

Impact of Covid-19 on Decent Work

Wage Digitization Digest-1st Edition

The Wage Digitization Digest is a monthly desk-based intelligence report produced by Synergos that sources from English-language media spanning a monthly timeframe specified in the digest. The report covers the impact on workers during Covid-19, in garment, coffee, and tea industries; with a focus on digital wages, gender equity, and worker wellbeing across Bangladesh, Cambodia, Ethiopia, India, Indonesia, Pakistan, and Vietnam. This month's research covers news sources from May 1 – May 31, 2020.

Macro Global Trends

Throughout the month of May, government exceptions within COVID-19 responses have allowed garment factories to reopen at limited capacity with respect to social distancing policies in parts of Bangladesh, India, and Indonesia. Ethiopia has reported some factories closing while others remain open. Tea and coffee workers in estates, farms, and gardens have stayed open regardless of COVID-19 related closures, leading to their own set of labor concerns and unrest due to government neglect. Across the garment industry, supplier countries are experiencing major layoffs, pockets of neglected wages, surges of poverty, and worker unrest.

While factory openings are less directly impeded by national COVID-19 restrictions, the catastrophic impact of COVID-19 on global economies has reduced demand from global buyers. Factories across all major garment supplier countries (including Bangladesh, Ethiopia, India, and Indonesia) are now facing major layoffs/forced unpaid leave due to little business and a continued battle with individual buyers paying for placed and completed orders before COVID-19. In Indonesia, data from the Indonesia's Textile Association (API) shows that social distancing restrictions have still halted operations (temporarily) of 80% of textile and textile product companies in Indonesia ([Better Work](#)). Other factories are shutting down permanently and some local governments have suspended multiple labor laws to urge businesses to stay open and receive investment. Countries are at risk of tens of thousands workers unemployed due to potential factory closures ([The Business Post](#), [International The News](#), [Times of India](#), [Strait Times](#)). A portion of workers across garment, tea, and coffee are also facing missing wage payments and/or wage assistance agreed upon amongst government, unions, and employers from March and April months. The culmination of massive layoffs, workplace safety concerns, and unpaid wages has sparked major unrest recorded by the media across Bangladesh and Pakistan ([Washington Post](#), [The Daily Star](#), [Ecotextile](#)).

Government responses to an overwhelming increase in unemployment from majority low-income workers are a mix of multi-stakeholder wage assistance, business investments and refinancing, and padding of social protection programs. Governments are facing challenges in identifying the "new poor" for direct cash assistance and are requesting support from local governments, unions, and employers to update databases. Indonesia, in particular, has been struggling with their database as they estimate an increase from 1.89 million to 4.89 million individuals to fall below the poverty line ([The Jakarta Post](#)). International NGOs, multilateral, and bilateral organizations have stepped up to support governments with funds for economic relief, including a portion for wage assistance. This is mostly apparent in Bangladesh with The International Committee of the Red Cross and Bangladesh Red Crescent Society providing cash grants to families in the Chittagong Hill Tracts and the EU promising 113M euros to

support export-oriented worker wages, including 1 million RMG workers initially for three months starting July 2020 ([The Daily Star](#), [New Age Business BD](#)).

The payment channel to provide wage and cash assistance differs across countries. Media reports of direct cash transfers to low-income households in Bangladesh, including wages, discuss mobile money and banks as main channels ([New Age Business BD](#), [New Age Business BD](#)). In India, the India Post Payments Bank has been dispensing and delivering cash from bank accounts to households who have received assistance in their bank accounts ([Deccan Chronicle](#)). In Indonesia, media reports that the post will deliver cash directly to households eligible for government cash assistance ([The Jakarta Post](#)). In Pakistan, the Ehaas Emergency cash program is incorporating mobile banking into govt aid systems with a verifiable means of identification ([Center for Global Development](#)). Mobile banking providers have seen a significant increase in new customers as well as frequency of digital payments amongst users in Bangladesh, India, and Pakistan ([The Daily Star](#), [New Indian Express](#), [Tellimer](#)). Other countries like Jordan are also witnessing this large increase in new DFS users since COVID-19 ([Center for Financial Inclusion](#)).

Insight Theme #1: Increase in digital payments at a global scale.

COVID-19 has increased the use of digital payments across all in-focus countries, with FSPs reporting rapid increases in ecommerce, mobile money, digital loan tools, and other forms of digital payments.

- **Bangladesh** – “MFS is undertaking Covid-19 specific measures with ample support from the Bangladesh Bank and the Government of Bangladesh. According to the data available in the Bangladesh Bank's website, the Bangladesh Bank has removed transaction charges on purchase of essential goods such as groceries and medicine through MFS, increased p2p transaction ceiling from TK 75,000 to TK 200,000 per month and cut cash-out charges for export-oriented industries' worker salaries from TK 14.5-18 to TK 4 per thousand takas, thereby encouraging more people to go cashless. This is further evident through bKash, which already had a considerable customer base of 40 million, encountering an increase of more than 1.4 million new accounts getting registered from April 6 to April 21 alone. This astounding increase in demand has been met with an enhanced focus on bKash's customer service team and technology support to provide sufficient assistance to its users. However, amidst this increasing user base, the daily total transactions undertaken through bKash has dropped from approximately TK 9-10 billion to around TK 7 billion during the Covid-19 crisis, with a daily average transaction of TK 7 million counts” ([The Daily Star](#)). BKash has also seen a 150% remittance increase on daily average in April from expatriates, compared to first three months of this year through online and wallet based money transfer companies from different parts of the world ([The Financial Express](#)). At the end of May, the Bangladesh Bank disbursed money for banks paying garment worker wages via MFS, reporting around 2.6 million mobile financial service accounts were created mostly through Bkash, Rocket and Nagad ([New Age Business BD](#)). Garment worker diaries report that 82% compared to 28% of garment workers receiving wages in April were paid digitally, indicating a significant increase in DFS access and basic usage. Women were less likely to withdraw their salary immediately from accounts than men. Large majority withdraws salary from account ([Garment Worker Diaries](#)).
- **India** – A report by a local consultancy mid-April revealed a 42% increase in digital payments especially around e-commerce and digital methods to access money. The report also noted a surge of first-time users in the digital payments ecosystem to purchase essentials. "When it came to use debit/credit cards in the last three weeks, 54 per cent of respondents said they have been

using Visa, while 30 per cent Mastercard and 12 per cent Rupay card," it added ([New Indian Express](#)).

- **Indonesia** – Digital payments in Indonesia have been rapidly increasing prior to COVID-19. Media reports in February that e-money transactions in Indonesia's retail market has skyrocketed by 173 percent in January from a year earlier ([The Jakarta Post](#)). Of the 41 e-wallet operators in Indonesia licensed by the central bank, 14 started operations in the past year. At least 10% of the adult populations in Indonesia already use e-wallets in 2019, ahead of the U.S (8.8%) and behind India (21.5%) ([Boston Consulting Group](#)). Little info is available of an increase due to digitized wage payments during COVID-19.
- **Pakistan** – Easypaisa, Pakistan's leading mobile wallet, reported "a 35% increase in new customers during the lockdown, with inactive customers also returning to the service, according to reports. The number of daily transactions from the Easypaisa app has increased 17% since the lockdown was enforced. The company has also seen an overall increase of 184% in bank transfers vi e-wallets and 15% growth in mobile top-ups ([Tellimer](#))
- **Ethiopia** – N/A

Insights Theme #2: Loss of jobs, worker unrest, and rising concerns of labor violations.

Low-income workers across garment, textile, and tea are threatened by deeper instability as people are furloughed, laid off, and left unpaid. Tens of thousands of workers are missing wages from March & April months; workers who have been brought back to work face massive health risks due to limited safety compliance with social distancing and protective gear. Other workers face more permanent layoffs due to the looming recessions across global economies affecting buyer demand. Unions in tea & garment/textile have been extremely active advocating for worker protection policies, pay (including those who are "on leave" due to government COVID-19 shut-downs).

- In Bangladesh, 1 million Bangladesh garment workers (almost a quarter) were out of work in April; with many being low-income women; fears of hunger & repercussions of extreme poverty emerged as many workers live paycheck to paycheck ([NPR](#)). While factories were allowed to reopen with a limited workforce of 30% with social distancing guidelines at the end of April through May, many are violating these guidelines with 7090 workers on the premises ([CleanClothes.org](#)). Despite government go-ahead to partially reopen factories, factories are facing major loss of business and payments from global buyers. Many fear the permanent closure of factories, which will lead to tens of thousands of workers without jobs. In late May after the Eid holiday, media reports that garment factory owners have started downsizing their workforce, forcing workers to sign resignation letters and, in some cases, even using violence to "get things done". Some workers explained that, right after entering the factory premises, factory authorities had snatched away their identity cards and some even alleged being pushed out the door. "The factory authorities forced me to sign the resignation letter. Whoever were not signing were beaten up; the workers were pushed out the door after snatching away their ID cards" a garment worker of MHC Fashion Ltd in Gazipur's Sreepur explained, adding that around 350 workers had been terminated in that same factory ([The Business Post](#)). Garment workers have been protesting in front of factory gates where they have been either furloughed, fired, or without pay despite government economic stimulus throughout the month of May. As protests continued and blocked traffic, there have been reports of clashes with the police as many workers state that

they have not received wages in three months nor received bonuses for Eid ([Washington Post](#), [The Daily Star](#)).

- In Ethiopia, Eight factories in Hawassa Industrial Park have suspended operations for between 15-22 days. Approximately 14,000 workers have been asked not to work but will receive full salaries according to the factories. Some factories report to have reduced the number of workers by half to ensure social distancing, while also providing additional buses for transportation services to and from work ([Better Work](#)).
- In India, unemployment jumped three-fold to 30% in urban areas and 21% in rural areas over fourteen days in April ([Times of India](#)). State governments Uttar Pradesh, Gujarat, and Madhya Pradesh are allowing labor law exemptions for firms to attract investment. UP and Gujarat proposed exemption from major labor laws except three (abolishment of bonded labor, ex gratia to workers in case of work-related diseases and disabilities, and timely wage payments). ILO has called out these state governments, reminding them of the ILO's declaration on the Fundamental Principles and Rights at Work adopted by India in 1998 ([Business Standard](#)).
- In Indonesia, majority of Better Work factories were still in operation but cancelled or on-hold shipments caused concerns over cash flow and making wage payments ([Better Work](#)). Factory contractors since March have been laying off tens of thousands of employees, upping above 63,000 ([Strait Times](#)). Data from the Indonesia's Textile Association (API) shows that social distancing restrictions have still halted operations (temporarily) of 80% of textile and textile product companies in Indonesia ([Better Work](#)). In regards to labor concerns, the Omnibus bill threatening to abolish minimum wage, reduce severance, and increase labor flexibility was delayed in the Supreme Court, a win for labor unions ([IndustriAll](#)). However, the Manpower Ministry has released a circular allowing companies to pay their workers' holiday bonuses (THR) in instalments or even delay them for an agreed period of time, in case they are facing financial hardship. Critics have said, however, that this decision may violate workers' rights as it gives grounds for businesses who are fully capable of paying the THR to defer bonus payments ([Jakarta Post](#)).
- In Pakistan, around six million people, many of whom are garment workers, are facing employment insecurity due to the coronavirus crisis. Garment workers have lost their jobs and remain unpaid. Garment workers report that they have been dismissed and, in some cases, not even paid for the month of April. Wage payments seem entirely dependent on factory management. Many workers also report having been forced to sign resignation letters and facing debts that they are now unable to pay ([International The News](#)). Despite the government ordinance against non-payment of wages and forced dismissals, thousands of garment workers continue getting fired and have been unpaid for months ([CityNews](#)). Labor unions report that 85% of workers lack a contract, making it difficult to enforce government ordinances and ensure wage payments ([The Guardian](#)). Due to months of unpaid wages and forced layoffs, protests in Karachi and Sindh, two major areas with factories, have been persistent for the past two months. In several May protests, media reports friction with the police ([Ecotextile](#)).

Insights Theme #3: Gendered effects of COVID-19.

- Initial surveys demonstrate the vulnerability of women workers in low-income households & lack of economic resilience. In addition, women are more restricted than men in their movement and safety due to COVID-19.
- Increase in unpaid labor (childcare, household chores) required of women as households are mandated to stay home.
- With school and care facilities closed, women are also now facing child-care and education demands. In garment, many garment workers are the sole income earners. Depending on the available social protections/unemployment benefits, many are facing risks of hunger & loss of homes.
- Layoffs and employment benefits that are tied to employment and contraction in economy leading to less public services and social safety nets means that 9.5 million women worldwide could miss out on vital family planning and reproductive healthcare service ([Marie Stopes](#))
- In areas of Asia and Pacific women are burdening a disproportionate share of the COVID burden such as: social/mental/emotional health, lack of preparedness, medical/health insurance access, loss of wages in formal and informal jobs ([UN Women](#))
 - In Bangladesh, out of 2,296 responses, 83% of women in formal labor have decreased job hours compared to 14% of men.
 - In Pakistan, out of 2,512 responses, 31% of women in formal labor have decreased job hours, somewhat even with 33% of men.

Insights Theme #4: COVID's rippling effects on value chain structures and sustainability.

As COVID-19 continues to wreak havoc across global economies, factories in major supplying countries such as Bangladesh, India, Ethiopia, Vietnam, Cambodia, Myanmar, Indonesia, and Pakistan are facing the threat of more factory closures due to lack of orders.

- Within a year, bulk of orders come in July. With the U.S. and EU economies facing recessions and accounting for majority of orders, suppliers fear permanent lay-offs will occur in the upcoming months, leaving thousands of workers without jobs.
- In the same vein, multiple major buyers are facing bankruptcy such as JC Penney, Nieman Marcus group, and J Crew. Financial impacts of these bankruptcies will ripple through global value chains.
- In the global garment industry, buyers are in two camps – staying loyal to placed orders and their suppliers by paying for this business OR neglecting payment & threatening to abandon suppliers. See below for the Workers Rights Consortium list. Multiple international agencies have created a Call to Action across global garment stakeholders to enforce five priorities on worker safety, financial security, and employment.
- In Bangladesh, a survey reported that 98.1% of buyers refused to contribute to the cost of paying partial wages to furloughed workers that the law requires ([PennState Center for Global Workers' Rights](#)).
- India's RMG exports declined by 91% in April due to COVID-19; US and EU account for 64% of India's RMG. Indian suppliers are concerned as multiple US and EU brands have filed for bankruptcy ([Economic Times India](#)). Many factories have had to close down and more are at risk of closing down if the busy season (July on) does not pick up with orders ([The Hindu](#)). To cope with declining global buyer demands, garment workers in the Peenya industrial area are now

producing PPE. They have only been able to bring back 1,200 workers out of 3,000. Only 50% of the 300 factories are now operating for PPE. Some orders are being requested by the Central government ([Deccan Herald](#)).

- In Indonesia, the Indonesian Filament and Fiber Producers Association (APSyFI) reports that more than 70% of Indonesia's garment factories could be forced to permanently close in the coming months as they're crippled by dwindling orders and no financial support ([EcoTextile](#)). In May, the Indonesian Filament and Fiber Producers Association (APSyFI), 80% of textile companies have halted operations due to cashflow issues ([Jakarta Post](#)).
- In response to tension between global buyers and suppliers & lack of coordination amongst buyer responses, as of mid-May, CARE has endorsed a call to action from global garment stakeholders to protect income, health and employment of workers. Negotiated by Intl Org of Employers, Intl Trade Union Confederation, and IndustriALL and the ILO, the call to action sets 5 priorities for stakeholders. This includes financial support, brands and retailer loyalty to supplier orders, and social protections ([CARE](#)).

Insights Theme #5: Government & Intergovernmental responses for wage assistance.

Bangladesh

- On March 31, the Ministry of Finance announced a Tk. 50 billion (about USD 588 million) stimulus package for exporting industries to be channeled through a refinance scheme operated by Bangladesh Bank. Loan proceeds will be used to pay worker salaries, primarily through mobile financial services, and the scheme is expected to benefit close to 4 million workers for a three-month period. Exporting firms that have laid off workers will not qualify for the loans (IMF).
- BB has created several refinancing schemes amounting to a total of Tk 380 billion and a 360-day tenor special repo facility to support exporters, farmers and to facilitate the implementation of the government stimulus packages. To further support farmers, BB also announced an agriculture subsidy program that will take effect for 15 months until mid-2021 (IMF).
- Through BGMEA, industry has promised to pay 65% of worker wages for the time they were not working via government loans to the sector and buyer fulfilments of back orders.
 - A director of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) said that nearly Tk 40 billion (4,000 crore) would be disbursed among 4.1 million (41 lakh) RMG workers through banks and different MFS channels.
 - It is unclear if workers have received these payments and whether they were in cash or digital. In the past few weeks of May, garment workers have been actively protesting to receive their wages.
- In addition to government wage assistance, bilateral governments and international non-profits have been stepping up to offer income relief. The International Committee of the Red Cross and Bangladesh Red Crescent Society have provided a cash grant of BDT 4,500 to families in the Chittagong Hill Tracts heavily impacted by the pandemic. The Director of BDRCS said they are targeting families whose members tested positive to COVID-19, access to income, women-headed households, and persons with disabilities. It is unclear if this has been delivered in cash or via bank/MFS accounts ([The Daily Star](#)). The EU is also mobilizing 113M euros to the govt to provide cash assistance to workers in export-oriented industries. The fund will support 1 million

RMG workers initially for three months starting July 2020. Workers who lost their jobs due to layoffs or other COVID-19 reasons will get TK 3,000/month in addition to lawful compensation. RMG workers will be identified via the BGMEA and BKMEA worker databases. Plan is to provide money via MFS ([New Age Business BD](#)).

Cambodia

- Social assistance is being strengthened, including grants to households and subsidies for wages and health and employment insurance. Other spending will be rationalized, including capital spending. The government will disburse special low-interest loans to specialized banks, in addition to packages issued to SMEs and rice producers. Temporarily laid-off garment workers are to receive income support.

Ethiopia

- On April 3, the Prime Minister's office announced a COVID-19 Multi-Sectoral Preparedness and Response Plan. The plan is to be implemented over the next three months and will require US\$1.64 billion in funding (about 1.6 percent of GDP). The funds are expected to be allocated as follows: (i) \$635 million (0.6 percent of GDP) for emergency food distribution to 15 million individuals vulnerable to food insecurity and not currently covered by the rural and urban PSNPs; (ii) \$430 million (0.4 percent of GDP) for health sector response under a worst-case scenario of community spread with over 100,000 COVID-19 cases of infection in the country, primarily in urban areas; (iii) \$282 million (0.3 percent of GDP) for provision of emergency shelter and non-food items; (iv) The remainder (\$293 million, 0.3 percent of GDP) would be allocated to agricultural sector support, nutrition, the protection of vulnerable groups, additional education outlays, logistics, refugees support and site management support (IMF).
- A broader set of measures including further support to enterprises and job protection in urban areas and industrial parks is under discussion with the donor community but has not been formalized. The expansion of the Urban Productive Safety Net Programme to 16 additional cities over the next two months is under active consideration, in collaboration with the World Bank, at an estimated cost of \$134 million) (IMF).

India

- Finance Minister Sitharaman on March 26 announced a stimulus package valued at approximately 0.8 percent of GDP. The key elements of the package are: in-kind (food; cooking gas) and cash transfers to lower-income households; insurance coverage for workers in the healthcare sector; and wage support to low-wage workers (in some cases for those still working, and in other cases by easing the criteria for receiving benefits in the event of job loss) (IMF).
- During May 13-17, the Finance Minister announced new measures targeting businesses (about 2.7 percent of GDP), expanding support for poor households, especially migrants and farmers (about 1.5 percent of GDP), targeted support for the agricultural sector (about 0.7 percent of GDP), and some expansion of existing programs providing work opportunities to low-wage laborers (about 0.2 percent of GDP). Additional support to migrants and farmers will mainly be in the form of providing concessional credit to farmers (IMF).

- In early May, the State Labor department has issued notices to employers who withheld salaries or paid reduced wages to workers for April 2020. It appears that employee complaints registered on the Government's Dasoha website is a way the government has been identifying non-compliant employers ([Times of India](#)). To support access to money received by the government, the India Post payments bank has been delivering people cash from their bank accounts as long as they produce an Aadhaar card and a mobile phone number. Nearly 8,000 Mahatma Gandhi national rural employment guarantee scheme (Mgnrega) are getting their wages through the India Post payment bank. Between April & May, India Post has disbursed Rs 1.15 core of wages to these beneficiaries ([Deccan Chronicle](#)).

Indonesia

- In addition to the first two fiscal packages amounting to IDR 33.2 trillion (0.2 percent of GDP), the government announced a major stimulus package of IDR 405 trillion (2.6 percent of GDP) on March 31, 2020, which was further expanded to IDR 641 trillion (3.9 percent of GDP) on May 19, 2020, as part of a national economic recovery program.
- In mid-May, the government reported another package of \$43B economic stimulus to support MSMEs and SMEs with loans and incentives as well as increasing the social safety net from Rp 110 trillion to Rp 172.1 trillion. It is also planning to provide Rp 172.1 trillion for the social safety net, far higher than the previous plan of Rp 110 trillion, as well as increasing its tax incentives program to Rp 123 trillion from the initial plan of Rp 70.1 trillion. The decision to increase the social safety net comes as the government expects from 1.89 million to 4.89 million individuals to fall below the poverty line ([The Jakarta Post](#)). Lack of reliable recipient data from state government databases mandated to update the database of beneficiaries falling under the poverty line has led to mistargeted aid disbursement. The original database was built upon a 2015 Statistics Indonesia (BPS) survey that sought to map out the distribution of wealth in the bottom 40 percent of the population. The Corruption Eradication Commission's (KPK) deputy for prevention, Pahala Nainggolan, said the agency had urged regional authorities to use citizenship identification numbers (NIK) to clamp down on mistargeted aid disbursement, which he also said was the result of outdated DTKS data. The government has identified 8.3M households eligible for direct cash transfers outside Greater Jakarta and **will distribute cash via postal service**. Another 1.9M households are within Greater Jakarta ([The Jakarta Post](#)).
- Bank of Indonesia has also taken measures to further strengthen financial deepening, access to financial services, and monetary operations, including by facilitating collaboration between the banking industry and Fintech companies, and introducing Sharia-compliant instruments (IMF).

Pakistan

- A relief package worth PKR 1.2 trillion has been announced by the federal government on March 24, 2020. Key measures include:...(ii) relief to daily wage workers including PKR 75 billion of approved cash disbursements to 6.2 million workers, (iii) cash transfers to low-income families (PKR 150 billion), (iv) accelerated tax refunds to the export industry (PKR 100 billion), and (v) financial support to SMEs and the agriculture sector (PKR 100 billion) in the form of relief on electricity bill payments...The economic package also earmarks resources for...electricity bill payments relief (PKR 110 billion)...(IMF).

- Provincial governments also providing economic relief – the government of Punjab announced a tax relief package of PKR 18 billion and a cash grants program of PKR 1.5 billion, while the government of Sindh has announced a cash grant and ration distribution program of PKR 1.5 billion for the low-income households (IMF).
- The State Bank of Pakistan (SBP) has expanded the scope of existing refinancing facilities and introduced three new ones that aim at: ...(iii) incentivizing businesses to avoid laying off their workers during the pandemic (IMF).
- Garment workers have been facing massive layoffs due to global buyers & retailers delay in order payments. “The Manpower Ministry has released a circular allowing companies to pay their workers’ holiday bonuses (THR) in instalments or even delay them for an agreed period of time, in case they are facing financial hardship.” Workers now face even higher chances of oppression with little leverage to ask for missing wages. The government has provided several economic packages to aid companies in economic turmoil, however little has been said about direct cash assistance.
- The Ehaas Emergency cash program is offering the opportunity to incorporate mobile banking into govt aid systems with a verifiable means of identification. While some do not have access to mobile phones/wallets, the ones who utilized mobile money reduces the number of persons needing to pick up cash at distribution points, decreasing risk of COVID transmissions (Center for Global Development).

Vietnam

- The government introduced a fiscal support package valued VND 266 trillion (3.5 percent of GDP) to support the economy. The government also approved a cash transfer package worth VND 36 trillion (0.5 percent of GDP) for affected workers and households with monthly cash transfers provided for no more than 3 months, from April to June. More than 10 percent of the population is estimated to benefit from this program (IMF).
- Affected firms are eligible to concessional loans from Vietnam Social Policy Bank (VSPB) with no interest for making salary payment to their workers who temporarily stopped working. The total loan value is estimated at VND 16.2 trillion (0.2 percent of GDP) (IMF).

About the Digest

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