

Gender-Responsive Wage Digitization in the Garment Sector

A Practical Guide



Introduction

Wage digitization that considers the needs of female workers has the potential to boost women's economic empowerment. However, for women to realize these benefits, it is critical that gender is built in from the start of any wage digitization program.

Annually, around the globe 230 million adults, majority of whom are women, receive their private sector wages in cash,¹ including workers in global supply chains. This presents a great risk for employers who face theft or fraud in the transportation and distribution of cash wages. It's also inefficient because workers must often stand in line to receive cash wages, which cuts into their productive or personal time; and it's disempowering for women, who have less control over cash wages, which are easier to be handed over to someone else to manage.

Converting wage payments from cash to digital can benefit both employers and workers, especially women. HERproject Digital Wages Program² has shown that switching from cash to digital wages has led to one in two women opening mobile money accounts, and one in five workers (both male and female) starting to save regularly. One in five women started making joint decisions with their families related to spending and saving; and one in eight women reported being more confident about meeting unexpected expenditures after completing the Digital Wages Program. Factories have seen a 59 percent reduction in the time required for payroll administration as a result of increased efficiency, supporting the sustainability of digitization.

Many workers—especially women—may be unaccustomed to using digital financial services. They may lack familiarity with even basic technology and may have a distrust of financial products. In addition, female workers may also face social barriers to using payroll accounts, such as discriminatory social norms or traditions. Societal pressure and traditional gender norms can cause women to hide a portion of their wages, either for their own use or to send to their families in their villages. This practice is more difficult for women when they are paid digitally. Moreover, the transparency of the digital wages system makes it more likely that their families will find out, which can put women at greater risk of conflict or even domestic violence.

It is therefore critical to consider and continuously review gender perspectives to ensure that the transition to digital wages does not have complications or unintended negative consequences for women.

This guide offers development and financial inclusion practitioners practical advice based on learning and insight from HERfinance Digital Wages program in Bangladesh. It covers three key lessons for developing and delivering wage digitization programs that can lead to women's economic empowerment:

1. Designing gender-responsive wage digitization programs
2. Building financial capability for female garment workers
3. Tackling gender norms to increase control over wages

Potential to Increase Financial Inclusion and Close the Gender Gap Through Wage Digitization in the Garment Sector

The ready-made garment sector in Bangladesh, which employs over 4 million workers, was the first industry to provide large-scale access to jobs for women, who make up around 58 percent of the workforce.³ The majority of female garment workers are paid low wages and are unbanked. Therefore, the high concentration and aggregation of female workers provides a unique opportunity to close the financial gender gap through wage digitization that addresses the particular needs of female workers.

While the benefits of wage digitization apply to both genders, women stand to gain disproportionately. It can contribute to women's economic empowerment, better preparing women to succeed economically and giving them the confidence to make and act on economic decisions that enhance their well-being and advance their position in society.

For this to happen, wage digitization needs to be coupled with training that both builds the financial capability needed for women to use the services and addresses social norms around financial decision-making. In some countries, like Bangladesh, women are expected to hand over their earnings to a male family member who will make decisions on how it is spent. Women, therefore, often keep some of their cash earnings hidden to spend on expenses, such as for their children's future, personal items, or to send to their family.



COVID-19 and Wage Digitization

The Implications for Female Garment Workers

The garment sector in Bangladesh has been significantly impacted by the COVID-19 crisis. National lockdowns coupled with cancelled orders and delayed payment for partially or fully completed orders led to immediate suspension of work and many job losses. The crisis has exacerbated existing inequalities, a situation that is particularly damaging to women. Very few female workers in Bangladesh earn enough money to have accumulated a financial safety net, and the impact of the loss of income goes beyond the workers themselves because women typically spend most of their income on their families and communities.⁴

The government of Bangladesh turned to digital solutions as an effective way to provide a US\$590 million support package for the garment sector. This led to over 800 garment factories rapidly digitizing their payroll. In April 2020, 1.9 million garment workers received the government support payments in their accounts, with an estimated more than half being paid digitally for the first time.⁵ Without wage digitization, these workers would not have been paid, and many would have been at increased risk of being thrown into a financial crisis.

However, due to the speed of implementing the digitization program, as well as COVID-19 restrictions, workers did not receive any training on how to use their new accounts. This was particularly an issue for female workers. Seventeen percent of women interviewed for the Garment Worker Diaries did not know how to use their digital accounts because they hadn't received any training, and 29 percent reported that the process of using digital accounts was too difficult.⁶

In comparison, workers who had taken part in HERfinance training reported that digital financial services were useful during the COVID-19 lockdown period. During that time, 67 percent of women and 79 percent of men used their mobile money accounts on a weekly basis, including to send remittances to family members and to top up airtime on their phones.⁷

The Case for Promoting Gender Responsive Garment Sector Wage Digitization

Benefits for female workers

- Access to financial products and services that meet their needs, such as savings accounts and remittances
- Increased confidence about their future financial health
- Increased convenience and time-saving through access to mobile financial services
- Increased participation in decisions about the use of their salary

Benefits for garment employers

- Increased efficiency of payroll
- Decreased production time lost on payday
- Reduced costs for insurance and security to collect and store cash
- Reduced risk of theft of cash wages
- Demonstration of transparency and compliance

Benefits for other key stakeholders

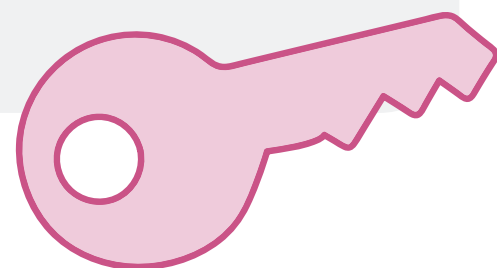
- **Financial service providers:** New, active customer segment with potential to use a range of products
- **Global buyers and brands:** Increased efficiency and transparency in the supply chain
- **Governments:** Potential to reduce the gender gap in account ownership and usage, and support digital economy agenda

Barriers for Women to Benefit from Wage Digitization

Access

Women are less likely than men to have the resources needed to open and use accounts.

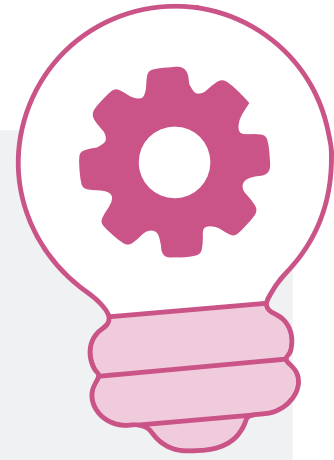
In Bangladesh, there is a 29 percentage point gender gap in financial account ownership—only 36 percent of women are banked, compared with 65 percent of men.⁸ Wage digitization is mainly through mobile financial services, but there is a gender gap of 25 percentage points in phone ownership.⁹ Women are also more likely to have feature phones, rather than smart phones, which require more steps to conduct transactions. This low phone penetration is mostly tied to social norms, which makes it difficult for women to own phones and, in turn, to open and use financial accounts.



Financial Capability

Women have less experience and confidence than men in using digital financial services.

Among garment workers, there is a 21 percentage point gender gap in education—36 percent of female workers have completed secondary level or above, compared with 57 percent of male workers.¹⁰ This lack of access to education also influences women's confidence: Only 62 percent of women surveyed believed they had the skills and knowledge necessary to manage their finances well, compared with 73 percent of men.¹¹ Lower levels of financial capability put women at greater risk of fraud and theft (e.g., sharing PIN numbers).

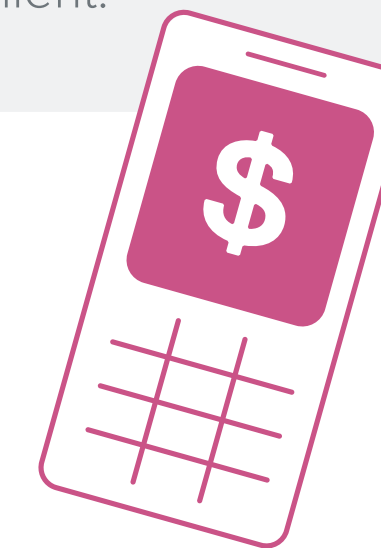


Underlying social factors and norms perpetuate gender inequality. It is therefore important to address the following points when considering wage digitization:

Usage

Women have less time than men to use financial products and services.

On average, married women in Bangladesh spend 22 hours a week on care work (cooking, cleaning, washing, and childcare), while married men spend only six hours a week.¹² As a result, married women have less time and energy to learn new things, including how to use new financial products and services, and going to ATMs to withdraw salary only adds to their time burden. They may therefore hand over usage of accounts to their husbands or feel that cash is more convenient.



Control

Traditional gender role expectations for women restricts their ability to access and take control of their finances.

Societal roles can lead husbands or mothers-in-law to perpetuate violence against wage-earning women because their paid work outside the home is not consistent with traditional gender norms. Women are also often expected to hand over part or all of their earnings to a family member and typically do not participate in making decisions about how their wages are spent.¹³ Such societal factors can lead women to hide a portion of their wages for their own use or to send to their families in their villages.



HERfinance Digital Wages Bangladesh

BSR's HERproject is a collaborative initiative that strives to empower low-income women working in global supply chains. It brings together global brands, their suppliers, and local NGOs to implement workplace-based interventions on health, financial inclusion, and gender equality. Since its inception in 2007, HERproject has worked in more than 800 workplaces across 14 countries, and has increased the well-being, confidence, and economic potential of more than 1 million women and 620,000 men.

In 2012, BSR expanded the HERproject model to create HERfinance, which aims to leverage workplace programs promoting financial inclusion to unlock the full potential of women working in global supply chains around the world. HERfinance works closely with global brands, their suppliers, local NGOs, and financial service providers to pilot and scale wage digitization that considers the needs of female workers.

From 2015 to 2021, HERfinance Digital Wages Program, in partnership with the Bill & Melinda Gates Foundation, worked with 10 global buyers¹⁴ and 75 garment factories in Dhaka and Chittagong in Bangladesh, supported by three implementing partners—Change Associates, Mamata, and Young Power in Social Action (YPSA).¹⁵ By August 2020, 70 factories had adopted digital wages and more than 150,000 workers were being paid via a bKash or Dutch-Bangla Bank Rocket payroll account.¹⁶



“

I didn't know how to use mobile money until we had the training. Through this, we learned about the interest on savings and fees. Now on payday I send money to my parents, and my mother-in-law [through my payroll account]. I have opened a savings account in a private bank, and deposit money each month.

- PUSHPA, GARMENT WORKER, BANGLADESH

Following Wage Digitization and Participation in HERfinance



83% of female workers and 88% of male workers prefer digital wages to cash (up from 23% and 25%, respectively)¹⁷

Women were 17 percentage points more likely to report that they are confident they will be able to meet their family's expected future expenses in the coming two years



Women were 17 percentage points more likely to report that they are confident they can meet such unexpected costs as a medical emergency or family problem in the next two years

The number of both male and female workers who reported they save regularly increased by an average of 21 percentage points



Women living in nearby communities were 2.5 times more likely to actively use an account



Female garment workers conducted an average of eight transactions a month, and male garment workers 13



The share of women reporting that they discuss how to use their salary with others and then make a joint decision increased by 21 percentage points



The share of women reporting that they handed their salary to someone else to decide how to use it decreased by 10 percentage points

Three Lessons for Increasing the Likelihood of Women's Economic Empowerment in Wage Digitization Programs

1 Designing gender-responsive wage digitization programs

2 Building financial capability for female garment workers

3 Tackling gender norms to increase control over wages

1

Designing Gender-Responsive Wage Digitization Programs

Wage digitization programs should be gender-sensitive and responsive by addressing the needs and priorities of both women and men during design, implementation, and evaluation.

Gender norms in Bangladesh mean women and men have different roles, responsibilities, and decision-making power. Therefore, it is essential to understand the financial needs and vulnerabilities faced by women when designing and delivering digital wages programs. Continuous gender-responsive monitoring, assessment, and adaptation is critical to optimize outcomes for women and avoid any unintended consequences during and after the transition from cash to digital payroll.

HERfinance Digital Wages is designed with women at the center, based on extensive consultation and feedback from female garment workers through focus group discussions and key informant interviews. During implementation, HERproject continued to collect feedback from female workers during and after training sessions, and adapted program activities to ensure that women were getting the support needed during the transition. The insights on financial behaviors and barriers collected during program implementation were also shared with key stakeholders, including financial service providers and global buyers and their suppliers, to help them develop products and services that consider the needs of female workers.

A key part of the program design is creating a foundation for gender-sensitive training delivery. This requires a deep understanding of existing gender dynamics and the challenges to women's active participation during training. This is especially important given that HERfinance is delivered to mixed groups of female and male workers. In Bangladesh, cultural constraints mean that women are likely to be less vocal than men during training, and men tend to monopolize discussions. HERproject works through implementing partners and delivers a weeklong workshop for trainers, which includes gender-sensitive facilitation training. The training of trainers also addresses the gender dimensions of wage digitization, which are important given the sensitivity of the topics tackled during wage digitization programs, such as access and control of resources, and power dynamics. The workshop is designed to expand the capacity of trainers to engage women during training and ensure that they are active participants.

HERfinance also conducted an in-depth mid-term gender assessment to increase understanding of the impact of wage digitization for women, including any unintended consequences. The review was conducted with support from a gender expert and included focus group discussions with female and male workers in four garment factories in different regions of Bangladesh. Topics discussed included 1) gender roles around the financial

decision-making process, 2) the culture of silence and acceptability of violence against women, and 3) the nexus between digital wages and the risks of violence and harassment for women. Recommendations from the study included strengthening financial capability training materials to improve women's participation in household financial decision-making.

HERproject theory of change and monitoring and evaluation framework includes specific gender equality objectives and indicators to assess whether the program addresses the different priorities and needs of women and men, and has an impact on gender relations. HERproject collects both qualitative and quantitative data during implementation, and conducts additional surveys when needed, such as a COVID-19 survey, which aimed at understanding the impact of COVID-19 on workers' financial behaviors, particularly those of women.

1

Recommendations

- **Consult both women and men** before program design to understand their needs and capacities. Organize separate focus groups with female and male workers to discuss their financial needs, barriers they face to using an account, and the control they have over their account.
- **Define gender-responsive program objectives that put women at the center** by considering women's and men's financial needs and capabilities, and monitoring them through gender-disaggregated key performance indicators.
- **Engage key stakeholders**, including global brands, financial service providers, and employers, by making the business case on how gender-responsive wage digitization can help them meet their business objectives, such as developing an active new market segment for financial products and services.
- **Ensure gender-sensitive training delivery** by conducting capacity building of the trainers (in house or external) on 1) gender needs and roles, 2) barriers faced by women when it comes to benefitting from their accounts, and 3) how to provide equal opportunity to participate for both women and men through affirmative action (or positive discrimination) and the use of gender-sensitive participatory training methods.
- **Be adaptive by continuously engaging and listening to female workers**, and by adjusting program implementation if and when needed.



“Most of the arguments at home is regarding money. My younger brother needs a school bag but my husband won't allow me to get it for him. This makes me sad and wonder why do I even earn. I used my mobile account to send money to my parents to buy my brother a school bag. The phone was with me on payday and I sent money immediately and deleted all the messages from phone.”

- 28 YEAR OLD FEMALE WORKER AT A GAZIPUR FACTORY
(FROM FOCUS GROUP DISCUSSION)



2

Building Financial Capability for Female Garment Workers

Building garment workers' financial capability—that is, the knowledge, skills, attitudes, and behaviors needed to use financial services and make sound financial decisions — is vital for successful wage digitization.¹⁸ Without financial capability training, workers are less likely to use their accounts, and therefore won't benefit from their digital payroll accounts. They may simply withdraw 100 percent of their wages on payday or even hand over control of their accounts to other people because they don't know how to use ATMs. Female workers can also fall victim to fraud calls if they aren't given enough information on how to use their account safely.

Using financial services and products can be a bigger step for women than men. Women have lower levels of education, experience, and confidence with financial services and technology than men, which means that it is often more challenging for them to adopt digital wages than for their male counterparts. However, with appropriate support and tailored financial capability training, women can gain confidence and trust and become active users of financial services and products.

HERproject designed modules to build the financial knowledge, skills, and confidence of male and female workers to use financial services and improve their financial health. To do so, the team conducted interviews with female and male workers and factory managers and consulted with financial inclusion and worker capacity-building experts and researchers. It is particularly important that the trainings are engaging and relatable for women because they may have a deep-seated belief that financial products and services are for “someone else” and not for them.

Building women's trust and confidence to use financial services, coupled with safe spaces to learn and practice, is as important as technical knowledge to change financial behaviors and enable women to benefit from payroll accounts.

HERfinance Digital Wages modules cover the following elements:

1. Capacity-building on how to access and use payroll accounts and available financial products and services.
2. Financial management in life that includes the importance of financial planning, how to prepare budgets to achieve financial goals, how to save, and what are safe saving options.
3. Knowledge and confidence-building to enable women to take control of their finances (see lesson 3 below for more details).

2

Building Financial Capability for Female Garment Workers

HERproject peer education methodology is used to deliver HERfinance Digital Wages training for five percent of the workforce (both male and female), who then share learning with around 20 of their peers. This is an effective way to empower women to use financial products and services because women often feel more comfortable sharing and learning from their female peers. HERfinance also included several activities in its program design and delivery to strengthen women's confidence and trust toward financial services and products:

- **A female-only support session** is organized after general town hall meetings to enable women to ask questions they may not be comfortable voicing in the main session and to discuss their concerns about wage digitization.
- **HERfinance team works together with the factory management team, including HR and Compliance**, to guide female workers on how to cash out on payday during the first couple of months (for example, by troubleshooting payment-related issues, such as if a female worker forgets or loses her PIN number, and supporting her in setting up a new PIN).
- **HERfinance team also coordinates with financial service providers to address 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 these suspicious calls or messages, compared with 87 percent of men.¹⁹ It is therefore important that financial service providers develop fraud prevention campaigns aimed specifically at women, and that these campaigns are run regularly in factories. It is also important that managers support workers who fall victim to fraud and follow up with financial service providers.

Having these safe spaces and support mechanisms for women to voice their concerns and get support helps them feel more confident to use their account on their own without depending on others.

HERproject found that the peer educator training caused a ripple effect. In communities surrounding HERfinance digitized factories, even women not employed in the garment industry became active mobile money account users at a higher rate than women living near factories still paying cash wages. According to an Intermedia survey²⁰, there was an 11-percentage point increase in active users among female non-garment workers in communities around HERfinance digitized factories, compared with only a 2 percentage point increase among female non-garment workers living near factories still paying cash wages.

2

Recommendations

- **Ensure that financial capability trainings and materials** are tailored to female workers to help them build their knowledge and confidence to access, use, and benefit from financial services and products. For example, by providing real-life examples and tips and sharing testimonies from other peer educators.²¹
- **Include male workers in the financial capability training so they can also benefit, but make sure that women are encouraged and supported to actively contribute.** Consider using single-sex groups for training activities, such as using tech tools, so that women have an opportunity to actively participate.
- **Provide support sessions and safe spaces** where female workers can understand and practice account usage, including ATM operation, visiting agents, and checking messages on their phones. This could include a wage digitization committee with a factory HR/Compliance/Welfare and Accounts team with enough female representatives to support female workers if any issues arise.
- **Use open-source digital wages resources** for workers, such as HERfinance tech learning tools, in addition to posters, songs, and videos available in several languages, including Bangla, Arabic, Khmer, Hindi, Tamil, Kannada, Gujarati, and Vietnamese.





“At first, I was concerned when the factory announced that they would be disbursing salary through bKash as I didn’t have any account. I never had used mobile money account before and initially I was facing problem operating the account. But things started to change for me when I started attending the HERfinance training. I learned bits and pieces of operating the account from the training and I am quite good at it now. Apart from house rent and grocery, I also support my in-laws. I send money to my in-laws every month all by myself using the bKash account. I have also started saving in the accounts.”

- BEAUTY KHATUN, 23 YEARS OLD

3

Tackling Gender Norms to Increase Control Over Wages

Wage digitization can be a powerful tool contributing to women's empowerment if social norms are considered. During its implementation in Bangladesh over a five-year period, HERfinance team learned that financial inclusion doesn't necessarily mean that women enjoy greater rights and empowerment, particularly with regard to access and control of resources. Any intervention that challenges prevailing norms, such as a transition to wage digitization, can lead to unintended consequences, including the risk of violence against women. As such, HERfinance learned that addressing control over resources is the most critical element of the program if women are to truly benefit from wage digitization and participate in financial decision-making.

Traditional gender role expectations for women restrict their mobility as well as their agency to take full control of their finances. Given the limited control women traditionally have over their wages, they often feel the need to hide a portion of their wages for their own use or to send to their mothers or other family members back in their villages. HERfinance team observed that when women receive cash, they often immediately take one to two thousand taka from their salaries and hide it in their clothes or in a separate bag, or give it to another female colleague they trust. They then arrange to send some of that money to their villages, using either another person or a mobile money agent.

Women workers reported that this process is tiring and it's also difficult to find a time to send cash to their villages without their husbands' knowledge. In some cases, husbands or in-laws wait outside the factory gate on payday to get the cash salary immediately after the women workers are paid.

When they are paid, workers are given a pay slip with the amount of their salary written on it. Sometimes women ask factory management to write a lower amount so their husbands won't find out that some of the wages are being hidden. In some areas, there are small shops around the factory which can prepare fake pay slips; women are seen to visit these shops regularly around payday.

With the increasing transparency of wage digitization, husbands or in-laws might discover from an SMS showing the amount of salary paid that a woman was hiding cash, which can lead to conflict or domestic violence. Female workers are a vulnerable population who already face a high prevalence of violence at home. Wage digitization, which can expose hidden cash wages, can exacerbate these risks. Furthermore, having a mobile wallet doesn't necessarily mean that women have more say in how they use the money they earn. HERfinance conducted several discussion sessions with women and observed that, even after wage digitization, some women continue to have little control over

their incomes and rely on their husband for account transactions. Many women share their PIN number, and their mobile money account is sometimes on their husband's or another family member's phone. In other cases, if a factory opened the bank account for payment, the debit card is often kept and used by their husbands. HERfinance team learned that extra time and tailored support is essential for women to benefit from having an account.

3

Tackling Gender Norms to Increase Control Over Wages

For all the above reasons, wage digitization doesn't necessarily translate into women's empowerment, unless underlying social factors and norms that perpetuate gender inequality are addressed. It is essential to thoroughly investigate and understand social norms and behaviors and to provide the necessary support to women. This can include building women's communication skills, engaging men to get their support, and working closely with factory management on how to mitigate and address the risks women face.

HERfinance Program addresses these complex challenges as follows:

- **Women's participation in financial issues and joint decision-making is addressed across six training modules.** One module, "Talking about Finances with Family," focuses on family power dynamics, provides training on communication and negotiation skills, and explains why joint financial decisions can benefit everyone in the family.
- **Following the 2019 gender review mentioned above, HERfinance curriculum was strengthened and a rights-based approach, inspired by HERrespect program²², was added across the training modules.** During the review, essential topics such as women's economic rights and economic freedom, economic abuse, and control over resources were added, with the goal

being to address the nexus between wage digitization and the risk of violence against women.

- **Meaningful male engagement during program implementation is essential to address social norms.** HERfinance trains both men and women in mixed groups to become agents of change. Trainers use several techniques to convince male workers of the importance of a woman's right to her own income and the advantages for a family to discuss and make financial decisions jointly.
- **HERfinance conducted several discussions with factory management on how they can support women to prevent and address conflict or violence due to wage digitization.** Some factory managers engaged with husbands and families to sensitize them to the benefits of wage digitization for the whole family. Women were also encouraged to open their accounts on their own phone and to learn to change their PIN numbers if they were shared unwillingly.

Although prevailing gender norms and societal structures cannot be addressed solely through trainings designed to promote financial inclusion, wage digitization programs that consider and address these norms can make a huge difference for women.

3

Recommendations

- **Address control over resources, financial decision-making, and women's participation in financial issues during training.** Teach female and male workers communication and negotiation skills, for example, when and how to have conversations with your family about making joint decisions on setting financial goals, agreeing on savings or reviewing expenditure. Consider conducting role plays during training sessions to practice these skills. Include specific rights-based topics, such as economic freedom and control over resources, in training materials.
- **Ensure that trainers and factory staff are sensitized** to be respectful, patient, and empathetic when handling issues and topics on unintended consequences for female workers. For example, train factory-based female HR and compliance staff on basic gender issues and how to respond to cases when female workers are facing trouble at home regarding money management and account usage. Consider this issue from the very beginning of the program.
- **Work with factory managers to organize a women's rights awareness campaign in the factory around the importance of joint financial decision making and control over resources.** This could be for example through a drama taking place on international women's day or during their annual picnic.
- **Ensure male engagement during trainings that address social norms.** Take men's perspective into account and sensitize them to women's rights and men's responsibilities. Trainers should use examples and case studies to increase men's awareness of women's rights to control their own salaries and accounts, and of the supportive role that men can play in this regard.
- **Engage with community level gender awareness providers** on wage digitization and the impact and challenges for women. Provide support for them to organize campaigns in the worker communities. For example, trade unions and local NGO's can organise discussions and drama's in the community to raise awareness with the families of workers.

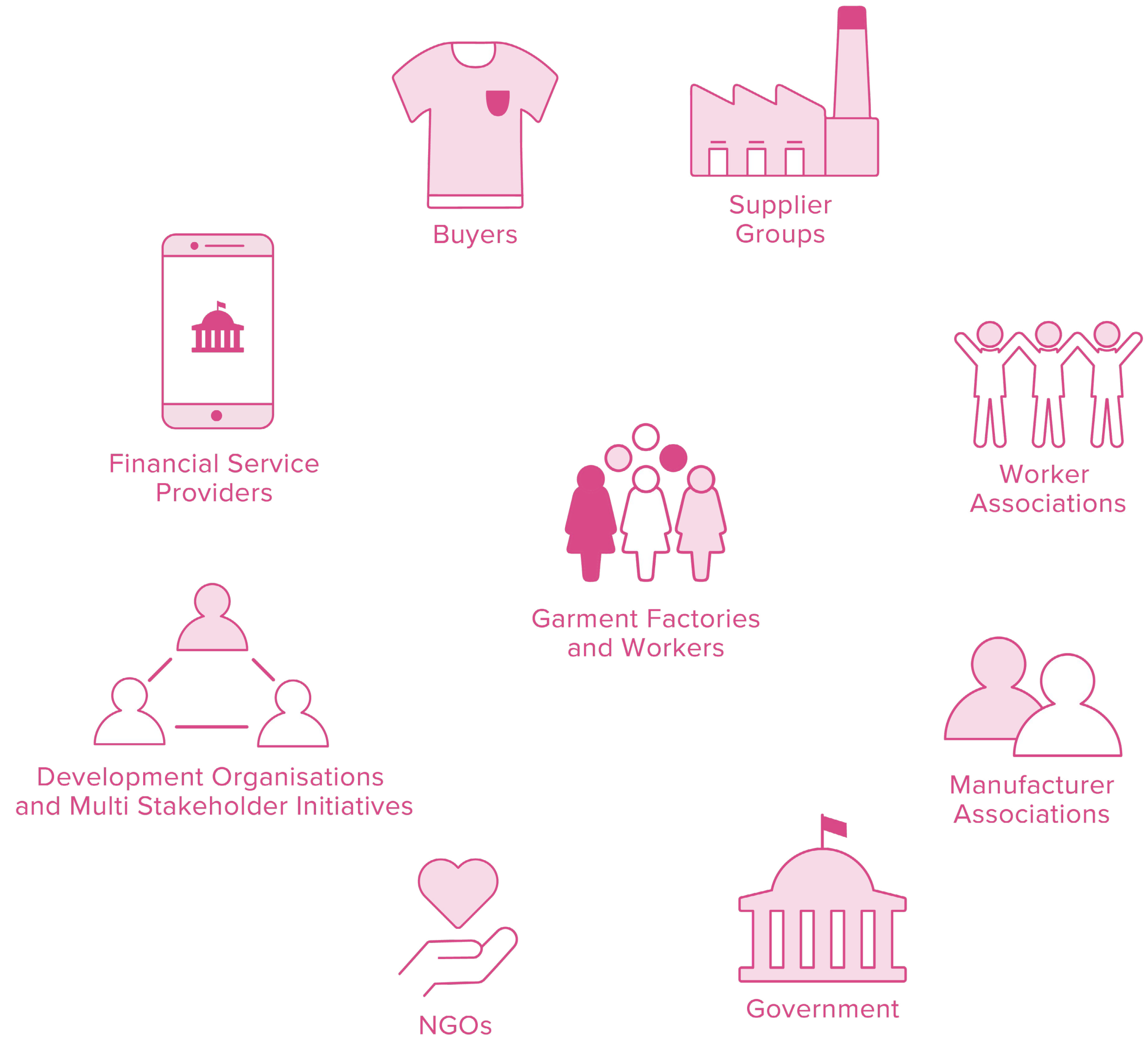
“I learned how to prepare a budget from HERfinance training but my husband was skeptical about preparing a budget. After getting the training, I could learn that I need to be tactful to convince my husband. Then slowly I could get his buy in to budget and spend as per budget.”

- SHANTONA KHATUN, 24 YEARS OLD



The Digital Wages Ecosystem and Who Can Support Female Garment Workers

- **Worker associations** can share insights on the needs of garment workers, particularly women. They can help convince workers of the benefits of financial services and products, and build their confidence and trust in using them.
- **Buyers** can make the case to their suppliers about the importance of gender-responsive wage digitization and financial capability training that considers the needs of female workers.
- **Manufacturer associations** can promote the benefits of responsible wage digitization.
- **Financial service providers** can develop affordable and relevant payroll products, which when combined with financial capability training, can be adopted by male and female garment workers.
- **Governments** can adopt a comprehensive digital wages actionable policy that includes tackling social norms for women by involving NGOs, female worker representatives, and women’s rights organizations.
- **NGOs** can support and deliver financial capability training that engages male and female workers, driving their acceptance of and benefit from financial products and services.
- **Development organizations and multi-stakeholder initiatives** can enable cross-sector collaborations to support the adoption and scaling of the transition to digital wages that empower women.

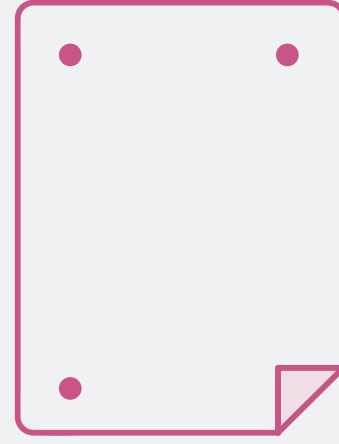


HERfinance Resources

The following HERfinance resources are readily available online

HERfinance Posters

A set of six posters with information about financial services and financial management. They are available in Arabic, Bangla, English, Gujarati, Hindi, Khmer, Kannada, Tamil, and Vietnamese.



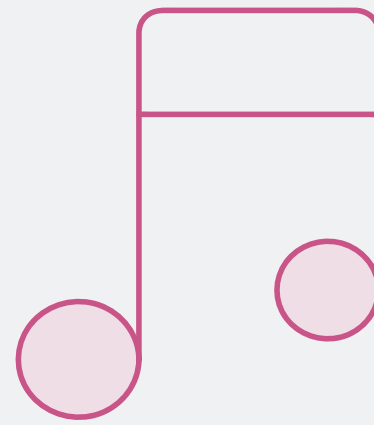
HERfinance Videos and Animations

Developed with Mastercard Center for Inclusive Growth and QuizRR, these can be used during training or shown on their own, such as in factory canteens. Playlists available in Arabic, Bangla and Khmer.



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.



HERfinance Tech Learning Tool for Workers

Developed with Mastercard Center for Inclusive Growth and 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.

আপনার পরিবারের সাথে আর্থিক বিষয় নিয়ে আলোচনা করুন

যে পরিবার একসাথে অর্থ নিয়ে আলোচনা করে, তাদের আর্থিক লক্ষ্য অর্জনের সম্ভাবনা বেশি থাকে এবং তাদের মধ্যে সুসম্পর্ক বজায় থাকে

কার্যকরী যোগাযোগের উপায়

- অন্যের দৃষ্টিভঙ্গিকে সম্মান করুন
- আপনার সঙ্গীর কথা শুনুন
- একটি সাধারণ সমাধান খুঁজতে সমঝোতা করুন
- আত্মবিশ্বাসের সাথে আপনার অবস্থানটি বর্ণনা করুন
- চোখে চোখ রেখে কথা বলুন
- কথোপকথনে অন্যান্য বিষয়গুলি আনবেন না

"আগে আমরা টাকা খরচের ব্যাপারে অনেক তর্ক করতাম। যেহেতু আমরা আমাদের লক্ষ্যগুলোকে একসাথে সাজাতে পেরেছি এবং সেই অনুযায়ী বাজেট শুরু করেছি, তাই এখন আমাদের সম্পর্কটা আরো ভালো হয়েছে"



আপনি যদি বাড়িতে সহিংসতার মুখোমুখি হন: দয়া করে পুলিশি সহায়তার জন্য ৯৯৯ নাম্বারে ফোন করুন বা নারীর প্রতি সহিংসতা প্রতিরোধের জন্য ১০৯ নাম্বারে ফোন করুন

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Acknowledgements

This guide was written by Smita Nimilita, Isadora Loreto, and Ella Moffat at BSR HERproject, with input from Christine Svarer and Lauren Shields at BSR.

HERproject would like to thank the following organizations for contributing their time and expertise: Our NGO partners: Change Associates, Mamata, Microfinance Opportunities, and Young Power in Social Action (YPSA). Our company partners: Bestseller, bKash, Dimensions, Dutch-Bangla Bank Rocket, Fast Retailing, H&M, Inditex, Li and Fung, Lindex, Marks & Spencer, Target, and The Children’s Place.

HERproject would also like to thank our HERfinance Digital Wages partners: the Bill & Melinda Gates Foundation, Mastercard Center for Inclusive Growth, Levi Strauss Foundation, and The Walt Disney Company.



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

Learn More

For more information about HERfinance Digital Wages Program, please visit [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.

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