

Shuchona

**UNLEASHING DIGITAL
EMPOWERMENT**





Preface



In the ever-evolving landscape of global labor markets, domestic work stands as a crucial source of employment for millions, often becoming a gender-specific niche that mirrors societal norms and roles. In Bangladesh, a country with a rich cultural tapestry, domestic work has emerged as a pivotal sector, with approximately 10.5 million Domestic Workers (DWs), the majority of whom are women. These individuals, driven by a complex interplay of push and pull factors, migrate from rural to urban areas in pursuit of better opportunities and livelihoods.

This report chronicles the journey of the Shuchona project, an initiative undertaken by the Manusher Jonno Foundation (MJF), a champion of gender equality and women's empowerment, with funding and support from the Bill & Melinda Gates Foundation. Launched in November 2021, the project's aim was as audacious as it was transformative – to empower and uplift Domestic Workers (DWs) through the prism of Digital Financial Services (DFS).

The landscape of domestic work is not without its challenges. DWs often find themselves laboring in the shadows, excluded from formal employment structures, facing unregulated work conditions, and financial vulnerabilities. This project, born out of a commitment to bridge these gaps, set forth to pioneer a path towards financial inclusion, security, and empowerment.

As we delve into the following pages, we embark on a journey that intertwines the narratives of DWs and their employers, both integral components of a complex ecosystem. The project's vision unfurls through the introduction of Digital Finance Services, acting as a conduit for wage digitization, economic empowerment, and a bridge to reduce the gender gap. It narrates the stories of resilient DWs who defied societal norms to become catalysts of change in their own lives and communities.

The pages that follow highlights the challenges, achievements, and transformations that have transpired throughout the course of the Shuchona project. We delve into the intricacies of a sector that has long remained ensconced in tradition, while simultaneously exploring the dynamic potential of digital financial systems in reshaping the trajectory of both domestic workers and their employers.

The narrative encapsulated within this report stands as a testament to the dedication of all those involved in this journey. It celebrates the resiliency of women who have embraced change, the commitment of MJF to the cause of gender equality, and the foresight of the Bill & Melinda Gates Foundation in fostering innovation and progress.

At the core of this narrative lies the profound impact of the Shuchona project – a pioneering endeavor that not only educated and empowered DWs but also transcended societal boundaries by fostering financial literacy, inclusion, and formalization. This project is a unique endeavor, an embodiment of empowerment that has helped strengthen domestic workers, elevate their their digital skills and fostered self confidence among DW's.

As we turn the pages that follow, we want to celebrate the Shuchona project as a beacon of hope, a catalyst for change, and a testament to the potential that can be harnessed when vision, collaboration, and dedication converge on the path to economic empowerment of domestic workers.

Shaheen Anam
Executive Director, MJF

Digital Financial System can be an effective tool for empowering domestic workers

The Financial Services for the Poor (FSP) team at the Bill and Melinda Gates Foundation believes that when provided with the right tools and a conducive environment, women can bring long-lasting positive changes in the financial ecosystem that fosters innovation, boosts women's economic participation and creates examples to encourage gender inclusive advocacy and policy changes in the country.

The 'Suchona' project is a testament to that. This concept of bringing domestic workers to the formal financial system through digital transactions was a winning submission in an internal competition for innovative ideas under the Women's Economic Empowerment and Financial Inclusion (WEE-FI) initiative at the Foundation. I am thankful to the panel of judges for understanding the importance of building a bridge between the segments of the female domestic workers in Bangladesh who makes impressive contribution to the economy but are never a part of the formal economy, and a thriving digital, formal financial ecosystem.

Manusher Jonno Foundation has been working with the underserved, marginal segments of the country's population for few decades now and has built an excellent legacy in supporting them. This partnership with MJF to implement this idea has been a great learning journey for us. The 'Suchona' project once again showed that unleashing the potential of female domestic workers as well as the women who employ them, can create various pathways to women's financial inclusion. While the female employers who participated in this initiative increased their usage of digital financial services through their mobile wallets, the female domestic workers started saving for future needs in their mobile wallets. Given that these two groups of women represent two different socio-economic strata, the findings of this project will help us in designing future initiatives with the knowledge that the same digital financial tools help fulfilling different priorities of the participants, depending on their economic conditions. And that, behavioral change is possible if the approach and the process is based on the contextual knowledge and the needs of the targeted population.



We sincerely thank MJF for bringing the concept to life. The dedication and the commitment of the MJF team and the local partners was exceptional. They were faced with many challenges coming from normative barriers, accessibility, behavioral practices and many more, and yet succeeded with great results. We are also grateful to the female domestic workers and their female employers for giving their time, insights and active participation without which this project would not have been possible.

Snigdha Ali

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Acknowledgment

We thank the Bill and Melinda Gates Foundation for their generous financial support. Your unwavering commitment and joint efforts have significantly impacted our goal of empowering domestic workers in Bangladesh through Digital Financial Services.

We also want to thank our service provider partners, including Nari Maitree, Breaking the Silence, SOHAY, and the Bangladesh Institute of Labour Studies (BILS). In addition, we would like to express our utmost gratitude to the domestic workers and female employers who have successfully adjusted to the new income payment method and overcome the challenges of using mobile banking services. Your dedication and hard work are genuinely valued.

As a team, we've made significant progress in improving the lives of domestic workers. Our joint efforts have resulted in financial inclusion and a shift in societal attitudes towards domestic work. Your contributions and expertise have been invaluable in achieving these transformative outcomes. We want to express our sincere appreciation for your steadfast support and partnership throughout this empowering journey.

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Acronyms

BDT - Bangladeshi Taka

BTS - Breaking the Silence

BILS - Bangladesh Institute of Labour Studies

DFS - Digital Financial Service

DW - Domestic Worker

FDW - Female Domestic Worker

MJF - Manusher Jonno Foundation

WE - Women Employer





Unveiling the Unseen Gap

In a world where homes hum with the rhythm of domestic chores, there exists an age-old reality profession that is often unnoticed. Domestic work, a foundation of livelihood for many, had remained a hidden strength, embraced mostly by women, who contribute but also suffer behind curtains. It's within this uncharted territory that the 'Shuchona' project emerged, radiating empowerment like a guiding light. With the generous backing of the Bill & Melinda Gates Foundation and the dedicated efforts of the Manusher Jonno Foundation, this initiative embarked on a remarkable journey, shattering the shackles that confined domestic workers to the shadows.

For too long, these Domestic Workers or 'Bua' in Bangla, who make homes flourish and lives run smoothly, have remained unseen and their struggles unspoken. The 'Shuchona' project became a beacon of change, inspired by a vision of equality and empowerment. As the partnership between the Bill & Melinda Gates Foundation and the Manusher Jonno Foundation (MJF) took root, a movement began to bloom. The goal was clear - to transform the lives of domestic workers by harnessing the potential of Digital Finance Services (DFS).

Empowerment, often a distant dream, found a home in the heart of this project. By empowering domestic workers with the tools of digital finance, a revolution was sparked, igniting a fire of change across households and communities. The partnership's skillful execution, led by the Manusher Jonno Foundation, turned aspirations into action, while bridging the gaps between tradition and innovation. The 'Shuchona' project unearthed marginalized stories of women, both domestic workers and their employers, who have uplifted their lives through DFS.

In the pages that follow, the chapters of this Success Story Report unravel tales of transformation. With each story, the 'Shuchona' project's impact becomes clearer- from empowering female domestic workers to reshaping the dynamics within households. The journey undertaken with the Bill & Melinda Gates Foundation is a testament to the belief that change is not just a possibility but an imperative. It is a tale of turning the unseen into the visible, the silent into the heard, and the shadows into the light. The 'Shuchona' project is a reminder that empowerment is not a distant dream; it's a reality we can shape, one partnership and one initiative at a time.



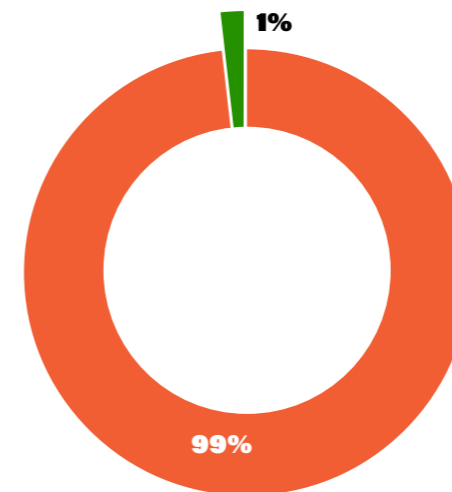
CHAPTER ONE

From Bua to Khala: Domestic Work in Bangladesh

In Bangladesh, a significant transformation has been occurring in the way domestic workers are addressed and, more importantly, how they are perceived within society. Historically, these individuals were commonly referred to as “Bua,” a term that lacked the depth of respect and recognition their roles merited. However, in recent times, a remarkable change has taken place as more and more people now address them as “Khala,” a term signifying the status of a sister of one’s mother. This shift in nomenclature symbolises a profound alteration in societal attitudes towards domestic workers.

The transition from “Bua” to “Khala” reflects a growing acknowledgment of the essential roles these individuals play within households. It goes beyond mere semantics, indicating a broader cultural shift towards recognising the dignity and significance of domestic work. The use of “Khala” is a sign of respect, an acknowledgment of the hard work, dedication, and sacrifices made by these individuals in ensuring the smooth functioning of households.

One cannot underestimate the profound impact of this change in terminology on the social status of domestic workers in Bangladesh. It signifies a departure from the days when they were often marginalised and undervalued. Now, they are being addressed in a manner that acknowledges their role as an integral part of the family unit. This shift fosters a sense of belonging and respect that is long overdue.



TYPE OF DOMECTIC WORKERS

- Part Time - 99%
- Full Time - 1%

Behind this remarkable transformation lies the influence of initiatives like “Shuchona.” Such projects have played a pivotal role in reshaping perceptions and promoting the idea that domestic workers deserve not only respect but also social recognition. Through awareness campaigns, advocacy, and education, these initiatives have significantly contributed to changing the narrative surrounding domestic work.

In essence, the transition from “Bua” to “Khala” represents more than just a change in terminology; it is a testament to the evolving societal attitudes and growing respect for the valuable contributions of domestic workers in Bangladesh. It marks a step towards a more equitable and inclusive society where all individuals, regardless of their occupation, are recognised and treated with the dignity they deserve.



Domestic Work as a Prime Profession

In modern times, this profession is considered a prominent source of earnings for low or unskilled workers, especially women. About 3.6 percent of global wage employment is earned through the profession.

The Bangladeshi scenario of domestic work is not an exception. More than 10 million people in Bangladesh have devoted themselves to domestic work, of whom 90 percent are women (ILO, 2018). Most domestic women workers migrate to urban areas from rural areas for some push and pull factors. Push factors are - acute poverty, domestic violence, and a lack of work opportunities in rural areas. The pull factors are - the greater availability of work opportunities in the city or urban areas or a higher income, although domestic workers are mostly unskilled and learn their trade on the job.

Another major factor in this sector is that most of the recruiters are women, as they supervise the affairs of their households. Against such a backdrop, it is evident that most of the recruitment processes happen informally. Not only in the recruitment process, but the informality persists in the wage system too. The mode of financial transactions of workers with their employers and family is mainly in cash because most domestic workers do not have any bank or Digital Finance Service (DFS) accounts. Hence, several kinds of issues arise between employers and employees.

Hence, the ‘Shuchona’ Project aimed to introduce the use of the Digital Finance System (DFS) for women domestic workers as well as their employers to bring them under a formal banking system. While transacting in cash and paying wages, different problems arise for both parties - the employer and the employee. Keeping a record of transactions is becoming difficult, further inflaming trust issues. Another common problem is non-payment or delayed payment. Such problems can be easily addressed by introducing DFS into the payment system. It helps in empowering the DWs and increasing their self-esteem and dignity, as well as their bargaining power.

Receiving their salary through DFS is helping the DWs take full control over their earned money, which used to stay under the control of a male member of their family. Therefore, they are able to spend their earned money wisely, which helps them feel empowered. Additionally, they can send money to whomever they want at any time. Managing a DFS account requires having their NID, ensuring that 100 percent of the community has registered their NID. Holding an NID helps them access more job opportunities. Moreover, a woman DW can save her money and get ready to prepare a plan for a better future.

Navigating Challenges

Despite its importance, domestic work has not been without its challenges. The lack of structured wage systems and issues of irregular payment have plagued this workforce. Additionally, the project identified the need to address gender disparity as female employers and domestic workers were positioned within differing power dynamics.

● Addressing Gender Disparity

Another significant and multifaceted factor that characterizes this sector revolves around gender dynamics and the roles women play as recruiters. Notably, a considerable proportion of recruiters in this realm are women, a phenomenon rooted in their pivotal roles as household overseers. This intersection of gender roles and responsibilities underlines how women, often acting as primary caretakers and decision-makers within their families, extend their influence to the realm of domestic work recruitment. This dual role they undertake, both as homemakers and employers, illuminates the intricate connections between the private realm of home management and the public sphere of employment. The prevalence of women as recruiters not only underscores their agency in shaping the domestic labor market but also highlights the broader social and economic context in which this sector operates. This gendered aspect further underscores the complex interplay between individual responsibilities and societal structures, ultimately shaping the landscape of domestic labor in unique ways.

● Wage Structure and Irregular Payments

Employers used to frequently pay employees with cash, and record-keeping procedures were rarely used. However, a noteworthy trend in our research showed that many domestic workers received their pay in installments. Due to its reliance on memory, this technique brought about a noticeable lack of trustworthiness as both sides struggled to keep correct records. Furthermore, this irregularity in wage payments damaged trust, especially since some employers used the lack of official records as an excuse to withhold payments on occasion.



● Mobilizing Women's Economic Power

Due to the current situation, in which women have little control over their income, female domestic workers face a serious obstacle to their empowerment. Male family members who take charge of financial decisions frequently become involved in this situation. This dynamic not only limits their ability to support themselves financially but also perpetuates gender inequities in the household.

In addition, these workers find it challenging to develop and put into practice effective financial strategies due to a lack of autonomy in managing their money. Their ability to build a solid financial foundation for the future is hampered by their inability to save some of their income.

Their capacity to create and meet financial objectives, such as those related to school, housing, or job growth, is consequently impacted. Due to their lack of financial reserves, they are more susceptible to unforeseen costs and have fewer prospects for social mobility.

It is essential to remove these obstacles and give female domestic workers more control over their income in order to support their empowerment. These workers may overcome the constraints imposed by conventional gender roles and improve their chances for a more secure and empowered future by creating a supportive atmosphere that promotes financial awareness, saving, and investing.

Digital Financial Services in Bangladesh

● The Landscape of Digital Finance

In Bangladesh, the financial sector holds significant room for improvement, especially in terms of accessibility and coverage. Surprisingly,



However, digital technologies offer a promising solution to address these disparities and reshape the financial landscape.

In this transformative era, there's an opportunity to leapfrog past conventional approaches by embracing digital advancements, offering a "last mover advantage." These technologies have substantial potential for emerging economies like Bangladesh, expanding financial services for a broader population while ensuring affordability and accessibility.

Central to this transformation is Digital Financial Services (DFS), which covers various digital transactions like payments, savings, credit, and insurance. Building a robust public infrastructure foundation is essential to cultivating DFS effectively. This empowers banks, fintech companies, and others to innovate and overcome challenges. Four key pillars support this ecosystem: digital identity, comprehensive telecom network coverage, real-time payments, and a strong credit information bureau.

Bangladesh has already made strides in digital financial access through branchless banking and DFS, with over 100 million users. Despite this, DFS usage has mainly revolved around person-to-person transfers, indicating the need for innovation. Financial inclusion has grown from 31% to 50%² but a widening gender gap in financial access and usage remains a concern.

In the heart of Bangladesh, where over 10 million individuals toil away in the domestic work sector, a groundbreaking initiative is underway. The Manusher Jonno Foundation (MJF), with support from the Bill & Melinda Gates Foundation, has set its sights on transforming the lives of the domestic workers, 90% of whom are women.

Domestic workers, often relegated to the shadows of informal employment, face a multitude of challenges. Undefined work hours, uncertain pay, and a lack of recognition are just a few. But hope has arrived in the form of the "Shuchona: Informal Domestic Workers in DFS" project, launched in November 2021.

This project aims to harness the power of Digital Finance Services (DFS) to bring about a wave of positive change. By digitizing wage payments, domestic workers gain not only financial autonomy but also a foothold in the formal financial system. No more worrying about getting paid on time or struggling with traditional banking barriers.

DFS can empower these workers, giving them the recognition they deserve and making their lives more secure. It's not just about improving their economic well-being; it's about changing the game for millions of women and children who play a vital role in Bangladesh's domestic landscape. Through this project, they can step out of the shadows and into the light of financial inclusion and empowerment.

¹ "Building Infrastructure for Digital Financial Services." The Business Standard, 10 Nov. 2022, <https://www.tbsnews.net/thoughts/building-infrastructure-digital-financial-services-529030>. Accessed 7 Nov. 2023.



² "Digital Financial Inclusion." A2i, a2i.gov.bd/a2i-missions/digital-financial-inclusion/. Accessed 7 Nov. 2023.



● Domestic Workers in the Digital Era

Many domestic employees in Bangladesh's domestic labor market are still mainly unaware of how to handle their salaries effectively using Digital Financial Services (DFS). This knowledge gap was especially noticeable among individuals who had DFS accounts, highlighting a serious lack of education. Additionally, a sizable percentage of domestic employees showed an inability to use DFS accounts in a coordinated and effective way.

It is clear that many domestic workers only have a basic comprehension of how DFS accounts work, with a focus mainly on their ability to send and receive money through the platform. Due to their limited knowledge and skills, these employees need thorough education and training in order to gain a full understanding of DFS. By filling in this knowledge gap, domestic workers can fully utilize DFS, not only as a digital platform for financial transactions but also as a flexible tool for efficient wage management, well-informed decision-making, and increased financial autonomy.



A Vision of Empowerment

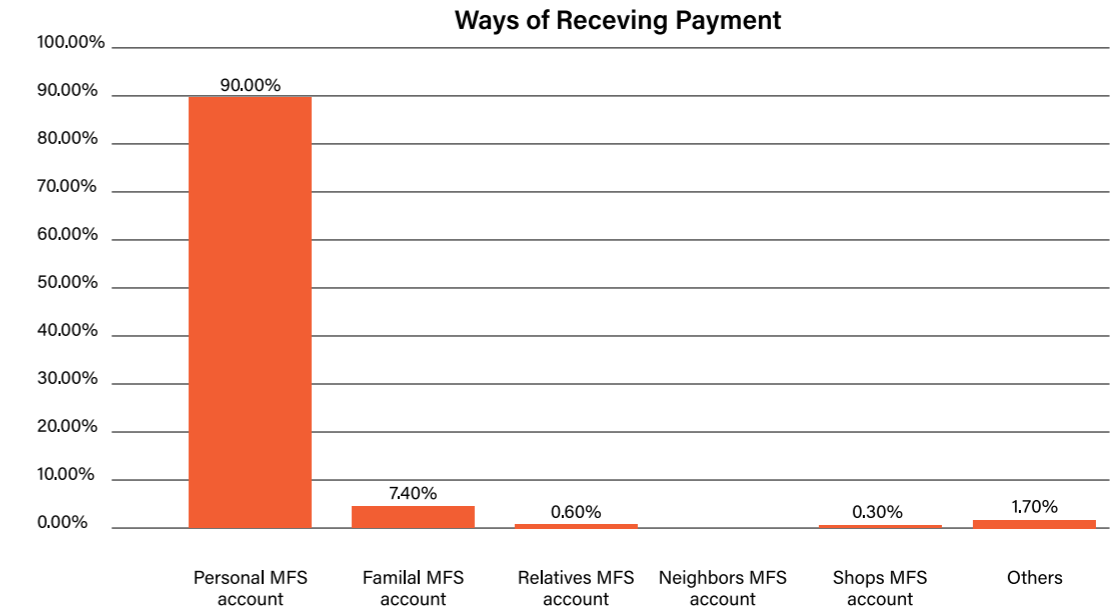
At the heart of the 'Shuchona' project lies a vision of empowerment through Digital Finance Services (DFS). By harnessing the potential of digital technology, domestic workers and their employers have been provided with a platform to navigate the financial landscape with greater ease and security. Through this project, a monumental shift has occurred, instilling a sense of dignity and recognition in the labor of domestic workers.

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Transforming Lives Through Digital Finance

Their lives have undergone a remarkable metamorphosis as a result of the domestic workers' participation in the "Shuchona" project. The ability to save money safely in their accounts, a renewed sense of control over their hard-earned income, and an empowering increase in their general confidence have all been acquired by domestic workers as a result

of this program. Additionally, their ability to use Digital Financial Services has significantly improved, enhancing both their digital compatibility and literacy. Their comprehension of financial principles has also improved as a result of this transformative journey, boosting their financial literacy and empowering them to better negotiate the complexities of contemporary financial systems.

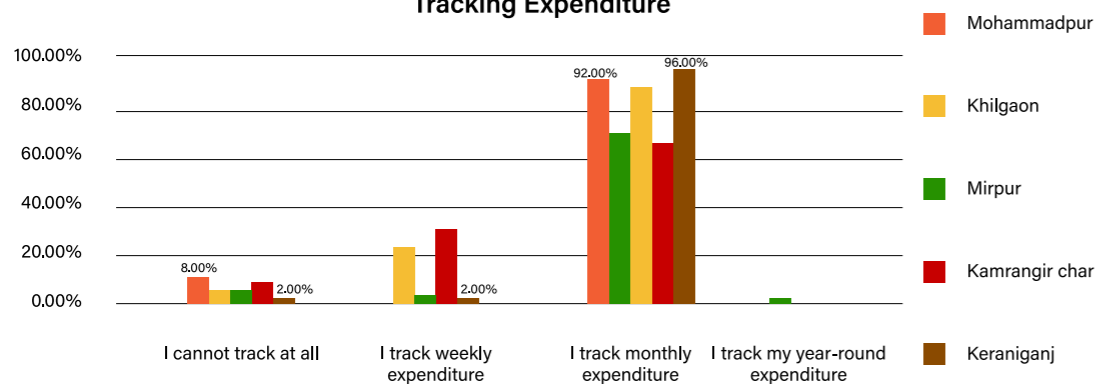


Dignity and Recognition: A New Paradigm

Domestic work has historically been considered informal in Bangladesh, deserving neither the respect nor the acknowledgment it so richly merits. The introduction of the "Shuchona" initiative, however, has precipitated a significant paradigm shift. Domestic workers have undergone a noticeable shift in perspective as a result of this campaign, one that has given them a renewed sense of formal existence and psychological recognition. The project's efforts have resulted in a critical improvement in these workers' sense of dignity, marking a critical shift from the pre-existing situation. A positive and long-lasting transformation in how domestic work is viewed and treated has been made possible in large part by the "Shuchona" project's efforts.



Tracking Expenditure





CHAPTER TWO

Shuchona: Unleashing Digital Empowerment

Innovating for Change

“Shuchona: Informal Domestic Workers in Digital Financial Services (DFS)” is a unique initiative of Manusher Jonno Foundation. The goal was to introduce the use of Digital Financial Services to Domestic Workers. MJF has started a social media campaign to inspire everyone to pay domestic workers their salaries through Mobile Banking Services.

Domestic workers, often hidden in the shadows of informality, have faced challenges related to wage uncertainty and financial exclusion. The “Shuchona” project aims to empower these unsung heroes through the use of Digital Financial Services (DFS). By introducing mobile banking services for salary payments, it seeks to provide financial autonomy to domestic workers while also enhancing the financial literacy of female employers.

The “Shuchona” project by the Manusher Jonno Foundation is making strides in empowering domestic workers and their employers in Bangladesh. With over 10 million domestic workers, mostly women, this sector is a significant contributor to the nation’s workforce. However, many of these workers face challenges due to limited education and financial exclusion. The project has tailored training programs to address these challenges, with only 19% have Digital Financial Services (DFS) accounts, and W% don’t use transaction through the account at all³ The project aims to boost digital literacy among domestic workers, making them more comfortable with cashless transactions and encouraging the adoption of DFS accounts.

³ “Only 19pc House Helps Have MFS Accounts: Survey.” The Daily Star, 26 May 2022, <https://www.thedailystar.net/news/bangladesh/news/only-19pc-house-helps-have-mfs-accounts-survey-3032146>. Accessed 7 Nov. 2023.



Baseline Data

Endline Data

99% of the FDWs used to receive monthly salary in physical cash.

Only **46%** of the FDWs had MFS accounts on personal and family-based phones, and **54%** had no MFS account.

100% of the FWDs receive monthly salary through MFS

100% of the FWDs have MFS account on their personal and family phones.

84% of the FDWs who had MFS account were incapable to operate their MFS account.

The majority of DWs now can operate their MFS account, with the highest percentage in Keraniganj **98.00%** and the lowest in Khilgaon **71.30%**

85% of the FDWs required assistance from others to operate MFS account.

100.00% in Keraniganj, with Mohammadpur at **81.70%**, Mirpur at **78.30%**, and Kamrangir Char at **89.10%**. FDWs do not seek assistance from others in operating their MFS accounts

99% of the women employer used to pay the monthly salary of the DWs in cash

100% of the women employers are using MFS in paying the FDW's wage

5% of employers reportedly didn't pay domestic workers regularly

100.00% of domestic worker employers make regular payments to their workers.

36% of the women employers were somewhat unaware of the rights of the DWs

In Mohammadpur, **88%** of employers fully understand domestic workers' rights, and **12%** have partial awareness. In Khilgaon, the figures are **59.5%** and **38.7%** respectively. In Mirpur, they are **48.6%** and **51.4%**, while in Kamrangir Char, it's **20%** and **76%**. Keraniganj has the highest rate of full awareness at **98%**, with only **2%** having partial awareness.

81% of DWs could not save any money at the end of the month.

84.50% of the FDWs have saving scheme including **79.10%** have their monthly savings scheme

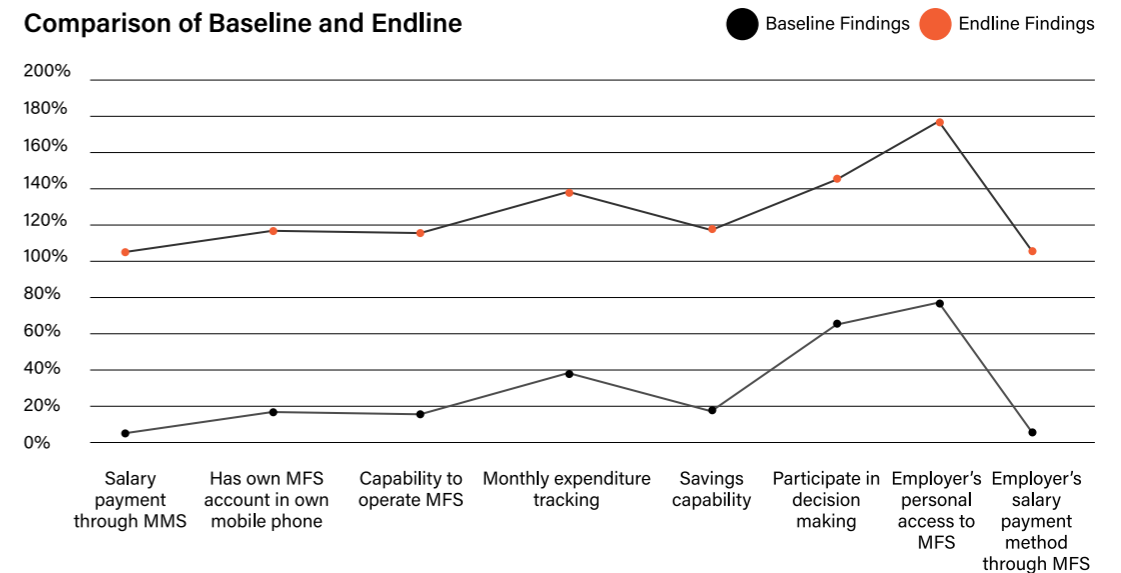
42% of the DWs could not track their monthly expenditures

The majority of domestic track their monthly expenditure, with **92.00%** in Mohammadpur and **91.30%** in Mirpur, Keraniganj **96.00%**, Kamrangir Char **65.50%**, Khilgaon **73.00%**.

26% of the women employers had no access to personal or family-based MFS accounts.

100% of the women employer have access to MFS through their own or family mobile.

Comparison of Baseline and Endline

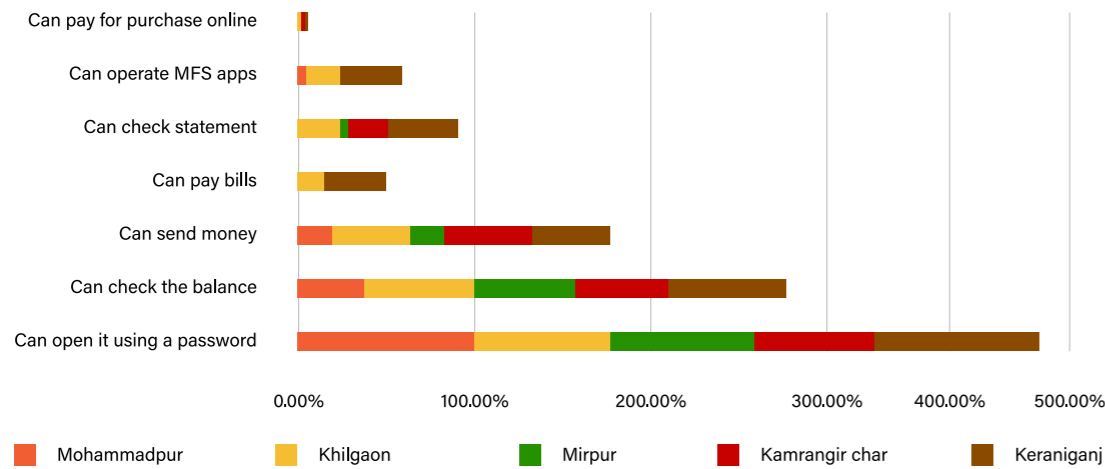


● Knowledge as a Catalyst: Bridging the Gap

Within the framework of a patriarchal society like Bangladesh, working women have to face often face unexpected challenges very frequently. Despite their dedicated efforts within their workplaces, these women frequently find themselves with limited agency over their hard-earned income. In a system where male family members exert control, the authority over earnings inevitably shifts towards the male demographic. However, the introduction of “Shuchona” facilitated a transformative shift. By encouraging both employers and employees to engage in salary transactions

via a Digital Finance System (DFS) account, the balance of control was restored for both parties. Consequently, employees reclaimed their financial autonomy, a phenomenon mirrored by employers. This empowered these women with increased economic agency, gradually eroding the gender disparity that historically existed between men and women. Through the strategic adoption of Digital Financial Services, the “Shuchona” initiative has paved the way for a more equitable future, contributing significantly to the dissolution of gender imbalances.

Capacity of Using MFS



● Monthly Financial Diaries: A Way to Keep Track

The “Monthly Financial Diary,” a ground-breaking tool for domestic workers, was made available through the “Shuchona” project. Prior to this invention, it was quite difficult for domestic employees to keep track of their financial activities, which led to an unpredictable and unclear financial trajectory. They were uncertain for years, as long as this situation remained. However, a fundamental change came about with the

introduction of the financial diary. Domestic employees developed the practice of rigorously updating their diaries to record their daily spending and income as soon as they became aware of this tool. This growth demonstrates a renewed dedication to financial organization and the development of a more structured and secure financial route, resulting in favorable changes to these workers’ financial circumstances.



Goals that Propel Transformation

● Enabling Female Domestic Workers: The Ultimate Goal

Many workers in the domestic sector struggled to save money from poor wages, which frequently made their efforts ineffective. This ongoing struggle persisted as a prevailing reality. Even as our project took shape, a stark reality emerged – numerous workers were compelled to borrow funds to meet their families’ needs. Within this backdrop, nurturing ambitious aspirations appeared distant and fanciful. Despite their earnest intentions to improve their circumstances and enhance their financial contributions, life’s challenges remained a daily battle, often thwarting their endeavors.

Through the auspices of “Shuchona,” their trajectory underwent a profound alteration. The newfound capacity to save, however modest, emerged as a tangible achievement. For some, this empowerment translated into the acquisition of sewing machines, while others dared to dream of owning land in their village.

Yet, the introduction of the “Shuchona” initiative marked a transformative shift. As these workers became engaged with the project, a palpable surge of confidence imbued them, rekindling their belief in the possibility of turning dreams into reality.

The project has ignited a spark of hope and aspiration, setting in motion the fulfillment of dreams that were once viewed as unattainable. As these workers continue their journey, the initiative’s impact serves as the catalyst for progress, propelling them closer to their aspirations. The foundation has been laid, and now these empowered workers are poised to reach new heights, touching the sky with their determination and the opportunities unlocked by “Shuchona.”

● Diminishing the Gender Gap: Mobile Service Usage

One of the pivotal aims of the 'Shuchona' project is to bridge the gender gap in mobile service usage. In a country where access to mobile phones is increasingly common, it's crucial that this digital divide be addressed. The project recognizes that mobile phones can be a potent tool for financial inclusion and empowerment, especially for women.

The baseline study conducted for the project⁴ revealed some essential insights into the digital literacy and mobile phone usage among domestic workers and women employers. The study also revealed a digital divide. Only 19% of domestic workers had a Digital Financial Services (DFS) account on their personal phones, out of which 63% had

full control over it. Those with DFS accounts primarily used them for basic functions like cash-in, cash-out, and mobile recharge. When it came to more complex transactions, such as money transfers, they often sought assistance from nearby shops, neighbors, or relatives.

On the flip side, the female employers, who are predominantly housewives, had relatively higher access to mobile phones, with 82% having personal access. However, only 31% of them had DFS accounts on their phones, with 26% having no DFS account at all. This highlights an opportunity to enhance digital financial literacy among women employers as well.



⁴ Baseline Survey Report - Manusher Jonno, www.manusherjonno.org/wp-content/uploads/2022/06/Baseline-Survey-Report_Shuchona_MJF_2022.pdf. Accessed 7 Nov. 2023.



● Formalizing Financial Management: A New Beginning

Perhaps the most transformative aspect of the 'Shuchona' project is its mission to formalize financial management for domestic workers. Currently, the vast majority of female domestic workers receive their wages in cash, with 99% of those surveyed in the baseline study confirming this. When asked about their willingness to adopt Digital Financial Services (DFS) for wage transactions, 92% expressed comfort with receiving cash salaries.

Their comfort with cash salaries stems from concerns about their ability to operate DFS accounts, especially for more complex transactions. A significant barrier is the lack of digital literacy among these workers, particularly in terms of operating mobile phone inboxes and DFS accounts.

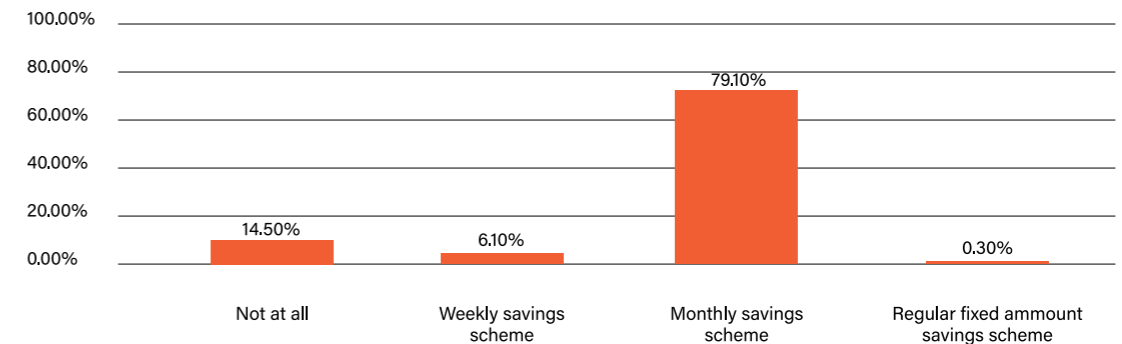
However, there is a willingness to adopt, as 81% of women employers stated that they were willing to pay the DFS transaction costs if their domestic workers decided to

adopt DFS. This demonstrates a potential avenue for collaboration between employers and employees in transitioning from cash to digital payments.

The project's baseline findings also shed light on the financial realities of domestic workers. Their monthly average family income and expenditure were nearly identical, leaving little room for savings. Approximately 90% of domestic workers earn up to BDT 5,000 per month, with a mean income of BDT 3,940. Given the financial constraints they face, only 19% of them reported being able to save money.

To encourage savings, the 'Shuchona' project aims to enhance the income of domestic workers, creating more opportunities for financial growth. Additionally, it plans to provide training and support for maintaining financial records, a crucial step in fostering financial stability.

Savings Scheme

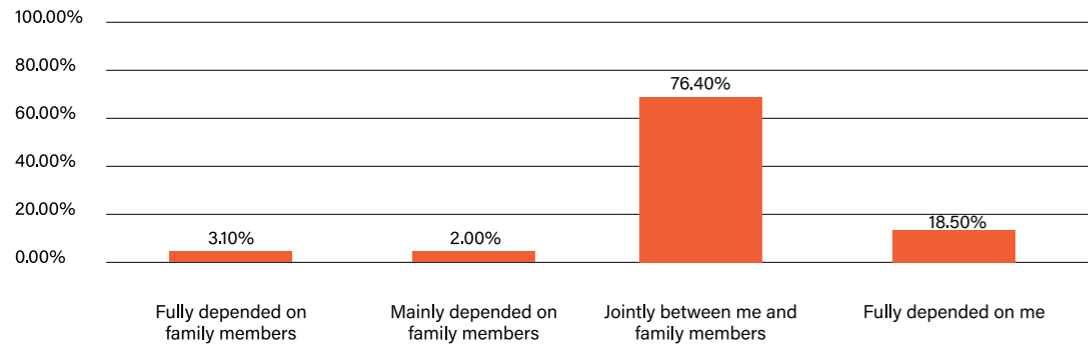


● A Path to Empowerment

The 'Shuchona: Informal Domestic Workers in Digital Financial Services (DFS)' project represents a beacon of hope for female domestic workers in Bangladesh. By bridging the gender gap in mobile service

usage, formalizing financial management, and empowering women employers, this initiative seeks to transform the lives of millions.

Financial Decision Making



The journey is just beginning, and there are challenges to overcome, including enhancing digital literacy, building trust in DFS, addressing transaction costs, and equipping both domestic workers and women employers with the skills needed for this transition. However, the potential benefits – financial empowerment, increased savings, and formal recognition of domestic work – make this project a significant step

toward a more inclusive and equitable future for domestic workers in Bangladesh.

As 'Shuchona' paves the way for financial empowerment and recognition for these unsung heroes, it not only transforms individual lives but contributes to the broader goal of gender equality and economic empowerment in Bangladesh.

Objectives Realized

illuminating the Path to Financial Equality - The Shuchona Project

In the grand tapestry of our endeavor, the "Shuchona: Informal Domestic Workers in The Digital Financial Services (DFS)" project, crafted with precision by the Manusher Jonno Foundation, aspires to achieve four noble objectives, each resonating with an artistry and formality befitting this transformative mission:

- 1 Harmonizing the Gender Divide:**
Our foremost objective is to harmonize the symphony of mobile services, orchestrating a melody where the gender gap between men and women in their utilization fades into oblivion. We aim to create a crescendo of equal access and opportunity.
- 2 Inspiring Digital financial Allegiance:**
We aim to motivate both employers and employees to pledge their devotion to the world of mobile phone finance systems with visual prosperity. We picture a world where digital transactions are the preferred money, promoting monetary concord.
- 3 Call for Action to Digital financial Providers:**
With the finesse of a masterstroke, we provoke digital financial providers to extend benevolent gestures, offering special discounts as tokens of appreciation to those who embrace their services. In doing so, we set a precedent for a landscape where inclusivity and accessibility flourish.

These objectives, like strokes on a canvas, compose the masterpiece that is the "Shuchona" project. It is not merely a voyage into Digital Financial Services; it is a symphony of transformation, an ode to empowerment, and a renaissance of the domestic work landscape in Bangladesh. Through the exchange of knowledge, the provision of tools, and the embrace of Digital Financial Services, we are architects of bridges that unite, ensuring that domestic workers are not mere shadows, but radiant stars in the firmament of society.
- 4 Sculpting Capacity and Empowerment:**
As artisans of change, we sculpt the capacity of domestic workers, molding them into virtuosos of financial management. In the grand gallery of opportunity, they shall wield their knowledge to manage wages with formal elegance, bestowing upon themselves the mantle of financial empowerment.

Envisioned Outcomes

One of the primary goals of the 'Shuchona' project is to empower female domestic workers through digital inclusion. As we delve into the findings of the baseline study, we uncover a world where DWs are taking their first steps towards embracing the digital landscape. In the bustling streets of Dhaka, the study revealed that nearly 67 percent of DWs possess a personal mobile phone. While this might seem like a commonality in today's world, it's a significant step towards digital inclusion for these women.

These mobile phones have become a lifeline, connecting them to a world of opportunities and financial empowerment. What's more encouraging is that some DWs have ventured into the world of Digital Financial Services (DFS). Approximately 19 percent of DWs have initiated their journey into the era of digital transaction by having DFS accounts on their personal phones. This indicates a willingness to adopt to new technologies and a thirst for financial autonomy.

However, we must acknowledge that the digital landscape is still unfamiliar terrain for many DWs. With only 16 percent possessing the capacity to operate DFS accounts, there is a learning curve to overcome. But here's the exciting part - the 'Shuchona' project is committed to bridging this knowledge gap. Each DW will acquire the knowledge and abilities necessary to confidently navigate the digital world by way of the development of training approaches catered to age and educational levels.

The 'Shuchona' project isn't just about introducing technology; it's about equipping DWs with the tools they need to take control of their financial destinies. Imagine a future where these women can check their balances, send money, and even save digitally. The possibilities are endless, and the journey has only just begun.

● Gaining Control Over Expenditure and Savings

Now, let's shift our focus to the financial landscape of these hardworking women. The 'Shuchona' project envisions a future where female domestic workers gain control over their expenditures and savings. It's about transforming their financial realities for the better.

Currently, these women earn an average monthly income of BDT 3,940 from their domestic work. While this income supports their families, it leaves little room for savings. In fact, only 19 percent of DWs reported being able to save money. The rest, a staggering 81 percent, struggled to set aside any funds for the future.

But here's where the 'Shuchona' project steps in with its transformative potential. By introducing these women to Digital Financial Services, it opens up new avenues for savings and financial planning.

Imagine DWs having the capability to track their income, expenses, and savings digitally. This newfound ability can help them create a financial safety net, providing security and peace of mind for the future.

Moreover, the project acknowledges that increasing the income of DWs is vital to multiplying their savings opportunities. By focusing on enhancing their earning potential, the 'Shuchona' project aims to empower DWs to save and invest in their futures. It's not just about earning more; it's about building a culture of financial literacy and empowerment among DWs. With the right training and support, these women can make informed financial decisions, ensuring a brighter tomorrow for themselves and their families.

● The Path Ahead

The 'Shuchona' project envisions a future where female domestic workers wield the power of digital financial inclusion. It's about giving them the tools, knowledge, and confidence to navigate the digital landscape and take control of their finances. Through this initiative, DWs are no longer limited by cash transactions; they can save, plan, and secure their financial futures.

But the vision doesn't end there. The project also recognizes the vital role of women employers (WEs) in this journey.

By sensitizing WEs to support the well-being of DWs and fostering open communication, the 'Shuchona' project aims to create a harmonious work environment where both parties benefit.

In this envisioned future, female domestic workers can confidently say "yes" to digital financial inclusion, and female employers can embrace a modern way of wage transactions. It's a world where financial empowerment knows no bounds.



Outlining Opportunities

Spanning from November 2021 to April 2023, this project has operated in urban, semi-urban, and slum areas of Dhaka. Collaborations with Nari Maitree (NM), Breaking the Silence (BTS), SOHAY, and the Bangladesh Institute of Labor Studies (BILS) have amplified the project's reach and impact. Under this project, 7897 domestic workers and employers have been given hands-on training on operating mobile banking.

Geographic Spread: Urban and Semi-Urban Landscapes

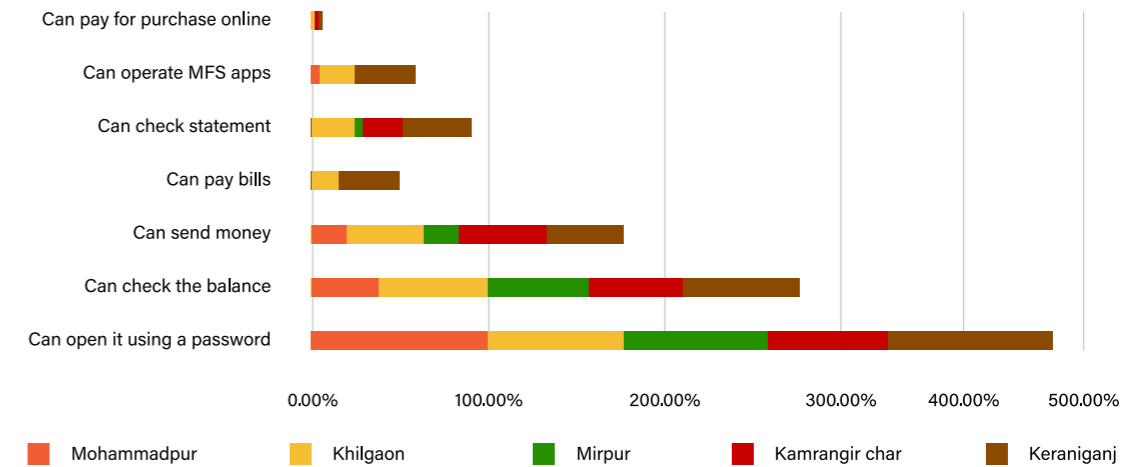
Enumerators were entrusted with the task of visiting the designated locations outlined in the Terms of Reference (ToR). This comprehensive study unfolded amidst the vibrant tapestry of urban and semi-urban communities nestled within Dhaka Division, encompassing Muhammadpur, Khilgaon, Mirpur, Kamrangirchar, and Keraniganj.

Mapping

Khilgaon	Keraniganj	Motijheel	Mirpur
East Goran, Khilgaon	Kaliganj, Keraniganj	TNT Colony, Motijheel	Kafrul
Malibagh Chowdhuri Para	Kamrangir Chor	Monipuripara	Millat Camp, Mirpur 11
Madhubag	Aatibazar, Keraniganj	Rayer Bazar	Diabari, Mirpur
Meradia, Khilgaon	Jinjira	Dholbari, Jatrabari	Mirpur 12
		Jurain	Pallabi
			Bauniabad

By highlighting significant patterns and trends in the sociodemographic profiles of female domestic workers and their employers, the Shuchona Project's final review has created a multifaceted picture that differs by area.

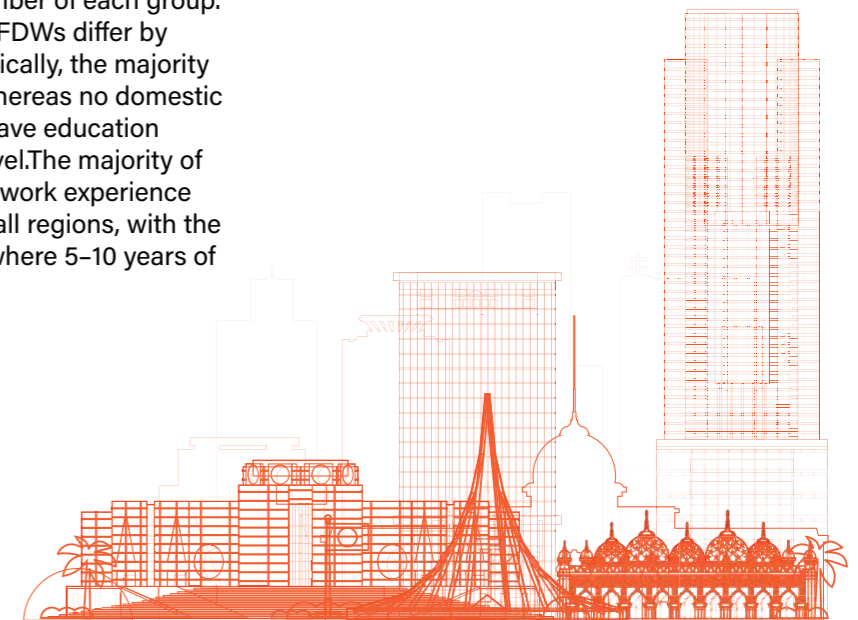
Capacity of Using MFS



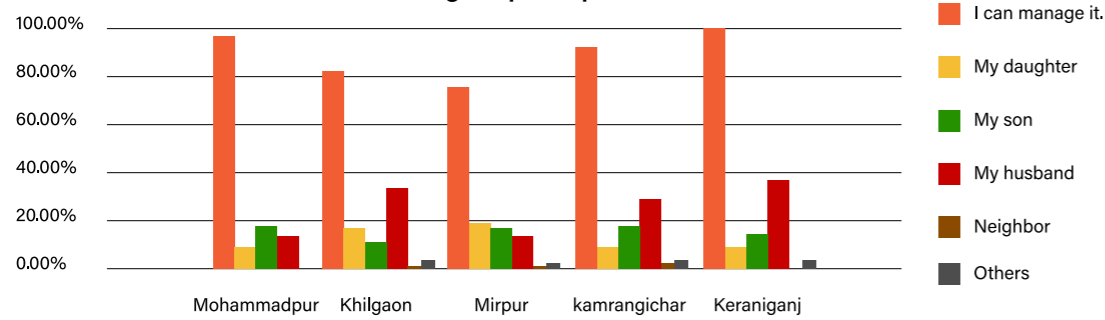
These perceptions offer a fundamental comprehension of the dynamics of the labor market, education, marital status, and employment. The main conclusions are outlined as follows:

The age range from 31 to 40 is where most female domestic workers (FDWs) and employers are found, with those over 60 making up the least number of each group. The education levels of FDWs differ by area; in Khilgaon, specifically, the majority of FDWs are married, whereas no domestic workers in Keraniganj have education above the secondary level. The majority of FDWs have 1-3 years of work experience on average throughout all regions, with the exception of Khilgaon, where 5-10 years of

experience is more common. Although many FDWs in Mohammadpur and Keraniganj only work in one house, FDWs commonly work in 2-4 houses. The bulk of employees are part-timers, and housewives are the most frequent employers. Employers typically recruit domestic helpers for one to five years; longer contracts are less typical.



Seeking Help to Operate MFS



Age Category

The age category has been demonstrated in the chart below:

Age Category	Domestic Worker		Employer	
	Frequency	Percentage%	Frequency	Percentage%
16 - 30	44	6.3	65	9.3
31 - 40	124	17.7	119	17
41 - 50	107	15.3	104	14.9
51 - 60	63	9	50	7.2
More than 60	13	1.9	10	1.4
Total	351	50.2	347	49.8

Education Levels of the FDWs

Khilgaon comes out as having the largest percentage of semi-literate domestic workers (15.70%), which means that they have very rudimentary skills in signing, reading, and writing. The highest percentages of domestic workers with a primary education or who dropped out of school before the fifth grade are found in Mirpur and Kamrangir Char (33.90% and 34.80%, respectively). The majority of domestic workers in Mohammadpur, however, belong to the “Secondary” category (18.30%), indicating that they dropped out of school before earning their Secondary School Certificate (SSC). It’s interesting to note that no domestic employees in Keraniganj are considered “Above Secondary” (having obtained SSC or higher).

Marital Status of the FDWs

In all locations, the majority of domestic employees are “Married,” with Khilgaon having the highest rate (97.40%) and Kamrangir Char having the second-highest (95.70%). All regions have a low percentage of “Unmarried” domestic workers, but Keraniganj stands out with the greatest number of “Widowed” domestic workers (16.00%)

Years of Work Experience of the FDWs

Mohammadpur has the largest percentage of domestic employees with 1-3 years of experience (40.00%), whereas Khilgaon has the highest percentage with 5-10 years of experience (31.30%). The biggest proportion of domestic employees with 1-3 years of experience is found in Mirpur (28.70%), and the highest proportion is in Kamrangir Char (45.70%). The majority of domestic employees in Keraniganj (38.00%) have 1-3 years of experience.

No. of House FDWs Worked-In

In all locations, the bulk of domestic workers—38.30% in Khilgaon and 71.70% in Kamrangir char—work in 2-4 homes. The majority of people in Mohammadpur and Keraniganj (36.00% and 34.70%, respectively) work in a single home, although in Khilgaon, a sizeable portion (38.30%) do so.

Age of FDWs by Location

Khilgaon (33.90%) has the highest proportion of DWs in the 31-40 age bracket, whereas Kamrangir Char (19.60%) has the highest proportion in the 16-30 age bracket. The highest proportion in the 41-50 age bracket is found in Mirpur (27.00%), and the highest percentage in the 51-60 age bracket is found in Mohammadpur (20.00%). The age group over 60 has the greatest percentage in Keraniganj (6.00%).

Hiring Duration of the FDW

Most domestic employees have been employed by employers for a period of 1 to 5 years, ranging from 62.00% to 92.00%. Fewer employers have kept employees for 6 to 10 years, and even fewer have kept them for 11 to 15 years. Those who have employed domestic helpers for more than 20 years are the least prevalent category.

Type of Employment of the FDWs

The overall percentage of part-time domestic employees in the study region (Mohammadpur, Khilgaon, Mirpur, Kamrangir Char, and Keraniganj) is 99.00%, whereas the percentage of full-time stay-in domestic workers is only 1.00%

● Collaborative Endeavors: Impactful Partnerships

The project has been implemented with four partner organizations, which are-

1. Nari Maitree (NM), Khilgaon, Dhaka.
2. Breaking the Silence (BTS), Mohammadpur, Dhaka.
3. SOHAY, Bangla Sarak, Rayer Bazar, Dhaka.
4. Institute of Labour Studies (BILS), Dhanmondi, Dhaka.

● Type of Employment of the FDWs

In alignment with this project's objectives, a total of 7,897 participants, comprising women above the age of 18 who are domestic workers and employers, have undergone comprehensive practical training in the utilization of mobile banking services. While the specific details of the project remain unspecified, this initiative appears to be aimed at empowering these particular groups with essential financial skills. Elaborating on the nature of the training and the goals of the project would provide a clearer picture of its significance and impact on the participants' financial inclusion and capabilities.

● Employers' Occupation

Housewives make up the majority of employers, making up a sizeable portion across all regions, ranging from 80.00% to 96.00%. Less people work for NGOs, with Mohammadpur having the greatest percentage (16.00%). While entrepreneurs have a minor presence, especially in Khilgaon and Kamrangir char, they make up a very small portion of businesses that hire domestic workers.

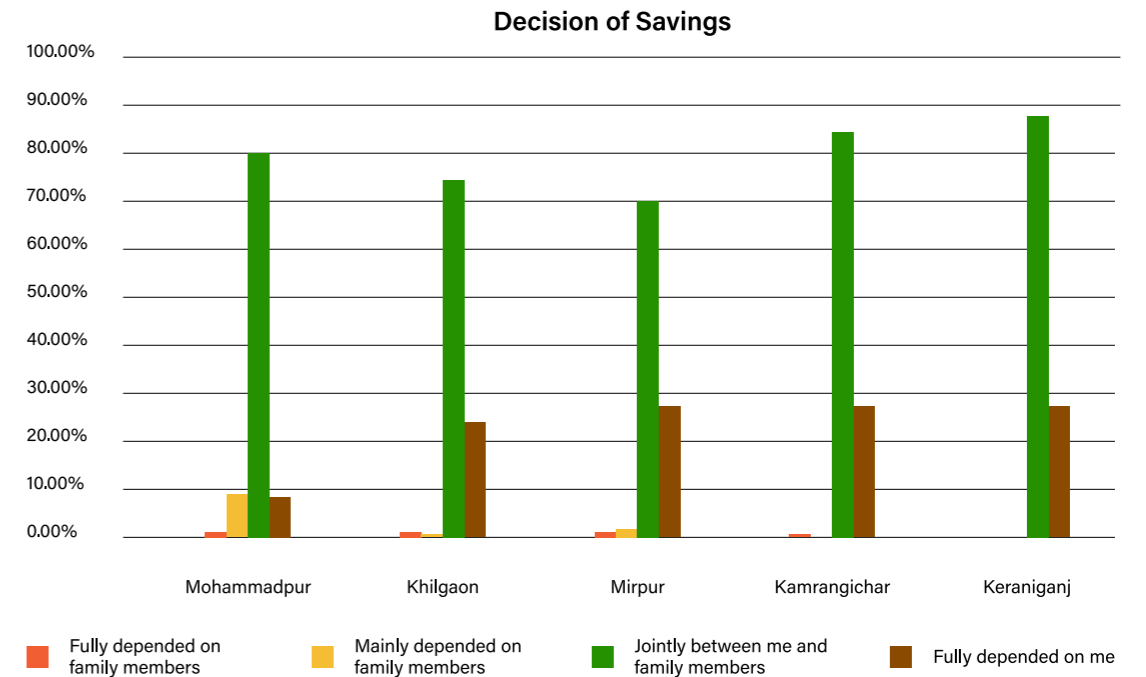
Pioneering Steps

Through a spectrum of activities ranging from baseline surveys and awareness training to a strategic partnership with Shuvongkor Consultancy Firm and comprehensive advocacy efforts, the 'Shuchona' project has laid the groundwork for empowerment. This endeavour resonates with a vision of change that extends beyond the establishment of finance, forging a brighter future for domestic workers and their employers alike.

● Building Blocks of Empowerment

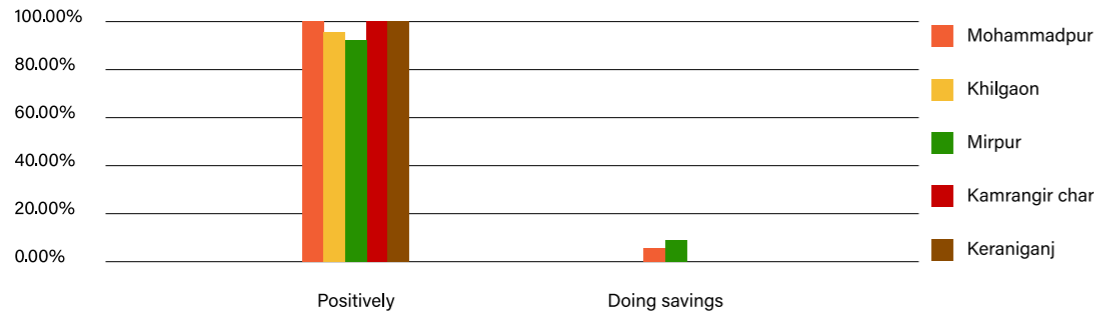
The 'Shuchona' project aims to empower domestic workers through Digital Finance Services (DFS), providing them with a platform to navigate the financial landscape with greater ease and security. This project has led to a significant transformation in the lives of domestic workers, enabling them to save money safely, gain control over their income, and increase their confidence. The program has also improved their digital compatibility and literacy, enhancing their understanding of financial principles. Historically considered informal in Bangladesh, domestic work has not received the respect and recognition it deserves. However, the 'Shuchona' initiative has led to a significant paradigm shift, giving domestic workers a renewed sense of formal existence and psychological recognition. The project's efforts have resulted in a critical improvement in their sense of dignity, marking a significant shift from the pre-existing situation. The 'Shuchona' project has made a positive and long-lasting transformation in how domestic work is viewed and treated, marking a significant shift from the pre-existing situation.

● Shaping the Future



Particularly for Bangladeshi domestic workers, "Shuchona" has emerged as a driver for improvement in the area of financial empowerment. Due to conventional gender dynamics, limited control over their income and expenditure, and other factors, these workers have historically had difficulties. The arrival of "Shuchona," however, has resulted in a substantial change.

Impact After Encouraging for Savings



Certainly, a notable indicator of increased empowerment stemming from the “Shuchona” project is the heightened participation of domestic workers in decision-making regarding savings. This newfound ability to make choices about saving or not reflects a fundamental shift in their autonomy and control over their financial destinies. It underscores the project’s success in not only imparting financial knowledge but also fostering a sense of agency, where individuals are empowered to make informed decisions about their financial future. This increased participation in decision-making is a significant step toward greater empowerment and autonomy for domestic workers.

● Helping to ensure reduce the gender gap

Indeed, a shift in the financial landscape has started to occur for domestic workers through their utilization of digital finance systems (DFS), facilitated by initiatives like “Shuchona.”

Stipend

Government Grants	0.00%	3.50%	0.00%	0.00%	12.00%
Social Safety Net (i.e., elderly, widow, maternal, PWDs etc)	0.00%	0.00%	0.00%	0.00%	0.00%
Special Incentives In Emergency Situation (COVID, Other National Emergency and Disaster)	0.00%	9.60%	0.00%	0.00%	2.00%
Others	0.00%	3.50%	0.90%	0.00%	0.00%

These digital tools have not only empowered them to gain control over their finances but have also opened doors to government grants, stipends, and access to social safety nets. This multifaceted support not only enhances their financial stability but also contributes to the broader cause of gender equity within the financial realm. As these individuals embrace the advantages of (DFS), they are able to save more, earn more, and ensure that their financial futures are more secure, marking a substantial stride toward a more inclusive and equitable society.

This project puts a lot of emphasis on Digital Financial Services, making transactions simpler and, most importantly, giving those who have lost control for a long time their control back. The revolutionary Digital Finance Systems (DFS) offered by “Shuchona” have given domestic employees a way to manage their expenditures and save money in a planned manner. This is a change from the past, when outside factors frequently controlled their financial decisions. “Shuchona” is more than just a

project; it stands for a path toward stability and financial independence. It gives domestic workers the power to take control of their financial destinies and supports them in making responsible financial decisions. Growing financial empowerment has an impact on society as a whole, advancing the causes of gender equality and general economic development. “Shuchona” is a prime illustration of what can be accomplished when creativity and compassion are combined in the landscape of progress. It is a tale of tenacity and how domestic workers took back their proper position in society. This effort is meticulously shaping and molding the future of domestic workers in Bangladesh, one digital transaction at a time.

The metamorphosis “Shuchona” has sparked represents a significant shift that offers a better future for all, going beyond a simple change in financial habits. It produces empowered individuals with access to financial information and digital technologies, who actively shape their futures and contribute to a more just and successful community.



CHAPTER THREE

Digital Financial Services: Bridging the Divide

Actualizing Impact

● Transformative Shifts in the Lives of Domestic Workers

The project has touched the lives of domestic workers in profound ways through different but united endeavours. The helping hands often shrouded in the shadows of informality, have been confronted with the daunting challenges of wage uncertainty and financial exclusion. However, the “Shuchona” initiative, a unique brainchild of the Manusher Jonno Foundation, has emerged as a beacon of hope and empowerment.

The primary aim of the project is to empower these domestic workers through the

transformative power of Digital Financial Services (DFS). By introducing mobile banking services as a means of salary payments, the project not only imparts financial autonomy to these individuals but also enhances the financial literacy of their female employers. This transformation transcends the mere exchange of money; it is an elevation of dignity, an embodiment of empowerment, and a testament to resilience.

● Unveiling the Empowerment of Employers

In the orchestration of change, the “Shuchona” project has gracefully unveiled the empowerment of employers, particularly female employers, who traditionally oversee the payment of wages to domestic workers. It is a revelation that empowers employers to view their responsibilities through a prism of fairness and equity.

Through targeted education and awareness programs, female employers,

with 83% boasting secondary or higher education, have gained not only the capacity to operate Digital Financial Services (DFS) accounts but also a profound understanding of labour laws, workers’ rights, and gender dynamics. This unveiling has fostered a profound shift in the dynamics within households, as communication flourishes and empathy takes root.

● Bridging the Gender Divide: An Empowerment Success Story

The “Shuchona” project stands as a testament to the triumph of empowerment, as it elegantly bridges the gender divide that has lingered in the realm of mobile services. In a society where domestic workers, predominantly women, have been marginalized and their voices silenced, this project emerges as a symphony of change.

By boosting digital literacy among domestic workers, particularly those who serve multiple households daily, the project has become an instrument of empowerment. It nurtures their mobile phone operations capacity and DFS account handling, forging a path toward increased financial autonomy.

This transformative journey not only equips them with practical skills but also empowers them with a sense of ownership over their financial destinies.

Against the backdrop of these three pillars of transformation, the “Shuchona” project is not merely a chapter in the story of Digital Financial Services; it is the revelation of lives transformed, voices heard, and dignity restored. Through knowledge-sharing and financial literacy, it dismantles barriers and nurtures a profound sense of dignity and equality among domestic workers and employers alike. It is, unequivocally, an empowerment success story in the making.

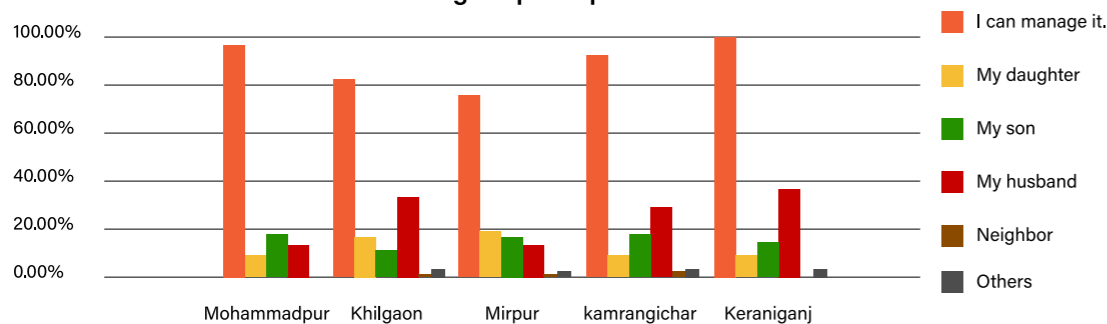
Digital Financial Education

● Empowering Minds: Strengthening Financial Literacy

One of the remarkable accomplishments achieved by the ‘Shuchona’ initiative is the heightened enhancement of financial literacy among its beneficiaries. Both employers and employees have exhibited increased proficiency in salary management, leading to more prudent expenditure. Their capacity for

budget management has notably improved, facilitating a more effective allocation of resources. Consequently, they are now able to cultivate improved saving practices, fostering greater financial stability.

Seeking Help to Operate MFS



Purpose of Using Mobie Banking



Fostering Financial Independence

● Women in Control: The Power of Managed Wages

Upon delving into the wage management landscape of Bangladesh, a prevailing pattern emerges where male individuals predominantly occupy managerial roles. However, a significant paradigm shift unfolds when the focus shifts to the remuneration structure for domestic workers. In this distinct context, the conventional dynamics are reversed. Typically, it is the female employees who undertake the responsibility of disbursing wages to their assisting personnel. Notably, individuals who have

become beneficiaries of the 'Shuchona' project have experienced a tangible enhancement in their command over the initiative. With funds being directly credited to their accounts, these beneficiaries are now equipped with an elevated level of authority as they assume the role of wage disbursement to their domestic workforce, manifesting a more pronounced control over this aspect of their responsibilities.

● Fostering Saving Habits: Empowerment Through Financial Security

The Shuchona project stands as a beacon of change, particularly for women. At its core, this remarkable endeavour focuses on instilling a fundamental financial practice of saving among women, both employers and employees, ushering in a newfound era of financial security and independence.

The "Shuchona" project embarked on a transformative journey, aiming to revolutionize the lives of domestic workers, often obscured in the shadows of informality. Its objective was as straightforward as it was audacious: to introduce Digital Financial Services (DFS) to this historically marginalized group. To realize this mission, the Manusher Jonno Foundation (MJF) launched a potent social media campaign, encouraging all to remunerate domestic workers through Mobile Banking Services. This campaign sought to dispel the long-standing uncertainty surrounding wages and financial exclusion that had veiled the lives of these unsung heroes.

At the heart of the "Shuchona" project lies the aspiration to empower domestic workers through Digital Financial Services (DFS), with a particular emphasis on the pivotal concept of saving. By introducing mobile banking services for salary disbursements, the initiative not only bestows financial autonomy upon domestic workers but also elevates the financial literacy of female employers.

In a nation like Bangladesh, home to over 10 million domestic workers, predominantly women, who form a substantial portion of the labour force, the "Shuchona" project has made remarkable progress. Acknowledging the multifaceted challenges stemming from limited education and financial marginalization, the project meticulously designed tailored training programs. These programs are the seeds of transformation, meticulously crafted to bridge the digital literacy gap among domestic workers while instilling the art of saving through Digital Financial Services (DFS) accounts.

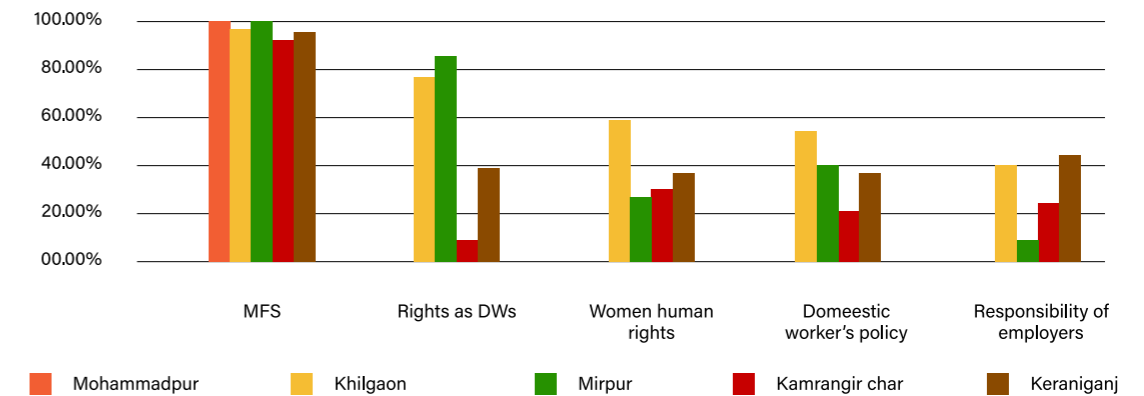
The "Shuchona" project's commitment to fostering the habit of saving among women, now managing their wages through DFS channels, can be elaborated as follows:

1. Structured Training Programs:

The project's training initiatives are crafted with precision to cater to domestic workers, many of whom possess limited formal education. These programs not only enhance digital literacy but also instil the significance of saving.

Domestic workers learn not just to manage their digital accounts but also to designate a portion of their earnings towards savings. With their wages materializing through DFS channels, this practice becomes seamless and effective.

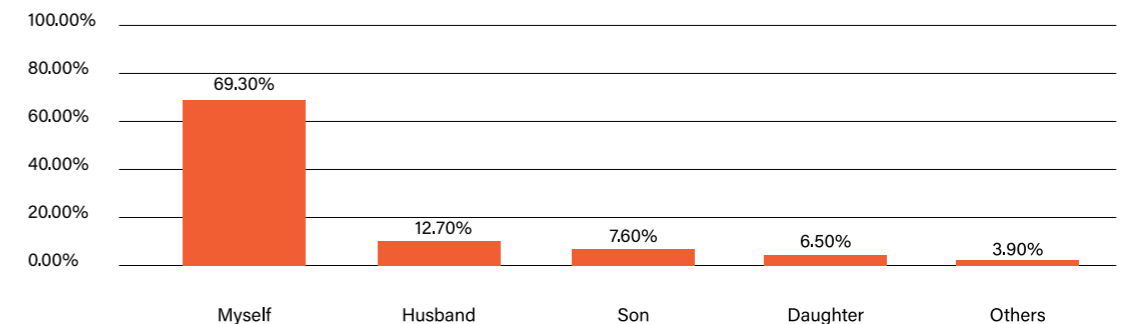
Trainings on MFS and DFS Inclusion Literacy



2. Financial Education:

Recognizing the transformative power of knowledge, the "Shuchona" project imparts targeted financial education. The project identifies a significant gap in their financial understanding. It focuses on enhancing their ability to operate DFS accounts, emphasizing the importance of saving as domestic workers now receive their salaries through these digital channels.

Level of Assistance Required to Operate MFS



3. Communication Enhancement:

With 76% of domestic workers serving multiple households daily, effective communication is paramount. The project facilitates the enhancement of their mobile phone operation skills and DFS account management. As they now receive their wages through DFS, they are encouraged to allocate a portion of their earnings to savings, ensuring a secure financial future.

4. Transparency and Accountability:

The Monthly Financial Diaries introduced by the project serve as invaluable tools for domestic workers to record their income, expenses, and savings. These diaries empower domestic workers to take control of their finances and cultivate a sense of accountability towards their savings goals, now effortlessly managed through DFS.

5. Empowerment of Employers:

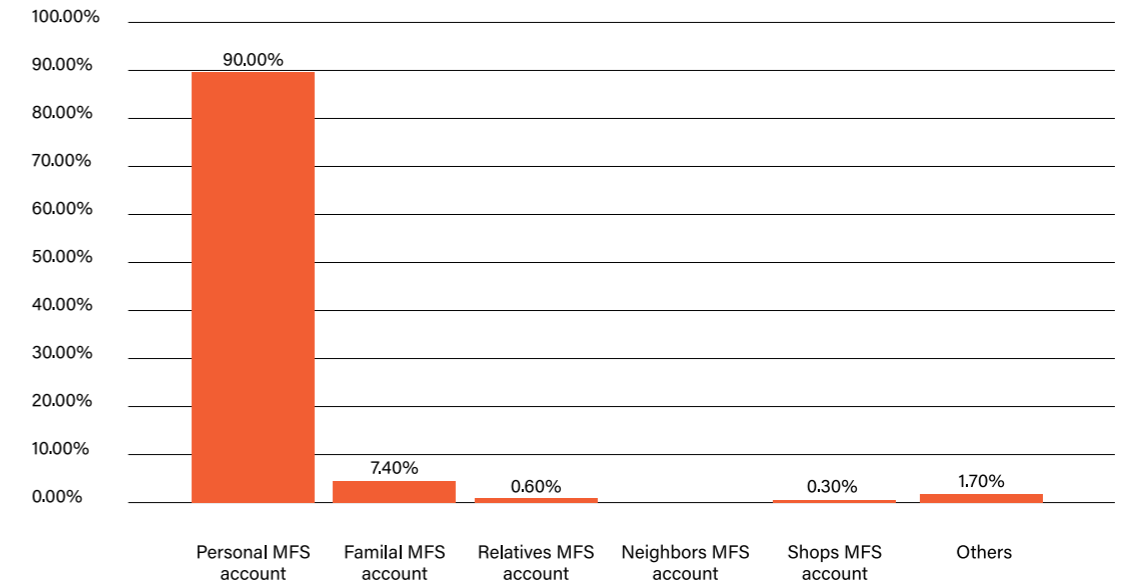
Female employers, entrusted with wage payments to domestic workers, gain a deeper understanding of the importance of saving through the Monthly Financial Diaries. This newfound transparency enhances communication between employers and employees, encouraging domestic workers to prioritize saving as they now receive their wages through the digital channel. In a society where domestic workers have historically been marginalized and overlooked, the "Shuchona" project emerges as a force of empowerment. It empowers women by nurturing the habit of saving, a financial skill that has materialized with the advent of DFS channels. Through knowledge, training, and financial literacy, the project ensures that women, both as domestic workers and as employers, break free from the shackles of financial insecurity. They embark on a journey towards financial security, independence, and a future marked by economic empowerment and dignity, now made tangible as they manage their wages through DFS channels.

Illuminating Lives

● A Glimpse into the Lives Transformed

The project's core focus is on the empowerment of female domestic workers through the introduction of DFS.

Ways of Receiving Payment



This initiative reshapes the granting DWs financial agency that erodes traditional gender roles and enhances self-esteem, dignity, and bargaining power. The DFS adoption not only instills fiscal autonomy but also extends inclusivity through mandatory registration, broadening access to job opportunities. Moreover, women employers adopting DFS experience a transformative shift, gaining control over wage disbursement and showcasing improved financial decision-making. The project also emphasizes financial literacy, enhancing understanding of DFS through comprehensive training sessions for employers and employees. Lastly, the transition from traditional wage disbursement to DFS marks significant progress, endowing domestic workers with autonomy and control while cultivating prudent saving habits for enhanced financial security and empowerment.

Stories of Empowerment

Voices of Change

The ripple effect of empowerment is evident not only among domestic workers but also extends to their employers. As a result of newfound empowerment, these individuals have discovered their voices and the ability to advocate for their rights and interests with greater confidence and determination. This transformation is not limited to the workplace; it reverberates across various aspects of their lives. Empowerment has become a catalyst for asserting their rights in diverse spheres, fostering a more equitable and just society. This shift marks a significant stride towards recognizing and upholding the inherent rights and dignity of all individuals, regardless of their occupation.

CHAPTER FOUR

Sustainable Approach: Navigating Tomorrow

Sustaining Change

● Longevity of Impact: Paving the Way Forward

In the realm of lasting impact, this section stands as a testament to the enduring legacy of initiatives dedicated to empowerment. It explores the profound and far-reaching effects of such efforts, emphasizing that their influence extends well beyond their initial implementation. This part of our exploration invites us to contemplate the sustainability of change, reminding us that the journey toward empowerment continues to shape the future, opening doors to new opportunities and possibilities. It's a tribute to resilience, hope, and the ever-evolving path toward a more empowered and equitable society.

● Shaping Policies: Advocating for Domestic Workers' Rights

The "Shuchona" project has sparked a crucial conversation about the formal recognition of domestic workers and the necessity of administering their payments through formal channels. This initiative has illuminated the need to acknowledge them as laborers, affording them the same rights and protections that are extended to other members of the labor force. As we reflect on the impact of "Shuchona," it becomes evident that it has laid the groundwork for a more inclusive and equitable policy framework, where domestic workers can assert their rights and enjoy the same formal recognition as their counterparts in other professions. This discussion serves as a vital step towards the recognition and dignified treatment of domestic workers in society.



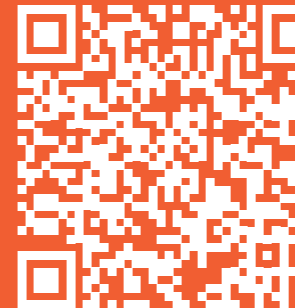
A journey towards social cohesion

A social media campaign is being run by the Shuchona initiative to inform domestic workers (DWs) and their employers about Digital Financial Services (DFS). The project's goal is to increase public knowledge of the use of DFS. The initiative is to create posters, stickers, short Videos showcasing successful case studies, and one with a famous person serving as an ambassador. From December 2022 to April 2023, the Videos will be posted to social media sites like MJF, Shuchona, YouTube, and Twitter and promoted for 2-4/5 months. The campaign's effectiveness will be tracked, and the BMGF will be given a brief report. Eight brief Videos, three case study Videos featuring female employees and employers, stickers for business owners, and posters for employees with DFS messaging are all part of the campaign.

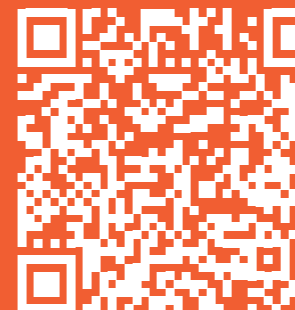
Who are eager to dive into the engaging campaigns, please scan the following QR codes.



Facebook Page of Shuchona MJF.



Interview of Domestic Worker Romana.



Opinion of the CEO of Bharasha Institute and Social Worker Mira Mitra on Economic Empowerment of Female Domestic Workers through Digital Financial Services.



“It is our responsibility to see the good and bad of those people who are engaged in domestic work in our house.”

Afsana Mimi

Actress



“Digital exchange is affordable, secured and highly profitable for both employers and domestic workers.”

Suborna Mustafa

MP and Actress



“I would request employers to explain the benefits of digital banking to their female domestic workers.”

Rosey Siddiqui

Actress



“Taking this initiative can serve as an effective solution for enabling women to gain control over their income while also safeguarding themselves and their families.”

Nobonita Chowdhury

Journalist & Director of Preventing Violence
Against Women Initiative (BRAC)



“Domestic workers in our country work restlessly and are not prepared yet to be financially empowered.”

Nasima Akter Nisha

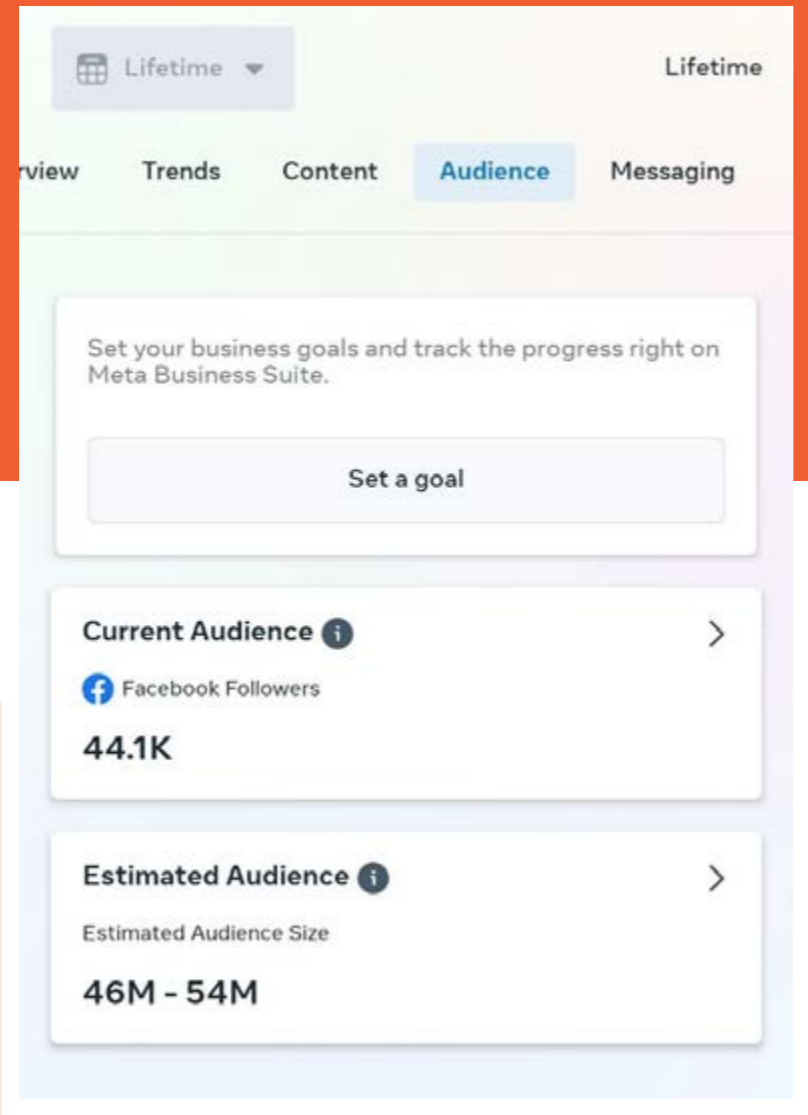
President of Women & E-Commerce Trust (WE)



“Pay our female domestic workers fair wages through Digital Financial Service and let’s support them.”

Tropa Majumder

Actress & Director
Expressions LTD.



The screenshot shows the 'Audience' tab in Meta Business Suite. At the top, there's a 'Lifetime' filter. Below it are navigation tabs: 'Overview', 'Trends', 'Content', 'Audience', and 'Messaging'. A banner reads 'Set your business goals and track the progress right on Meta Business Suite.' with a 'Set a goal' button. The main section displays 'Current Audience' for 'Facebook Followers' at 44.1K, and 'Estimated Audience Size' at 46M - 54M. Both audience metrics have an information icon and a right-pointing arrow.

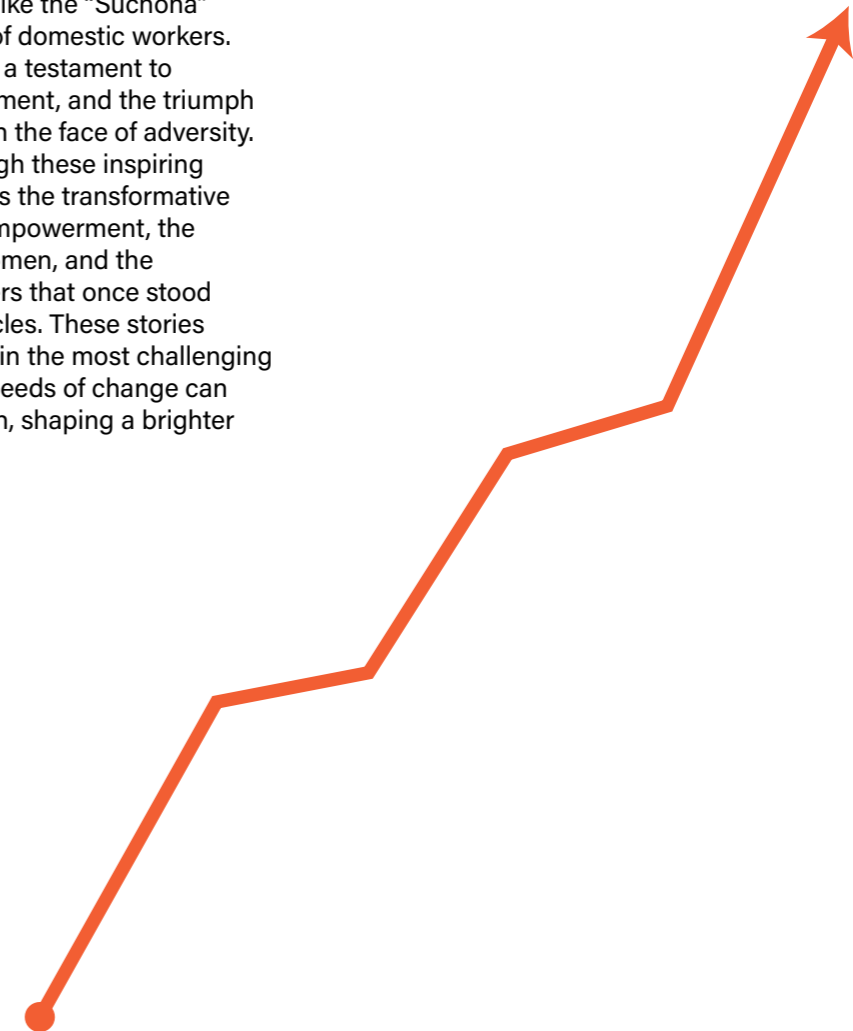
Content	Date	Reach	Engagement	Reactions	Comments	Shares	Total
1st Static content	30 Dec 2022	163110	9930	8209	4	21	181274
2nd Static content	31 Dec 2022	15864	1891	1706	9	3	19473
3rd Static content	1 Jan 2023	145122	8779	7169	32	35	161137
4th Static content	2 Jan 2023	9566	1420	1318	3	1	12308
5th Static content	3 Jan 2023	54385	6246	5564	30	8	66233
6th Static content	4 Jan 2023	64889	4513	3695	18	8	74123
7th Static content	6 Jan 2023	52736	3689	3080	10	6	59521
8th Static content	8 Jan 2023	4	3	0	0	0	7
9th Static content	10 Jan 2023	27024	2192	1867	8	6	31097
10th Static content	13 Jan 2023	157263	990	896	64	6	159219
11th Static content	15 Jan 2023	346117	724	663	61	6	347571
1st Dynamic content							
Shaheen Anam	15 Jan 2023	361665	28126	656	147	3	390597
2nd Dynamic Content							
Nasima Akter Nisa	16 Jan 2023	314050	41902	1109	195	7	357263
3rd Dynamic Content							
Domestic Worker Baby	17 Jan 2023	281155	34878	1035	150	7	317225
4th Dynamic Content							
Employer Shahida Khanom	18 Jan 2023	255448	29131	798	150	153	285680
5th Dynamic Content							
Domestic Worker Khadiza	19 Jan 2023	201535	26569	737	102	6	228949
6th Dynamic Content							
Employer Nipa	22 Jan 2023	113120	16566	397	69	2	130154
7th Dynamic Content							
Domestic Worker Romana	21 Jan 2023	53728	7981	200	29	2	61940
8th Dynamic Content							
Employer Yasmin Akter	22 Jan 2023	125679	14864	409	62	5	141019
Total		2743460	240394	39508	1143	285	3024790

CHAPTER FIVE

Triumphs in Transformation: Success Stories

Sustaining Change

In this section, we delve into a treasury of success stories that illuminate the profound impact of initiatives like the “Suchona” project on the lives of domestic workers. These narratives are a testament to resilience, empowerment, and the triumph of the human spirit in the face of adversity. As we journey through these inspiring accounts, we witness the transformative power of financial empowerment, the empowerment of women, and the dismantling of barriers that once stood as formidable obstacles. These stories remind us that even in the most challenging circumstances, the seeds of change can take root and flourish, shaping a brighter future for all.



A TESTAMENT TO LOVE RESPECT AND UNITY

Hosne Ara with her husband

In this day and age, stories of domestic violence and discord between spouses seem all too common. Yet, not every household in Bangladesh bears the burden of such strife. There exist couples who resonate with remarkable harmony, a symphony of love and mutual respect. Hosne Ara and Mohammad Ansar's tale unfolds a testament to this beautiful relationship, where no decision remains a mystery to either of them.

This couple, blessed with the roles of nurturing parents to two sons, one aged 13 and the other just five and a half, have weathered life's challenges together. Hosne Ara has dedicated a decade to her work as a domestic worker, while Mohammad Ansar runs a small tea stall, offering not just tea but also a variety of other products, including cigarettes.



Hosne Ara's journey as a domestic worker has seen her serving in various households, but now she devotes her time to just two homes—one in the morning and the other in the afternoon. During the in-between hours, she stands beside her husband, assisting him in his modest stall.

The couple's introduction to Project Shuchona came through friends and neighbours, and it marked a turning point in their financial practices. They began channelling Hosne Ara's salary from one of her employers directly into her DFS (Digital Financial Services) account, a platform where her husband, Mohammad Ansar, would subsequently add his earnings. Together, they diligently transferred these funds into their bank account, recognising the paramount importance of saving money.

When asked about their fervent commitment to savings, Hosne Ara's response spoke volumes. She emphasised that their savings were not only for the well-being and future of their beloved sons but also as a safeguard against unforeseen emergencies and a means to expand their humble business.

Today, they lead a life that is markedly improved, and their dreams for an even brighter future continue to grow. Their journey is a testament to the power of unity, determination, and the pursuit of fulfilling life, embodying the essence of "Shuchona."



A TALE OF COURAGE

Mosammat Ranu Begum's Resilient Journey



At The age of 36, many women of Bangladesh are considered a newcomer in life. But Mosammat Ranu Begum is standing in a completely different polar. Because the agency lied to her and gave her a domestic work visa rather than a garment worker visa, she was forced to leave their home, drop out of primary school, and endure torture in Lebanon. She also committed fraud by getting married to a liar who failed to disclose her previous marriages and abandoned her; as a result, Ranu divorced him. Such traumatic events have left a lasting impression on her life. She is confronting her battle in life to secure a better future for herself and her two kids.

In search of livelihood, she has worked as a hair representative for a few years. Long walks were required for the job, and she found it extremely difficult to work while wearing a garment because of the physical attack she experienced in Lebanon. After that, for the last 7 years, she is been working as a domestic worker in two houses and earning BDT 4000 every month.

She pays her and her kids' bills which include house rent, tuition fees, food, etc. from her salary. Despite knowing the importance of saving, Ranu hardly can save as she cannot resist buying little kinds of stuff. As she did not understand banking processes thoroughly, she remained reluctant to go to banks. On top of that, she did not have a proper idea about Digital Financial Services, she was not aware of the feature of savings in DFS. She knew about the feature of sending or receiving money via this channel. The idea might be prolonged for years if she would not engage with 'Shuchona'.

Hridoy and Nodi, two volunteers of the project met with her and informed her that they were running such a project through which DWs can use DFS properly. Ranu agreed to enlist her name in the project and participated in some of the workshops from where, for the first time, she came to know about the feature of saving in a DFS account. Additionally, she received some hygienic product packages as a token of appreciation for taking part in the workshops. One of her two employers was already engaged with the project and fortunately, she made a successful effort to convince the other employer to pay via her DFS account.

RISING ABOVE

Chumki Rani Sarker's Journey from Domestic Worker to Tailoring Entrepreneur



For years, women of the Bangladeshi region have earned a profound skill in tailoring.

Chumki Rani Sarker is an example of such a housewife. Though her family has a habit of relocating their address frequently, they have been living in Khilgaon, Dhaka for a long time. She has her husband and a 3.5-year-old son in her family. Her husband is a welder, with whom she got married around 4 years ago. Chumki is highly skilled in tailoring and has been dreaming of establishing a tailoring shop for a long time.

But unfortunately, her husband's earning was so little that Chumki did not manage any capital from her husband by which she can initiate a business and invest in tailoring skills to make money. Even her husband could not earn enough to feed the family. This backdrop insisted her going outside of their house in search of livelihood and she managed to work as a domestic worker in two houses. She has been working in the houses for the last year and earns BDT 2,800 taka per month in total from her job. She used to receive her salaries in cash from both of her employers and spent almost all of the money to bear the expenses of her family. It was so tough for her to save money.

In the meantime, 'Shuchona' was being run in her neighborhood by the volunteers of 'Nari Maitree'. They contacted Chumki also and briefed her about the project. She was convinced that enrolling in the project can help her to save money and spend wisely according to her income. And then she requested her employers to pay her in her DFS account which was not rejected.

Now Chumki is getting her money in her DFS account. She can save money in the account. Using the savings, she bought a sewing machine 7 months ago. She accepts orders to craft different kinds of dresses. Per order, she charges BDT 100-150. Apart from domestic work, she earns BDT 500-1000 per month.

Thanks to 'Shuchona', now she is confident that one day her long-cherished tailoring shop can be established and she can provide proper education to her children so that they can grow up as educated and self-reliant people.

A LIFE UNCONQUERED

Rina's Path to Empowerment



We may have heard of the names of Joan of Arc, Razia Sultana, or Rani Lakshibai as fearless and famous female warriors of history. But if we look at our surroundings, many more female warriors could be found who are fighting the challenges of life with courage in different ways.

Ms. Rina, whose full name is Shamsunnahar Rina, is such a 60-year-old warrior, who is currently doing a job as a domestic worker even in her old age. She has three children, and her husband is a boatman. All of her children are now grown up, married, and living with their own families, while the old couple lives in Munsihati, Kamrangirchar, Dhaka.

Rina has been working at Ms. Farzana's house for the last 18 years, where she has to cover three types of household chores. The job provides her with BDT 1800 monthly. Throughout their whole lives, Rina and her husband spent all of their money raising their children and, unfortunately, could not save even a penny. As her children are now adults, they earn their own money. But their earnings are not sufficient to help their parents. Favoring her own self-respect, Rina does not want to receive money from her children to pay their bills either. Even she wants to bear the cost of her and her husband's funeral from their own earnings. "Now we, husband and wife, have become old. Anytime, any of us can die. If I die first, I want my children to spend my savings on my funeral. From my teenage years to my whole life, I have carried all my costs; I don't want to be a burden on others even after death," said Rina.

But to execute such a plan, they must have had their own savings, which did not exist in any form. Any urgencies, for instance, hospital and medicine bills, also demand savings. But there was literally no one to help her to find a way out, even the possibility was calculated as very low. But someone was there who were working for thousands of women like Rina silently- Manusher Jonno Foundation. They may be work silently, but the steps they take and carry out for the advancement of such people are superbly bold. Volunteers of the organization met her and told her about the benefits of joining with the project "Shuchona", which impressed her very much. She approached her employer, Farzana, to pay her salaries through DFS. Inevitably, Farzana asked Rina about the reason, and she responded to the query very wisely. She explained that to bear their own costs even after death, having savings is not just an option; it is a must. Farzana understood the situation and agreed to pay the salaries through DFS.

Eventually, Rina and her husband are now saving money in their DFS account. She thanked MJF and 'Shuchona' for helping her find a way to keep their heads up as always until death and also for gifting her a health and hygiene package.

EMPOWERING DREAMS

Halima's Journey from Struggle to Hope



“Living expenses in Dhaka city are very high, so it is quite impossible to survive in Dhaka with my husband’s tiny income. So, I started domestic work part-time almost 8 years ago. Since we both earn, we can now bear our children’s education expenses. We can save a little money for our future and also to cope with any kind of unwanted situation,” said Ms. Halima Akter, a resident of Goran, Khilgaon, Dhaka. She was responding to the question of why she started working as a DW who works at Ms. Nilima Begum’s house.

She is a part-time domestic worker and mother to two sons and two daughters, of whom three are going to primary school. Halima was receiving her monthly salary of BDT 8,000 in cash, though she had an account with DFS already. When it was needed to cash in money to her account, she had to go to DFS agent centers and cash in according to the need. It goes without saying that the amount of money was very small. Neither she nor her husband, had any bank accounts either. As a consequence, no savings could be made.

When MJF launched ‘Shuchona’, Halima came to know about the project from the project staff of ‘Nari Maitree’. The project staff, or project apa, briefed her on the benefits of getting involved with the project, which made her interested in subscribing to the project. Later, she discussed the project ‘Shuchona’ with her employer and was able to persuade her to pay her salary through DFS. Since April 2022, Halima has been receiving her salary through her DFS account, paying the tuition fees for her children, and saving money.

How drastically time changes! Her dream was severely limited to searching for the next meal. But now Halima is dreaming of a bright future for them, thanks to ‘Shuchona’. Who knows! Maybe one day she will find herself the owner of a small piece of land, establishing a tailoring shop, and having a happy family that does not have to leave their village to earn their bread.

UNVEILING A MOTHER'S LOVE

Khadiza Begum's Sacrifice, Struggle, and Dreams

Our world is incredibly beautiful if we can see it with our eyes and feel it with our hearts. The extraordinary vision of beauty is hidden in the fabric of this world. If we dive into the affection of a mom toward her children, very possibly we can find such a hidden gem, the nobility of which is so enough to blow our mind with outbursts of tears. In a while, we are going to go through a story of real life, where we can unveil another sign of a mother's love for her children, where we can find how a mother searches for her happiness in her children's success, and how she struggles to gain such happiness.



The central character of the story is Khadiza begum. She cherished a dream of being a service-holder after completion of the study, but her fate was not written in her favor. The crisis of family resisted her from continuing study after class five. Until 15 years old, she lived in her village. Then she came to Dhaka as she tied the knot with a 21 years old mason, named Md. Jalil Bepari.

Probably that was the point when the graph of her life's storyline got the most intense insight. Despite having three children- two daughters and a son, Jalil was severely irregular in doing his job. He miserably failed to bear the necessary costs of the 5-member family. As a result, they had to stay deep beneath the poverty line. The situation became harsher when COVID attacked Bangladesh in 2020. Jalil could not make any money during the pandemic. To tackle the situation, Khadiza went out of her house and started to work as a domestic worker in her locality.

Initially, she received her salaries from both of her working places. Like most of the cases, she could not preserve any savings from her money. Also, not receiving whole salaries at a time regularly created chaotic arguments between Khadiza and her employers. Any indication of closing up the issues could hardly be seen. Khadiza did not have any other way but accept the situation.

But historically, the darkness declares the glory of light. Light waits just for an endeavor. Some have the ability to endeavor all be their own, some need a third hand. For Khadiza, 'Shuchona' came as a helper from the divine.

Hridoy and Nodi, two volunteers from 'Breaking the Silence,' one of the implementing organizations of 'Shuchona,' informed her about the project. She felt interested in the project and joined them. Participating in the training sessions on the DFS informed her of the features and potential scams of DFS. Additionally, she got packages of hygienic products as gifts from the sessions.

One of her employers was already enrolled in the project, and she and the volunteers tried restlessly to convince the other one. After a two-way push for a long time, they become succeeded to convince her. Now Khadiza is receiving her salaries in her DFS account.

Along with getting solutions to the previous problems, she is enjoying more add-ons. She can expense her money by her own decision. She spends most of her earnings on providing their education. Not only that, she is cherishing a dream of making her children high-educated so that they can get decent jobs. Her eyes are now aiming for a day when her children will grow up as respected persons of the society, in which position she dreamed to see her ownself.

SHAHANA'S TRANSFORMATION

From Domestic Worker to Entrepreneur



Shahana's life journey began in a calm place of Gaibandha. Eighteen years ago, she embarked on a new chapter by marrying her husband, a microbus driver in Dhaka. Their love story brought her to the busy city, where they raised a family a daughter in SSC and a son in the second grade.

To secure their family's financial future, Shahana joined the workforce in Dhaka as a domestic worker. She tirelessly served three households, earning a modest income of BDT 5,000-7,000 per month. It was a labour of love, an attestation to her determination to provide for her family's needs and dreams.

One fateful day, volunteers from the project met Shahana, who introduced her to the Shuchona project. Also, she attended several meetings arranged by the volunteers, engaging in rigorous discussions about the project's potential. As she grasped the numerous benefits of joining, she resolved to become a part of this transformative initiative.

However, her journey faced a hurdle- persuading her employers to adopt Digital Financial Services (DFS) for salary payments. With determination and unwavering resolve, she succeeded in convincing two of her employers to make the shift, while one remained unconvinced.

Shahana's life began to change significantly. With her salary deposited directly into her DFS account from two of her workplaces, she discovered the power of financial empowerment. She didn't stop there.

She has always been possessed a hidden talent, tailoring. She had a sewing machine, which she bought in the year of her marriage. She also cherished the dream of establishing a tailoring business, but apparently it was almost impossible for her to do so as there was no capital of her own. But her fate predetermined a miracle for her life, after opting in to the Project Shuchona and having some money as deposited in her account, she decided to sell her old sewing machine and bought a new electric one. And the coming-up stories are of the huge successes of Shahana. She kick-started her tailoring business. In every moment of spare time, Shahana would sew, and it became her secondary source of income and savings. Soon, she upgraded to a new sewing machine and saw a surge in orders, even from her employers. During the festive Eid season, her sewing business flourished, earning her up to BDT 3000 to 4000, a return to her dedication and skills. With the ability to save more than ever before, Shahana now dreams of investing her savings in her children's education, nurturing their dreams just as she has nurtured her own. Her journey stands as an inspiration, a story of resilience, entrepreneurship, and the transformative power of digital financial inclusion.

EMPOWERED BY TECH

Yasmin Akter's Journey to Financial Confidence



Yasmin Akter is a 35-year-old housewife. What we understand about a typical Bengali housewife, Yasmin Akter is exactly that person. She used to live in her village before her marriage. After getting married to Mr. Helal, who is a Quazi (marriage officiant), at 16 years old, she migrated to Dhaka at her husband's house. Helal has a five-storied building in Bauniabandh, Mirpur, Dhaka. The couple has 3 children, all of whom are sons.

Yasmin could barely manage her chores all by herself. Thus, she recruited a helping hand, Khadiza Begum two years ago. She cleans the dishes and the house, washes the clothes, chops vegetables, and helps Yasmin in cooking; in return, she earns BDT 2,500 monthly.

For the course of time, Yasmin was been paying Khadiza in cash which ignited several issues. Such as, Khadiza asked Yasmin to pay her salary in installments. In consequence, keeping the record of payment was highly difficult. Hence, the rise of the trustworthy issue was a common phenomenon between them.

To address the issue, there was an effective solution, paying the salaries through DFS which helps to keep the tracking of payment. Yasmin already had an account with DFS. But she did not know how to use DFS effectively. Thanks to 'Shuchona', now she knows how to manage her DFS account more compatibly.

After getting involved with the project, some energetic and young volunteers knocked on her frequently to adopt the plan of paying Khadiza's salary through DFS. They discussed the benefits of transacting with her helping hand this way restlessly. On the other side, Khadiza also was trying to convince her to take the policy. All of the endeavors resulted in Yasmin's agreement on the proposal.

Now Yasmin is paying Khadiza's salary through DFS and got a sustainable solution for keeping records. She can go anywhere without having any fear of losing her money, as she has become familiar with cashless transactions with her DFS account. Also, both Yasmin and Khadiza are now saving money in their account. Khadiza managed to save BDT 500 in three months by reducing unnecessary expenses, and she is planning to provide education to her children.

CHANGING THE GAME

Dr. Nazma's Digital Payment Advocacy



In the heart of Mirpur, Dhaka, resides Dr. Nazma, a dedicated dentist, and her husband, Md. Ismail Ali Sujon. Their story is one of transformation, driven by the remarkable Shuchona Project.

The journey began when Shuchona Project volunteers entered into the Beguntilla Slum to gather data on domestic workers. Among the individuals they enlisted was Sakila Begum, a hardworking domestic worker, who is a multitasking wonder, took on responsibilities that ranged from washing and sweeping to cutting vegetables, preparing fish, and cooking for Dr. Nazma's family. Dr. Nazma paid her 8,000 taka per month. Dr. Nazma, a compassionate employer, saw an opportunity for change whenever she heard about Project Shuchona. She agreed to pay Sakila's salary through DFS, a significant shift from her previous practice of cash payments.

The change in payment method was transformative. Dr. Nazma had once relied on cash in hand to pay her domestic workers, but she soon grasped the importance of digital payments. She initiated the transition by paying Shakila Begum through DFS, and for 15 consecutive months, their monthly salaries flowed seamlessly through this digital channel.

Dr. Nazma's commitment extended beyond her household. She understood the significance of acknowledging the profession of household workers and became an advocate for digital payments. She tirelessly guided her domestic workers and spread awareness among her relatives, neighbors, and even her patients.

What resonated most with Dr. Nazma was the Shuchona Project's mission of making Bangladesh smarter in the digital age. She firmly believed that initiatives like these were essential to ensure Bangladesh's continued progress and technological advancement. Moreover, the project's focus on empowering women, both employers and domestic workers, deeply appealed to her.

With hope in her heart, Dr. Nazma envisioned a brighter future for women domestic workers and the informal job sector. She knew that the Shuchona Project had the potential to reshape their lives and pave the way for a more equitable and prosperous society.

Dr. Nazma's journey was an epitaph to the transformative power of digital finance and the positive change it could bring to individuals and communities. Her story echoed the larger narrative of empowerment, progress, and a smarter, more inclusive Bangladesh.

FROM DOUBT TO ADOPTION

Sonia's Digital Financial Voyage



Sonia, an employer, has a story- a story of transformation that began with scepticism but ended with empowerment and stronger bonds. Sonia never imagined that she would be part of a project that brought together women employers and domestic workers. She shared her journey with Digital Financial Services, saying, "At first, I did not agree to transact money through digital channels."

However, as she continued, "But later, when I received proper training and started using these services, I realised the numerous advantages they offered." The benefits were evident. Sonia could now track her finances with ease, and transactions became smooth and trouble-free. The digital records provided proof of payment, fostering transparency and trust in her dealings with her housekeeper.

One of the most significant advantages Sonia noted was the ability to send her helping hand's salary at any time, even when she was away from home, ensuring punctual payments. This improvement had a positive impact on her relationship with her housekeeper. Sonia passionately emphasised, "Both domestic workers and employers benefit when we exchange wages through mobile phones using Digital Financial Services. It's a win-win situation."

Sonia's journey was a testament to the power of digital financial inclusion. Her initial doubts had given way to a new found sense of empowerment and efficiency. By embracing this initiative, she not only improved her own financial practices but also enhanced the lives of domestic workers like her housekeeper.

The story echoed the larger narrative of transformation and progress brought about by projects like this one. As more women employers and domestic workers joined this digital financial movement, the potential for change expanded, offering a brighter future for all involved.

Sonia's journey was proof that change, once embraced, had the power to bring about positive outcomes, not just for individuals but for entire communities.



CHAPTER SIX

Addressing Challenges: Lessons Learned

Financial Inclusion Hurdles

● Addressing Barriers to Digital Finance Adoption

Prior to the implementation of the “Shuchona” project, a pervasive veil of ignorance shrouded both domestic employers and employees with regard to the operation of Digital Finance Systems (DFS). The very concept of DFS remained an enigma, an uncharted territory in their financial landscape. Moreover, a palpable apprehension, akin to the fear of scam, loomed large, casting a shadow over their financial interactions.

However, with the advent of the “Shuchona” initiative, a remarkable transformation in awareness and understanding unfolded. It acted as an illuminating beacon, dispelling the darkness of ignorance that had long clouded the minds of domestic employers and employees. Through education and guidance, “Shuchona” brought forth a profound enlightenment, unraveling the intricacies of DFS and demystifying their operation.

In a testament to its impact, the project systematically dismantled the barriers that had previously hindered the adoption of DFS within this community. What was once an insurmountable chasm of knowledge and fear became a bridge of empowerment, connecting individuals with the tools and resources they needed to navigate the digital financial landscape confidently.

In the wake of “Shuchona,” a newfound clarity emerged, replacing uncertainty with competence, skepticism with trust. It is a story of education transcending apprehension, of empowerment conquering ignorance. As a result, the implementation of the project has not only enriched the lives of domestic employers and employees but has also paved the way for a more informed and secure financial future, removing the shadows of doubt that once clouded their financial horizons.

● Challenges on the Road to Empowerment

In the previous period, both the workers and a segment of employers found themselves ensnared in a web of disempowerment, their agency tethered by the capricious currents of income instability. This lack of financial control led to a palpable erosion of decision-making prowess and a diminishment of their bargaining leverage.

However, with the advent of the “Suchona” project, a remarkable metamorphosis has unfolded. It has ushered in an era of newfound empowerment, wherein individuals, once ensnared, now hold the reins of their financial destinies firmly in their grasp. This transformation is not merely a matter of gaining control over income and expenses; it is an elevation of stature, a restoration of lost power.

The hurdles that once stood as formidable barriers to empowerment have been systematically dismantled by the project’s far-reaching impact. The shadows of disempowerment have receded, replaced by the radiant dawn of financial autonomy. Individuals now possess the ability to direct their income streams and make informed choices about their expenditures, imbuing them with a newfound sense of purpose and authority.

“Suchona” stands as a testament to the triumph of empowerment over adversity, a narrative where control over finances is the harbinger of liberation. The challenges that once thwarted their ascent on the path to empowerment have been largely vanquished by the project’s unwavering dedication. Thus, the implementation of “Suchona” has not only rekindled the flame of empowerment but has also paved the way for a future where the stranglehold of disempowerment is but a distant memory.



Advocacy and Policy Shaping

● Advancing the Economic Empowerment of Domestic Workers

In Bangladesh, female domestic workers are often not included in labor laws, leading to their rights being violated. Digital Financial Services, such as digital payments, can help them build self-confidence and financial empowerment. A round table discussion organized by the Manusher Jonno Foundation and Samakal in Dhaka on 24 July 2023, discussed the role of Digital Financial Services in economic empowerment of female domestic workers. Speakers emphasized the need for collaboration between government, non-government organizations, and various institutions to ensure economic empowerment for all domestic workers. Digital Financial Services allow domestic workers to control their income, leading to better financial stability for their families, saving, and managing expenses more efficiently.

Morsheda Akter, Joint Secretary of the Ministry of Labor and Employment, suggested that existing labor laws or a separate law may be considered for domestic workers. Executive Director of Manusher Jonno Foundation (MJF), Shaheen Anam, emphasized the importance of empowering women in terms of economic, social, political, and financial aspects. The project aims to empower women in terms of financial independence and establish their rights, regardless of their living arrangements.

Abu Sayed Khan, the Foundation's chairperson, highlighted the partnership between the Foundation and Samakal, focusing on social welfare and human well-being, especially focusing on marginalized communities and rural populations. Raising awareness among domestic workers and employers about the importance of recognizing domestic work as a formal profession and providing necessary financial benefits is crucial for this endeavor.



● A Path to Financial Inclusion and Equality

On March 19, 2023, MJF conducted an event titled "Empowering Domestic Workers through Digital Financial Service: Employer's Social Recognition Ceremony." The event was attended by around 160 participants, including INGOs, NGOs, Digital financial Company, Domestic Worker recruiting Agency, Civil Society, Employers, and Domestic Workers of the Shuchona project.

The event began with Shaheen Anam, Executive Director of MJF, giving a welcome and introduction speech. She highlighted the importance of digital wage transactions for domestic workers in Bangladesh and the need for government recognition of Domestic Work in Labor law and need laws for this occupation. High-profile representatives from various organizations participated in the discussion on DFS.

Executive Directors of Nari Maitree, Breaking the Silence, and Nari Maitree emphasized the importance of timely payment and proof of payment for domestic workers. They also suggested that the government should recognize the need for a cashless society and revise cash out charges for low-income communities.

The Chief Guest was surprised by the positive feedback from employers and expressed hope that this could lead to Bangladesh becoming a smarter country. He requested Shaheen Anam, ED MJF, to find a way to indicate the DW's DFS account, so that DFS Company can announce schemes for these domestic workers.

● Navigating the Path to Policy Change

This project has illuminated a profound lesson in the empowerment of women, transcending the boundaries of occupation, even within the realm of domestic work. It has become a living testament to the art of instilling awareness in individuals regarding the intricacies of financial management. These invaluable insights hold the potential to guide policy makers in crafting informed and effective policies.

The project's impact extends beyond the mere transformation of individual lives; it serves as a beacon of wisdom for those tasked with shaping policies that affect the lives of countless women in various roles, including domestic workers. By

demonstrating the means to empower these women and imparting the knowledge of sound financial management, it paves the way for more comprehensive and equitable policy frameworks.

In essence, the "Suchona" project has become a source of inspiration, offering tangible proof that empowerment knows no bounds. It underscores the importance of equipping individuals, regardless of their occupation, with the tools and knowledge necessary to take control of their financial destinies. As these lessons resonate, they provide a fertile ground for the cultivation of policies that foster gender equality and economic empowerment on a broader scale.

● Overcoming Obstacles: The Advocacy Landscape

The advocacy landscape, in light of the transformative impact of initiatives such as the "Suchona" project, has undergone a remarkable evolution. It now stands adorned with the jewels of empowerment and financial enlightenment, casting a radiant light upon the path towards gender equality and economic development. The lessons gleaned from empowering domestic workers, even in the face of historically imbalanced power dynamics, serve as

a testament to the potential for change through education and innovation. These insights have breathed life into the efforts of advocates and policymakers alike, providing a concrete foundation upon which policies can be forged to further empower women and marginalized communities. The landscape now echoes with the voices of those who champion financial autonomy, armed with the knowledge that it is a potent catalyst for broader social progress.

● Promoting Worker's Rights: MJF's Initiatives for Domestic Workers

MJF recognizes and believes the paramount importance of maintaining hygiene as an integral aspect of empowering domestic workers. The provision of health and hygiene packages, comprising essential toiletry products, not only contributes to the physical well-being of these workers but also underscores the organization's commitment to their holistic empowerment.

In an effort to champion the rights of domestic workers (DWs), a total of 4,400 individuals have been provided with essential incentives in the form of health and hygiene packages. These packages, which consist of toiletry products, are distributed on a quarterly basis to ensure the ongoing support and well-being of these workers.

Total 4089 DWs are continuing to receive their salaries through Digital Financial Services (DFS), marking a significant step towards wage digitization. Rather than a one-time distribution, these incentives are provided quarterly to serve as a continual source of motivation and encouragement for DWs to embrace this digital payment method.

Further underscoring the commitment to improve the financial empowerment of this vital workforce. This multifaceted approach, encompassing both financial empowerment and hygiene support, reflects MJF's dedication to enhancing the lives and rights of domestic workers.



Employers and employees recognition

● At National Level

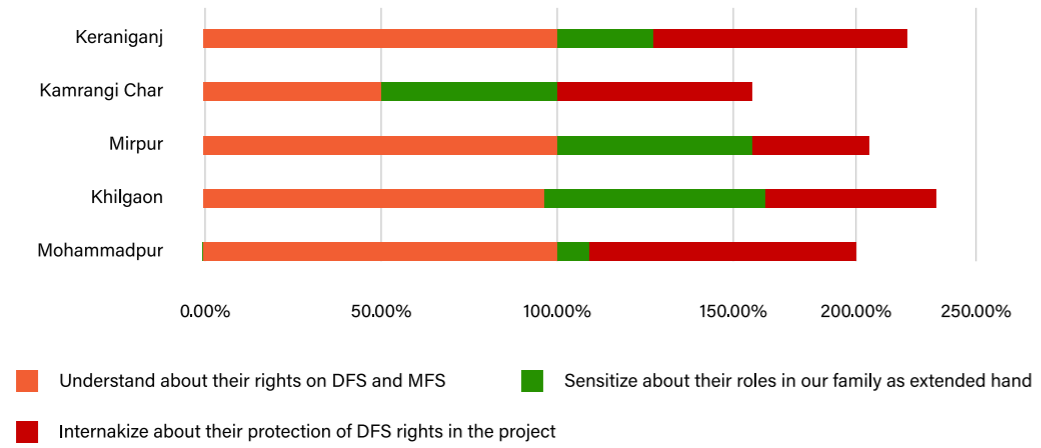
In a society where the established wage structure for female domestic laborers is a relatively recent development, and where labor rights remain inadequately acknowledged, MJF's Shuchona project shines as a guiding light of transformation. Here, progressive female employers assume the roles of catalysts for social change and essential stakeholders in this evolving narrative. Recognizing the imperative to inspire and spotlight such benevolent and proactive employers, MJF carefully handpicked 50 outstanding female employers to represent their peers and celebrate their remarkable contributions.

This noble initiative culminated in the grand "Empowering Domestic Workers through Digital Financial Service: Employer's Social Recognition Ceremony," an event that unfolded on the 19th of March, 2023,

within the stately Conference Hall of the Bangladesh Tourism Office. The occasion was graced by the esteemed presence of the Honorable Minister Mustafa Jabbar, hailing from the Posts and Telecommunications Division, who assumed the role of Chief Guest, infusing the gathering with an aura of distinction. Additionally, Joint Secretary Nahid Sultana Mallik, representing the Information and Communication Technology Division, added her grace as a Special Guest.

During this momentous event, these exceptional employers were bestowed with tokens of appreciation in the form of commemorative mementos, heartfelt Thank You certificates, and thoughtful gifts, all tendered by MJF as a testament to their commendable efforts and unwavering commitment to fostering positive change.

Better Understanding And Improved Relations With Your Employees After The Training



● Employers Recognition Programme At Community Level

Inside the splendid glow of Bhuter Adda Restaurant in Khilgaon, the capital city, a momentous occasion was held. 'Female Employer's Recognition and Appreciation Event' was organised by one of Shuchona's service providers, Nari Maitree.

In this enchanting gathering, 30 remarkable women, who serve as catalysts in the realm of employment for domestic workers, were bathed in the warm embrace of the Appreciation Award. Each accolade represented a profound token of respect, a testament to their unwavering dedication and invaluable contributions.

Leading this symphony of celebration was none other than the luminary herself, Shahin Akhtar Doli, the Executive Director of Nari Maitree. With grace and authority, she presided over the elegant affair, guiding it with a steady hand and a heart brimming with admiration.

The enchantment continued to unfold in the presence of Banasree Mitra Neogi, Director Programme, Manusher Jonno Foundation, who graced the event with her own radiant aura.

Surrounding them were the dedicated members of MJF, local councillors, the unsung heroines of domestic work, the community's prominent stakeholders, and the diligent project staff.

● Employers Recognition Programme At Community Level

On the beautiful date of June 15, 2023, another event was organised by another service provider partner, Breaking the Silence. Aptly titled "Recognition and Appreciation of Female Employment Providers Leading in Digital Financial Services" unfolded its splendour in Training and Research Foundation (BTRF) is nestled in Mirpur.

Within this gathering of inspired souls, "Breaking the Silence" paid homage to 30 exceptional female employment providers. They were bestowed with certificates of appreciation, a tangible testament to the profound respect and recognition earned through their extraordinary contributions.

Amongst the constellation of notable attendees, we found Banasree Mitra Neogi, Director Programme, Manusher Jonno Foundation, illuminating the event with her presence. Alongside her were Abu Said Choudhury Panna, the esteemed Secretary of Ward 5, Dhaka North City Corporation, and Taslima Akhtar, representative from Pallabi police station, each gracing the occasion with their wisdom.

The gathering extended its embrace to elected employment providers, the unsung heroines of domestic labs, and representatives from both governmental and non-governmental organisations.

In the spotlight of the event's proceedings was the pivotal role played by female employment providers in advancing the use of digital financial services for wage disbursement to domestic workers. Their commendable efforts, like rays of sunlight piercing through the morning mist, were celebrated, acknowledging their tireless work in forging a brighter and more Inclusive future.



EPILOGUE

Empowerment Beyond Imagination

Financial Inclusion Hurdles

● Embracing a Future of Empowerment

Women both domestic employers and employees who are actively involved in the “Shuchona” project have found a viable and long-lasting path to eradicating the uncertainties of their financial future and paving the road for a rich and joyful life ahead.

They now feel more empowered because to this program, and they can boldly negotiate and make the best use of their resources. They now have a greater ability to control their future since they have total control over the money which they have earned by hard working.

● A Testament to Change

The Legacy of Shuchona project has actually opened up new opportunities for empowerment for women who work at home, especially domestic workers. In the past, they had little control over how much money they made and had little opportunities to save money. As a result, they were limited in their ability to bargain, envision ambitious targets, and exercise influence across many fields.

But the current situation shows a new landscape in which both employers and employees are able to accumulate more savings, manage their DFS (Digital Financial Services) accounts more expertly, and plan their financial affairs more effectively.

Their expert use of DFS is the source of their newfound strength, highlighting their increased empowerment.





Whenever my helping hand informed me about Project Shuchona, I gathered more information and began to pay her salary through mobile banking. Now, both of us can save money in our accounts, and our bond has become stronger.

**Shamima Yasmin
Shammi (Employer)**



I resigned from two jobs because they refused to pay my salary through mobile banking and joined another household. Thanks to the training I received from Project Shuchona, my confidence has been significantly boosted. Now, I can efficiently handle all aspects of mobile banking, from paying my children's education fees to cashing out money.

- Ringki (Employee)





I had no control over my salary, as my family members spent my money recklessly. However, I have now gained control over my finances and can save money even after covering all expenses, thanks to the appropriate training in mobile banking provided by Project Shuchona. This has also reduced the misunderstandings within my family that were caused by money-related issues.

- Nazma (Employee)





Shuchona

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