

# Garment Sector Wage Digitization

A Practical Guide for  
Global Brands and Buyers



# Introduction

Wage digitization can deliver multiple benefits for the garment sector. Global brands and buyers accelerating this transition can increase efficiency and transparency in the supply chain and benefit garment workers, especially women.

**230 million adults globally receive their private sector wages in cash<sup>1</sup> including workers in global supply chains.** This presents a great risk for employers, who face theft or fraud in the transportation and distribution of cash wages. It's also inefficient, as workers must often stand in line to receive cash wages, which cuts into their productive or personal time; and it's disempowering for women, who have less control over their wages when paid in cash.

**Global brands and buyers recognize that wage digitization is important for their sourcing and purchasing strategies.** Digital wage payments offer the potential to establish a record that workers are paid the right amount and on time, providing a transparent, efficient and secure process. Expanding male and female workers' ability to access and benefit from digital financial services also supports the UN Sustainable Development Goals, especially End Poverty (Goal 1), Gender Equality (Goal 5) and Decent Work and Economic Growth (Goal 8).

**Converting wage payments from cash to digital can create more efficient and transparent global supply chains.** Employers can increase payroll efficiency, and minimize payday productivity losses. Factories taking part in HERfinance Digital Wages program in

Bangladesh found that administration time spent on payroll was cut by more than half, and worker production time previously lost on payday was cut by more than three quarters after wage digitization.<sup>2</sup> These factories were able to make wage payments to workers during the COVID-19 pandemic, and benefitted from the Government of Bangladesh's COVID-19 response subsidy package, where payments were paid directly into employees' accounts.

**Financial capability is vital to maximize the benefits of wage digitization for garment workers.** To ensure that the transition to digital wages is sustainable and does not have unintended negative consequences, it is important that employers and workers are provided with information, guidance, and advice throughout the process, with the needs of female workers being considered. Tailored training on how to use payroll accounts leads to better financial management and resilience, which in turn helps workers during financial emergencies such as the COVID-19 pandemic. It can be a bigger step for women to adopt and benefit from wage digitization, so financial capability activities must explicitly consider gender differences and meet the specific needs of female workers.

**This guide offers global brands and buyers practical advice and covers four stages for ensuring sustainable wage digitization, that benefits both business and workers:**

1. Securing internal company buy-in
2. Supporting suppliers with wage digitization
3. Identifying resources to enable female workers benefit from digital payroll accounts
4. Monitoring the quality of wage digitization

# The Case for Promoting Garment Sector Wage Digitization

A responsible transition to digital wages for garment workers, accompanied with appropriate financial capability strengthening, has benefits for global brands and buyers, garment factory employers, and workers - both male and female.

## Benefits for global brands and buyers

- Increased efficiency and transparency in the supply chain
- Enhanced reputation as a responsible buyer
- Improved relationships with suppliers
- Positive impact for garment workers
- Demonstrates commitment to UN Sustainable Development Goals, especially End Poverty (Goal 1), Gender Equality (Goal 5), and Decent Work and Economic Growth (Goal 8)

## Benefits for garment vendors, factory owners and senior managers

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

## Benefits for workers trained to use digital payroll accounts and financial services

- Access to financial products and services that meet their needs
- Increased security and control over wages, especially for women
- Access to savings accounts, aiding financial resilience
- Increased convenience and time-saving through access to digital remittances
- Improved financial and digital capability



71% of global buyers surveyed said wage digitization will be very important for their sourcing and purchasing strategies in the next 10 years<sup>4</sup>



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



93% of garment factory managers said wage digitization reduced their stress levels<sup>6</sup>



85% of garment factory managers said wage digitization enabled access to Government of Bangladesh COVID-19 support package

Wage digitization can reduce administration time on payroll by more than half, and worker production time lost on payday by more than three-quarters



100% of garment factory managers surveyed in Bangladesh said digital wages meant they could pay workers on time<sup>5</sup>



79% of global buyers surveyed think digital wages are helpful in meeting their social and labor compliance requirements<sup>3</sup>



83% of female workers and 88% of male workers prefer digital wages to cash following participation in HERfinance training (up from 23% and 25% respectively)

# Four stages for ensuring sustainable wage digitization

- 1 Securing internal company buy-in

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- 2 Supporting suppliers with wage digitization

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- 3 Identifying resources to enable female workers benefit from digital payroll accounts

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- 4 Monitoring the quality of wage digitization

# 1 Securing internal company buy-in

It is vital to secure senior level buy-in for a program to support suppliers' transition to digital wages. This will ensure that investment in time and money is available, and the program is recognized as a valuable element of the global buyer's sustainable supply chain strategy.

A good way to do this could be highlighting the link between digital wages and demonstrating wage compliance, transparency and reliability, which can be a big issue with some suppliers. Digital wage payments offer the potential to establish a record that workers are paid properly and on time, providing a transparent, efficient and secure process. They can also serve as an early indicator of potential financial issues that could affect factory performance, business continuity and workers' livelihoods.<sup>7</sup>

In addition, supporting a supplier with their transition to digital wages helps to meet ethical sourcing codes of conduct, or social and labor compliance. Research has found that garment factories paying workers digitally are five times more likely to provide good social and labor practices.<sup>8</sup> Empowering female workers through wage digitization also supports companies' actions to achieve UN Sustainable Development Goals. Especially relevant is Goal 1 – End poverty in all its forms everywhere - target 1.4: *By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.*

## Key Actions:

- **Engage key decision makers in your organization** by sharing the business case and benefits for global buyers, suppliers and workers from wage digitization.
- **Demonstrate how supporting suppliers' wage digitization fits in with existing strategies** for supply chain resilience and compliance.
- **Conduct a Digital Wages survey with suppliers to understand the status of wage digitization across your sourcing countries and suppliers.** Find out what percentage of male and female workers are paid into financial accounts, because a factory that only pays their managers digitally may report they have digital wages. This will demonstrate the scale of the support needed to digitize wages in the supply chain.
- **Make a public commitment to wage digitization**, including through your sustainability strategy, in alignment with the UN Sustainable Development Goals or the UN based Better than Cash Alliance.
- **Collaborate and share learning from other global buyers** to create momentum and change around wage digitization. Leverage the motivation to catch up with peer companies to secure internal buy-in.

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Digital payments are an important step in achieving global financial inclusion. This fully aligns with our ethical and responsible sourcing strategies and our holistic sustainability plan, especially in respect to human rights in our business and supply chains. Providing the opportunity for workers to be paid digitally, creates economic opportunities for them and their families, advancing the Sustainable Development Goals on women's equality and decent work.

- FIONA SADLER, GLOBAL HEAD OF ETHICAL TRADING  
AND RESPONSIBLE SOURCING, MARKS & SPENCER



# 2 Supporting suppliers with wage digitization

Factory managers may have limited experience of wage digitization, and therefore may need support from buyers to get started. Without support, suppliers may not fully digitize, or if they have digitized due to external pressure, such as to access government subsidies, they may later return to cash payments.

Buyers can help by sharing the business case for wage digitization, including how it is more efficient, involves less risk, and promotes transparency of transactions. Buyers can also demonstrate the potential cost savings, by pointing out the hidden costs of cash payroll due to the time needed by managers to count and distribute cash wages, and the production time lost as workers queue to collect their wages.

Wage digitization comes with significant change for workers, especially women, so it's recommended to help suppliers alleviate their concerns and encourage consultation with male and female worker representatives as part of the planning.

It is important to be aware of any unintended consequences of promoting wage digitization and advise suppliers how to avoid them. For example, digitizing too quickly may mean that workers aren't ready for the change, leading to tension and reduced acceptance. Increased transparency of digital wages can also cause issues for female workers who are hiding part of their wages as a coping mechanism against having to hand over their salaries to their families. 40% of managers interviewed in Bangladesh reported this issue.<sup>9</sup>

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Some female workers would hide their salary from their family. They did not like to open mobile money account because their family will know her salary, but the factory now counsels them. Through HERfinance, female workers are now discussing on financial management with their families. They are now more aware and prefer to get paid at the mobile account.

- RUBINA AKTER ALAM, LEAD COMPLIANCE MANAGER, DHAKA

### Key Actions:

- **Using the results from the Digital Wages survey, set goals with in-country teams** for supporting cash-paying suppliers to transition to digital wages in a considered, planned transition over several months.
- **Agree incentives to encourage suppliers to digitize in a way that considers female workers**, for example leading global brands and buyers are increasingly making wage digitization a requisite to sourcing.
- **Make the business case to suppliers for the transition to digital wages**, including the increase in payroll efficiency and decrease in risk from transporting and keeping significant amounts of cash on premises. Share the benefits for workers and encourage worker consultation as part of the planning process.
- **Help suppliers to understand the true cost of cash and the cost savings of digital payroll**, including the time needed by managers to count and distribute wages, and the production time lost as workers collect their wages. HERproject's Business Benefit Analysis Tool can be used to calculate the true cost of cash and digital payroll.
- **Introduce the supplier to other suppliers that have already digitized wages**. This could be one-to-one or by convening a supplier workshop to discuss the opportunities and challenges of wage digitization.

Build capacity for wage digitization by sharing [HERfinance Digital Toolkit for Managers](#) to help suppliers plan, prepare and deliver the transition from cash to digital payroll. 'Supporting managers and workers to transition from cash to digital wages' outlines three phases for a successful transition, and is available in English, Bangla, Khmer, Arabic, and Mandarin.

#### Step 1

Setting up the factory for digital payroll, including creating a wage digitization taskforce, selecting a Financial Service Provider, and organizing a launch meeting

#### Step 2

Preparing your workforce for wage digitization, especially women, engaging middle managers and workers, considerations for opening accounts and providing training on how to use them, and preparing the payroll ready for payday

#### Step 3

Co-ordinating payday and beyond, with guidance on ensuring a smooth payday, on-boarding new workers, and setting up a worker and management feedback mechanism



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We introduced digital wages for our workers because our customer brands were in favor of us making the transition from cash to digital wages. At first it was a challenge to bring all the workers under this umbrella of a digital payment system, but the HERfinance program helped to make it possible. Now we don't have any production lost during the salary days. Our workers are being paid 100% digitally.

- WAHID ULLAH, GROUP FINANCE GENERAL MANAGER,  
CLIFTON TEXTILE AND APPARELS LTD



## 3

## Identify resources to enable female workers benefit from digital payroll accounts

Building financial capability for garment workers — that is, the knowledge, skills, attitudes, and behaviors needed to use financial services and make sound financial decisions<sup>10</sup> - is vital for successful wage digitization. Without financial capability training, workers are less likely to use and therefore won't benefit from their digital payroll accounts. They may simply withdraw 100% of wages on payday or even hand over control of accounts to other people because they don't know how to use ATMs or have time to visit agents.

In particular, it can be a bigger step for women than men to use digital wages. Lower levels of education, experience, and confidence with financial services and technology mean that it is often more challenging for women to adopt digital wages compared with their male counterparts. This, coupled with gender norms and the perceived roles of women in society, may result in women having less access to the resources needed to open and use accounts.

However, with appropriate support and financial capability training, switching to digital wages can increase financial inclusion of both male and female workers. Brands and buyers should encourage suppliers to build adequate and appropriate gender responsive worker training into the wage digitization process, giving female workers enough support and time to access and accept their new payroll accounts. Including financial health in the training (planning, savings, budgeting and family decision-making) can improve workers' financial resilience.

### Key Actions:

- **Provide guidance to suppliers to consider the needs of workers**, especially women, as they transition from cash to digital payroll, including sharing open-source digital wages tools.
- **Introduce suppliers to workplace program providers** which can provide worker training on using and benefiting from financial services.
- **Include digital wages training in any in-house training** program provided by brands and buyers for suppliers.
- **Help cover the costs of worker training on digital wages**, and/or additional gender sensitive financial capability training to build workers' financial health and resilience (such as financial planning, saving, budgeting).
- **Collaborate with other global brands and buyers** to scale training and reduce duplication of effort.

Open-source digital wages resources for workers, such as tech learning tools, posters, songs, and videos, are available from HERfinance, in several languages, including Bangla, Arabic, Khmer, Hindi, Tamil, Kannada, Gujarati and Vietnamese.

### HERfinance Posters

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



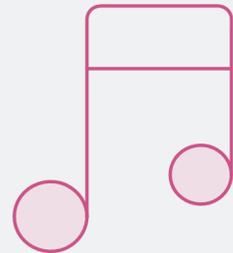
### HERfinance Videos & Animations

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



### HERfinance Audio Message

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



### HERfinance Tech Learning Tool for Workers

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

## আর্থিক পরিষেবাগুলি আপনার জন্যই

### একটি ডিজিটাল একাউন্ট

#### নিরাপদ ও সহজ

- আপনি আপনার ফোন থেকে আপনার একাউন্টটি তে তুলতে পারবেন
- আপনি ডেবিট কার্ড ব্যবহার করতে পারবেন
- আপনি যেকোন সময় আপনার টাকা তুলতে পারবেন
- আপনি আপনার অর্থ ব্যাংক সুরক্ষিত রাখতে পারেন

#### সুবিধাজনক

- টাকা পাঠানো
- বিল পরিশোধ করুন
- কেনাকাটা করুন
- মোবাইল টপ আপ

- আপনার একাউন্ট, আপনি প্রতি মাসে আপনার আয় এবং আপনার ব্যয়ের হিসাব রাখতে পারবেন এবং আপনার বেতনের উপর নিয়ন্ত্রণ রাখতে পারবেন
- একাউন্ট পরিচালনার খরচ এবং সীমার পরিমাণ আগে থেকেই জেনে নিন
- আপনার যদি কোনো সমস্যা হয় তবে আপনার কারখানার পরিচালকের সাথে যোগাযোগ করুন অথবা আপনার আর্থিক পরিষেবা সরবরাহকারীর সাথে যোগাযোগ করুন

"আমার নামে একটি ডিজিটাল একাউন্ট থাকায় তা আমাকে আমার আয় নিয়ন্ত্রণ করতে এবং সঞ্চয় করতে সহায়তা করে। এটির মাধ্যমে খুব সহজেই বাড়িতে টাকা পাঠানো যায়"



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During the COVID-19 crisis, I helped several members of my family to open and use their mobile money account, informing them about things they need to be aware of while using it. The biggest benefit of having a mobile money account was that we got our salary, could top up our phone, and send money to the village while staying at home.

- MARUFA, GARMENT WORKER, DHAKA



## 4

# Monitoring the quality and sustainability of wage digitization

Rather than considering the task as complete after the first digital payroll, it is important to monitor the quality of wage digitization, particularly for the first year. Monitoring the success of the transition ensures that no-one is left behind; all workers receive digital wages and know how to use their new digital payroll accounts. In some cases where suppliers face challenges, including concerns from workers, or major disruptions such as new management or economic shocks, **they may return to cash wages**, and so continuous support is important.

Buyers and brands can support the suppliers by identifying metrics to collect as part of regular reporting. Some factories who report wage digitization may only be paying managers' wages into digital accounts and so asking questions beyond 'Do you pay digital wages?' is necessary.

Many sourcing countries have a financial inclusion gender gap, and men will be more likely to have digital accounts, or be quicker to adopt them than women. Therefore, it is advisable to request gender disaggregated data and find out what percentage of male and female employees are paid into accounts. This will show if there is a gender gap and if women need more support to open and use accounts.

HERfinance has found factories with digitized wages may still pay around 10-20 percent of their workers in cash. This can be because of high turnover, and therefore new workers being paid in cash when they first join. It can also be an indicator that the most vulnerable workers are struggling to open accounts, which could be due to low levels of literacy, lack of access to the right documentation or gender norms. It is important to support factories with opening accounts and providing training for new and/or vulnerable workers, especially women, in order to digitize all their worker payments.

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When we work with suppliers on wage digitization, we want to ensure that there is a smooth transition for both the garment factory managers and the garment workers. We set up regular monitoring of how many workers, male and female, are receiving digital wages and training.

A key success factor is ongoing training for women in order to help build their confidence and knowledge to use digital wages. Our in-house training team is delivering digital wages capacity building sessions for supplier managers, so that they can in turn deliver training for workers.

- PRODIP GABRIEL SKU, H&M

### Key Actions:

- **Identify and include gender disaggregated digital wages metrics** as part of sustainability strategy oversight and reporting. Annual metrics could include the percentage of workers who are receiving digital wages overall; the percentage of male and female workers receiving digital wages; and the types of payments – wages, overtime, severance payments, and bonuses (to ensure no overtime paid in hidden cash payments).
- **Encourage suppliers to include wage digitization as part of new worker onboarding** – such as providing information on how to open an account with their contract and other key documents, and then providing training on how to open and use an account during their first week.
- **Identify the reasons why longer-term workers are still being paid in cash and help find solutions to address this.** For example, if workers don't have the right documentation, they could be given paid time off to go and collect it, e.g. National Identify Documents from government offices.
- **Encourage managers to create a safe space for vulnerable workers to share their concerns**, such as an all-female group meeting with the welfare officer.
- **Regularly ask suppliers how the transition** is being implemented through monitoring conversations, and identify any additional support required if they are having challenges and planning to return to cash.
- **Encourage the supplier to continue workplace training and support on digital accounts and financial literacy on a regular basis**, through displaying posters and using videos and audio messages.
- **Offer incentives** such as meeting the transition and training costs, or reward suppliers who make the switch.





# HERfinance Bangladesh

From 2015 to 2021, HERfinance worked with 10 global buyers (BESTSELLER, bKash, Dimensions, Dutch-Bangla Bank Rocket, Fast Retailing, H&M, Inditex, Li and Fung, Lindex, Marks & Spencer, Target and The Children’s Place) and 75 RMG factories in Bangladesh on a wage digitization program. By August 2020, more than 150,000 workers were being paid via a bKash or Dutch-Bangla Bank Rocket payroll account.<sup>16</sup>

HERfinance, supported by three implementing partners—Change Associates, Mamata, and Young Power in Social Action (YPSA) provided wage digitization advice for managers to transition smoothly from cash to digital wages, considering the needs of female workers. Workers, especially women, were supported through financial capability training to increase their access, use and benefit from their accounts.

This led to a positive impact for both women and business. One in five workers (both male and female) started to save regularly; one in five women started making joint decisions with their families related to spending and saving; and one in eight women reported being more confident about meeting unexpected expenditures. Factories have seen a 59 percent reduction in the time required for payroll administration due to increased efficiency, supporting the sustainability of digitization.<sup>11</sup>

Women also shared the benefits with their families and neighbors, leading to increase in active mobile money account users in their local communities. 58% of workers who had participated in HERfinance training assisted others to open mobile money account during the COVID-19 pandemic.<sup>13</sup>



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

- PUSHPA, GARMENT WORKER, DHAKA

# Following Wage Digitization and Participation in HERfinance



83% of female workers and 88% of male workers prefer digital wages to cash following participation in HERfinance training (up from 23% and 25%, respectively)

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



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

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



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



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



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



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

# Understand the digital wages ecosystem

- **Brands and buyers** can support suppliers to transition to digital wages, share learnings with other brands and solve problems together. They can also influence local stakeholders, e.g. government and manufacturer associations, to encourage wage digitization.
- **Manufacturer associations** can promote the benefits of digital payroll to their members and identify and address the challenges to scale.
- **Worker associations** can promote the benefits of digital payroll to their members, increase understanding of the needs of garment workers, and build their trust.
- **NGOs** can support and deliver financial capability training that engages male and female workers, driving their acceptance of, and benefit from, financial products and services.
- **Financial service providers** can develop affordable and relevant payroll products, which when combined with financial capability training, can be adopted by garment workers.
- **Governments** can drive the transition to digital wages and government social protection payments through policy and action.
- **Development organisations** can enable cross-sector collaborations to support the adoption and scaling of the transition to digital wages.

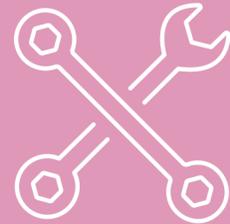


# Digital Wages Resources

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

## HERfinance Digital Wages Toolkit for Managers

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



## HERfinance Posters

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



## HERfinance Videos and Animations

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## HERfinance Tech Learning Tool for Workers

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## HERfinance Capability Strengthening

HERproject has developed six modules to train workers about the technical aspects of how to use their new payroll accounts and associated financial services, as well as lessons on financial planning, budgeting, savings, and discussing finances with their families. These modules are designed to help workers manage and control their money, building independence and resilience in the process.

## HERfinance Audio Message

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



## References

<sup>1</sup> The World Bank Group Global Findex Database 2017

<sup>2,11</sup> HERproject “Digital Wages: Positive Impact for Women and Business” report, March 2020

<sup>3,4</sup> HERproject survey in July 2021 on the future of wage digitization with 14 international buyers operating in Bangladesh, some of which had been part of HERfinance digital wage programme and some that had not

<sup>5,6,9</sup> HERproject survey in August 2020 of 91 garment sector managers in Bangladesh, who had taken part in HERfinance Digital Wages program

<sup>7</sup> Our Supply Chain, Li & Fung Limited, Annual Report, 2018

<sup>8</sup> Factories paying workers digitally are five times more likely to provide good social and labor practices, Better Than Cash Alliance, October 2018

<sup>10</sup> Center for Financial Inclusion ‘Building Women’s Financial Capability: A Path Toward Transformation’ Report, Julia Arnold and Jayshree Venkatesan, July 2021

<sup>12</sup> Intermedia The Impact of Wage Digitization: Neighborhood Spillover Effects from Paying Garment Factory Workers with Mobile Money Report, May 2019, Intermedia Financial Inclusion Insights

<sup>13</sup> HERproject Bangladesh worker survey conducted in August 2020, with 523 garment workers (56% female)

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

## Learn More

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

### Photo credit:

@BSR/Kamrul Hassan



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

[www.herproject.org](http://www.herproject.org)

