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# Financial Behavior of Female Garment Workers in India

A Quantitative Enquiry



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We would like to express our gratitude to the management of the factories for providing support and facilitating the interviews with their factory workers.

We thank all the respondents who participated in the study and shared information with us.

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## Executive summary

While India has experienced rapid growth in financial inclusion, with 80% of all adults now in possession of a bank account, ownership does not necessarily translate to use. While 77% of the women now own a bank account, only 17% keep their savings in a bank. This suggests a fundamental disconnect between the needs of a large segment of women in India and the products offered to them.

BSR, as part of the HERfinance Digital Wages program and with support from the Bill & Melinda Gates Foundation, commissioned MSC to conduct this study. Set among garment workers, the quantitative research analyzed financial inclusion from three aspects:

- (i) Opportunities and challenges to the women garment workers' access and use of financial products and services;
- (ii) Intended and unintended consequences of increased financial inclusion;
- (iii) Women's adoption and usage of Digital Financial Services (DFS) products.

To produce statistically representative results, MSC interviewed a sample of 320 garment factory workers in 10 ready-made garments (RMG) factories (five in Bengaluru and five in the National Capital Region). The research considered five frames to answer the research objectives.



Analysis of data collected via this study provides the following key findings.

### Women are more likely to struggle to operate their account at both ATMs and bank branches

- **Most women required assistance to use the ATM.** 57% of women respondents needed assistance at an ATM, compared to 10% of the men. Of the women who required assistance, 53% needed help to understand which buttons to push, and 33% need help to read the instructions.
- Findings indicate that **women might be more vulnerable to theft and/or fraud.** Almost half (48%) of the women who used ATMs gave their pin numbers to helpers assigned to aid them in making a transaction.
- Women are **more likely to experience challenges in a bank branch.** Many women feared losing their money if they made a mistake. They were also wary of information theft. Moreover, 29% of the women reported challenges that men did not cite at all, such as issues in filling the forms (15%), unhelpful staff (7%), and inconvenient opening hours (7%).
- **Women are less likely to operate their accounts independently at the branch.** Less than half of the women respondents went alone to the bank branch or ATM. Whereas, the majority of men visited the bank (86%) and ATMs (91%) alone.

- **Women are also less likely to use debit cards.** Data collected shows that 44% of men and 17% of women use debit cards. Also, men are more likely to use digital financial services to pay insurance premiums, loan EMIs, P2P transfers and remittances

There is a significant gender gap with mobile ownership and mobile literacy, which are entry points to the adoption and usage of DFS.

- Respondents in this sample showed a **gender gap of 17% in mobile ownership**, with 81% of women owning a mobile phone, and 98% of men. Only 36% of women in the sample owned a smartphone, compared to 68% of men.
- **Women are less likely to be comfortable operating a mobile phone.** Compared to 69% of women, 85% of men stated that they were comfortable operating a phone. We found that respondents under the age of 25, particularly smartphone owners, were more comfortable with mobile usage than older respondents in this study.

Very few women use other services on a mobile, and their uptake of financial services via mobile phones is lower than by men.

- Women are less likely to use mobile banking, compared to men (3% of women compared to 22% men). The figures were similar for both men and women when it came to other services. They used a smartphone to watch videos, take pictures, play games, read the news, and browse social media.
- 10% of the women and 57% of men reported having a mobile wallet. **Mobile banking and internet banking had low acceptability in general and were found to be used mainly by men.** Compared to 3% of women, 22% of men used mobile banking. No women interviewed and only 18% of men used Internet banking. The uptake of [BHIM \(Bharat Interface for Money\)](#)—a mobile payment application developed by the National Payments Corporation of India (NPCI), showed similar differences. Only 1% of women and 22% of men used the application.
- **Payments, such as remittances, person-to-person (P2P) transfers, and even insurance premiums, appear to be the entry points for the adoption of DFS.** However, we noticed a wide gender gap—12% of women in the sample used DFS to send or receive remittances, compared to 34% of men. Similarly, 5% of women in the sample used DFS for P2P payments, compared to 5% of men.

Women respondents have an active financial life

- Female garment workers **used several methods for savings, investment, and credit—the majority of which were outside the formal banking system.**
  - **Almost 83% of women respondents save a portion of their salary.** A greater number of respondents in the younger age group (up to 25 years of age) reported saving their salary, compared to their older peers. Women saved for the old age, their children's education or to build assets whereas men generally saved for an emergency and their children's marriage.
  - **Women are almost twice as likely as men (27% and 15% respectively) to use informal financial channels, such as savings groups and chit funds.** Accessibility, as mentioned by 29% of respondents, besides convenience were the main draws for these vehicles. Of the respondents, 26% and 37% mentioned savings in terms of time and cost respectively. 50% of respondents mentioned the ability to build up-up lump-sums and 20% brought up the pressure to save.

- **60% of the women respondents (58% overall) reported making some type of investment.** The most common investments for both genders were house, gold, and land. 19% of the women reported having no savings at all (compared to 14% of men).
- **Women are more likely to take credit from informal sources.** One-fourth of the respondents (25% women, and 25% men) reported having ever taken credit. Of these, 70% of women and 52% of men borrowed from friends, relatives, and co-workers. Men were twice as likely as women to take credit from a formal financial institution (39% of men as against 20% of women), while women were twice as likely as men to use a self-help group or Microfinance Institution (20% of women as against 9% of men).
- **Over-all there is ten percentage point gap in use of insurance.** However, women are twice as likely to be aware of the Employee's State Insurance ([ESI](#)) that the factories offered, compared to men (79% of women as against 36% of men). There is 43 percentage point gap - 52% of men and 9% of women had health insurance.

The findings of this study show some priority areas to tackle. First would be, **advocacy** activities which can influence practitioners to design products for female RMG workers. In terms of **capacity building** focus on process and digital literacy will help female RMG workers build their confidence to use digital financial services. It is also important to **enhance partnerships** with the financial service provider, especially with those who are active in partner-factory area.



## Table of Contents

<b>EXECUTIVE SUMMARY .....</b>	<b>4</b>
<b>INTRODUCTION TO THE STUDY .....</b>	<b>8</b>
BSR (BUSINESS FOR SOCIAL RESPONSIBILITY) AND THE HERFINANCE INDIA .....	8
RESEARCH OBJECTIVES .....	9
RESEARCH METHODOLOGY .....	9
<b>STUDY FINDINGS: MOBILE OWNERSHIP AND LITERACY .....</b>	<b>10</b>
MOBILE OWNERSHIP .....	11
<b>STUDY FINDINGS: FINANCIAL BEHAVIOR OF RESPONDENTS AND THEIR ACCESS TO BANKING .....</b>	<b>12</b>
OWNERSHIP OF BANK ACCOUNT .....	13
AWARENESS AND USAGE OF PAYMENTS BANKS .....	13
CONTROL OVER FINANCES .....	13
ACCESS TO FORMAL BANKING .....	14
USE OF BANK BRANCHES .....	16
USE OF ATMS .....	17
<b>STUDY FINDINGS: DFS ADOPTION AND USAGE .....</b>	<b>19</b>
USAGE OF DFS PRODUCTS AND SERVICES .....	19
UPTAKE OF MOBILE BANKING .....	19
UPTAKE OF INTERNET BANKING .....	20
UPTAKE OF MOBILE WALLETS .....	20
TRANSACTIONS BEHAVIOR AND ECOSYSTEM .....	21
<b>STUDY FINDINGS: FINANCIAL MANAGEMENT .....</b>	<b>22</b>
INDIVIDUAL SAVINGS BEHAVIOR .....	22
INDIVIDUAL INVESTMENT BEHAVIOR .....	24
INDIVIDUAL BORROWING BEHAVIOR .....	24
UPTAKE OF INSURANCE PRODUCTS .....	25
<b>STUDY FINDINGS: CHANGES AT THE INDIVIDUAL LEVEL AND GENDER DYNAMICS .....</b>	<b>26</b>
AWARENESS AND CHANGES AT THE INDIVIDUAL LEVEL .....	26
<b>STUDY FINDINGS: DOMESTIC SITUATION AND GENDER NORMS .....</b>	<b>28</b>
PRIVACY ON FINANCIAL MATTERS AT HOME .....	28
DOMESTIC VIOLENCE AT HOME .....	29
<b>KEY TAKEAWAYS AND RECOMMENDATIONS .....</b>	<b>30</b>
RECOMMENDATIONS .....	31
<b>ANNEX 1: REVIEW OF THE DFS LANDSCAPE IN INDIA .....</b>	<b>32</b>
<b>ANNEX 2: RESPONDENT PROFILE .....</b>	<b>40</b>
<b>ANNEX 4: GOVERNMENT INITIATIVES FOCUSED ON ASPECTS OF FINANCIAL INCLUSION .....</b>	<b>43</b>
<b>ANNEX 4: THE RESEARCH TOOL .....</b>	<b>44</b>

## Introduction to the study

India has a vibrant and flourishing textile industry. It is the second-largest textile exporter in the world, with the U.S., the European Union, Asian countries, and the Middle East being key export markets. The popularity of cotton, jute, silk, and denim in these countries, combined with the design skills and low cost of labor in India, makes the textile industry a promising one (it [contributes 5% to the GDP of India](#)). With exports worth USD 8.86 billion between April and October 2018, the readymade garment (RMG) is a key segment of the Indian textile industry. Delhi, Mumbai, Tirupur, Bengaluru, and Chennai are the five major garment production hubs that produce almost exclusively for exports market. Karnataka also has a sizeable presence in the garments and textiles sector.

Women comprise over 60% of the workforce in the Indian RMG factories. Most of these women have completed primary education and belong to the lower-income group. Women workers generally handle the tailoring aspect of the process or act as helpers for it. Hence, the nature of their contribution is mostly semi-skilled labor.

### BSR (Business for Social Responsibility) and the HERfinance India

BSR's HERproject strives to empower low-income women working in global supply chains through workplace-based interventions on health, financial inclusion, and gender equality. Since 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 965,000 women, and 500,000 men.

An initiative of the BSR HERproject, HERfinance aims to leverage workplace programs promoting financial inclusion to unlock the full potential of women working in global supply chains around the world. The goals of HERfinance are:

- (1) to ensure the poor—particularly women—have the proper knowledge of, skills for, and attitudes about financial services;
- (2) to provide access to useful and affordable financial products and services to enable these women to participate in the formal financial sector.

In 2015, HERfinance partnered with the Bill & Melinda Gates Foundation to deepen the financial inclusion of women in readymade garment factories. In Bangladesh, BSR works directly with garment factories to support their transition from cash to digital payroll, allowing workers to receive their wages instantly and transparently into formal bank accounts. In India, garment workers already receive their wages through digital systems, but remain reluctant or unable to use the digital financial services available in a post demonetization India<sup>1</sup>. This appears to effect female workers more than their male counterparts. Therefore, HERfinance in India is determined to understand the main barriers female garment workers face accessing and using financial services. These efforts are focused towards strengthening support for female workers and to increase their use of mobile and other digital financial services.

BSR's initial study "Financial Needs of Garment Workers in India" (March 2018) found that there exists a nascent supporting environment—including financial products and services—that can meet some of the needs of low-income working women. Yet, the potential benefit for female workers is hindered by several barriers, including prevailing gender norms; a lack of awareness of available financial products and services, and a reliance on cash for most transactions. Therefore, to close the gender gap in financial service usage, these barriers need to be addressed.

As an important step in this direction, and to build on the findings of the 2018 study, BSR commissioned MSC to conduct further research into women's use of digital financial services and the associated gender gap. Outputs from this continued research will enable BSR to refine the HERfinance India program to further strengthen outcomes for female garment workers. The results from this study will also be shared

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<sup>1</sup>The Government policy of Demonetization occurred in India in November 2016 and resulted in the removal of all ₹5,00 ₹1,000 notes - a move that is widely believed to have disproportionately affected the poorest in society, who we subsequently reluctant to or unable to adjust or shift to alternative means.



with financial service providers, factories, brands, donors, NGOs, and other relevant technical experts working to close the financial inclusion gender gap towards financial inclusion for all.

### Research objectives

The research objectives of this study were as follows:

- To analyze opportunities and challenges for female garment workers' access to financial products and services and their use;
- To analyze the intended and unintended consequences of increasing their financial inclusion (social behavior; financial decision making in the household; savings and investment behavior; borrowing behavior, among other factors).

### Research methodology

#### Sampling

MSC conducted a quantitative survey of garment factory workers in 10 RMG factories (five in Bengaluru and five in the National Capital Region).

A sample of 320 respondents was collected to produce statistically representative results with a 95% level of confidence, 6% margin of absolute error, and a design effect of 1.2. This was further inflated to 340 to factor in any non-responses. Thus, the sample size of 340 garment workers, proportionately divided between the two research geographies, was considered for the study. The sample size per district consisted of:

- 100 female and 70 male workers from Delhi;
- 140 female and 30 male workers from Bengaluru.

Since women comprise the majority of workers in RMG factories, women made up 70% of the sample. In Bengaluru, women comprise 80-90% of the labor force while 60-70% of the laborers working in the RMG factories of Delhi are female. Hence, the sample sizes in the two cities were constructed to reflect proportion of the labor force occupied by women.

From each factory, our target was to interview 34 workers. In some factories, we were unable to meet the sample targets, and thus achieved a total sample of 320 workers. The table below shows the break-down of this sample.

Table 1: Sample breakdown

	Men	Women	Total
<b>Delhi</b>	68	98	166
<b>Bengaluru</b>	28	126	154
	96	224	320

The table below shows the sample breakdown by age:

	Men	Women	Total
<b>Age (mean years)</b>	30	33	32
<b>Age (classes)</b>			
Less than equal to 25	39%	21%	26%
26 - 35	39%	42%	41%
36 and above	23%	37%	33%

The table below shows the sample breakdown by age for Bengaluru and Delhi:

	<b>Bengaluru</b>		<b>Delhi</b>		
	Men	Women	Men	Women	Total
<b>Age (mean years)</b>	27	32	31	36	32
<b>Age (classes)</b>					

Less than equal to 25	57%	27%	31%	13%	26%
26 - 35	29%	45%	43%	39%	41%
36 and above	14%	28%	26%	48%	33%

### Data collection process

The diagram below summarizes the process followed for the study.



Figure 1: Process of data collection

### Research framework

The table below presents the research framework used for this study:

Table 2: Research framework

Mobile ownership and literacy	Financial behavior and access to finance	DFS adoption and usage	Financial management	Changes at the individual level and gender dynamics
<ul style="list-style-type: none"> <li>Mobile ownership</li> <li>Mobile literacy</li> </ul>	<ul style="list-style-type: none"> <li>Ownership of bank account</li> <li>Awareness and usage of payments bank</li> <li>Control over finances</li> <li>Access to formal banking</li> </ul>	<ul style="list-style-type: none"> <li>Adoption and usage of DFS</li> <li>Digital transactions done</li> </ul>	<ul style="list-style-type: none"> <li>Savings behavior</li> <li>Investment behavior</li> <li>Uptake of insurance</li> <li>Uptake of credit</li> </ul>	<ul style="list-style-type: none"> <li>Perceived changes after salary digitization</li> <li>Privacy of salary</li> <li>Gender-based violence</li> </ul>

This report's findings are placed in context of the provision of Digital Financial Services in India. Each of the following chapters refers to a topic of the research framework (as mentioned in table 2) and discusses them in detail.

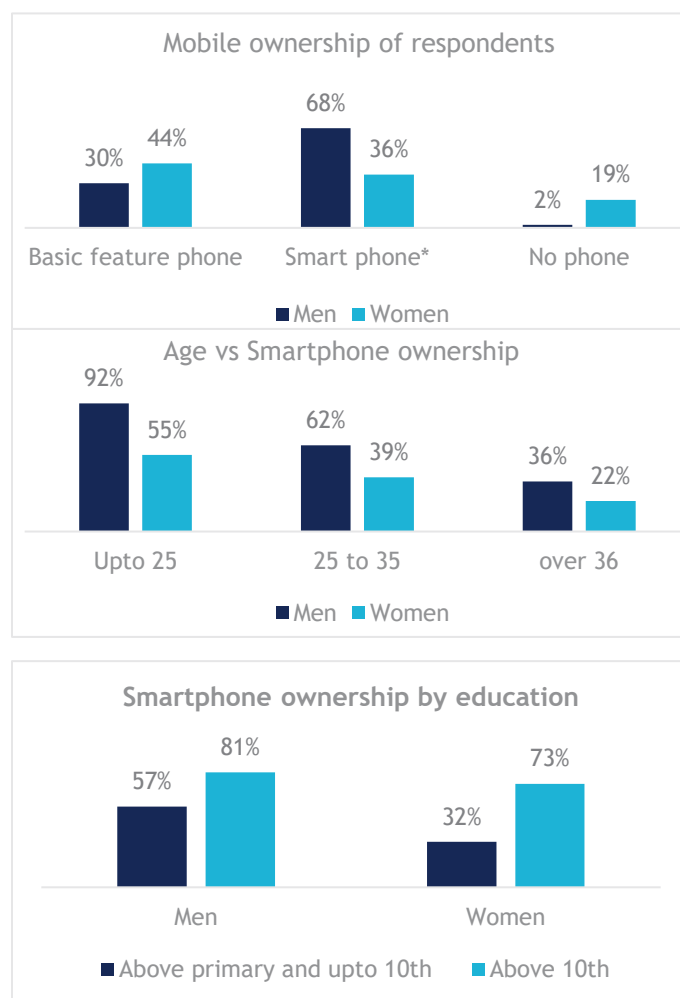
### Study findings: Mobile ownership and literacy

Mobile phone ownership in India continues to grow. While recent large-scale studies on smartphone ownership by gender do not exist, our study indicates that among phone owners, women lag significantly behind men on the adoption of smartphones. Mobile phone ownership—particularly smartphone ownership, is an entry point to digital financial inclusion.

This section of the report investigates mobile ownership and literacy, the key enablers to the adoption and usage of DFS. The data is disaggregated by gender to identify differences and to provide a foundation for later sections of this report in which other aspects of the adoption and usage of DFS are explored.

## Mobile ownership

Respondents mobile ownership in this sample was consistent with the findings of national studies at 86%. However, the gender gap was smaller at 17%, compared to 26% for India (GSMA). A possible explanation could be that women employees in Readymade Garment (RMG) factories work outside of their homes. In some cases, employees have migrated for work, resulting in increased need for mobile communications.



When we drill down to the type of phones that the respondents own, we find that the gap in smartphone ownership was more than double than that of feature phones. This information<sup>2</sup> was found to be statistically significant at a 99% confidence level ( $p=0.000$ ). Moreover, women in the sample were more likely to own a feature phone than a smartphone, unlike their male counterparts.

Smartphone ownership was substantially higher among participants under 25. However, the gender gap for this age group was even greater at 37%, compared to 32% for the overall smartphone ownership.

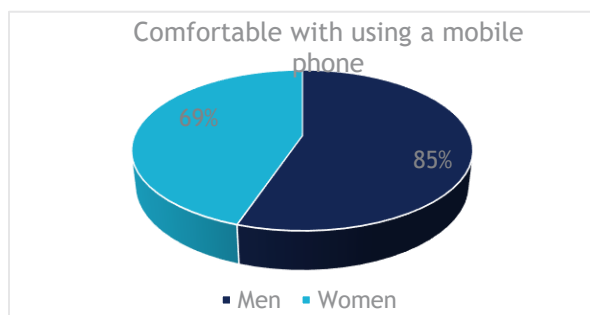
While smartphone ownership was at 55% for women under 25, it is important to note that they comprised only 21% of their age group. Most women workers in this environment were over the age of 26, where smartphone ownership was less than 40%.

The research found that more educated men and women were more likely to own a smartphone. For respondents educated over class ten, the smartphone ownership for men and women was found to be 81% and 73% respectively, compared to 57% and 32% for men and women respondents educated up to class ten.

The likelihood of having a smartphone increased with salary for women. While for men, smartphone ownership below and above the median salary was 72% and 65%, the same for women stood at 29% and 52% respectively.

**Access to phones:** The research revealed that among all mobile phone owners, over three-fourths of the respondents (79% men and 76% of women) had exclusive access to their phones. Among men, 83% with a salary over the median income enjoyed exclusive access. This figure fell to 71% for men earning below the median salary. Among both men and women, younger, more educated, and unmarried individuals were more likely to have exclusive access to a mobile phone.

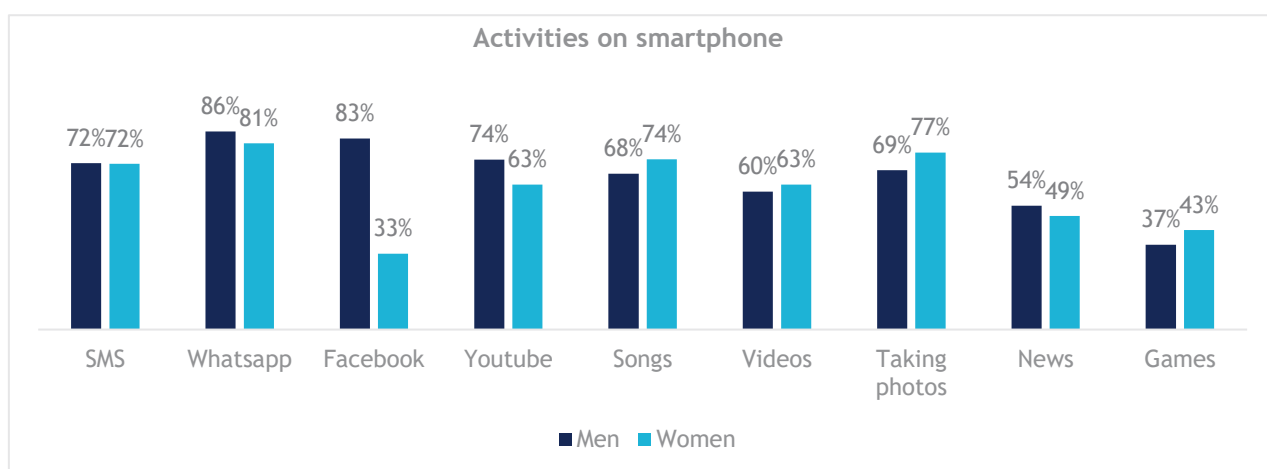
<sup>2</sup> Marked as \* on the graph



As with the gender gap across salary and age groups, Men were more comfortable using phones than women: 69% of women stated that they were comfortable operating a phone compared to 85% of men. 29% of women respondents reported being somewhat comfortable with operating a phone; whereas relatively small 2% reported being not comfortable at all.

Women's education levels correlated with their comfort using a mobile. For instance, 80% of women educated beyond class ten mentioned being comfortable using mobiles, whereas only 69% for women educated to class ten felt the same way; this figure fell to 64% for those educated up to class 5 and 48% for illiterate women.

Besides voice call, both men and women reported using the mobiles to watch videos; take pictures; read or watch the news; browse social media, and even play games.



(the figures in graph are only for those who own smartphones)

### Study findings: Financial behavior of respondents and their access to banking

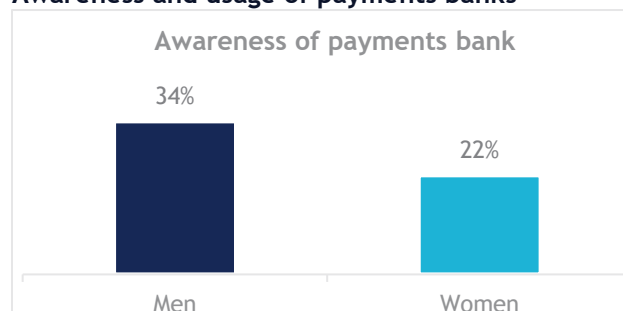
Careful research on the financial habits, needs, and behaviors of poor households provides insights on how they manage their complex financial lives. The findings facilitate product design of financial instruments that suit their needs better. A section of the research tool was specifically designed to gather a thorough understanding of the financial behavior and biases prevalent among the RMG workers. These data were disaggregated by gender to yield further insights into the differing behaviors of men and women in regard to their financial habits and decision making and the factors that influence these changes.

While all women respondents own a bank account, they were more likely to require assistance with transactions. This might be attributed to a lack of familiarity with the process. Women also feared losing money and information theft via potential mistakes made during transactions. The research established that banking points were accessible, and women felt safe visiting them, but that it was nonetheless common practice for a spouse or a family member to accompany them to ATMs and bank branches. This pattern of behavior may stem from a combination of factors, such as various deep-seated societal norms—which were out of the scope of this research—and a lack of process illiteracy that might translated into low confidence in performing transactions.

### Ownership of bank account

All respondents in the sample owned bank accounts and received their wages in these accounts. Since 2014, India's [Pradhan Mantri Jan Dhan Yojana](#) (PMJDY), or "Prime Minister's People's Wealth Scheme", has driven hundreds of millions of adults to open their bank accounts. As of 2017, 80% of adults in the India (77% of women, 83% of men) own a bank account.

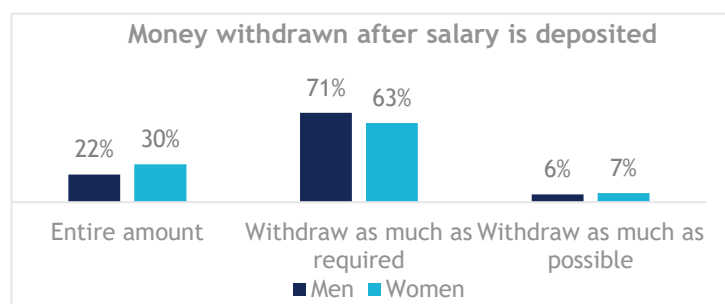
### Awareness and usage of payments banks



While 34% of men and 22% of women reported being aware of payments banks, only 5% of respondents (6% men and 3% of women) had payment bank accounts. The predominant sources of information on payment banks for both men and women were from their friends (48%) and family members (21%). The lack of awareness is not surprising, given the challenges that payments banks have faced since their creation (Also see Annex 1).

### Control over finances

Two aspects of control over respondents' personal finances are explored in this section: reported behavior in relation to withdrawing their salary, and their control over their finances (how their salaries were spent). The resulting analysis has been disaggregated by gender to understand how men and women differ from each other on these critical aspects.



As presented in the graph, most respondents (71% men and 63% of women) reported withdrawing as much money as required<sup>3</sup> on payday. This suggests a willingness and comfort to leave money that was not immediately required in their accounts.

About a third of all women respondents reported withdrawing the entire sum of the salary payment on payday. The tendency to withdraw the entire amount on payday was more common among men and women who earned below the median salary of INR 9,000 (USD 131) per month. The likelihood that a woman would withdraw as much as required increased with the level of that woman's education. The corresponding figures with level of education were - illiterate women (42%), educated up to class five (44%), educated up to class ten (66%), and educated above class ten (78%).

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54% of respondents reported that they withdrew the salary on their own. However, we observed a 51% gender difference in this (91% men and 38% of women).

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More younger respondents withdrew the salary by themselves, compared to their older counterparts (65% for those aged below 30 years and 46% for those aged 30 years or above).

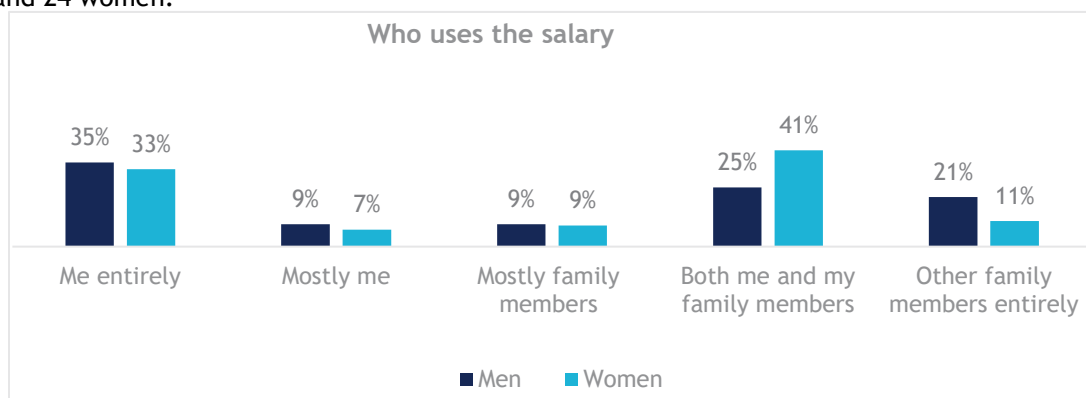
### Control of one's own salary

Almost a third of all respondents stated that they had absolute control over their salary. Another third said that both themselves and family members used the salary amount. Compared to 11% of women, 21% of men stated that their salaries were used entirely by other family members. However, one possible

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<sup>3</sup>The question had two options—withdraw as much as required and withdraw as much as possible. Usually ATMs have a maximum limit, withdrawing as much as possible means withdrawing the maximum limit possible, while withdrawing as much as required refers to only withdrawing the amount needed at that time.

explanation for this could be a lack of power in the data collected (low count of observation): only 20 men and 24 women.

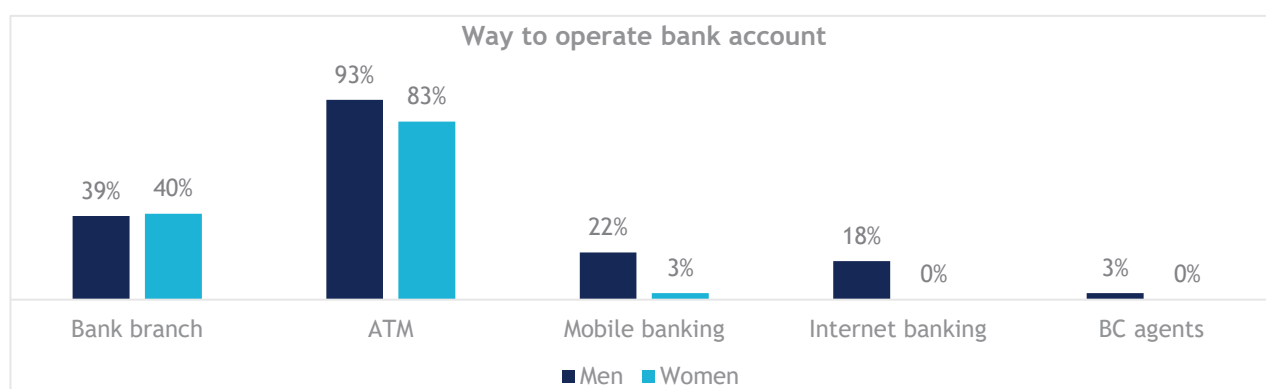


There was a significant difference between respondents from Delhi and Bangalore regarding the use of their salary. Only 16% of respondents from Delhi used their salaries entirely by themselves, whereas this figure increased to 52% for respondents in Bangalore. Also notable was that a high number of unmarried men (46%) used their salary on and for themselves, whereas high levels of married women (35%) reported spending their salary only on themselves.

### Access to formal banking

This section investigates aspects of acceptability, affordability, and accessibility of formal banking channels.

**Acceptability of channels:** All respondents were asked about the different ways they operate their bank accounts. One in six of reported that they faced some trouble completing operations at bank branches or ATMs. The ATM was also the most popular service channel with 93% of men and 83% of women reporting using them. Bank branches followed ATMs as a relatively distant second most popular option (39% of men and 40% of women). Of the respondents over the age of 35, 21% reported issues operating ATMs. Meanwhile, 14% of all respondents experienced challenges inside bank branches and had difficulty operating ATMs as well.



There is a visible difference between data collected at the two locations pertaining to bank usage, with 60% of respondents in Delhi reporting the use of bank branches compared to only 12% in Bangalore. Conversely, when data is disaggregated by gender in those separate locations, there is less of a difference between Delhi and Bangalore: 70% of women in Delhi used bank branches, the corresponding number for men in Delhi in 45% - very similar data were collected in Bangalore. This similarity means that any reported difference between location is most like a result of sampling effect rather than different circumstance in each location. Other significant differences within the population are as follows: more unmarried respondents (42%) reported using bank branches than married (34%) respondent, whereas for those aged 36 and above, a greater number of women were found to use bank branches.



Importantly, women were yet to adopt either mobile or internet banking. About 25% of men below the age of 36 were found to have already adopted mobile banking and 20% reported the use internet banking; in total 14% of men over the age of 36 used both mobile and internet banking.

We observed a strong relationship between comfort using a mobile phone and the use of mobile banking—44% of women respondents who reported being “very comfortable” in operating a mobile, also reported making transactions via their phones. The corresponding figure for women who were “somewhat comfortable”, stood at 34%.

The low usage of Business Correspondent (BC) agents suggests that the infrastructure for these payment channels was not yet in place at time of data collection, at least not within the vicinity of the factory. More specifically, although cash-out opportunities were apparently available via ATMs, cash-in points were either absent or not in use, this was apparently reflected by lack of use-case within this segment of the data collected.

Data on the acceptability and use of banking channels provided important insights:

- 1) Women respondents had not adopted digital channels—such as mobile banking and internet banking—at the time of data collection;
- 2) While the 3% of women using mobile banking also own a smartphone, they comprised a very small proportion of smartphone owners in the sample;
- 3) The adoption of digital channels was highest among young men (up to 35 years of age).

**Affordability and accessibility of channels:** Affordability is measured in the terms of costs incurred in going to the banking transaction point and accessing the services at the point. The table below displays the time and cost implications of using these banking channels:

Table 3: Affordability of banking channels (mean values)

	Total amount in INR (on transport and any fees)	Time to Travel (in minutes)	Time to Transact (in minutes)	Number of times you go, on average in a month
Bank branch	INR 28	24	20	1
ATM	INR 9	10	5	2

A visit to the bank branch cost the customers three times more than an ATM - at an average of 44 minutes per transaction, it reportedly took three times longer at bank branches than at an ATM. This is likely to be a key reason why the

respondents reported using ATMs twice as often as they used bank branches. In later sections of this report it is noted that women are more likely than men to cite time-constraints as a challenge to their use of bank branches.

#### Comfort and confidence to access the banking point

The overall sense of security when using a banking channel indicates levels of trust in the prevailing systems as well as hinting at the dangers of carrying cash. To understand the respondents’ sense of safety while conducting financial transactions they were questioned on two related aspects:

- 1) The sense or perception of safety while carrying cash;
- 2) The sense or perception of safety while transacting at banking points.

While the former explores the tendency to be cash-lite, data collected via the latter hints at the general adversity to carrying cash among respondents. This is important because safety and security is a key determinant as to whether individuals proceed with financial transactions.

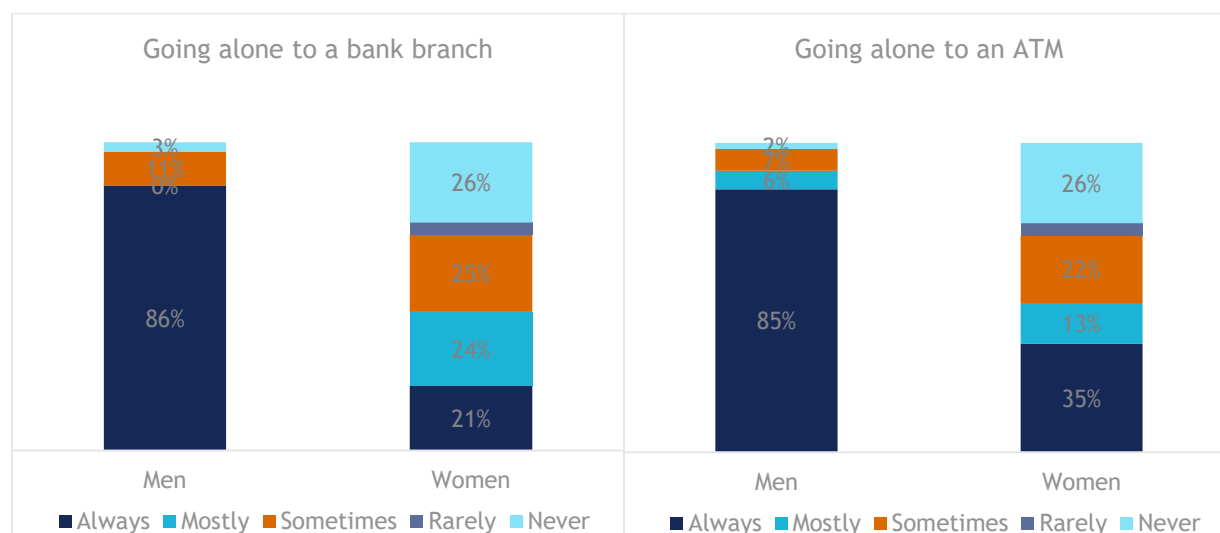
The majority of the respondents (94%) indicated that they mostly or always felt safe while transacting. Likewise, 95% of the respondents mostly or always felt safe while carrying cash. However, we noticed a

statistically significant difference in perception of safety in these circumstances according to respondents' gender. Significantly, in comparison to 94% of men, only 82% of women respondents reported "always feeling safe".

### Going alone to the banking points

Delving further into the issue of safety and confidence, the research explored the aspects associated with mobility and these banking channels. These data, when disaggregated for gender, presented a statistically significant difference between men and women and the frequency with which they go alone to the bank or an ATM.

The graph below presents this difference, where almost 85% of men respondents reported that they always went alone to the bank branch or ATM, only 21% and 35% of women respondents reported the same. One in every four women, compared to less than 5% of men, reported never going alone to these banking points.



The findings on restricted mobility are most likely driven by the need for assistance at banking points. The need for assistance most likely arises due to a lack of either knowledge or confidence since respondents reported that they felt safe while transacting at these points. We also observed that women are more time-constrained and, therefore, the increased time needed to transact at bank branches in comparison to ATMs is a major issue for them. These data also reflect a lack of confidence performing banking operations and suggests the influence of prevailing gender norm around women's mobility - most of the work that requires going outside the home remains 'a man's job' in the Indian context.

Women who reported being "very comfortable" operating a mobile phone were also most likely to visit bank branches alone. 23% and 27% of these women reported going to the branch alone "always or mostly", compared to 20% and 10% of women who reported being only "somewhat comfortable" operating a mobile<sup>4</sup>.

### Use of bank branches

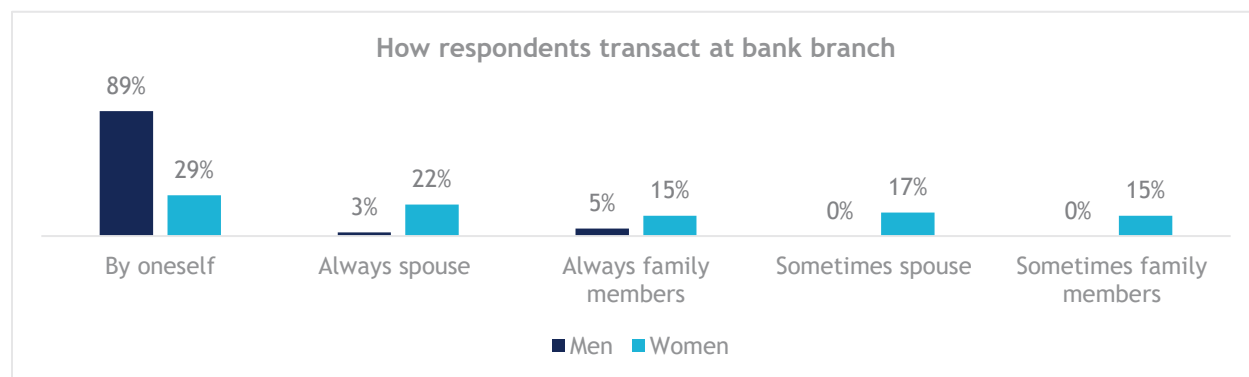
The respondents commonly use bank branches to withdraw cash. On average, respondents visited the branch at least once a month to make a transaction. Of these respondents:

- 33% deposited at least once a month or more;
- 48% withdraw at that frequency;

<sup>4</sup> The count of this analysis was low as only 40% women in the sample transact at bank branch. This finding should thus, be considered directional than representative.

- Women were much less likely than men to transact by themselves - this was true across marital status, age, salary, and education;
- In general, women that went to bank branches are mostly unmarried; were more likely to be less than 25 years of age; usually earned less than median money and were more likely to be illiterate.

The study also enquired into who performs the banking transactions on behalf of respondents. The gender-segregated data revealed a statistically significant difference ( $p=0.00$ ) in the way men and women act. This correlates with the finding that almost 55% of women visited bank branches with someone else - either sometimes, mostly, or always.



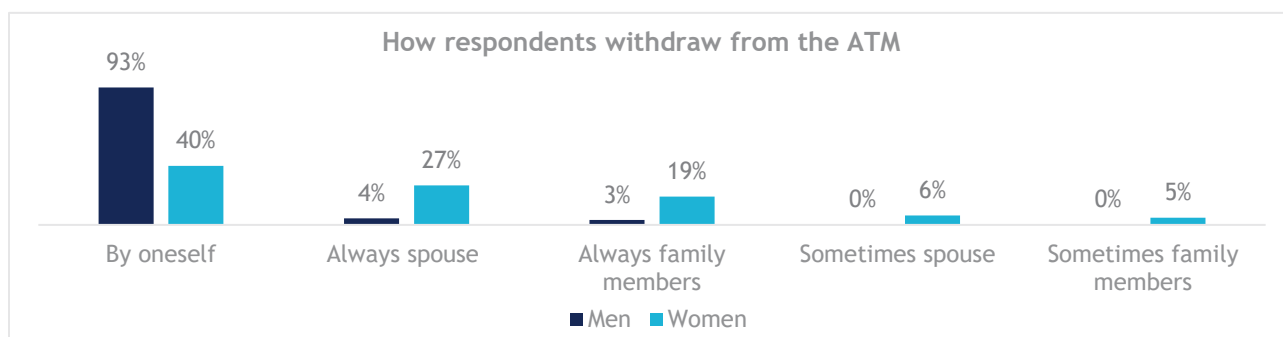
Irrespective of gender, research indicates that younger people (up to 25 years) were more comfortable in visiting the bank branch by themselves (82%). Only 48% of those aged 26-35 years and just 28% over the age of 36 stated that they were comfortable visiting the branch alone. Among women, 70% women up to 25 years of age used the bank by themselves. The corresponding figure was 33% for women aged between 26 to 35 years, and 14% for women aged over 36 years.

#### **Main challenges faced at a bank branch**

Women respondents were more likely to experience certain challenges at the bank branch than men. While a similar percentage of men and women cited long queues as a barrier to using bank branches, women were more likely to cite additional time constraints. Many of them feared the loss of their money if they made a mistake and were wary of information theft. Moreover, 29% of the women reported challenges that men did not cite at all, such as issues in filling the forms (15%), unhelpful staff (7%), and inconvenient opening hours (7%).

#### **Use of ATMs**

The majority of male workers operated ATMs by themselves. Conversely, only 51% of women workers reported operating the ATMs alone, with the rest relying on their spouse or family members to withdraw money on their behalf. The graph below illustrates this in detail. The results were found to be statistically significant at a 99% confidence interval ( $p=0.000$ ). These findings are representative at the population level and show that men and women in the sample acted differently in this respect.



### Assistance needed

The research revealed that 57% of women required assistance operating an ATM, compared to 10% of men ( $p=0.000$ ). This gender gap is true irrespective of location, education, salary, and marital status.

Among the women who reported needing assistance at an ATM, the most commonly mentioned challenges were the fear of making a mistake (pushing the wrong buttons - 53%), and the lack of an interface in the local language (33%). Age was also a significant determinant - younger respondents aged below 30 years (72%) did not face any issues; compared to half (49%) of respondents over 30 who reported no trouble interacting. Education was again a positive determinant, with 75% of women educated over class ten stating that they use an ATM by themselves. This figure fell to 46% for women educated over class five and up to class ten.

Half of the women who transacted on their own faced no challenges in operating an ATM at all. Although 20% of this group did complain of system-related issues, such as long queues; ATMs running out of cash, and ATMs being far away or out of service. However, none of these respondents cited the need for help with the process.

53% of women face challenges in operating an ATM

• 48% of these women give their pin numbers to others to help them make a transaction

Frequency of revealing PIN number

• Almost a third of these women stated that they reveal their PIN numbers almost every time they make a transaction at an ATM

### Challenges in using an ATM

The research sought to understand the challenges that women face when using an ATM, besides their need for assistance. Since ATMs are the most accessible and widely used way to make transactions, these insights hinted at physical and behavioral barriers faced when accessing banking services—including DFS. It also highlighted the areas that require further training of women. The major challenges that women faced were as follows:

- The ATM did not have an interface with the local language (26%);
- Fear of losing money by (making a) mistake (33%);
- Long queues on payday (18%);
- Fear of information theft (30%).

ATMs not having the right interface is an issue amongst married (17%) and older women (25% - women of more than 36 years of age). When compared to than their less well educated peers, few women educated past class ten mentioned issues with local language interfaces or a general inability to operate ATMs.

For the women who transact alone, the major challenges were more around system-related issues, such as long queues, distant ATMs, and ATMs being out of cash. However, for the women accompanied by someone, the challenges of low process literacy can be added to to the above issues. Access to ATMs was an issue, across both men and women, that was more pronounced in Bangalore (29%) than in Delhi (5%).

## Study findings: DFS adoption and usage

Undeniably, the ever-evolving role of financial institutions continue to stimulate a change in the patterns of financial service users in the current era. A growing consensus indicates that the future position India in the global economy will depend upon its prospective digital stance and diffusion of internet access. With the advent of digitization and ever-increasing smartphone usage, the road to DFS adoption and usage is slowly becoming smoother, but obvious challenges to access remain.

To explore emerging patterns of DFS usage within the sample, the following section of this report explores the use of formal banking channels, bank products, and individual financial behavior. Together, these provide a glimpse at the position that respondents—and thereby of the LMI salaried segment in general—inhabited within the digital economy at the time of data collection. Indeed, data reports that adoption of digital channels among women was extremely low. While 22% of male workers used mobile banking services, only 3% of women used the same, despite 36% of them having a smartphone. This trend was similar for other channels, such as BHIM and mobile wallets.

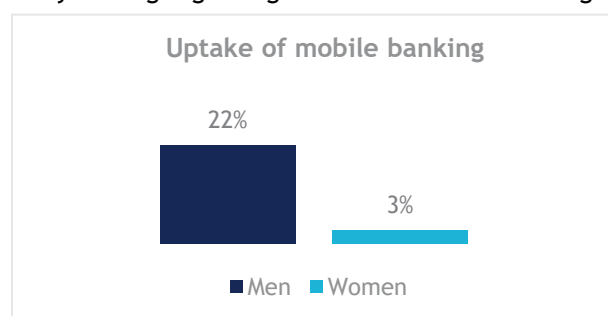
Another factor was the absence of a strong digital ecosystem largely because the digital channels considered herein were clearly not designed to meet the specific needs of the women in our study. Although transactions traditionally made by men had starting to move to mobile platforms around the time of data collection, providers had not yet begun to consider the needs of lower-income women—much less design suitable products around them.

## Usage of DFS products and services

For each channel included in this section, the research investigated the frequency of use; challenges in use; perceptions of privacy, and biases for or against the channel. Data collected on the adoption and usage of mobile wallets, BHIM, and AEPS show differences between men and women when it comes to awareness and usage of relatively recently introduced DFS products.

### Uptake of mobile banking

A key finding regarding the use of mobile banking is gender-wise uptake. While 22% of male workers used



mobile banking services, the same could be said for only 3% of women in the sample - despite 36% of women having a smartphone. As in other section of this report, education is a positive determinant for mobile banking usage, irrespective of gender. Therefore, the gender gap exposed herein might instead be explained by women respondents' lower level of digital financial literacy in comparison to the men the study, and specifically, lower rates of technology uptake; comparative lack of exposure to mobile banking; lack of compelling user-cases for

mobile banking—including a lack of products tailored to low-income women's needs—or, most likely, a combination of all of these.

Of the women that used mobile banking to transact, almost half said that either their spouse made the transactions, or that someone in the family helped them complete the transaction. Comparatively, every male respondent that reported using mobile banking did so at least once a month, with almost half of

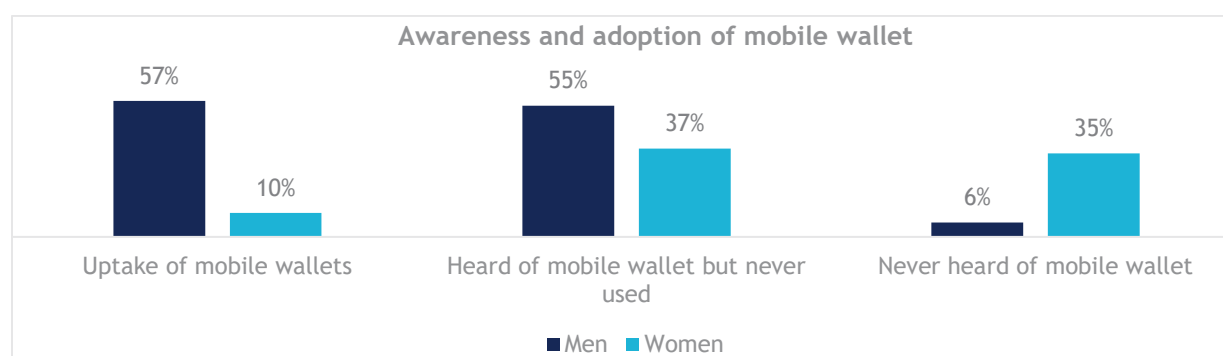
them using it fortnightly. However, while these data are directional, the sample size is too small to say anything with certainty on the matter. The major transactions made through the mobile banking channel were money transfers (91%); bill payments (67%); mobile airtime top-ups (48%); remittances to family members (29%), and online shopping (33%). Again, the numbers in the sample are too small to establish statistical representativeness, therefore this information may not be true for the entire population.

### **Uptake of internet banking**

The research revealed that only men in the sample (18% of all respondents that are men) used internet banking. Among this group, the usage of internet banking was quite regular, with almost all using it at least once a month, and almost half (47%) using it once a week. The major transactions made through the internet banking channel were money transfers (71%); bill payments (77%); mobile airtime top-ups (47%); remittances to family members (29%), and online shopping (47%). As with mobile banking, the numbers are too small to establish statistical representativeness for transactions conducted, and thus data collected may not hold true for the whole population.

### **Uptake of mobile wallets**

The data from this study shows a statistically significant difference (at 99% confidence level  $p=0.000$ ) in the uptake of mobile wallets (such as Paytm and PhonePe) between men and women respondents (only those using smartphones). The graph below highlights the prevalent gender gap in awareness and adoption of mobile wallet.



(The graph above is only for smartphone users and not for the entire sample)

The graph highlights that:

- Among smartphone users, 57% of male respondents and 10% of female respondents had a mobile wallet;
- Another 37% men and 55% of women had heard of mobile wallets but never used them;
- Among women, 35% had never heard of mobile wallets, compared to 6% men.

As with other services covered in this report, the respondents' main source of information on mobile wallets was their friends or neighbors (85%). 83% of respondents (82% men and 87% women) mentioned that they did not need assistance using mobile wallets (79% in Delhi and 89% in Bangalore). For those that needed assistance (17% of all that reported use), understanding the interface and language barrier were found to be the top challenges (however, the overall count was quite low).

**Uptake of BHIM payments:** The uptake of BHIM was far lower than mobile wallets. Here too, the difference between men and women users is statistically significant at 99% confidence level, with 22% men and 1% women having used UPI or BHIM applications. Another 38% had heard about it, which left 42% men and 59% of women unaware of this important government initiative that encourages digital transactions among consumers.

**Use of Aadhaar-based payments:** While 12% of men had used AEPS (*Aadhaar-enabled Payments System*), only 2% of women had done the same. Similarly, 42% of men and 64% of women had never heard of AEPS. These data are statistically significant at a 99% confidence level.



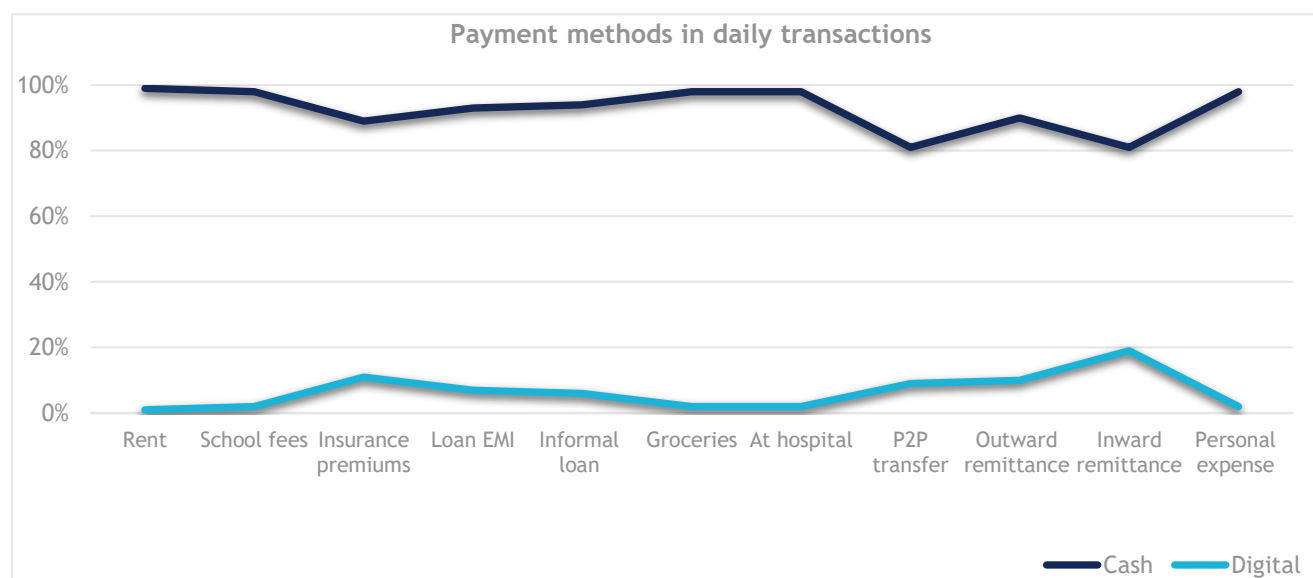
### Transactions behavior and ecosystem

Research explored the different types of transactions men and women made and if these transactions are done with use of cash or using digital mediums. The table below displays the major transactions/expenses made by men and women.

Expenses	Men (%)	Women (%)
Rent	83%	86%
School fees	61%	84%
Sending money to village	82%	70%
Paying insurance	39%	42%
Loan payment	49%	28%
Groceries	100%	100%
Hospital/clinic/medical purposes	100%	100%
P2P transfers	97%	86%
Receiving remittances	67%	58%
Taxi/auto	98%	99%
Moneylenders/Informal loans	40%	58%
Restaurants	95%	79%
Petrol pumps	72%	64%

\*\*In this question respondents were only asked if they make this transaction, no records of frequency at which they make, or the amount of transaction was made.

To understand more about the payment mode used for transactions, the respondents were asked if the transactions listed were done in cash or using digital means. Except for remittances and payment of insurance premiums, and most daily transactions took place in cash. The graph below lists some common transactions and the way respondents made them. As evident in the graph, most daily transactions were done in cash. The graph shows that remittance payments, P2P transfers, and payments of insurance premiums were beginning take place over digital channels at the time of data collections. The most common transactions that women made each month include rent, school fees, sending money home or P2P transfers, and purchasing groceries. These all mostly happen in cash.



It is also clear that one reason behind the limited use of digital money was the nascent state of the digital ecosystem. Momentum becomes difficult to build without the opportunity or incentive to make regular transactions—such as rent, school fees, and other such daily purchases—digitally. Even with the

transactions that people made digitally, a preference for different modes of payment was evident between genders.

Table 4: Percent of respondents who use digital means for transactions where DFS is prevalent

Transactions	Men	Women
Paying insurance premiums	30%	4%
Paying loan EMIs	13%	6%
P2P transfers	19%	5%
Outward remittance to village	34%	12%
Inward remittance from village	33%	12%

(Across all the categories of transactions, a proportion of both men and women answered, “not applicable”. The analysis shown in the graph and the table are only for those respondents to whom the transaction applied to.)

In the transactions where DFS use were found to be more prevalent, the use of DFS among women was far lower than among men. This could potentially be attributed to lower digital literacy among women.

**Usage of debit card:** The research revealed that 44% of men and 17% of women used debit cards. Almost half of the respondents who used debit cards reported doing so at petrol pumps or when shopping online.

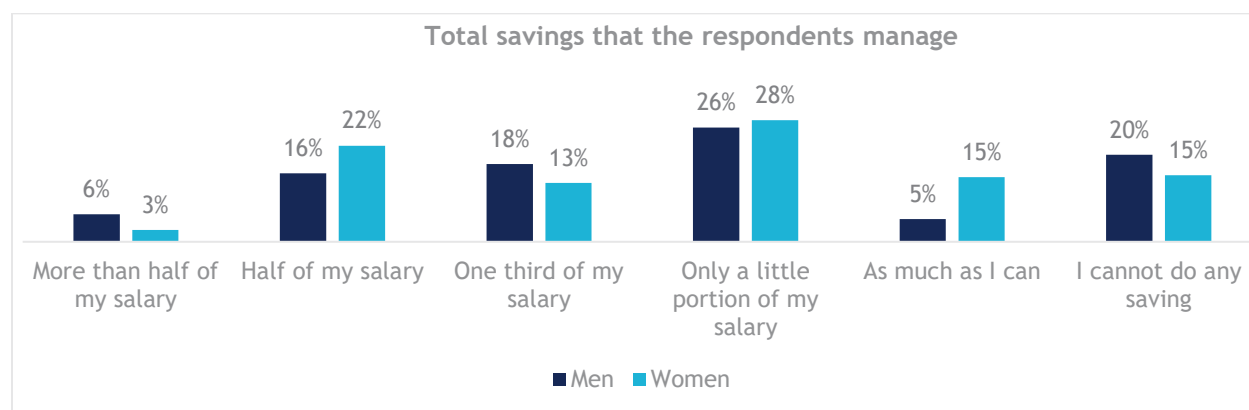
### Study findings: Financial management

This section investigates the financial lives of respondents and explores their needs, uptake, usage, and behavior around additional services like credit, insurance, and investments. The section also explores respondents’ propensity for savings at informal financial institutions.

The research found that while some respondents had taken credit and insurance from formal financial institutions, investments remained in vehicles outside of the formal banking system, such as land, housing, and gold. Informal savings channels—such as savings groups and chit funds—were also relatively popular due to convenience and ease of use<sup>5</sup>.

#### Individual savings behavior

The research revealed that almost 80% of all respondents practiced some form of savings, and almost a quarter of respondents saved half or a little more than half their salary.

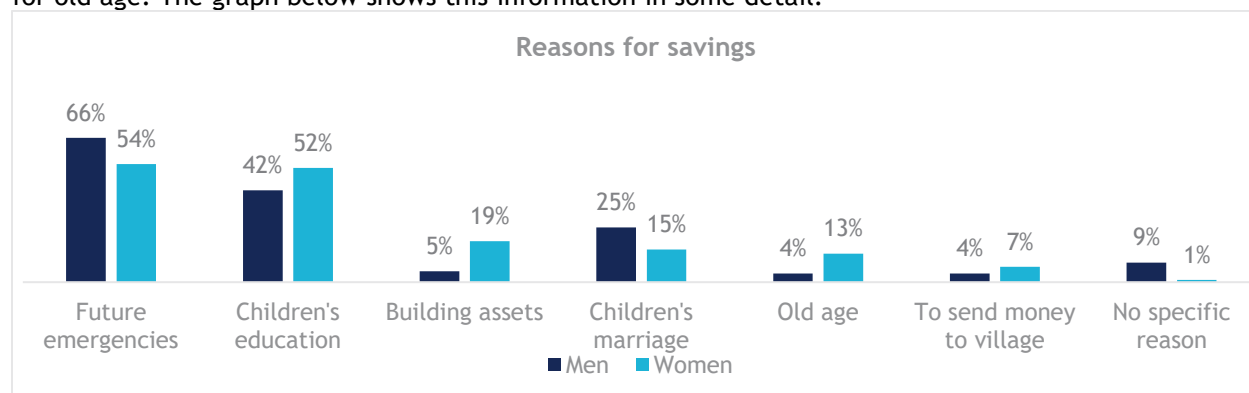


Both men and women respondents in the younger age group (up to 25 years of age) were able to save more than older respondents.

**Reasons for savings:** The most commonly reported reasons for savings were emergency funds (58%); children’s education (49%); children’s marriage (18%), and old age (11%). Differences between men and

<sup>5</sup> MSC’s earlier research shows a propensity of the LMI segment to save in informal vehicles like chit funds because such vehicles provide flexibility; the opportunity to build lump-sums and provide the social pressure to save conveniently at a perceived low cost.

women's reasons for saving were observed, with men preferring to save for emergencies and for their children's marriages, while more women saved for their children's education; building-up of assets, and for old age. The graph below shows this information in some detail.



these difference in saving behavior between men and women are statistically significant at a 99% confidence interval.

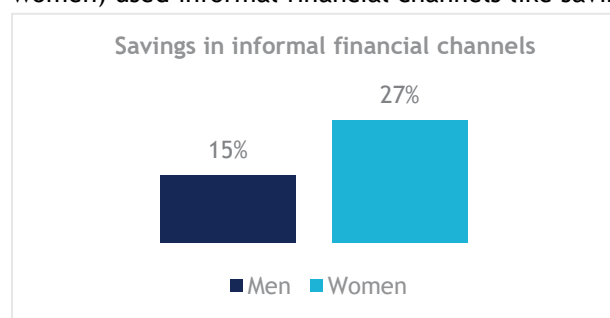
The savings behavior of respondents from Delhi and Bengaluru also differed:

- Respondents from Delhi were less likely to save than respondents from Bengaluru: 29% of Delhi based respondents (20% women) reported not being able to save, compared to 9% (12% women) respondents from Bengaluru.
- Even among the respondents who do some savings, respondents from Bengaluru are able to save more than those in Delhi; while 40% of respondents in Bengaluru cited being able to save more than or up to half of their salary, only 8% respondents from Delhi shared the same.

These differences between geographies could be attributed to factors such as migration; family support; family size; household earnings in the village (in the case of migrant workers); number of earning members in a household, and household dynamics—most of which were beyond the scope of the study. Also, important to note is that 33% of respondents in Bengaluru were under the age of 26 years, compared to 19% in Delhi. Younger people in the sample were found to be able to save more.

### Informal savings

In addition to the formal financial services, almost a quarter of the respondents (15% men and 27% women) used informal financial channels like savings groups and chit funds, with 29% of married women reporting the use of informal savings groups and chit funds. Apart from aspects like accessibility as mentioned by 29% respondents, and savings in terms of time and cost—as mentioned by 26% and 37% of respondents respectively—almost half of respondents share that informal financial channels allowed them to effectively build up lump-sums. Along similar lines, 20% responded that these channels forced them to save.



While 40% women in Bengaluru used informal financial channels, only 8% in Delhi did so. This may be due to the migratory nature of many factory workers in the Delhi area. As a result, they may not have had the requisite social networks in Delhi through which to access these types of savings vehicles.

## Individual investment behavior

It seems while DFS has emerged as a new channel for payments and money transfer, it has failed to become a channel for basic banking services, such as savings, credit, and small investments. As a result, a majority of the LMI population still depends on informal financial institutions.

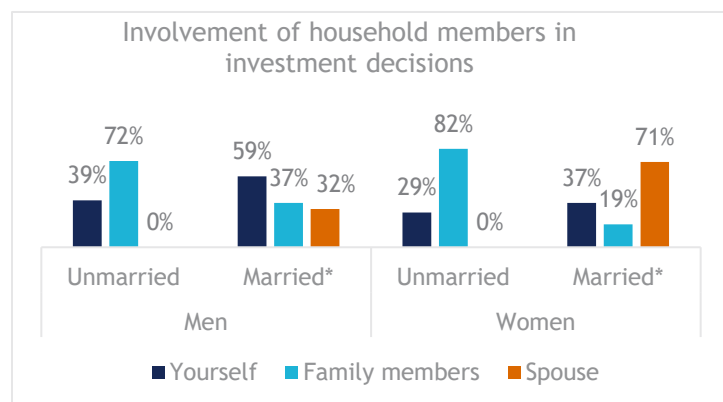
If a digital offering existed that allowed women to contribute to their savings groups and chit funds conveniently, they may be interested. Currently, limited use-cases exist in the market.

Over half of the respondents (58%) reported making investments, with no significant difference between genders. However, gender differences can be seen in the preferred investment vehicles, with more women (37% women vs 17% men) investing in gold, and more men (32% men vs 19% women) investing in land.

The uptake of fixed and recurring deposits is low at just 8% and 2% respectively, with minimal gender differences. However, age and education were found to be two significant determinants for such deposits. Those who are comparatively older and better educated were more likely to invest in fixed and recurring deposit instruments.

Two-thirds of respondents reported not investing at all, but all of this number were able to keep money in their savings account. Meanwhile, 18% (19% women, 14% men) reported having no savings at all for investment purpose. The tendency to invest a portion of money was found to be marginally greater among younger respondents (less than 26 years of age) than among older respondents, (89% to 81% to 79% in the age groups up to 25 years, 26 to 35 years, and above 36 years, respectively). Similarly, unmarried respondents were more likely to be able to invest (91% as opposed to 83%) than their married peers. Both findings were similar irrespective of gender.

The research also revealed that most unmarried men and women depended on their family members for



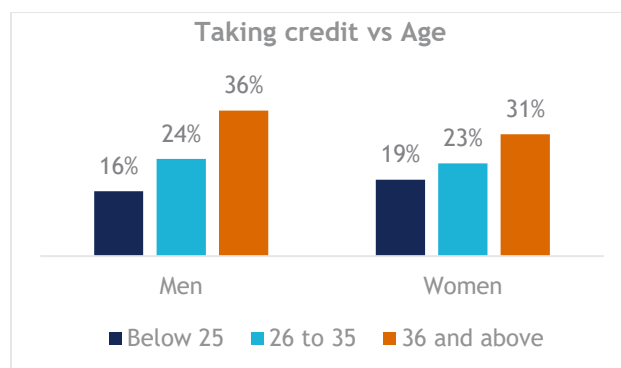
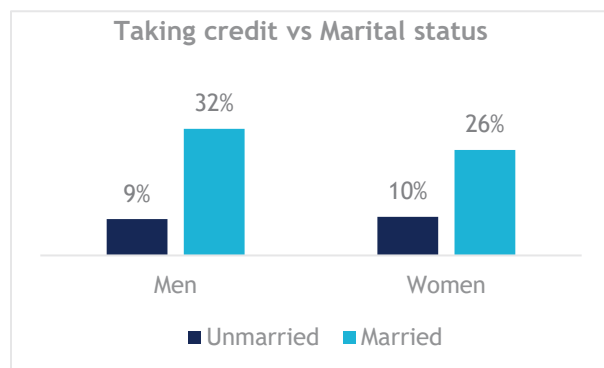
investment decisions. Among married respondents, men were more likely to take investment decisions by themselves. Over two-thirds of married women were found to involve their spouses in investment decisions, as against almost one-third of men.

The difference between married men and women was found to be statistically significant at a 99% confidence level ( $p=0.000$ ). Similar pattern can be seen with more educated women; 53% women with over class ten of education were found to

make investment decisions by themselves, compared to 31% educated only up to class ten.

## Individual borrowing behavior

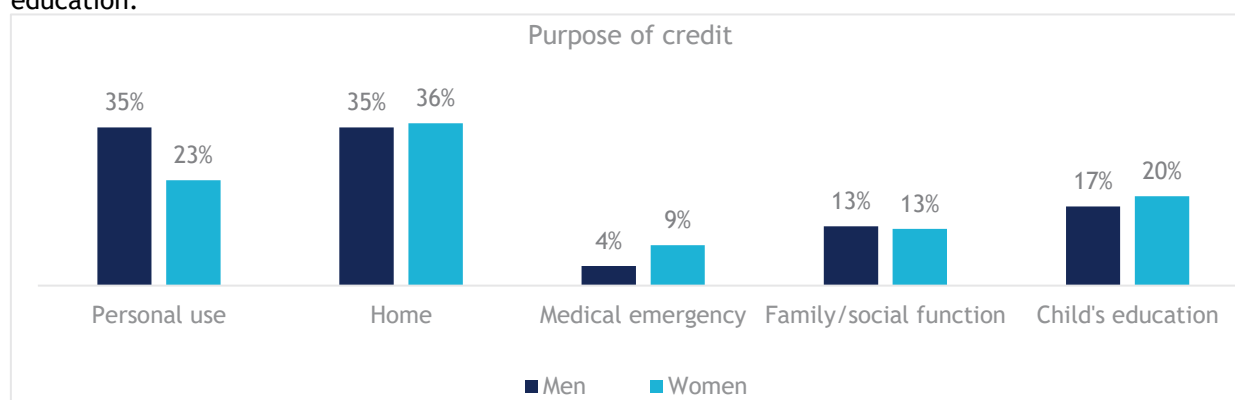
The research indicated that almost 25% of respondents had taken credit and that men and women had similar borrowing behavior.



For both men and women, older respondents showed a greater propensity to take credit. While 18% respondents up to the age of 25 had taken credit, the same figure was 24% for respondents in the age group 26-35 years, and 32% for respondents over the age of 36 years. These findings are similar for both men and women.

Married and older respondents were found to be more likely to take credit. Among men, 32% of married men compared to 9% unmarried had taken credit. On similar note, 26% of married women had taken credit compared to just 9% unmarried women. Similarly, 31% of women aged over 35 had taken credit compared to 23% in the category 26 to 35, and 19% under the age of 26.

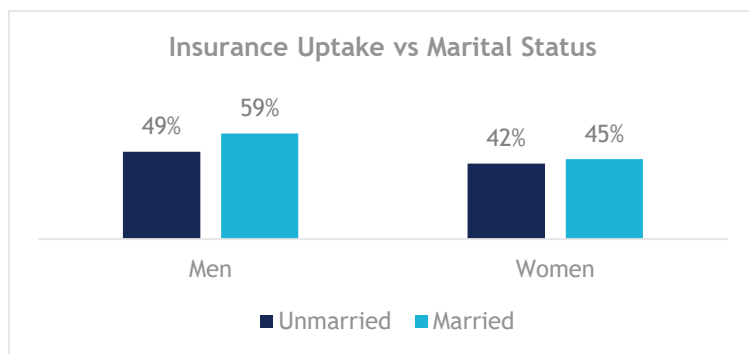
As the graph below shows, both men and women took credit primarily to meet household needs or for personal use. Almost a fifth of respondents were found to have taken credit for their children's education.



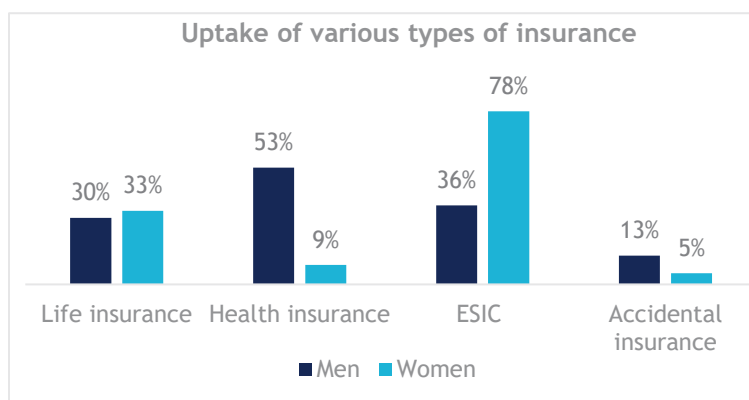
The source of credit for men and women differed. Relatives and co-workers were the main sources, with 70% of women and 52% of men reporting having loaned money from one or more of these. Men were twice more likely than women to take credit from a formal financial institution (39% vs. 20%), while women were twice as likely as men to have used a self-help group or MFI (20% of women vs. 9% of men).

### Uptake of insurance products

Men were more likely to have insurance, with 55% stating they did, against 45% of women. The research revealed that the uptake of insurance was greater among older men and women than their younger peers. While 36% of respondents below the age of 26 a type of insurance, the same could be said for 52% in the age group 26-35 years; this figure increased to 55% for respondents above the age of 36. This difference was marginally more pronounced among women respondents.



Married men (59%) were more likely to take insurance than unmarried men (48%). Similarly, married women (45%) were more likely to be insured than their unmarried counterparts (42%). Age and salary proved the other positive determinants with older men and women more likely to take insurance, likewise for respondents that were above the median salary of the sample.



Among those insured, a third of respondents had life insurance, and 52% of men and 9% of women had health insurance (outside of the Employee's State Insurance - ESIC). However, it is possible and probable that male spouses of female workers had taken family insurance in their name which would, therefore, lower the number for women respondents' reporting insurance in their own name. However, joint or family insurance was not considered in this research.

There was a significant difference between men and women in terms of the awareness of the government flagship initiative to ensure health insurance to all. The finding state that 44% of men were aware of the “universal health insurance” initiative when compared to just 14% of women.

## Study findings: Changes at the individual level and gender dynamics

[The World Bank funded a study](#) among RMG workers in Bangladesh who moved from cash to digital salary payments. They found that women who received digital payments were able to smoothen their consumption better over the course of the month. The smoothing of consumption led to welfare benefits—the workers were able to save more, take better financial decisions, and manage their expenses better.

This section of the report investigates the perceived changes at the individual level after digitization of salary. There may be no absolute hypothesis on how financial roles and behaviors may change because of salary digitization. Therefore, the section needs to be taken as perceived change that may or may not be attributed to the intervention of salary digitization. However, the findings are worth exploring in greater detail to understand what aspects could bring about this change in the perception.

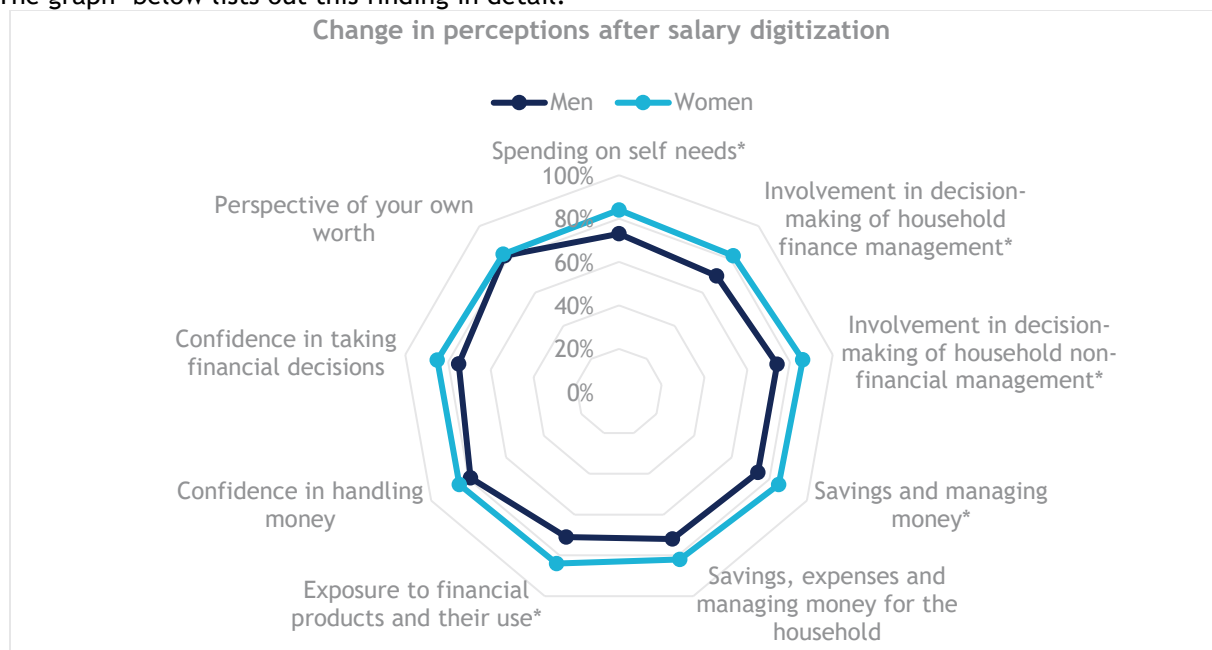
### Awareness and changes at the individual level

#### Changes in daily life

The study measured the perception of change at the individual level on various aspects relating to the digitization of the economy—from financial behavior to the role in decision making on financial matters. Finding are disaggregated by gender and tested it for statistical significance. The results show a positive trend relating perceptions of confidence in managing money and financial decision-making, exposure to financial products, and involvement in financial and non-financial matters.



The graph<sup>6</sup> below lists out this finding in detail:



As the graph suggests, men and women in the study reported different perceptions of change at the individual level on various parameters. However, hard evidence to suggest that salary digitization could have contributed to this change in perception is absent for this studies outputs.

Some other positive attributes that the research revealed were: 82% respondents felt that their perspective about the way their supervisors should treat them in the factory had bettered; 81% stated that their understanding about violence in the workplace or home had bettered; while 84% feel that they can speak openly about violence at the workplace or at home now.

However, it is difficult to attribute these changes in perceptions to salary digitization. This is because a baseline for these changes is absent, and we do not know what their understanding was of these issues before the intervention.

#### **Awareness of government initiatives<sup>7</sup> that focus on financial inclusion**

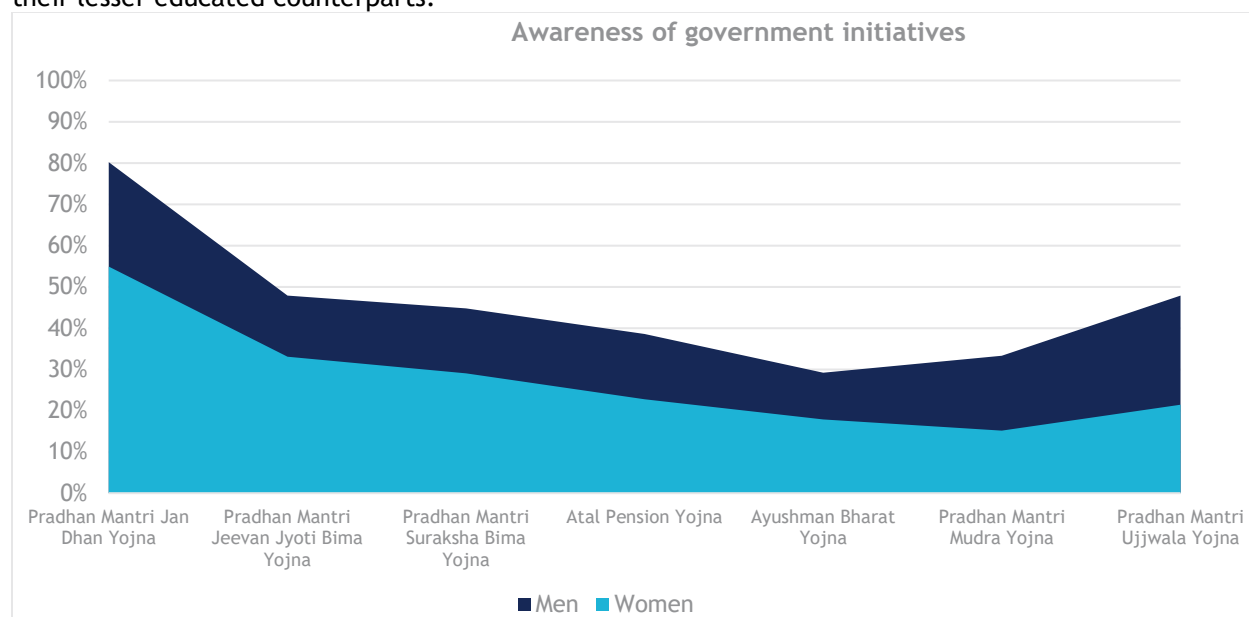
The study sought to understand the awareness levels of men and women on the different government initiatives that relate to and support financial inclusion. These include flagship programs that focus on the opening of bank accounts; universal health and accidental insurance programs; pension initiative; other initiatives on different subsidies for rural and urban poor, and scholarship programs.

The graph shows that male respondents were more aware of government initiatives than women are. However, these data need to be taken in context as people often do not remember the government initiatives with names but rather via the associated benefits. This study's enumerators were trained on all these initiatives during the training. However, under-estimation or over-estimation may have occurred in some cases.

<sup>6</sup> The indicators with a \* were found to be statistically significant at 95% confidence level. The graph only shows the percentage of respondents who responded with "got better". The other options were "no change" and "worsened". Less than 1% of the respondents stated that situation has worsened, while the others perceived no change in their situation. For ease of analysis, the graph only shows information on positive change.

<sup>7</sup> Annex 3 provides more information about these government initiatives

Women that had studied beyond class ten were 15-20% more likely to know about these initiatives than their lesser educated counterparts.



As with other significant types of information and knowledge covered in this study, the main source of learning both men and women respondents were their friends and neighbors (43%); family members (23%), and co-workers (19%). In addition to these sources, mass media and government advertisements prove to be another significant source of information (34% and 23% respectively). 13% of respondents reported that factory management were an important source of information - although promising, this presents a huge opportunity for factory management and the workplace to expand their roles in the dissemination of information.

## Study findings: Domestic situation and gender norms

### Privacy on financial matters at home

The research has already explored the topic of privacy in connection to various aspects, whereas this section focuses on privacy specific to the knowledge of salary and savings. It is essential to know how and if people maintain privacy on financial matters at the household level, and whether a gender-wise differentiation exists.

Table 5: Percentage of respondents whose family members or spouse knows their salary

		% of respondents
Men	Married	85%
	Unmarried	86%
Women	Married	81%
	Unmarried	91%

The research revealed that 89% of the respondents (85% men and 90% of women) shared information about their earnings with their family members. The data was further disaggregated in order to understand if differences existed between married and unmarried respondents. As Table 6 shows,

marital status shows no association in men, but a 10-percentage point difference is seen in women respondents. This difference was found to be statistically significant ( $p$  value = 0.03701). Furthermore, 86% of married women and 89% of married men shared their salary information with their spouses.

Table 7: Percentage of respondents whose family members know their savings

		% of respondents
Men	Married	78%
	Unmarried	68%
Women	Married	77%
	Unmarried	84%

About 75% of men and women stated that they share information about their savings with their household members. As seen in Table 7, there was no difference in this behavior among married men and women. Yet a lesser proportion of unmarried men reported sharing information about their savings with family

than compared with married men, while the opposite was found to be true for women. Married and unmarried women were found to be statistically different from each other (p value = 0.001). However, the same analysis for married and unmarried men was not found to be statistically significant (p value = 0.083).

### Domestic violence at home

As reported in the National Family Health Survey (NHFS-4) released by the Union Health Ministry, every third woman in India over the age of 15 has faced domestic violence of various forms. The NHFS data points that almost a third of married women in India face spousal violence. Yet, only 14% of women who experienced this violence sought help to stop it. A reluctance to seek help is not the only worrying factor. The NFHS data also suggests that women in India often support domestic violence. NFHS data points out that women in India across age groups in their research supported domestic violence. The data found that 55% of women between the ages of 40 to 49 agreed with spousal violence.

This study also sought to understand the facets of gender-based violence better in relation to economic, emotional, and physical violence. We asked the following five questions to the respondents:

Table 6: Set of questions to the respondents on violence

Emotional violence	Economic violence	Physical violence
Insulted or made them feel bad about yourself	Prohibited from getting a job, going to work, trading, earning money or participating in income-generation activities	Slapped them or thrown something at them
Humiliated them in front of other people	Took earning, jewelry or any valuable things from them against their will	Pushed or shoved them
Scare or intimidate them on purpose	Refused to give money they needed for household expenses	Hit them with their fist or with something else that could hurt them
Threatened to hurt them	Insisted to surrender their earnings partially or fully	Kicked, dragged, beaten, choked, or burnt them
Hurt people they care about or damaged things of importance to them	Did not allow to spend their own earnings without permission	Threatened with or actually used a gun, knife, or other weapon against them

The research failed to capture significant results. Less than 10% of women respondents shared facing any form of violence at all: 7% reported economic violence; 5% emotional violence, and 5% physical violence. As these are sensitive issues, with workers less likely to open-up in an interview with a stranger taking place in the workplace, there is a probability of underreporting of prevalence of violence. More information on this aspect has been provided in

Annexure 3: Data collection and lessons learned, which lists probable reasons for this low response rate.

To triangulate information on domestic violence and challenges, our team asked another set of questions to both men and women to probe if they have faced any negative changes in domestic life since they started working. This was more of a proxy question to understand the domestic issues. To this, 93% of men and 87% of women reported not facing any negative change in domestic life or change in behavior of family member since they started working. In addition, 7% of men and 11% of women respondents reported having major disagreements in the family regarding financial matters.

**Understanding of laws related to violence:** To understand more about awareness of violence at the household and factory level, respondents were asked if they know of specific laws on violence at the household and the workplace. The responses revealed that 55% of men and 32% of women were aware of laws pertaining to domestic violence at the household level. This difference was found to be statistically significant at a 99% confidence level ( $p$  value=0.0001). However, most men and women (85% and 74% respectively) had no idea of the specific law, and 11% men and 17% women stated that they would file police complaints in such situations.

Among the respondents, 61% of men and 52% of women were aware of laws or actions against violence at the factory level. Of them, 73% of men and 48% of women had no idea where or whom to report to. About a fifth of men and a third of women, aware of these laws or actions, stated they would inform the HR or factory in charge in case of any violent actions. Thus, the factory management should take required actions through training or awareness camps in order to make workers aware of such situations and explain possible ways to deal with such situations.

## Key takeaways and recommendations

The research has provided insights into the financial habits and behaviors of men and women RMG workers. This section lists the key takeaways from this research:

1. Women lag behind men in mobile ownership and mobile literacy—the key drivers of DFS.
2. Women are less likely to visit the bank branch or ATM alone, as they need assistance in making transactions.
  - a. The low process literacy among women respondents increases their dependency on male members of the family to make transactions.
  - b. About half of the women respondents needed assistance in operating an ATM.
3. Apart from process-related issues, women also face time constraints in bank branches and ATMs.
  - a. This challenge hints at a likely latent demand for digital channels that are quick and easily accessible.
4. The uptake of digital channels, like mobile banking, internet banking, and mobile wallets are low among women.
  - a. Even among men, the use-cases for digital channels are few and restricted to transactions like remittance payments, bill payments, and payment of insurance premiums.
5. Almost all daily transactions, such as payment of school fees or buying groceries, are done in cash.
  - a. This hints at the lack of a digital ecosystem to enable digital transactions.
6. Most respondents had some savings, but women are more likely to depend on informal financial institutions to save.
  - a. This could either because of a lack of women-centric products or restricted mobility of women in the community.
7. Insurance coverage looks promising, with almost half of all respondents having insurance.
  - a. Yet women are less likely to have health insurance when compared to men.
8. Awareness of government programs focused on financial inclusion and related aspects was found to be lower among women.

## Recommendations

Based on the insights gathered from this research and an earlier understanding of the financial behavior of the Low and Middle Income (LMI) segment, we have created a set of recommendations.

### Advocacy

1. RMG workers are a large segment that is positioned relatively well to adopt and use DFS.
  - Develop an advocacy strategy that supports providers to start designing for women RMG workers, from products to interfaces and user experience, to the ecosystem.
  - Remember that the mobile gender gap is small, and the literacy rate may be higher than average.
2. Consider advocating with the banks that serve garment factories so that they can train front-line staff to:
  - Understand the needs of female workers.
  - Serve RMG workers with respect.
  - Actively measure and hold the staff accountable for customer satisfaction.
3. Continue to advocate with workplaces to
  - implement strategies that monitor and hold the factory management accountable for workplace harassment violations—sexual and otherwise.

### Education

1. Map the catchment areas of garment factories or clusters of factories to understand the digital ecosystem and identify products and services available in a given area.
2. Partner with local financial service providers to identify products relevant to workers in specific factories and include a module in the curriculum that covers these offerings.
3. Develop a training module on the benefits of owning a smartphone. The module should include:
  - Education on process literacy.
  - A basic smartphone functions.
  - An introduction to locally available DFS offerings that support entry-point activities, such as person-to-person (P2P) transactions; remittances, and basic payments.
4. Ensure the curriculum continues to educate participants on how to operate their accounts with confidence by including
  - Process literacy training for branch transactions
  - Instructions on how to use the ATM safely and securely.
5. For the banks that serve garment factories, develop an ATM cheat sheet that is based on their interface
  - Translate the sheet into relevant local languages.
  - Include a set of visual cues so participants can confidently follow the process.
6. Ensure the curriculum works to build awareness of available government initiatives, such as:
  - Unified Payments Interface (UPI) or BHIM.
  - Employee's State Insurance (ESIC).
  - The Prime Minister's health coverage initiative.
7. Continue to build awareness around gender-based violence and include the steps a participant can take to mitigate it.

### Further research questions

1. Gender norms around mobile phone ownership and household money management, specifically around banking and payments—are there gender norms that restrict women's use of formal financial services? If so, what are they?
2. What is the customer experience of women who use banks and ATMs? What type of issues do they face and what fears do they have?
3. What drove adoption among the women smartphone owners?
  - How can adoption be encouraged among women of different age groups?
  - What are the barriers to their adoption of mobile wallets, mobile banking, P2P payments, and new banking initiatives like payments banks?
  - What would a DFS product have to offer, for it to motivate her to switch from using cash?

4. What drove adoption among women smartphone owners who use DFS?
  - How is their experience with DFS?
  - What works and what does not?
5. What is the level of awareness and perception of DFS among feature phone users?
6. Perceptions and attitudes around branchless or digital banking, compared to physical banking:
  - Awareness, familiarity, and understanding—including perceptions and emotions around using the bank branch. For example, the rules and the language inside the bank are “different”. How can the insights gained help make a smooth transition to DFS adoption?
  - Psychological barriers to both;
  - Perception of cost;
  - The desire for high-touch against low-touch experience.

Further research on the incidence and perception of gender-based violence include:

- Issues related to gender violence in households;
- The impact of salary digitization on violence and gender dynamics in the household.

## Annex 1: Review of the DFS landscape in India

### The current DFS ecosystem in India

One of the two objectives of this research exercise was to conduct a critical review of digital financial services products and services that are currently available in India. This critical review includes an overview of the policy or regulation landscape, various products and services, and the gender analysis of the DFS products and services. A report by BSR called “Financial Needs of Garment Workers in India (March 2018)” has summarized major policy and regulatory interventions to promote financial inclusion through four major pillars:

- The availability of basic savings account through Pradhan Mantri Jan Dhan Yojana (**PMJDY**);
- **Aadhaar**-based biometric identification to serve KYC purposes;
- Introduction of **payments banks**, that is, branchless institutions that provide basic banking services using digital channels and agent networks;
- The government’s push to create a “**less-cash**” **economy** through demonetization (2016) and wage digitization.

The third and fourth initiatives mentioned above were two major pushes by the government and the regulator (RBI) to create an ecosystem to facilitate digital transactions in the country. The second initiative plays a key role to implement it. Establishment of *Aadhaar* posed a unique opportunity in terms of establishing a digital ecosystem. Each Jan Dhan account could be linked with the *Aadhaar* number and the *Aadhaar* number with individual mobile phone numbers. This **J-A-M** or Jan-Dhan-*Aadhaar* mobile phone trinity made digital authentication extremely easy. Using this system, the government could channel benefit amounts to the citizen’s accounts and citizens could withdraw their money using biometric and mobile phone-based authentication systems.

The J-A-M trinity helped establish a strong foundation for digital payments in India—both government to people (G2P) and person-to-person (P2P). However, in a 2018 [verdict](#), the Supreme Court of India made *Aadhaar* a non-mandatory authentication for mobile phones and bank accounts. The debate on the merit of the less-cash economy is ongoing but the J-A-M system is still being used as a valid authentication system for G2P payments or Direct Benefit Transfers (DBT) by the government.

Simultaneously, the National Payments Corporation of India (NPCI) has been focusing on building a payments infrastructure to promote DFS and ensure interoperability. Introduction of UPI and QR codes are taking the country in that direction.

As per NPCI’s statistics

1. [Transaction volume](#) using UPI has grown from 189.48 million to 733.54 million in between May 2018 to May 2019.
2. Retail payment transaction [volume](#) using BHIM has grown from 9.57 million to 15.77 million in between January 2018 and May 2019
3. Retail payment transaction [volume](#) using AEPPs over micro ATM has grown from 15.08 million to 33.53 million in between



The following table summarizes the recent changes in the DFS ecosystem of India:

Ecosystem pillars	Ecosystem components
Service	<ul style="list-style-type: none"> <li>• <u>Banking cards</u>: Debit/Credit cards issued by banks to withdraw money from ATM machines, making payments at merchant outlets using POS machines, online payment of utility bills, and online payment in e-commerce websites. In 2012, NPCI introduced a Rupay card, a first-of-its-kind domestic debit and credit card payment network of India. It was widely accepted at ATMs, POS devices and e-commerce websites across India. <a href="#">By July 2018</a>, 500+ million cards in force were issued by 1,100 issuing and acquiring banks, and 260+ million transactions were done in a month.</li> <li>• <u>Mobile wallets</u>: Enable users to carry cash in a digital format and make payments to other wallets, merchants, and e-commerce websites. Most of the mobile wallets are interoperable these days and can be linked to bank accounts and banking cards. The most prominent of these are Paytm, Mobiquik, and Google Pay.</li> <li>• <u>Bharat Interface for Money (BHIM) app</u>: A medium developed by NPCI on the UPI infrastructure, to make payments through mobile phones using the UPI platform through mobile apps and USSD. It is interoperable and works by using virtual payment address and QR codes.</li> <li>• <u>Aadhaar Enabled Payment System (AePS)</u>: Using the <i>Aadhaar</i> architecture, it enables users to make payments, withdraw or deposit cash, etc. on the basis of <i>Aadhaar</i> authentication (<i>Aadhaar</i> number and biometrics).</li> <li>• <u>FinTech apps</u>: Apps for various financial purposes including making payments, savings, getting digital credit, insurance, and financial management of businesses such as invoicing, bank reconciliation, etc.</li> <li>• <u>*99# USSD service</u>: Similar to BHIM app, the NPCI has developed a service to offer payments services using USSD interface.</li> </ul>
Channel	<ul style="list-style-type: none"> <li>• <u>ATMs</u> have been available for a long time. They work as mini banks now, with features like cash deposits and withdrawals, demand draft facilities, balance inquiries, opening fix deposits, paying insurance premiums, money transfers, loan applications, bill payments, railway ticketing, etc.</li> <li>• <u>Micro-ATMs</u>: These devices are used by agents. MicroATMs have integrated biometric authentication and transaction functions.</li> <li>• <u>Point of sale (POS) machines</u>: Handheld devices with card readers or biometric authentication systems that are mostly used at merchant outlets to receive digital payment from customers. There was a gradual move towards Near Field Communication (NFC) enabled POS machines. <a href="#">By 2018</a>, India had one million NFC enabled POS terminals that form 30% of all POS terminals in the country. Visa claims to be the market</li> </ul>

Ecosystem pillars	Ecosystem components
	<p>leader in NFC cards with over 20 million NFC cards against an industry estimate of 30 million cards.</p> <ul style="list-style-type: none"> <li>• <u>Smart-phone apps</u>: This is a channel for a variety of services including interoperable mobile wallets, mobile banking apps, FinTech apps, etc.</li> <li>• <u>USSD</u>: Unstructured supplementary service data (USSD) is a mobile communication technology that provides menu-based real-time applications. This is done using codes (also known as short smart codes) and can be operated on a mobile phone.</li> </ul>
Infrastructure	<ul style="list-style-type: none"> <li>• <u>Unified Payments Interface (UPI)</u>: This is a system developed by the NPCI that powers multiple bank accounts into a single mobile application (of any participating bank). UPI merges several banking features like seamless fund routing and merchant payments under one hood. It also caters to P2P collection requests.</li> </ul> <p>UPI 2.0 has been predicted as the initiative that would bind the entire digital ecosystem in India around the core payment functionality. Version 2.0 is set to boost both P2P (Person to Person) and P2B (Person to Business) transfers. Recent reports indicate that at least 80% of the UPI transactions are P2P. The total value of transactions on UPI was INR 1.3 lakh crore (USD 18.84 billion) in March 2019.</p>
Technology enablers	<ul style="list-style-type: none"> <li>• <u>QR code</u>: The Quick Response (QR) code is a two-dimensional matrix code that can be scanned to make payments. Various payments apps like BHIM and mobile wallets approve payments based on QR codes and the launch of Bharat QR has made it quite common at merchant points.</li> <li>• <u>API</u>: NPCI's E-Mandate API platform provides the banks with an interface to authenticate customers' credentials digitally.</li> <li>• <u>Wi-Fi cards/portable hotspots</u>: Since the Internet is key to most of the DFS products, services, and channels, portable Wi-Fi cards or hotspots that provide high-speed internet connection have become more important.</li> </ul>

The following table summarizes the major financial products and services that are available today. This list is by no means exhaustive, as many products and services are available today but it covers all the major ones.

Service category	Specific products or services
Mobile wallet	<ol style="list-style-type: none"> <li>1. <u>Paytm</u>: Largest mobile commerce platform that offers a <u>digital wallet</u> to store money and make quick payments.</li> <li>2. <u>Amazon Pay</u>: Uses the consumer base of Amazon and gives the users an option to <u>pay</u> with their Amazon accounts on external merchant websites.</li> <li>3. <u>Google Pay</u>: Linked with the customer's existing <u>bank account</u> and allows users to send money, pay bills, shop online, and recharge their phones.</li> <li>4. <u>PhonePe</u>: UPI payments, phone recharges, money transfers, and online <u>bill payments</u>.</li> </ol>

	<ol style="list-style-type: none"> <li>5. <a href="#">Mobikwik</a>: An independent mobile <a href="#">payment network</a> that supposedly connects 25 million users with 50,000 retailers.</li> <li>6. <a href="#">Yono by SBI</a>: Mobile wallet <a href="#">application</a> launched by the State Bank of India that lets users transfer money to other users and bank accounts, pay bills, recharge their phones, book movie tickets and hotels, shop, and travel.</li> <li>7. <a href="#">Citi MasterPass</a>: India's first global <a href="#">digital wallet</a> for faster and secure online shopping, launched by Citibank India and MasterCard.</li> <li>8. <a href="#">ICICI Pockets</a>: A <a href="#">digital bank</a> that offers a mobile wallet for its customers.</li> <li>9. <a href="#">HDFC PayZapp</a>: A complete <a href="#">payment solution</a> that allows users to recharge mobiles, DTH, and data cards. It allows them to pay utility bills, compare and book flight tickets, buses, and hotels. Users can also shop, buy movie tickets, music, groceries, avail great offers at SmartBuy, and send money to phonebook contacts.</li> <li>10. <a href="#">BHIM Axis Pay</a>: A UPI <a href="#">banking app</a> that lets users transfer money instantly to anyone using a smartphone.</li> </ol>
<b>Payments banks</b>	<ol style="list-style-type: none"> <li>1. <a href="#">Airtel Payments Bank</a>: Established in <a href="#">2016</a> as a joint venture with Kotak Mahindra, it was the first payments bank in India.</li> <li>2. <a href="#">PayTM Payments Bank</a>: Launched in 2017, the bank offers an interest rate of <a href="#">4%</a> and the like. Services like Immediate Payment Service (IMPS), Unified Payment Interface (UPI), and National Electronic Fund Transfer (NEFT) are easily accessible.</li> <li>3. <a href="#">India Post Payments Bank</a>: This is a government-owned payment bank, being managed by the <a href="#">Department of Post</a>.</li> <li>4. <a href="#">Fino Payments Bank</a>: Set up in the year 2017, Fino Payments Bank currently has more than 400 branches and over 25,000 banking points in the country.</li> <li>5. <a href="#">NSDL Payments Bank</a>: The bank started offering its services in <a href="#">October 2018</a> and is one of the later entrants in the payments banking space.</li> <li>6. <a href="#">Jio Payments Bank</a>: This bank also commenced operations in early 2018 and is a joint <a href="#">venture</a> between Reliance Industries and the State Bank of India.</li> </ol>
<b>FinTechs</b>	<ol style="list-style-type: none"> <li>1. Credit: <ol style="list-style-type: none"> <li>(i) <a href="#">Lendingkart</a>: Lendingkart is an online financing company dedicated to helping entrepreneurs and small businesses with <a href="#">working capital loans</a>;</li> <li>(ii) <a href="#">Capital Float</a>: Capital Float is an online platform that provides working capital finance to <a href="#">SMEs</a> in India;</li> <li>(iii) <a href="#">Aye Finance</a>: Aye Finance is a non-banking financial company that provides <a href="#">business loans</a> to institutions and micro-enterprises;</li> <li>(iv) <a href="#">NeoGrowth</a>: NeoGrowth is a non-deposit taking NBFC registered with the RBI that provides short term <a href="#">business loans</a> to Indian merchants;</li> <li>(v) <a href="#">PaySense</a>: Paysense helps provide EMI <a href="#">plans</a> to its customers.</li> </ol> </li> <li>2. Insurance: <ol style="list-style-type: none"> <li>(i) <a href="#">Acko general insurance</a>: Acko seeks to offer consumers <a href="#">insurance products</a> that are affordable and relevant to them, by tapping into its digital potential;</li> <li>(ii) <a href="#">Go Digit</a>: Go Digit is one of the leading insurance companies in India, having been ranked among the top <a href="#">five startups</a> of 2018 by LinkedIn.</li> </ol> </li> </ol>

	<ul style="list-style-type: none"> <li>(iii) <a href="#">Gramcover</a>: is an insurance broking firm, which uses a mobile insurance platform for distribution and servicing rural customers.</li> </ul>
	3. Payments platform: <ul style="list-style-type: none"> <li>(i) <a href="#">Freecharge</a>: is India's digital payments <a href="#">platform</a> where customers can make prepaid, post-paid, DTH, and electricity bill payments;</li> <li>(ii) <a href="#">LAzyPay</a> (by PAYU): it is a <a href="#">lending platform</a> that offers personal loans to customers seeking quick and instant credit.</li> </ul>
	4. Digitizing chit funds and informal savings platform— <a href="#">Finlok</a> , and <a href="#">Chitmonks</a> are unique platforms to digitize chit funds.
	5. Some emerging FinTech in Bengaluru: <ul style="list-style-type: none"> <li>(i) <a href="#">Kaarva</a> is building an ecosystem of financial inclusion through technology and simple communication;</li> <li>(ii) <a href="#">Navana</a> is building text-free, image-based, and voice-assisted technology for the low-literate demographic to use smartphones with independence and confidence;</li> <li>(iii) <a href="#">Sureclaim</a> works to make insurance claims easy.</li> </ul>
	6. Some emerging FinTech in Delhi: <ul style="list-style-type: none"> <li>(i) <a href="#">Xtracap</a> provides little credit access at a reasonable cost;</li> <li>(ii) MunshiG is a merchant payment and inventory management solution;</li> <li>(iii) <a href="#">Mimo</a> is an agent network management platform that works with financial institutions and business correspondents' platform. It also provides wallet solutions.</li> </ul>
<b>Internet or mobile banking</b>	All major banks provide an option to conduct internet banking through their web portal and mobile banking through their dedicated apps. All major public sector banks like the State Bank of India, Bank of India, Punjab National Bank, Allahabad Bank, etc. and all major private banks like Axis Bank, HDFC Bank, ICICI Bank, Citi Bank, etc. have these facilities.

Among the available DFS solutions, payments banks are a cause worth mentioning. Based on the recommendations by the [Nachiket Mor Committee](#) on Comprehensive Financial Services for Small Businesses and Low-Income Households, the RBI invited applications for payments banks licenses in 2014. Payments Banks are digital banks that have strict regulatory restrictions. They cannot provide credit and they can only keep a public deposit up to INR 100,000, or about USD 1,450 per account. They can invest 75% of their demand deposits to government securities and depend on cash flow channels like transaction support, cash management, and cross-selling of other financial products like insurance and mutual funds.

Forty-one entities applied for the Payments Bank license and out of them, only 11 got the same by RBI in 2015. Four out of these 11 returned their licenses within months of starting and only four out the functional seven have large-scale operations. Aditya Birla Payments Bank, which was operational, has recently [announced the closure](#) of their business. The ones that are still functional, [are struggling](#) to find ways to increase their margins and develop a sustainable business model. Last year's Supreme Court Judgment that prevented private companies from using *Aadhar* for e-KYC, has hit Payments Banks hard as most of them have built processes around this low-cost system. Furthermore, RBI's restrictions ranging from a [ban on accepting](#) new customers for some banks, to steep [fines](#) for a range of infractions, including violations of stringent know-your-customer (KYC) norms and a competitive banking ecosystem, is having an impact on the growth of payments banks as a sector. Owing to the restrictions in operations' options, the most important aspect to achieve success is to obtain scale—that is where many payments banks are struggling.

**Mobile phone ownership: The vehicles of DFS**

Mobile phone ownership in India continues to grow. According to the [ICE 360° survey](#)<sup>8</sup>, a large-scale national consumer survey conducted periodically in India, [88% of the households had a mobile phone](#) as of 2016, up from 53% in 2011. The growth in the usage of smartphones is also encouraging. According to Cisco's 13th annual [Visual Networking Index \(VNI\)](#)—by 2022, there will be 829 million smartphone users in India, accounting for 60% of the population, up from 30% in 2018.

While the growth captured by the studies above is encouraging, women lag behind men in mobile-phone ownership. A new [study](#) by the [John F. Kennedy School of Government at Harvard University](#), points at a [33-percentage-point gender gap](#) in mobile phone ownership in India, based on 86% total phone ownership. The [GSMA Mobile Gender Gap Report 2019](#) pegs this gap at 26%, with 59% of women owning a mobile, compared to 80% of men. It also points at a 56% gender gap in mobile internet access, with 16% of women having access to mobile internet, compared to 36% of men.

### **RBI's vision on cash-lite India**

As per the Reserve bank of India (RBI) report, digital transactions are expected to grow four times to 87,070 million by December 2021 ([RBI report, 2019](#)). RBI's vision in 2021 focuses upon exceptional payment experience and a cash-lite society. The report states that payment systems like UPI and IMPS are likely to register an average annualized growth of over 100%, and NEFT at 40%, over the vision period. Similarly, the number of digital transactions is expected to increase more than four times from 207 million in December 2018, to 871 million in December 2021. According to the RBI, volumes under UPI, an instant real-time payment system, reached a peak of 799.5 million in March 2019, 4.5 times the volume in March 2018.

### **Uptake of mobile wallets**

India is home to the world's fastest-growing proximity payment market. According to the [India Mobile Wallet Market Size & Analysis, Forecast & Opportunities, 2018-2023](#), mobile wallet market registered double-digit value growth, with a CAGR of 67.10% during the review period of 2013-17 despite headwinds like mandatory KYC. As per [e-marketer estimates](#), the number of people who use mobile payments has grown from 52.9 million to 73.9 million from 2017 to 2018, and are estimated to grow to 93.3 million in 2019. However, this still forms just 7.6% of the population. Thus, even though volume is growing, the reach is limited to a small populace.

[According to a report](#) by CUTS International, only 48% of merchants in India's cities accept digital payments, and digital payments account for just 10% of all transactions in India. Even earlier [MSC researches](#) have also shown that getting merchants to transact digitally is a key challenge.

Moreover, while most studies suggest that digital transactions will see a phenomenal rise in India, we should consider that the base for all these projections is low. Thus, even if mobile wallets show a CAGR of over 50%, its reach remains limited to just 7.6% of the population.

### **Rise of FinTech**

The FinTech revolution is expected to disrupt the digital payments ecosystem in India. A [BCG report](#) has predicted a few pointers in this regard to be noteworthy.

Most FinTech are still in their nascent stage and limited to a certain section of the society. Their reach to the masses and especially the LMI sector is restricted. The FinTech sector is beginning to make efforts to try to fill this void, but so far things have remained confined to small pilots. The catch here is (as highlighted) in a [study by IIMA-CIIE and MSC](#) that 80% of FinTech companies in India are present in Bengaluru, Mumbai, and Delhi, and benefit only 23% of the overall population, which is largely affluent, tech-literate and English-speaking. This means that approximately 470 million customers in the low- and middle-income (LMI) segments remain unserved. To overcome this, [Bharat Inclusion Initiative](#) (BII) has

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<sup>8</sup> The ICE 360° survey was conducted by the independent not-for-profit organization, People Research on India's Consumer Economy (PRICE), headed by two of India's best-known consumer economy experts, Rama Bijapurkar and Rajesh Shukla. The survey is among the largest consumer economy surveys in the country. The urban sample of the survey is comparable to that of the National Sample Survey Office (NSSO) consumer expenditure survey.

been investing in providing technical, and market support to FinTechs to take them to the unserved or underserved LMI segment of the population. A handful of FinTech companies like [EasyPlan](#), [Kypopot](#), and [Finlok](#), have begun, albeit at a low scale to take small savings to the segment via the FinTech route.

The FinTech wave that has begun to take hold in India in the past few years also has critical dimensions for promoting women's financial inclusion and DFS use. Some of the FinTechs have a specific focus on women customers. For example, FinTechs like [Capital Float](#) and [CashSuvidha](#) have specific loan products targeted at women entrepreneurs. Also, there are global players like M-Tiba, Camfed, etc. which focus on [financing](#) women's health, education, etc. Another important area where FinTechs are making a mark to impact women's life is their collaborations with MFIs. More and more MFIs are taking help of FinTechs to bring services to the doorsteps of the customers (who are mostly women) using digital medium.

- 1500+ FinTechs in India
- USD 73 billion transaction volume for FinTechs by 2020
- 95% incumbents seek to partner with FinTechs
- USD 700k average seed capital to FinTechs
- Gender disparity in start-ups: only 13% start-ups have women as co-founder

Source:

[https://www.microsave.net/wp-content/uploads/2018/10/FinTech\\_Study\\_to\\_Model\\_a\\_Financial\\_Inclusion\\_Lab.pdf](https://www.microsave.net/wp-content/uploads/2018/10/FinTech_Study_to_Model_a_Financial_Inclusion_Lab.pdf)

[Here](#) is a case-let on the same: MFI Sonata and digital payments provider Oxygen collaborated to provide digital solutions to the underserved women. Sonata identified human, as well as technical, constraints in serving their clients and FinTech Oxygen came up with digital solutions such as Micro ATM to solve them. The aspect of digitization of MFIs is also an important point—more and more MFIs are digitizing their entire systems (loan disbursement, loan repayment, record keeping) and that in turn enables their clientele to adopt a digital way of transaction; and the majority of their clients are women. MFIs that are still in the process of digitization are also partnering with FinTechs to use their expertise to execute the same.

### FinTech: The regulatory-side story

As the [ICLG India: FinTech 2019 report](#) mentions, the regulators operating in the FinTech sector include the RBI, the SEBI, the Insurance Regulatory, and Development Authority (IRDA) and the Telecom Regulatory Authority of India (TRAI). Different FinTech businesses are subject to different regulations and therefore come under the purview of different regulators. However, due to the malleability of the FinTech business operations, they might find themselves in the cusp of overlapping regulations set out by multiple authorities. The RBI regulates the entire payments space mentioned above under the Payment and Settlement Systems Act, 2007 and the Payment and Settlement System Regulations, 2008. The RBI has issued P2P Master Directions that require the registration of a peer-to-peer lending platform with the RBI (NBFC P2P).

In April 2019, the RBI released its draft for [Enabling Framework for Regulatory Sandbox](#) (RS). The objective of the RS is to provide “an environment to innovative technology-led entities for limited-scale testing of a new product or service that may or may not involve some relaxation in a regulatory requirement before a wider-scale launch.” Any financial service that decides to test itself under the sandbox must use existent or new technology in an innovative manner to seek and solve customer's problems. The document mentions three eligibility criteria for an innovation wanting to participate in the sandbox.

Firstly, it must belong to an area where there exists an absence of governing regulations. Secondly, the area must be one where regulations need to be relaxed temporarily to test the innovation and lastly, the innovation must be promising to ease financial services delivery significantly. A few products, services or technology, which appear on the tentative list of innovations considerable for the RS, are retail payments, digital KYC, wealth management services, smart contracts, and cybersecurity products, Artificial Intelligence and machine learning, Application Program Interface (API), and mobile technology applications.

In the list of the possible significant benefits that the RS can achieve, [point 3.3](#) mentions that the “RS can go a long way in not only improving the pace of innovation and technology absorption but also in financial inclusion and in improving financial reach.” It adds further that “Areas that can potentially get



thrust from the RS include microfinance, innovative small savings and micro-insurance products, remittances, mobile banking, and other digital payments,” which corroborates the section mentioned just above.

As we have already mentioned, FinTechs that have specific products have come into being to cater to women’s needs like loans for women led MSMEs. As more and more FinTechs come into play with such products, the regulatory sandbox will act as a unique opportunity to test those products and that in turn will be hugely beneficial to women. As of now, the RS does not have specific aspects focusing on women’s use of DFS but once these FinTechs start testing their product in the environment, there is a high likelihood of their inclusion in the framework.

#### **How can the current landscape of financial services work for RMG factory women workers?**

In the Indian context, the challenges on DFS usage by women persist. The gender gap in mobile phone ownership acts as an entry point barrier for using DFS channels. The lack of digital and financial literacy among many women prevents them to use these channels. The fear of making mistakes and being risk-averse are other barriers that prevent women from using mobile-based transactions. These aspects come out clearly in the study findings.

DFS providers need to realize the business case of women as a specific customer segment and design the products accordingly. Making the interface intuitive and available in the local language, ensuring aspects of customer protection, and designing products that cater to the specific needs of women will be critical in this regard. RMG factory workers, who have a complex set of financial needs—considering lack of personal time, as they must juggle a very taxing job as well as responsibilities at home—are a customer base which is yet untapped. We could not find any FinTech firms that specifically provide financial products for women factory worker. Below we list FinTechs and service providers that may play a crucial role in serving low and middle-income women customer segments.

- **Informal savings:** [Finlok](#), [Kypot](#), and [Chitmonks](#) are unique platforms to digitize chit funds, and a possible partnership with them in this area can be formed, as 25% women in the sample (majority from Bengaluru) were found to be doing informal savings.
- **Mobile literacy:** It was found that women have low digital and process literacy. [Navana](#) is working for the low-literate demographic to use smartphones with independence and confidence.
- **Basic savings:** A handful of FinTech like [EasyPlan](#), and [Finlok](#), have begun, albeit at a low scale to take small savings to women via the FinTech route. These organizations build on the group-based savings principle.
- **Credit:** Most women respondents were found to depend on informal means or on relatives, and friends for credit needs. Digital credit is an emerging area in the FinTech industry, and in time could cater to the demands of the LMI sector. Some of the FinTechs have a specific focus on women customers. For example, FinTechs like [Capital Float](#) and [CashSuvidha](#) have specific loan products targeted at women entrepreneurs. Furthermore, The Government of India’s initiatives for women users who are part of SHG, offer [easier access](#) to formal credit to women.
- Payments banks can become a disruptor in payment services if they can crack the business case proposition. Women customer segments could be their loyal customer segment if approached well. The overall sector is still hopeful, despite the desperate situation we discussed earlier, that with technology like QR codes which makes interface easier, partnerships (to offer credit/insurance), and attractive product value propositions might make payments bank work in India.
- Many MFIs are now partnering with FinTech to offer more customer-centric digital products. For instance, MFI Sonata and digital payments provider Oxygen [collaborated](#) to provide digital solutions to underserved women. As LMI depend on MFIs for meeting their credit needs, right partnership models, focused on RMG workers could be developed.



## Annex 2: Respondent profile

The research was conducted in 10 RMG factories (five each in Delhi and Bengaluru), in June, 2019. From each factory, we chose 34 respondents (men and women) for the survey. There were no criteria for the selection of respondents for the survey, and the team depended on the factory management to allow 34 individuals for the survey. The table below presents the sample coverage in the two cities:

City	Men	Women	Total
Delhi	68	98	166
Bengaluru	28	126	154

This section presents the basic demographic details of these respondents:

	Men	Women	Total
<b>Literacy</b>			
No education	2%	12%	11%
Up to class V	3%	15%	9%
Class V above and up to X	51%	51%	51%
Class X above and up to XII	27%	18%	21%
Under graduation	14%	4%	7%
Graduation	2%	0%	1%
<b>Literacy of the spouse</b>			
No education	6%	14%	12%
Up to class V	13%	14%	13%
Class V above and up to X	41%	34%	36%
Class X above and up to XII	14%	19%	18%
Under-graduation	8%	9%	9%
Graduation	0%	2%	1%
Others	17%	10%	12%
Number of members in household (mean)	4	4	4
Time since working (mean)	9 years	6 years	7 years
Time since working in this factory (mean)	5 years	4 years	4 years
Salary (mean)	INR 9,986 (USD <sup>9</sup> 146)	INR 9037 (USD138)	INR 9322 (USD 136)
Salary (median)	INR 9,567 (USD 140)	INR 8,826 (USD 129)	INR 9,000 (USD 131)
Family income (mean)	INR 20,813 (USD 304)	INR 21, 241 (USD 310)	INR 21,113 (USD 308)
Family income (median)	INR 15,285 (USD 223)	INR 20,000 (USD 292)	INR 19,000 (USD 277)
% contribution to family income*	68%	50%	

<sup>9</sup> 1 INR = 0.015 USD as on the day this section was written

% contribution to family income (only to married respondents) *	76%	48%	
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(Both the derived variables marked \* were found to be statistically significant at a 99% confidence level with a respective t-value of 5.03 and 6.87. This states that men's contribution to family income is generally greater or perceived to be greater than that of women).

### **Annexure 3: Data collection and lessons learned**

The data was collected on smartphones, using a Computer Assisted Programming Interface (CAPI). The programming interface enabled built-in features like logical checks to ensure high data quality, normal quality checks, and protocols like spot checks by field supervisors, accompaniments. However, there were certain grey areas that needed to be highlighted, to learn from this research process.

#### **The low response rate in questions pertaining to violence**

The National Family Health Survey (NFHS) presented a dire image, with almost a third of the women having faced some sort of physical violence. However, the research data presents a contradictory image, with only 5% of women reporting instances of physical violence. There can be various reasons behind this disparity.

Collecting valid, reliable, and ethical data on domestic violence poses a challenge. The information and even the process of collection could be affected by 1) understanding violence in the context of culture and traditions of the population, 2) reporting is affected by the culture of silence around the topic of domestic violence and by the setting of the interview—in this case, the factory, 3) ethical concerns due to the sensitivity of the information.

The possible explanations behind the low reporting could be:

- 1) Women were interviewed in a factory location, where both privacy and ethical concerns come into play. In NFHS, the domestic violence module was specially designed to allow the interviewer to continue only if privacy was obtained. If privacy could not be obtained, the interviewer was instructed to skip the module, thank the respondent, and end the interview. During this research, almost all the interviews were conducted in an open outdoor setting where privacy could not be maintained. Another factor was that women were interviewed in the factory with their co-workers around and that greatly affected the acceptability of a sensitive section like this.
- 2) Normally, before approaching the section on domestic violence, informed consent for the survey is obtained from the respondent. At the start of the domestic violence section, each respondent is informed that the questions could be personal in nature since they explored different aspects of the relationship between couples. Due to the nature of this research, the flow and tone to understand domestic violence could not be maintained.
- 3) Another important aspect is the enumerator's understanding of the issue and the way that the issue of violence is explored. In NFHS and other surveys, enumerators were trained to implement the domestic violence module based on a training manual specially developed to enable the field staff to collect violence data in a secure, confidential and ethical manner. The enumerators were sensitized to issues of gender and violence and taught techniques for gender-sensitive interviewing. It was difficult since gender violence formed a small part of the research. Moreover, the location and time constraints imposed by the factory management did not allow us to implement the techniques that could ensure the interviewee's comfort and confidentiality.
- 4) Researches have indicated acceptance of domestic violence among women. The NFHS data confirms this finding. Thus, if violence-related issues are not analyzed with elaborate training supported by suitable settings, they generally fail to come out. In many cases, the act of violence gets normalized by both the perpetrator and the victim.

#### **The logical fallacy in response to years of working**

A general test to find a possible relation between years worked and age through the responses did not follow a conventional path. Especially for older individuals, the responses seemed like an underestimate. The probable reason for this could be that individuals often do not remember the years or months since they have been working. A better response could have been achieved if they were asked about the age from which they have been working.

#### Annex 4: Government initiatives focused on aspects of financial inclusion

The research analyzed the awareness of respondents of some government initiatives focused on financial inclusion. However, we had to proceed with caution since respondents often remembered the initiative through its idea or key message rather than its actual name. To overcome this, enumerators were provided with a short description of the initiative. There was still a possibility for gross under-estimation or over-estimation of this variable since there were no follow-up questions to triangulate the findings.

Tabled below is a short description of the initiatives: -

Government initiatives	Brief description
<b>Pradhan Mantri Jan Dhan Yojana</b>	Launched in 2014, this initiative works to achieve universal banking (through a no-frills account) and has proved instrumental in taking India's financial inclusion figure to 80%. In addition to the no-frills account, the initiative also provided an overdraft facility of INR 5,000 to the beneficiaries.
<b>Pradhan Mantri Jeevan Jyoti Bima Yojana</b>	Pradhan Mantri Jeevan Jyoti Bima Yojana is a government-backed life insurance initiative of INR 200,000 (USD 2917) in India, with an annual premium of INR 330 (USD 4.81).
<b>Pradhan Mantri Suraksha Bima Yojana</b>	Pradhan Mantri Suraksha Bima Yojana is a government-backed accidental insurance initiative of INR 100,000 (USD 1459) in India, with an annual premium of INR 12 (USD 0.18).
<b>Atal Pension Yojana</b>	Atal Pension Yojana is a government-backed monthly pension initiative in India, targeted at the unorganized sector.
<b>Ayushman Bharat Yojana</b>	The initiative aims at making interventions in primary, secondary, and tertiary care systems, covering both preventive and promotive health. Ayushman Bharat National Health Protection Scheme, which will cover over 100 million poor and vulnerable families, provides coverage up to INR 500,000 (USD 7,293) per family per year, for secondary and tertiary care hospitalization.
<b>Pradhan Mantri Mudra Yojana</b>	Pradhan Mantri Mudra Yojana (PMMY) is an initiative to provide loans up to INR 10,00,000 (USD 14,586) to the non-corporate, non-farm small and micro-enterprises.
<b>Pradhan Mantri Ujjwala Yojana</b>	Under Pradhan Mantri Ujjwala Yojana, 50 million LPG connections were provided to BPL families with a support of INR 1,600 (USD 23) per connection. Under this, all subsidy payments were made to the woman beneficiary's bank account.

(All USD values are as per the rate as on July 12, 2019)

In addition, payments for all these initiatives are done in the beneficiary's bank account.

## Annex 4: The research tool

### Quantitative research tool

#### BSR Quantitative Survey Tool to understand the opportunities and challenges around access and use of financial products and services by women garment workers in Delhi and Bengaluru

Namaste, my name is \_\_\_\_\_, and I work with Aeon Research, a survey firm, and I have been engaged by MSC. We are conducting a survey to understand the opportunities, challenges, and perceptions related to the use of financial products and services among workers of readymade garment factories. This study is not intended to provide any financial or non-financial assistance. The information gathered from this study will be used to help providers better understand your experience and improve their offerings for factory employees like you. The personal information of yours is only to ensure data quality. We assure you that all information you provide will remain anonymous and confidential and will be used only for research purpose.

The survey will take around 30-40 minutes of your time. Through participation in this survey is voluntary, we would really appreciate if you choose to participate in it. You are free to ask questions at any time. At this moment, would you want to ask me anything about the survey? **Yes or No**

Are you willing to participate? **Yes or No**

May I begin the survey now? **Yes or No**

Q no.	Question	Option	Instructions for coding
<b>Identification details</b>			
A.	Unique ID		Generated automatically
B.	GPS coordinate		Captured at the time of interview
C.	City	1. Delhi 2. Bengaluru	
D.	Factory name		Dropdown list
E.	Worker name		Manually fill
F.	Gender	1. Male 2. Female	Manually fill
G.	Since when have you been earning?	_____ Months	Maximum three digits <i>In case she can mention her age at the time of joining, calculate from there</i>
H.	Since when have you been working in this factory?	_____ Months	Maximum three digits

<b>Respondent profile</b>			
1.	How old are you?		Manually fill (numbers only)
2.	What is your marital status?	1. Unmarried 2. Married 3. Divorced or separated 4. Widow	
3.	Do you have a mobile phone of your own? If yes, which type of mobile phone?	1. Yes, basic feature phone 2. Yes, smartphone 3. Both feature phone and smartphone 4. No	If coded 4, go to Q5

4.	Do you have exclusive access to your phone or does someone else use it, too?	<ol style="list-style-type: none"> <li>1. Yes, I have exclusive access</li> <li>2. No, my spouse also uses it sometimes</li> <li>3. No, my brother or sister also uses it sometimes</li> <li>4. No, my parents also use it sometimes</li> <li>5. No, my children also use it sometimes</li> <li>6. No, my in-laws also use it sometimes</li> <li>7. No, other family members (other than spouse, children, or in-laws) also use it sometimes</li> </ol>	Go to Q6  Note: Multiple responses possible.
5.	If you do not have a mobile phone of your own, do you have access to the mobile phone of any other family member?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>	If coded 2, go to Q10
6.	Please tell me your mobile number.		Manually fill (it has to be 10 digits)
7.	Can you operate a phone alone?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>	
8.	How comfortable are you in operating the mobile phone?	<ol style="list-style-type: none"> <li>1. Very comfortable</li> <li>2. Somewhat comfortable</li> <li>3. Not comfortable at all</li> </ol>	
9.	What all things do you do when using your phone? (Do not read out)	<ol style="list-style-type: none"> <li>1. Mobile banking with banks (Choose from Paytm, Mobikwik, Airtel Money, mPesa, SBI, HDFC, PNB, IDBI, BHIM, etc.)</li> <li>2. Call</li> <li>3. SMS</li> <li>4. WhatsApp</li> <li>5. Facebook</li> <li>6. YouTube</li> <li>7. Songs</li> <li>8. Watching videos or movies</li> <li>9. Taking photos or videos</li> <li>10. News</li> <li>11. Games</li> <li>12. I do not use it by myself</li> <li>13. Others (specify)_____</li> </ol>	Multiple responses possible
10.	Number of members in the household (numbers only)	Open-ended	Maximum two digits
11.	What is your total monthly income from the work in the RMG factory? (in INR)		Max: INR 40,000
12.	What is the monthly income of your family? (in INR)		Max: INR 4,00,000
13.	Who is the major breadwinner of the family?  (Do not read out the options)	<ol style="list-style-type: none"> <li>1. Brother</li> <li>2. Mother</li> <li>3. Father</li> <li>4. Yourself</li> <li>5. Sister</li> <li>6. Brother-in-law</li> <li>7. Spouse</li> <li>8. Mother-in-law</li> </ol>	If Q2=2 and options 3 or 4 or 7 or 9 is chosen, put a pop up "Please double check"

		9. Father-in-law 10. Sister-in-law 11. Nephew 12. Niece 13. Aunt 14. Uncle 15. Others (specify)_____	
14.	What is your highest educational qualification?	1. No education 2. Some primary 3. 5 <sup>th</sup> pass 4. 10 <sup>th</sup> pass 5. 12 <sup>th</sup> pass 6. Bachelor's pass 7. Master's pass 8. Others (specify)	
15.	What is your spouse's highest educational qualification?	1. No education 2. Some primary 3. 5 <sup>th</sup> pass 4. 10 <sup>th</sup> pass 5. 12 <sup>th</sup> pass 6. Bachelor's pass 7. Master's pass 8. Others (specify)	Ask this question if Q2 is marked as 2 i.e. the respondent is married and staying with the spouse.
16.	What is the primary occupation of your spouse?	1. Agriculture 2. Skilled labor—works in a factory 3. Skilled labor—other 4. Unskilled labor 5. Business 6. Self-employed 7. Not working 8. Others (specify)	Ask this question if Q2 is marked as 2, that is, the respondent is married and staying with the spouse.

Financial behavior and access to banking							
17.	Where do you keep your money?	<div><div>1. Home</div><div>2. Purse or wallet</div><div>3. Bank</div><div>4. Mobile phone wallet</div><div>5. With parents or family nearby</div><div>6. With parents or family in the native place (if migrated)</div><div>7. Chit fund or <i>Samiti</i></div><div>8. Others (specify)</div></div>	Multiple responses possible				
18.	Do you own a bank account?	<div><div>1. Yes</div><div>2. No</div></div>	If coded 2, go to Q21				
19.	How many bank accounts do you have?	<table><tr><td>Own</td><td>.....nos.</td></tr><tr><td>Joint</td><td>.....nos.</td></tr></table>	Own	.....nos.	Joint	.....nos.	
Own	.....nos.						
Joint	.....nos.						
20.	Which is your main A/c that is mostly used for transactions?	<div><div></div><div>Category:<div><div>1. Own account</div><div>2. Joint account</div></div></div></div>	Name of the bank to be mentioned and category of account to be chosen				



21.	Do you know about Payments Bank accounts like Jio Bank, Airtel bank, FINO Bank, IDEA Bank, Paytm, Indian Post Payments Bank <b>Note:</b> Differentiate between payments banks and telecom services. Add that payments banks accept a deposit of up to 1 lac but cannot give loans.	1. Yes 2. No	If coded 2, go to Q23
22.	How did you come to know about this?	1. Friends or neighbor 2. Co-worker 3. Family members 4. Bank staff 5. BC Agent 6. Factory management 7. Workplace training program 8. Advertisement 9. Mobile App (Specify)_____ 10. Others (Specify)_____	
23.	Do you have a payments bank account?	1. Yes (specify) 2. No	
		3.	
Q 24- 25 are related to the salary that the respondent receives			
24.	Does your salary go to the main account that you have mentioned just now?	1. Yes 2. No	If coded 1, go to Q24C
24A.	If coded 'No' in Q24 then ask: How is your salary paid?	1. To an account (specify): _____ 2. I receive the salary in cash	If salary is received in cash, then skip to Q25
24B.	Using which channel is the salary withdrawn most often?	1. ATM 2. Bank branch 3. BC agent 4. Others (specify)	
24C.	Who withdraws the money from this bank account?	1. Always myself 2. Sometimes me, sometimes my spouse 3. Sometimes me, sometimes some other member of the family (Note the family member) 4. Always my spouse 5. Always another family member 6. Others (specify)_____	Multiple responses possible
24D.	Once the salary is deposited in your account, how much of	1. Entire amount 2. Withdraw as much as required 3. Withdraw as much as possible	

	the money is withdrawn right away?	4. Others (specify)_____	
25.	Who uses your salary amount?	<ol style="list-style-type: none"> <li>1. Entirely me</li> <li>2. Mostly me</li> <li>3. Other family members (specify)_____</li> <li>4. Both my family and I</li> <li>5. Other family members entirely</li> <li>6. Others (specify)</li> </ol>	Note: "Other family members" option to have further space to note down the family member (dropdown list)
26.	How do you operate your <u>main</u> bank account?	<ol style="list-style-type: none"> <li>1. The bank branch or banking hall</li> <li>2. ATM</li> <li>3. Mobile phone</li> <li>4. Internet banking</li> <li>5. BC agent, CSP, or Bank Mitra</li> <li>6. Informal agent</li> <li>7. Someone else operates the account or I do not operate it directly</li> </ol> <p>If coded 7 then ask: Who operates it? (Multiple responses possible)</p> <ol style="list-style-type: none"> <li>1. Spouse</li> <li>2. Children</li> <li>3. Other family members (father, mother, father-in-law, mother-in-law)</li> <li>4. Extended family members (aunt, uncle, cousin, niece, nephew)</li> <li>5. Friend or neighbor</li> <li>6. Factory co-worker</li> <li>7. Others (specify)</li> </ol>	Multiple choices possible

26.a

Now we will ask you about the different banking channels that you use and the troubles that you have faced while using these banking channels.

Note: Section b, c, d, and e will only be asked if the respondent answers “Yes” for section a

Note: Insert space alongside each option to describe the issue.

1. The bank branch or banking hall
2. ATM
3. Mobile phone
4. Internet
5. BC agent, CSP, or Bank Mitra
6. Informal agent

(a)Channel (Yes or No)	(b) Ever faced trouble (Dropdown: Yes or No)	(c) To whom did you go to resolve the trouble (Dropdown: 1. Spouse, 2.Immediate family member, 3.Extended family member, 4. Branch manager, 5.friend or neighbor, 6.Customer service hotline, 7.Co-worker, 8.Factory management, 9.BC agent, 10. Others (specify)	(d) Was the issue resolved to your satisfaction? (Dropdown: Yes or No)	(e)Do you continue to use this channel? (Dropdown: Yes or No)
1. Bank branch				
2.ATM				
3.Mobile banking				
4.Internet banking				
5.BC agent, CSP, or Bank Mitra				
6.Informal agent				

26.b

I would like to better understand the cost to you and the time it takes for you to make your main monthly transactions.

	The total amount in INR (on transport and any fees, others) paid each month	Time to go to the branch (in minutes)	Time to transact (in minutes)	Number of times you go, on an average, in a month	Do you go there alone? 1)Always 2)Mostly 3)Sometimes 4)Rarely 5)Never
Bank branch					
ATM					
BC agent point					
Informal agent					

		Note: Ask only for a bank branch, ATM, BC agent point, and informal agent if chosen in Q26.a
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26.d	Do you feel safe while transacting at these banking points?	<ol style="list-style-type: none"> <li>1. Yes, always</li> <li>2. Yes, mostly, but sometimes feel unsafe</li> <li>3. Mostly unsafe</li> <li>4. Others (specify)</li> </ol>	
26.e	Do you feel safe while carrying cash from or to these points?	<ol style="list-style-type: none"> <li>1. Yes, always</li> <li>2. Yes, mostly, but sometimes feel unsafe</li> <li>3. Mostly unsafe</li> <li>4. Others (specify)</li> </ol>	

Ask Q27 to Q30 only if Q26a.a =1 is true (person uses bank branch)			
27.	How frequently do you withdraw money from the bank branch?  Ask If Q26a.a =1	<ol style="list-style-type: none"> <li>1. Daily</li> <li>2. At least once in a week</li> <li>3. At least once in two weeks</li> <li>4. At least once in a month</li> <li>5. At least once in three months</li> <li>6. At least once in six months</li> <li>7. Rarely</li> <li>8. Others (specify)_____</li> </ol>	
28.	How frequently do you deposit money at the bank branch? (Mention: this is separate or in addition to the salary transaction made from your garment factory)	<ol style="list-style-type: none"> <li>1. At least once in a week</li> <li>2. At least once in two weeks</li> <li>3. At least once in a month</li> <li>4. At least once in three months</li> <li>5. At least once in six months</li> <li>6. Rarely</li> <li>7. Never</li> <li>8. Others (specify)_____</li> </ol>	
28 a.	Do you deposit or withdraw the money yourself or does someone else do it for you?  (Multiple choices possible)	<ol style="list-style-type: none"> <li>1. I always do it myself</li> <li>2. My spouse deposits or withdraws the money on my behalf (always)</li> <li>3. My family member (other than the spouse) deposits or withdraws money on my behalf (always)</li> <li>4. Sometimes I do and sometimes my spouse deposits or withdraws the money on my behalf (sometimes)</li> <li>5. Sometimes I do and sometimes my family member (other than the spouse) deposits or withdraws the money on my behalf (sometimes)</li> <li>6. Others (specify)</li> </ol>	
29.	What are the challenges you face with using a bank branch?	<ol style="list-style-type: none"> <li>1. I am afraid that I will make some mistake and my money will be lost</li> <li>2. I am afraid that somebody else will get my information and take my money</li> <li>3. The bank has inconvenient opening hours</li> <li>4. There are often long queues in the bank</li> <li>5. I find the staff rude or unfriendly</li> <li>6. I find the staff unhelpful</li> <li>7. I face a problem when filling the form</li> <li>8. I do not have time</li> <li>9. I am not able to go to the bank on my own</li> </ol>	Note: ask only if response "1" has been coded in Q26

		10. Others (specify)_____	
<b>Ask Q30 to Q34 only if Q26a.a =2 is true (person uses ATM)</b>			
30.	How frequently do you withdraw money from the ATM?	7. Daily 8. At least once in a week 9. At least once in two weeks 10. At least once in a month 11. No regular frequency, do it as and when required 12. At least once in three months 13. At least once in six months 14. Others (specify)_____	Note: ask only if response “2” has been coded in Q26
30 a.	Do you withdraw the money yourself or does someone else do it for you?  (Multiple choices possible)	1. I always do it myself 2. My spouse deposits or withdraws the money on my behalf (always) 3. My family member (other than the spouse) deposits or withdraws the money on my behalf (always) 4. Sometimes I do and sometimes my spouse deposits or withdraws the money on my behalf (sometimes) 5. Sometimes I do and sometimes my family member (other than the spouse) deposits or withdraws the money on my behalf (sometimes) 6. Others (specify)	
31.	Do you require assistance to use the ATM?	1. No, I use the ATM by myself 2. Yes, a factory employee helps me 3. Yes, a security guard helps me 4. Yes, a family member helps me 5. Yes, I ask whoever is there to help me	Note: ask only if response “2” has been coded in Q26  If coded 1, go to Q34
32.	What do you need help with?	1. Reading the screen—I am unable to read the language used on the ATM 2. Knowing which buttons to push, so I do not make a mistake 3. Entering my PIN 4. Others (specify)_____---	Note: ask only if response “2” has been coded in Q26
33.	Do you give the helper your PIN?	1. No, never 2. Yes, sometimes 3. Yes, every time	Note: ask only if response “2” has been coded in Q26
34.	What are the challenges of using the ATM?	1. ATMs are far from my home 2. The ATM does not have an interface with the local language 3. I do not know how to operate ATM 4. I am afraid that I will make some mistake and my money will be lost 5. I do not have time to visit the ATM 6. I am not able to go to the ATM on my own 7. There’s a risk of carrying cash 8. Long queues on payday 9. There is a fee to withdraw	Note: ask only if response “2” has been coded in Q26

		10. The ATM doesn't let me withdraw the full amount in the account 11. The ATMs are often out of cash 12. The ATMs are often closed 13. I cannot remember my PIN 14. I lost my ATM card 15. I am afraid that somebody else will get my information and take my money 16. Others (specify) _____ -	
<b>Ask Q35 to Q37 only if Q26a.a3 is TRUE (person uses mobile banking)</b>			
35.	How frequently do you conduct transactions using mobile banking?	1. Daily 2. At least once in a week 3. At least once in two weeks 4. At least once in a month 5. At least once in three months 6. At least once in six months 7. I do not do it, my spouse does it for me 8. I do not do it, my family member does it for me 9. Others (specify) _____	Note: ask only if response "3" has been coded in Q26
30 a.	Do you conduct transactions yourself or someone else does for you?  (Multiple choices possible)	1. I always do it by myself 2. My spouse does it on my behalf (always) 3. My family member (other than the spouse) does it on my behalf (always) 4. Sometimes I do and sometimes my spouse does it on my behalf (sometimes) 5. Sometimes I do and sometimes my family member (other than the spouse) does it on my behalf (sometimes) 6. Others (specify) _____	
36.	What type of transactions do you conduct through mobile banking?	1. Money transfer 2. Bill payments 3. Phone or D2H recharge 4. Loan repayments 5. Send money to family in villages (remittance payments) 6. At a merchant's shop to make payments 7. Train Ticketing 8. Online shopping 9. School fees 10. Hospital or clinic bills  11. Others (specify) _____	
36 a.	How did you come to know about mobile banking?	1. Friends, neighbor, or relative 2. Advertisement 3. Workplace training 4. Factory management 5. Co-worker 6. BC agent 7. Others (specify) _____	Note: ask only if response "3" has been coded in Q26

37.	What are the challenges of using mobile banking?	<ol style="list-style-type: none"> <li>1. I have a basic feature phone which does not allow mobile banking</li> <li>2. I do not have access to the internet</li> <li>3. Data is expensive</li> <li>4. I am afraid that I will make some mistake and my money will be lost</li> <li>5. I am afraid that somebody else will get my information and take my money</li> <li>6. I do not know how to use mobile banking</li> <li>7. Others (specify) _____</li> </ol>	Note: ask only if response "3" has been coded in Q26
<b>Ask Q38 to Q40 only if Q26a.a 4 is TRUE (person uses internet banking)</b>			
38.	How frequently do you conduct transactions using internet banking?	<ol style="list-style-type: none"> <li>1. Daily</li> <li>2. At least once in a week</li> <li>3. At least once in two weeks</li> <li>4. At least once in a month</li> <li>5. At least once in three months</li> <li>6. At least once in six months</li> <li>7. I do not do it, my spouse does it for me, whenever required</li> <li>8. I do not do it, my family member does it for me, whenever required</li> <li>9. Others (specify) _____</li> </ol>	Note: ask only if response "4" has been coded in Q26
30 a.	Do you conduct transactions yourself or does someone else do it for you?  (Multiple choices possible)	<ol style="list-style-type: none"> <li>1. I always do it by myself</li> <li>2. My spouse does it on my behalf (always)</li> <li>3. My family member (other than the spouse) does it on my behalf (always)</li> <li>4. Sometimes I do and sometimes my spouse does it on my behalf (sometimes)</li> <li>5. Sometimes I do and sometimes my family member (other than the spouse) does it on my behalf (sometimes)</li> <li>6. Others (specify) _____</li> </ol>	
35a.	What type of transactions do you do through mobile banking?	<ol style="list-style-type: none"> <li>1. Money transfers</li> <li>2. Bill payments</li> <li>3. Phone or D2H recharge</li> <li>4. Loan repayments</li> <li>5. Train ticketing</li> <li>6. Online shopping</li> <li>7. School fees</li> <li>8. Send money to the family in villages (remittance payments)</li> <li>9. Hospital or clinic bills</li> <li>10. Others (specify) _____</li> </ol>	
39.	How did you come to know about internet banking?	<ol style="list-style-type: none"> <li>1. Friends, neighbors, or relatives</li> <li>2. Advertisements</li> <li>3. Workplace training</li> <li>4. Factory management</li> <li>5. Co-worker</li> <li>6. BC agent</li> <li>10. Others (specify) _____</li> </ol>	Note: ask only if response "4" has been coded in Q26
40.	What are the challenges you face with internet banking?	<ol style="list-style-type: none"> <li>1. I have a basic feature phone which does not allow internet banking</li> <li>2. I do not have access to the internet</li> </ol>	Note: ask only if response "4" has been coded in Q26



		3. I am afraid that I will make some mistake and my money will be lost 4. I am afraid that somebody else will get my information and take my money 5. I do not know how to use internet banking 6. Others (specify)_____	
<b>Ask Q41 to Q42 only if Q26a.a 5 is TRUE (person uses BC agent point)</b>			
41.	How frequently do you conduct a transaction using BC agent, CSP, or Bank Mitra?	1. Daily 2. At least once in a week 3. At least once in two weeks 4. At least once in a month 5. At least once in three months 6. At least once in six months 7. Others (specify)_____	Note: ask only if response "5" has been coded in Q26
41a.	What type of transactions do you do through mobile banking?	1. Deposits 2. Withdrawals 3. Money transfers 4. Bill payments 5. Phone or D2H recharge 6. Loan repayments 7. Send money to the family in villages (remittance payments) 8. Others (specify)_____	
42.	What are the challenges that you face with BC agent, CSP, or Bank Mitra?	1. I am afraid that I will make some mistake and my money will be lost 2. I am afraid that somebody else will get my information and take my money 3. I do not have time to visit the agent 4. I am not able to go to the agent on my own 5. I do not like the agent knowing how much I'm transacting 6. There's an additional cost of transaction which I'm reluctant to bear 7. I do not like giving my mobile number to the agent 8. I do not trust the agent 9. Others (specify)_____	Note: ask only if response "5" has been coded in Q26
<b>Informal savings</b>			
43.	Are you a member of a savings group or chit fund?	1. Yes 2. No	If coded 2, go to Q45
44.	Why do you use it?	1. It is easily available 2. It allows me to build a lump sum 3. I can withdraw money (lump sum or loan) when I need it 4. It forces me to save 5. It saves time 6. It saves money 7. I am not comfortable using banks 8. Other (Specify)_____	Multiple responses possible

Insurance and credit			
45.	Do you have insurance?	1. Yes 2. No	If coded 2, go to Q47
46.	Which type of insurance do you have?	1. Life insurance 2. 3. Health insurance 4. 5. 6. ESIC (this is a medical social security program for workers) 7. Insurance against property or asset 8. Crop insurance 9. Accidental insurance 10. Others (specify)_____	Multiple responses possible
47.	Have you ever taken credit?	1. Yes 2. No	If coded 2, go to Q51
47a.	For what purpose did you take credit?	1. Personal use 2. Home 3. Medical emergency 4. Family or social functions like marriage, funeral, etc. 5. Child's education 6. Starting or investing in business 7. Others (specify)	
48.	From whom did you take credit?	1. Bank (public, private, or cooperative banks) 2. Microfinance institutions 3. Small Finance Banks like Utkarsh Bank, Jana Bank, Ujjivan Bank, etc. 4. Self-help group or chit fund 5. Moneylender 6. Friends or neighbors 7. Relatives 8. Factory co-worker 9. Factory management 10. Others(specify)_____	Multiple responses possible
49.	What makes you choose one particular provider to take credit?	1. Interest rate 2. How quickly I can get the loan 3. Loan amount 4. Personal relationship 5. Others (specify)_____	Multiple responses possible
50.	What is the outstanding credit amount as of now? (combined from all)	INR _____	
Investments			
51.	Do you have a fixed deposit (FD)?	1. Yes 2. No	
52.	Do you have a recurring deposit (RD)?	1. Yes 2. No	
53.	How do you invest your money? This does not include saving a part of	1. Land 2. House 3. Gold 4. Livestock	Multiple responses possible

	your money for later use.	5. Share market 6. Mutual funds 7. Bank-based instruments like FD, RD, bonds, etc. 8. Investment schemes of India post 9. Others (specify) _____ - 10. I do not invest. My spouse or family member takes cares of that 11. I do not invest, but I keep the money in a savings account	
54.	How do you make investment decisions (with whose help, which information)?	1. Yourself 2. Spouse 3. Children 4. Sister 5. Spouse 6. Aunt 7. Father 8. Mother 9. Niece 10. Brother 11. Children 12. Sister-in-law 13. Other family members 14. Neighbor or relative 15. Advertisement 16. Workplace training 17. Factory management 18. Co-worker 19. BC agent 20. Other (specify) _____	Multiple responses possible Option 2 and 3 will not appear if Q2=1
<b>Other DFS products</b>			
55.	Do you have a mobile wallet like Paytm, PhonePe?	1. Yes (specify) _____ - 2. No, but I know about it 3. Never heard of it	If the answer is 2 or 3, go to Q60
56.	How did you come to know about it?	1. Friends, neighbor, or relative 2. Advertisement 3. Workplace training 4. Factory management 5. Co-worker 6. BC agent 7. Other (specify) _____	
57.	Do you require assistance to use the mobile wallet?	1. No, I use it by myself 2. Yes, a factory employee helps me 3. Yes, a family member helps me 4. Yes, I ask whoever is there to help me	If coded 1, go to Q60
58.	What do you need help with?	1. Understanding the interface 2. Language barrier 3. Knowing which buttons to push, so I do not make a mistake 4. Entering my PIN 5. Other (specify) _____ ---	
59.	Do you give the helper your mobile wallet PIN?	1. No, never 2. Yes, sometimes 3. Yes, every time	

60.	Do you use payment apps like UPI or BHIM?	1. Yes (specify) _____ - 2. No but I know about it 3. Never heard of it	
60a.	Have you ever used biometric authentication or Aadhaar based payments?	1. Yes (specify) _____ - 2. No but I know about it 3. Never heard of it	

#### Transactions

61. What are the main transactions (expense items) that you personally make in a normal month?

Also, mention the transaction points used.  
(Should be put as a checkbox for the transaction type)

Read each option

		Cash	Cheque	BC agent	Internet Banking	Mobile Banking	BHIM	Mobile Wallet	Debit card	N/A
	Rent	1	2	3	4	5	6	7	8	9
	School fees	1	2	3	4	5	6	7	8	9
	Sending money home	1	2	3	4	5	6	7	8	9
	Paying for RD or chit fund	1	2	3	4	5	6	7	8	9
	Paying insurance or LIC	1	2	3	4	5	6	7	8	9
	Loan EMI	1	2	3	4	5	6	7	8	9
	Informal loan payment	1	2	3	4	5	6	7	8	9
	Groceries or household shopping	1	2	3	4	5	6	7	8	9
	At hospital or clinic	1	2	3	4	5	6	7	8	9
	Money transfer to friends or family members—P2P transfer	1	2	3	4	5	6	7	8	9
	Sending money to family in the village	1	2	3	4	5	6	7	8	9
	Receiving money from family members in the village	1	2	3	4	5	6	7	8	9
	Other	1	2	3	4	5	6	7	8	9
	Personal expense (food, jewelry, or cosmetics, etc.)	1	2	3	4	5	6	7	8	9
63.	Who receives digital payments like debit cards, payments banks, etc. Which method of payment do they use? Debit or ATM Card or App?  Read out each statement.	1. Taxi or auto 2. Landlord 3. School 4. Lenders—NBFC, SFB, or payments bank 5. Lender—moneylenders 6. Restaurants 7. Kirana shops 8. Petrol pumps 9. Others (specify) _____						Note: Add a dropdown to each option with options “Debit card, ATM Card, or Apps”		
63a.	Where all do you use a debit card?	1. Taxi or auto 2. Landlord						Only ask for options selected in Q63		

		3. School 4. Lenders—NBFC, SFB, or payments bank 5. Lenders—moneylenders 6. Restaurants 7. <i>Kirana</i> shops 8. Petrol pumps 9. Online shopping 10. Online bill payment 11. Others (specify)_____	
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Awareness about government schemes and laws			
64a.	Please tell me the names of a few govt. schemes that you are aware of.	1. Pradhan Mantri Jan Dhan Yojana 2. Pradhan Mantri Jeevan Jyoti Bima Yojana 3. Pradhan Mantri Suraksha Bima Yojana 4. Atal Pension Yojana 5. Sukanya Samridhhi Yojana 6. Ayushman Bharat Yojana 7. Pradhan Mantri Awas Yojana 8. Pradhan Mantri Mudra Yojana 9. Pradhan Mantri Ujjwala Yojana 10. Nirmal Bharat 11. Janani Suraksha Yojana 12. Samagra Shiksha 13. Rashtriya Swasthya Bima Yojana 14. Other (Specify)_____	Multiple responses possible
64b.	How did you come to know about these schemes?	1. Friends or neighbors 2. Co-worker 3. Family members 4. Bank staff 5. BC agent 6. Factory management 7. Workplace training 8. Mobile app (Specify)_____ 9. Others (Specify)_____	Multiple responses possible
65 a.	Do you know if there are laws on violence against an individual at HH?  Please specify.	1. Yes (Specify: name of law or what the law is all about) _____ 2. No	
65 b.	Do you know if there are laws on violence against an individual at the factory?  Please specify.	1. Yes (Specify: name of law or what the law is all about) _____ 2. No	

66.	As you receive your salary into a bank account, have you noticed any change in your personal and household financial				
			Got Better	No change	Worsened
		Spending on self needs	1	2	3

	and non-financial management?	Involvement in decision making of HH finance management	1	2	3
		Involvement in decision making of HH matters which are non-financial	1	2	3
		Savings and managing own money	1	2	3
		Savings, expenses, and managing money for the HH	1	2	3
		Exposure to and use of financial products	1	2	3

67.	Now, please tell me about the changes that you have observed about yourself (personal, financial matters, non-financial matters) as a person as you receive your salary into a bank account and receive BSR's training. What have been the changes in your personal capabilities, understanding of things, recognizing issues, etc.?		Got better	No change	Worsened
		Confidence in handling money	1	3	4
		Confidence in taking financial decisions	1	3	4
		Overall confidence in general	1	3	4
		Your perspective of your own worth	1	3	4
		Your perspective about your position in the household or the respect that you should deserve	1	3	4
		Your perspective about the way you should be treated by your supervisors in the factory	1	3	4
		Your understanding about whether you should face violence in household or workplace	1	3	4
		Openly speaking against challenges or issues in HH	1	3	4
		Openly speaking against challenges or issues in the factory	1	3	4

Take on financial management			
68.	What proportion of your monthly salary are you able to set aside for emergencies or specific future plans?	1. More than half of my salary 2. Half of my salary 3. One-third of my salary 4. Only a little portion of my salary 5. As much as I can 6. Not fixed; varies from one month to another 7. I am unable to save 8. Others (specify)	
68a	What are you saving for?	1. For any emergencies in the future 2. For children's education 3. To build assets (house, livestock, etc.) in the future 4. Invest in business	

		5. For children's marriage 6. For social obligations 7. Saving for myself, to serve when I am old 8. Send lump sum amount to family in the village 9. No specific reason, but one must save 10. Others specify	
69.	Who is or are your most trusted people to seek advice on financial investments, savings, or adopting products?  (Multiple choice questions) Do not read the comments.	1. Spouse 2. Children 3. Immediate family members (parents, in-laws, brother, sister) 4. Extended family members (aunt, uncle, cousins, niece, nephew) 5. Co-worker 6. BC agent 7. Friend or neighbor 8. Factory superiors 9. Local lender 10. Members of chit fund 11. Other (Specify)_____	Multiple responses possible
69. a	Are you aware of any mobile-based products for savings?	1. Yes (ask for the name of the product) 2. No	
<b>Domestic situation</b>			
70.	Does any member of your HH know how much you earn?	1. Yes 2. No  Yes, the option has a dropdown menu with options: 1. Spouse 2. In-laws 3. Father 4. Mother 5. Brother 6. Sister 7. Children 6. Others (specify)_____	Multiple responses possible for the dropdown
71.	Do they know how much you have saved (across all services)?	1. Yes 2. No 3. I do not have any saving	



72.	<p>In the past 12 months, how many times has any member of your family: (Economic Violence)</p> <p>Ask this question only if F=2 (i.e. Gender=Female)</p> <table border="1"> <thead> <tr> <th></th> <th>Never</th> <th>Once</th> <th>Sometimes</th> <th>Often</th> <th>Cannot say</th> </tr> </thead> <tbody> <tr> <td>Prohibited you from getting a job, going to work, trading, earning money or participating in income generation activities?</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Took your earning, jewelry or any valuable things from you, against your will.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Refused to give you the money you needed for household expenses even when they had money for other things (such as alcohol and cigarettes)?</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Insisted you surrender your earnings partially or fully, to a family member?</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Did not allow you to spend your own earnings without permission.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </tbody> </table>				Never	Once	Sometimes	Often	Cannot say	Prohibited you from getting a job, going to work, trading, earning money or participating in income generation activities?	1	2	3	4	5	Took your earning, jewelry or any valuable things from you, against your will.	1	2	3	4	5	Refused to give you the money you needed for household expenses even when they had money for other things (such as alcohol and cigarettes)?	1	2	3	4	5	Insisted you surrender your earnings partially or fully, to a family member?	1	2	3	4	5	Did not allow you to spend your own earnings without permission.	1	2	3	4	5
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73.	<p>Who did it?</p> <p>Note: Do not ask if all the responses to Q.72=1 or 5</p>	<p>8. Spouse 9. In-laws 10. Father 11. Mother 12. Brother 13. Sister 14. Children 15. Others (specify)_____</p>	<p>Multiple responses possible (Option 1, 2, and 5 will not appear if the respondent is unmarried i.e. Q2=1)</p>																																				
74.	<p>Ask this question only if F=2 (i.e. Gender=Female)</p> <p>In the past 12 months, how many times has a member of your family: (Emotional Violence)</p> <table border="1"> <thead> <tr> <th></th> <th>Never</th> <th>Once</th> <th>Sometimes</th> <th>Often</th> <th>Cannot say</th> </tr> </thead> <tbody> <tr> <td>Insulted you or made you feel bad about yourself</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Humiliated you in front of other people</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Did things to scare or intimidate you on purpose (e.g. The way they looked at you, by yelling and smashing things)</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Threatened to hurt you</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Hurt the people you care about as a way of hurting you or damaged things of importance to you</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </tbody> </table>				Never	Once	Sometimes	Often	Cannot say	Insulted you or made you feel bad about yourself	1	2	3	4	5	Humiliated you in front of other people	1	2	3	4	5	Did things to scare or intimidate you on purpose (e.g. The way they looked at you, by yelling and smashing things)	1	2	3	4	5	Threatened to hurt you	1	2	3	4	5	Hurt the people you care about as a way of hurting you or damaged things of importance to you	1	2	3	4	5
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75.	<p>Who did it?</p> <p>Note: Do not ask if all the responses to Q.74=1 or 5</p> <p>Multiple responses possible Do not read the options</p>	<p>1. Spouse 2. In-laws 3. Father 4. Mother 5. Brother 6. Sister 7. Children 6. Others (specify)_____</p>	<p>Multiple responses possible (Option 1, 2, and 5 will not appear if the respondent is unmarried i.e. Q2=1)</p>																																				

76.	<p>Ask this question only if F=2 (i.e. Gender=Female)</p> <p>In the past 12 months, how many times has a member of your family: (Physical Violence)</p> <table border="1"> <thead> <tr> <th></th> <th>Never</th> <th>Once</th> <th>Sometimes</th> <th>Often</th> <th>Cannot say</th> </tr> </thead> <tbody> <tr> <td>Slapped you or thrown something at you that could hurt you</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Pushed and shoved you, or pulled your hair</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Hit you with their fist or with something else that could hurt you</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Kicked, dragged, beaten, choked or burnt you</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Threatened with or actually used a gun, knife or another weapon against you</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> </tbody> </table>				Never	Once	Sometimes	Often	Cannot say	Slapped you or thrown something at you that could hurt you	1	2	3	4	5	Pushed and shoved you, or pulled your hair	1	2	3	4	5	Hit you with their fist or with something else that could hurt you	1	2	3	4	5	Kicked, dragged, beaten, choked or burnt you	1	2	3	4	5	Threatened with or actually used a gun, knife or another weapon against you	1	2	3	4	5
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77.	<p>Who did it?</p> <p>Note: Do not ask if all the responses to Q.76=1 or 5</p>	<ol style="list-style-type: none"> <li>1. Spouse</li> <li>2. In-laws</li> <li>3. Father</li> <li>4. Mother</li> <li>5. Brother</li> <li>6. Sister</li> <li>7. Children</li> <li>6. Others (specify) _____</li> </ol>	<p>Multiple responses are possible. (Option 1, 2, and 5 will not appear if the respondent is unmarried i.e. Q2=1)</p>																																				
78.	<p>Have you observed any negative changes in your domestic life, with regard to the behavior of any family member, since you started working and obtained your own bank account? (Read all options to the respondent)</p>	<ol style="list-style-type: none"> <li>1. No such negative change observed</li> <li>2. Increase in physical violence</li> <li>3. Increase in emotional violence or rude behavior</li> <li>4. Increase in exploitation or more demands for money</li> <li>5. Demand for money to buy tobacco or alcohol</li> <li>6. Getting less time for household work</li> <li>7. Other (specify) _____</li> </ol>																																					
79.	<p>In the last 12 months, have there been major disagreements in your family regarding financial matters (spending, saving, investing, borrowing, lending, etc.)?</p>	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>																																					
80.	<p>In the last 12 months, has there been a violent situation in the household regarding money matters like asking for or giving money?  (Violent situation includes slapping, biting, threatening, or scolding)</p>	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>																																					

## About HERproject

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 850 workplaces across 14 countries and has increased the well-being, confidence, and economic potential of more than 1,000,000 women and 450,000 men.



## About MSC

MicroSave Consulting (MSC) is a boutique consulting firm that has, for 20 years, pushed the world towards meaningful financial, social, and economic inclusion. With 11 offices around the globe, about 180 staff of different nationalities and varied expertise, we are proud to be working in over 65 developing countries. We partner with participants in financial services ecosystems to achieve sustainable performance improvements and unlock enduring value. Our clients include governments, donors, private sector corporations, and local businesses. We can help you seize the digital opportunity, address the mass market, and future-proof your operations.