsave, October 2019

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²⁷ Digitizing for Inclusion – insights from wage digitization in the garment sector, BSR and Mastercard, 2020

²⁸ <https://www.betterthancash.org/about/members>

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The Center for Inclusive Growth advances equitable and sustainable economic growth and financial inclusion around the world. The Center leverages the company's core assets and competencies, including data insights, expertise and technology, while administering the philanthropic Mastercard Impact Fund, to produce independent research, scale global programs and empower a community of thinkers, leaders and doers on the front lines of inclusive growth. For more information and to receive its latest insights, follow the Center on Twitter [@CNTR4growth](https://twitter.com/CNTR4growth), or [subscribe](#) to the Center's newsletter.

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Learn More

For more information about the HERfinance Digital Wages Program, please visit the [HERfinance Resource Hub](#) - a centralized site dedicated to hosting and sharing tools, publications, and media resources to help companies and organizations integrate wage digitization in a way that considers the needs of female workers.

Thank you to ILO/Better Work and Lotus Garments Group for giving permission to use their photos.

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BSR's HERproject™ is a collaborative initiative that strives to empower low-income women working in global supply chains. Bringing together global brands, their suppliers, and local NGOs, HERproject drives impact for women and business via workplace-based interventions on health, financial inclusion, and gender equality. Since its inception in 2007, HERproject™ has worked in more than 900 workplaces across 14 countries and has increased the well-being, confidence, and economic potential of more than 1 million women and 620,000 men.

www.herproject.org