

Market Illustration

Digitalizing Female Garment Worker Salary Payments in Bangladesh with HerProject

Country: Bangladesh

Challenge: In Bangladesh, female garment workers faced major barriers to digital financial inclusion, including low digital literacy, restrictive social norms, and limited access to mobile financial services and mobile phone devices.

Result: As a result of digital literacy training and social norms interventions, many women began actively using their accounts for savings and transactions beyond wage receipt, indicating stronger engagement with formal financial services.

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Challenge

In Bangladesh, female garment workers faced major barriers to digital financial inclusion, including low digital literacy, restrictive social norms, and limited access to mobile financial services and mobile phone devices. Many had no previous experience with mobile money and little autonomy over their wages.

Approach

Digital Literacy Training: HerProject provided practical, hands-on training focused on basic mobile phone use, understanding mobile money applications, PIN security, and how to conduct simple financial transactions. Trainings were delivered through peer educators inside factories, using interactive, visual methods tailored for workers with low literacy levels.

Addressing Social Norms: The program engaged factory managers and male household members by providing letters and orientation sessions that explained the importance of mobile ownership for wage receipt. This helped secure family approval for women to own and operate mobile phones, overcoming key household barriers.

Result

- Over 100,000 female garment workers participated from more than 64 factories.
- 50% of participants opened mobile money accounts, significantly expanding their financial access.
- Many women began actively using their accounts for savings and transactions beyond wage receipt, indicating stronger engagement with formal financial services.

Case Source: [BSR HERProject Report](#)

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Works Cited

- “Digital Wages: Positive Impact for Women and Business,” Business for Social Responsibility, March 2020, <https://riseequal.org/media/t4vembb2/herproject-digital-wages-positive-impact-for-women-business.pdf>.