



FINAL EVALUATION REPORT

SHUCHONA: Informal Domestic Workers in DFS

AUGUST 2023

ACKNOWLEDGEMENT

Our heartfelt gratitude goes to the Bill and Melinda Gates Foundation for their financial contribution in this project. It would not be possible to get the opportunity of final evaluation without their contribution.

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LIST OF ACRONYMS

BILS	: Bangladesh Institute of Labour Studies
BTS	: Breaking the Silence
DFS	: Digital Financial Services
DWRN	: Domestic Workers' Rights Network Bangladesh
DWWF	: Domestic Workers' Welfare Fund
FDW	: Female Domestic Worker
FGD	: Focus Group Discussion
II	: In-depth Interview
ILO	: International Labor Organization
ISB	: Institute of Social Business
KII	: Key Informant Interview
MFS	: Mobile Financial Services
MJF	: Manusher Jonno Foundation
PIN	: Personal Identification Number
PRA	: Participatory Rural Appraisal
PRI	: Policy Research Institute
PSU	: Primary Sampling Unit
SDG	: Sustainable Development Goal
SIM	: Subscriber Identification Module

EXECUTIVE SUMMARY

Bangladesh, with its labor force of 58.1 million, heavily relies on the domestic work sector. As defined by the Domestic Workers Protection and Welfare Policy (DWPWP) 2015, a Domestic Worker (DW) is engaged, either through verbal or written agreement, to fulfill domestic needs within an employer's household. However, many of these workers, predominantly children and women, grapple with challenges stemming from the sector's informal nature, such as unassured remuneration and undefined work hours. Though over 10 million individuals are engaged in domestic work, with a staggering 90% being women, their contributions remain unrecognized in the GDP. While the 2015 DWPWP marked a significant step by the Government of Bangladesh, its actual implementation remains pending. Concurrently, the nation's digital transition hasn't substantially included domestic workers. Traditional gender norms further alienate these workers from formal banking and DFS.

To address these challenges, the Manusher Jonno Foundation (MJF) introduced the "Shuchona: Informal Domestic Workers in DFS" project in November 2021, supported by the Bill & Melinda Gates Foundation. Its objective: harness Digital Finance Services (DFS) to digitize wage payments, thus empowering female. The Shuchona Project, recognizing this gap, aims to integrate domestic workers into the DFS realm, bolstering their financial autonomy and recognition. Through this endline evaluation, MJF seeks to measure the project's strides, derive insights, and formulate strategies for upcoming initiatives.

Findings:

Socio-demographic Profiles and Employment Dynamics of Female Domestic Workers (FDWs) and Employers

- Age-wise distribution predominantly falls within the 31-40 age bracket for both FDWs and employers. The least common age group in both categories is those over 60. Education levels differ by location, with Keraniganj having no domestic workers above the secondary level. Most FDWs are married. Most FDWs have a work experience ranging from 1-3 years, except in Khilgaon where 5-10 years is predominant. Typically, FDWs are employed in 2-4 houses. The majority of FDWs are part-time workers, and homemakers are their primary employers. Employers typically have a history of 1-5 years hiring domestic workers, with longer duration less frequent.

Domestic Workers:

- **Influence of the Shuchona Project on FDWs and Mobile Financial Services (MFS):** A substantial 4500 domestic workers underwent training on MFS, with a noticeable rise in digital financial literacy. Skills such as account creation and balance checking range in mastery from 71.30% to 98.00%. FDWs experienced increased financial autonomy, better monthly expenditure tracking, participation in savings schemes, and involvement in family financial planning. The project somewhat fortified financial rights and promoted regular savings habits among FDWs, thus bolstering their financial independence.
- **Access, Usage, and Perspective of MFS among FDWs:** 100% of the FDWs under the project now have access to MFS. In stark contrast to baseline data, where 46% had MFS access and 54% had none, now 96.30% use personal mobile banking. Transition from cash payments to MFS: Initially, 99.00% received salaries in cash. Post-project, 100% of FDWs received their salaries via MFS. Main MFS use-cases span salary receipt (100%), cash transactions, mobile recharge, and fee payments.
- **Enhanced Financial Competence Post Training:** After receiving training on MFS, the majority of FDWs can now open an account, check balances, and perform basic transactions. Comparatively, the baseline indicated an 84% inability to operate MFS among DWs. Assistance in MFS operation saw a dramatic shift. In, 85% required help. Post-project, most operate independently, with few seeking assistances from close family members.

- **Improved Financial Literacy and Management:** The approach to record-keeping varies, with most FDWs relying on memory and some opting for paper-based records. Monthly savings saw an uplift, contrasting with the baseline where 81% of FDWs couldn't save anything.
- **Decision-making and Financial Autonomy:** Decision regarding monthly expenses, savings, and asset purchases primarily involve joint decision-making with family members, indicating a collaborative approach. Around 81.50% take decision with family jointly. However, a noticeable percentage of FDWs now take full charge of their financial decisions.

Employers:

- **Ownership of MFS:** At baseline, only 26% of women employers had access to MFS. By the end of the evaluation period, 100% had access, either personally (91.40%) or through a family phone (6.60%).
- **Need Assistance to Operate MFS:** Most employers across all regions operate mobile banking themselves. On average, 74.20% of employers across all areas operate MFS by themselves. In some areas, a minority of employers rely on family members to operate their mobile banks.
- **Purpose of Using MFS:** Mainly used for: Cash-in/out (29%), mobile recharges (22.80%), utility bills (12.40%), and domestic worker (DW) salaries (21.90%).
- **Mode of Payment for DWs:** There has been a paradigm shift from cash (99% baseline) to MFS (100% current) for DW's wage payment.
- **Willingness to Pay MFS Transaction Cost:** Areas show varied willingness, from 100.00% in Mohammadpur to 41.40% in Mirpur. Discrepancies were observed in cash-out charges in FGDs.
- **Capacity of Using MFS through Shuchona Project:** Approximately 3500 employers received training. In Mohammadpur, 100% can open an MFS account, check balance, and 92.00% can send money.
- **Regular Payment:** Instances of irregular DW payments have reduced drastically. Regular payments range from 97.30% to 100% across regions.
- **Knowledge Regarding Domestic Worker Policy:** A notable increase in awareness about DW rights has been observed since baseline (initially 36% unaware). Regions such as Keraniganj and Mohammadpur show increased awareness at 98.00% and 88.00%, respectively.
- **Relations with Employees:** Post-training, enhanced understanding and improved relationships have been observed across all areas. In FGDs, employers emphasized that the Shuchona project has enlightened them about FDW treatment, fostering better relationships.

Recommendations:

- Work collaboratively with Mobile Financial Service (MFS) providers, government departments, and community-level stakeholders to build a sustainable and resilient MFS ecosystem.
- Continue the project long-term and expand its reach to more domestic workers, providing alternative livelihood options for the most vulnerable to enhance savings.
- Combine financial literacy, digital inclusion, and life skills in an integrated training program for FDWs.
- Work with mobile financial services to implement a particular fee structure for FDWs, emphasizing reduced transaction charges for better savings.
- Build strategic alliances with multiple advocacy platforms to speak with a unified voice for FDWs' rights and financial inclusion.
- Initiate public awareness campaigns to challenge social stigmas and biases against FDWs, thus improving their societal standing and financial prospects.
- Design targeted interventions for adolescent and particularly vulnerable FDWs to ensure their education and financial literacy from an early age.
- Leverage Corporate Social Responsibility (CSR) commitments from telecom and finance sectors to benefit FDWs.
- Establish a contingency fund or micro-insurance scheme to cover health emergencies and other crises for FDWs.

CHAPTER-ONE: INTERODUCTION

1.1. Background

With a labor force of 58.1 million, Bangladesh's employment landscape is continuously evolving, including a significant portion of informal sector workforces, particularly domestic labor¹. Integral to the nation's socio-economic fabric, domestic work is ubiquitous and involves diverse roles such as cooks, house servants, waiters, gardeners, and watchmen. These workers are essential for household management, providing services ranging from cooking, laundry, cleaning, to caring for children and elderly dependents. According to the Domestic Workers Protection and Welfare Policy (DWPWP) 2015, Domestic Worker (DW) is defined as the individual who are recruited through verbally or written agreement for part-time or full-time by the employer to full-fill the domestic works of the employer's household.

However, this sector faces numerous challenges. The informal nature of domestic work provides no remuneration guarantee or fixed working hours². A lack of protective legislation leaves domestic workers vulnerable to job termination without notice or compensation, and a majority remain unaware of their rights due to limited education. Furthermore, a study indicated that 50% of domestic workers are children (5-15 years), and 76.67% are female, with poor educational outcomes.³

Most domestic workers have only informal verbal agreements with employers, and none receive formal appointment letters. With an average workday of 10.73 hours and no provision for weekly holidays, the conditions are often difficult. Domestic work is usually a choice compelled by poverty, with food security and debt repayment as primary motivators.

Recognizing these challenges, Manusher Jonno Foundation (MJF) initiated the "Shuchona: Informal Domestic Workers in DFS" project in November 2021, supported by the Bill & Melinda Gates Foundation. The project's goal is to leverage Digital Finance Services (DFS) for wage digitization, empowering female domestic workers, reducing the gender gap, and formalizing salary payments.

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1.2. Rationale of the Project and the Evaluation

Domestic work is an informal employment option, particularly for women in Bangladesh. More than 10 million where 90 percent are women – serve this sector to care for the household chores of employers in urban settings (ILO, 2018). This segment currently hosts a million women employees who make the lifestyle easier for urban residents. However, they are unrecognized, and their income is un-counted in the GDP. It is promising that the Government of Bangladesh adopted the Domestic Workers Protection and Welfare Policy (DWPWP) in 2015, but unfortunately, it remains unimplemented so far (MoLE 2015).

Despite the countrywide growth of digital technologies and rapid expansion of financial inclusion efforts through mobile banking, the inclusion of domestic workers into the formal financial channel again lags. The transition to "Digital Financial Services (DFS)" offers a pathway to economic empowerment for these workers, particularly women, by integrating it as a standard wage payment system.

Most financial transactions between workers and their employers or families occur in cash. Traditional gender norms often preclude female domestic workers from having their bank accounts, mobile phones, or SIM cards, perpetuating their exclusion from formal banking and digital financial services.

¹https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2996500

² <https://www.ids.ac.uk/opinions/young-domestic-workers-in-bangladesh-face-the-economic-fallout-from-covid-19>

³ http://bilsbd.org/wp-content/uploads/2022/03/Organizing-Domestic-Workers-in-Bangladesh- 25_09_2013.pdf

In response, the "Shuchona" Project aims to equip domestic workers with DFS, promoting their financial autonomy and bolstering self-esteem, contributing to their recognition as respected workers with enhanced negotiating power. This systematic payment method can verify their compensation and acknowledge their work formally, addressing the prevalent issues of non-payment or delayed payment. Manusher Jonno Foundation (MJF) now intends to conduct the final evaluation of the Shuchona Project to gauge progress, achievements, impacts, glean insights, and devise recommendations for future initiatives.

1.3. Objectives of the Evaluation

The evaluation's specific objectives are as follows:

1. **Program Effectiveness Assessment:** Evaluate the program's approach in terms of its effectiveness, encompassing the overall design, implementation methods, and strategies used.
2. **Impact Analysis:** Gauge the project's tangible impact on practices, utilization, and behavioral shifts concerning savings and empowerment via Digital Financial Services (DFS).
3. **Goal Achievement Appraisal:** Measure the extent of goal and objective realization and identify potential areas for enhancement to optimize future interventions.
4. **Best Practices and Lessons Learned Identification:** Highlight the project's best practices and lessons learned, sharing this intelligence with relevant stakeholders to inform and improve future DFS-related initiatives.
5. **Progress and Achievement Assessment:** Analyze the project's progress and achievement in terms of intended outputs and outcomes, in accordance with the project's established metrics and indicators.
6. **Sustainability Examination:** Review the sustainability of project outcomes, pinpointing strategies to secure enduring success and viability beyond the project's lifespan.

CHAPTER-TWO: METHODOLOGY

2.1. Methodology and Approach

The methodology employed in this study hinged on a hybrid approach, integrating both qualitative and quantitative methods for data collection and analysis. Data were sourced from both primary and secondary channels. AIRD executed the task in line with MJF's guidelines and best practices. Primary data were procured from a diverse range of stakeholders/respondents through respondent mapping, utilizing tools like Focus Group Discussion (FGD), Key Informant Interview (KII), In-depth Interview (II), and Grounded Theory (GI). The aim was to assess progress, achievements, impacts, learn lessons, and formulate recommendations for future projects. The stakeholders targeted for data collection comprised employers, domestic workers, project staff, mobile financial companies, and other relevant individuals. AIRD maintained a collaborative understanding with the program team regarding the evaluation's objectives, scope, timeline, and anticipated results. The findings and initial conclusions were presented to the Manusher Jonno Foundation. Reports were fashioned in line with the prescribed format, inclusive of recommendations. The overall study design was as follows:

Review of Existing Documents All pertinent project-associated documents and reports, such as project documents, baseline survey reports, policies and laws pertinent to domestic workers' rights, formative/summative research, assessment report, implementation plans, M&E data, formal policy documents, official statistics, and other relevant quantitative and qualitative secondary data were amassed and reviewed.

Selection of Study Area and Sampling Strategy The team assigned enumerators to locations as delineated in the ToR. The study was conducted in urban and semi-urban areas within the Dhaka Division (Mohammadpur, Khilgaon, Mirpur, Kamrangirchar, and Keranigonj).

Quantitative Sample size calculations: To determine Sample size, the following statistical formula has been used:

$$n = \frac{N z^2 pq}{d^2 (N - 1) + z^2 pq}$$

Where, n = Sample Size

N = Targeted population size (7500)

Z = Standard Normal Variate (SNV) at 95 % confidence level (**1.96**)

p=50% (Lets consider that 50% of the total beneficiary of project area has been benefited i.e. **p=0.50**)

q = 1-0.5=.5

d = Acceptable margin of error for proportion being estimated which is comparable to 5% i.e. **d=0.05**

By using this formula, the calculated sample size for domestic workers, we get, **n = 351** and, for the employers, we get, **n= 347**

The total Quantitative Sample Size is 698

Qualitative Sample Size: Participatory Rural Appraisal (PRA) techniques such as Focus Group Discussions (FGD), Key Informant Interviews (KI), In-depth Interviews (IDI), and Case stories were used to gain insights and understand qualitative aspects. In addition, a review of secondary data was conducted to obtain a comprehensive view of the overall situation.

Focus Group Discussion (FGD): A total of 16 FGDs were conducted with domestic workers and their employers. These discussions aimed to gather information about the gender gap in the use of mobile services, the use of mobile financial systems, and the capacity of domestic workers to manage their wages formally and accessibly, thereby empowering them financially. Each FGD session included approximately 8-10 participants, ensuring that the views of most beneficiaries were recorded. A semi-structured questionnaire was used to guide these FGD sessions, covering all relevant issues. These FGDs were conducted physically in each study area, with session locations identified in consultation with respective focal points from the client's end. All health protocols, including pandemic guidelines and hygiene practices, were strictly observed during these sessions.

Key Informant Interview (KI) and In-depth Interview (IDI): A total of 12 semi-structured interviews were carried out with project staff, PRI, BIGD, Mobile Financial Companies-Nagad, Domestic Workers Rights Networks (DWRN), INGOs-Oxfam, Red Orange, Additionally, 06 IDI were conducted with Domestic Worker to get the insights of the project. These interviews aimed to gather information about the gender gap in the use of mobile services and the use of mobile financial systems.

Case Story: To gain an in-depth understanding of the impact of Shuchona project on the Female Domestic Workers (FDWs) and Women Employers, the study employed a case study approach. Two FDWs were purposively sampled to represent varied area, experiences and backgrounds. Likewise, two Women Employers were studied for the same.

2.2 Policy Review on the Final Evaluation of the Shuchona Project

The policy review explores the relevance of Shuchona Project through the lens of following most relevant local, national, and international policies.

1. Domestic Workers Convention, 2011 (ILO)

The convention promotes decent working conditions and respect for domestic workers' fundamental principles and rights at work. The Shuchona Project aligns with this policy by providing DWs with a Digital Finance System (DFS), thus promoting financial autonomy, fair remuneration, and dignified treatment. The project also indirectly advocates for Bangladesh's ratification of this convention.

2. Constitution of Bangladesh⁴

The constitution ensures citizens' rights to protection from exploitation, equal opportunity, equitable distribution of wealth, and respect for human labor. The Shuchona Project aligns with the constitution by promoting equitable financial practices and providing DWs a means to safeguard their earnings and reduce financial exploitation.

3. Bangladesh Labour Act 2006⁵

Despite the Act's exclusion of domestic workers, the Shuchona Project addresses this policy gap by advocating for the inclusion of domestic workers, thus promoting fair wages, rest days, and safe working conditions.

⁴ [The Constitution of the People's Republic of Bangladesh \(minlaw.gov.bd\)](http://minlaw.gov.bd)

⁵ [Microsoft Word - Bangladesh Labour Act, 2006 English Upto 2018 \(mccibd.org\)](http://mccibd.org)

4. Domestic Workers Welfare Policy-2015⁶

This policy aims to protect and promote the welfare of domestic workers. The Shuchona Project supports the realization of this policy by advocating for fair wages, contractual work, appropriate working hours, and legal recourse for DWs. It also fosters collaboration with relevant departments and stakeholders for improved implementation.

5. National Women's Advancement Policy⁷

The project aligns with this policy by promoting women's rights awareness, socioeconomic empowerment, participation, poverty reduction, recognition of economic contribution, and access to technology. It aims to enhance female domestic workers' health and nutrition awareness and their collaboration with national-level institutions for women's development.

6. 8th Five Year's Plan - Gender Strategy for the 8FYP⁸

The Shuchona Project supports this strategy's vision by increasing women's economic participation and enhancing their capabilities. It prioritizes financial inclusion and job creation for women, facilitating their contribution to economic, social, and political development.

7. Convention on the Elimination of all forms of Discrimination Against Women (CEDAW)⁹

The project aligns with CEDAW by promoting equal rights and opportunities for women in the workforce and ensuring a conducive workplace environment. It aids in the revision and reformation of existing laws and policies to combat discrimination.

8. The Act of Combating Domestic Violence against Women¹⁰

The project aligns with the Act by addressing the common issue of non-payment or delayed payment to DWs, thereby reducing their vulnerability to economic abuse.

9. Sustainable Development Goals (SDGs)¹¹

The Shuchona project is in line with several United Nations SDGs.

Goal 5: The project promotes gender equality (5.1), recognizes unpaid work (5.4), encourages economic rights for women (5.A), and leverages technology for women's empowerment (5.B). Goal 8: It advocates for equal pay and decent work (8.5), safe work environments (8.8), and access to financial services (8.10). Goal 10: The project encourages social, economic, and political inclusion (10.2), fights against discriminatory practices (10.3), and backs equalizing policies (10.4)

10. Domestic Workers Convention, 2011 (ILO)¹²

The project aligns with this policy by ensuring income for domestic workers through digital finance systems, thereby promoting their rights and eliminating all forms of forced or compulsory labor.

In summary, Shuchona Project aligns with various local, national, and international policies that protect and promote the rights of domestic workers.

⁶ [Understanding Domestic Workers Protection & Welfare Policy and Evaluating Its Applications to Managing Human Resources of Informal Sector in Bangladesh by Mohammad Shariful Islam, Md. Al Amin :: SSRN](#)

⁷ [National-Women-Policy-2011English.pdf \(portal.gov.bd\)](#)

⁸ [8FYP.pdf \(lged.gov.bd\)](#)

⁹ [Convention on the Elimination of All Forms of Discrimination against Women New York, 18 December 1979 | OHCHR](#)

¹⁰ [Declaration on the Elimination of Violence against Women | OHCHR](#)

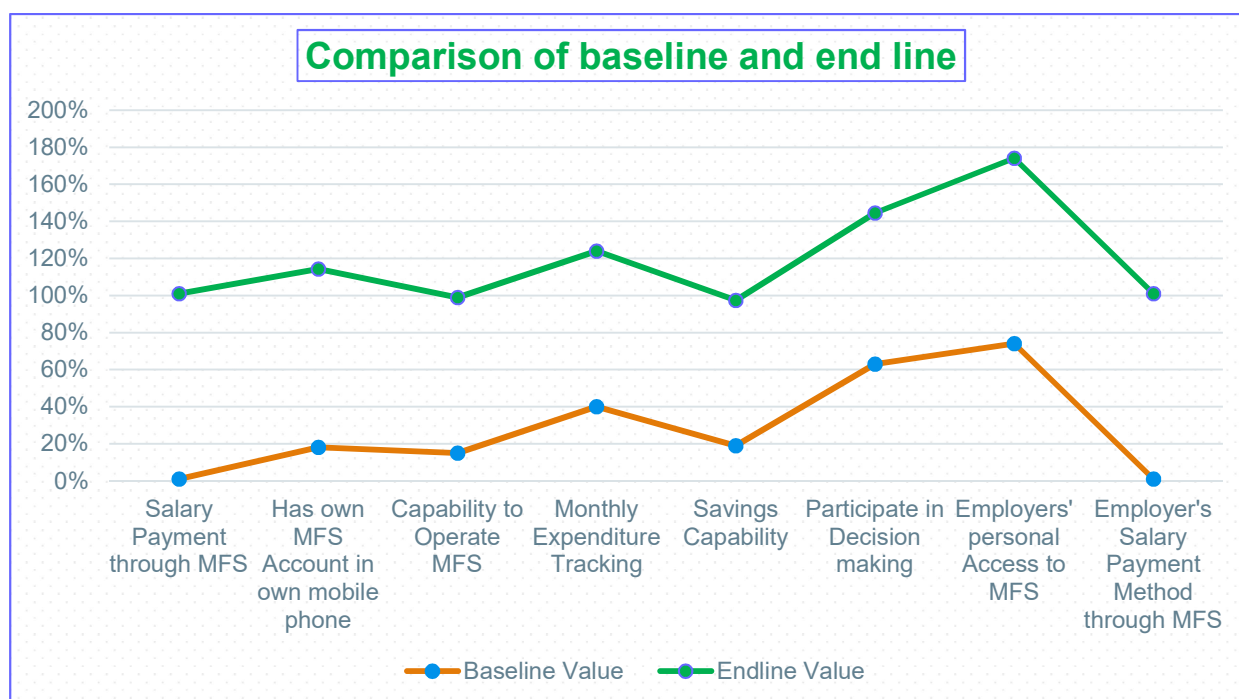
¹¹ [Home | Sustainable Development \(un.org\)](#)

¹² [Convention C189 - Domestic Workers Convention, 2011 \(No. 189\) \(ilo.org\)](#)

CHAPTER-THREE: STUDY FINDINGS

3.0 SHUCHONA FACT SHEET

Areas	Baseline Value	End-line Value	Change Analysis
Salary Payment Method	99% FDWs in physical cash	100% FDWs via MFS	Complete Digital Transition: Currently, female domestic workers (FDWs) do not receive their salaries in cash.
MFS Account Ownership	46% FDWs	96.3% FDWs	Full Financial Inclusion: Every (FDWs) now has access to financial services.
Capability to Operate MFS	84% FDWs incapable	71.3%-98% capable (varies by region)	Substantial Capability Boost: Variances observed across different regions indicate that certain areas require more attention and focus in terms of training.
MFS Assistance Dependency	85% FDWs needed help	Up to 100% independent in some regions	Growing Independence: While the majority of areas are no longer dependent, there are still some regions that are lagging behind.
Monthly Expenditure Tracking	42% FDWs couldn't track	65.5%-96% can track (region-specific)	Improved Financial Literacy: There has been a notable rise, however, specific areas require focused interventions.
Savings Capability	81% FDWs couldn't save	84.5% FDWs have saving schemes	Shift to Savings Culture: A greater number of FDWs possess the necessary resources and information to engage in saving practices.
Employers' Access to MFS	26% women employers had no access	100% women employers have access	Total Inclusivity: Seamless transaction experience for employers.
Employer's Salary Payment Method	99% in cash	100% via MFS	Accountability Enhanced: Complete transition ensures traceability and convenience.
Employer Payment Regularity	5% didn't pay regularly	100% pay regularly	Increased Job Security: All FDWs are assured of timely payments.
Awareness of DW Rights Among Employers	36% unaware	Avg. level of full awareness 62.8% & 36.0% Partial awareness across the studied regions.	Heightened Rights Awareness: Although awareness has increased, the focus of efforts should be on regions that are less aware.



3.1. Socio and Demographic Profile of FDWs and their Employers

The final evaluation of Shuchona Project has illuminated key patterns and trends in the socio-demographic profiles of female domestic workers and their employers, painting a nuanced picture that varies by location. These insights provide a foundational understanding of the workforce, education, marital status, and employment dynamics. Here's a summary of the key findings:

Most female domestic workers (FDWs) and employers fall within the 31-40 age group, with those over 60 being the least common in both categories. Education levels among the FDWs vary by location, with no domestic workers above secondary level in Keraniganj, while most FDWs are married, especially in Khilgaon. Range of work experience of FDWs across regions, with most having 1-3 years of experience, except in Khilgaon, where 5-10 years is the majority. FDWs typically work in 2-4 houses, though many work in just one house in Mohammadpur and Keraniganj. Part-time workers are the majority, and housewives are the most common employers. Most employers have hired domestic workers for 1-5 years, with longer durations being less common.

Age Category: The majority of domestic workers fall in the age group of 31-40 (17.7%), while the majority of employers are in the age group of 31-40 (17%). The age group with the least representation for both categories is more than 60 years old (1.9% for domestic workers and 1.4% for employers).

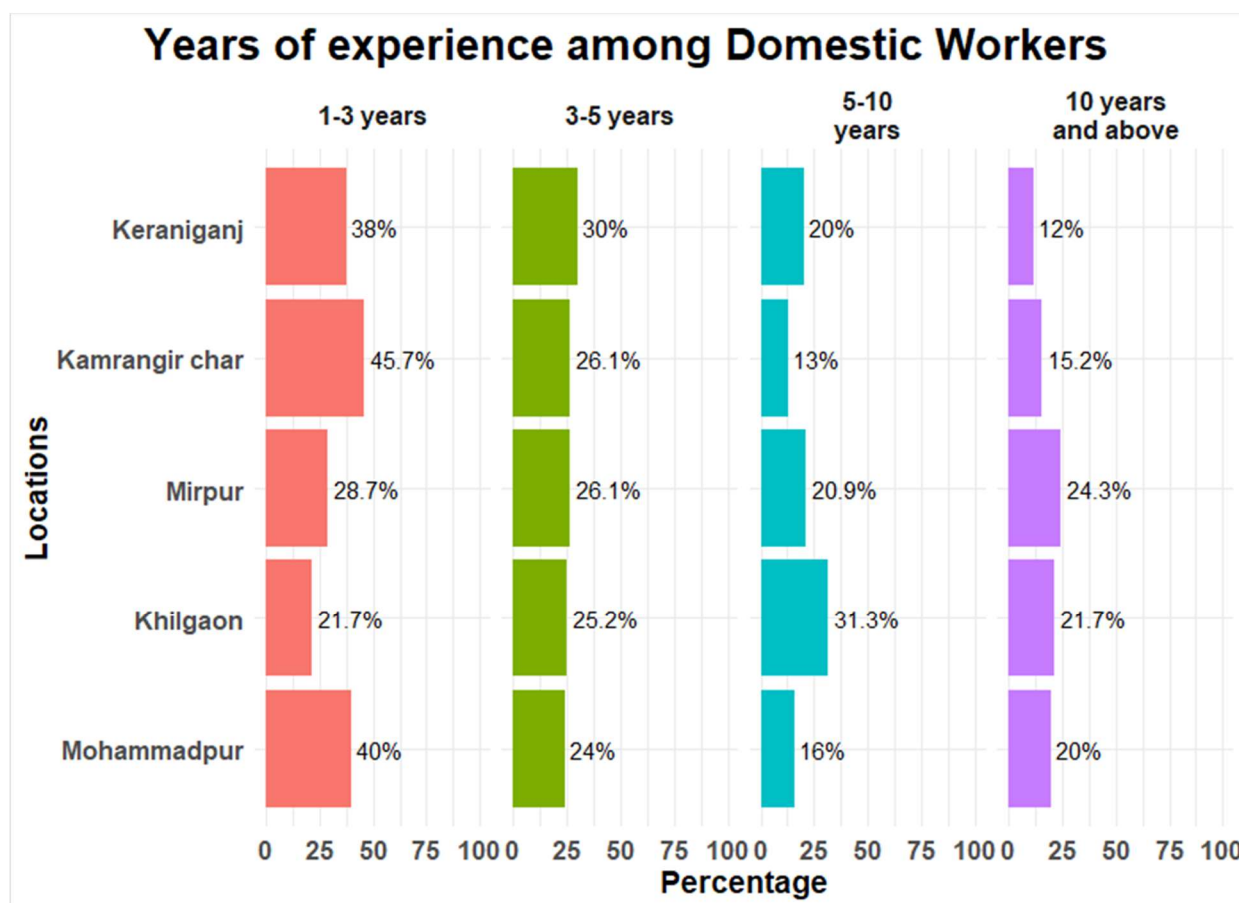
Age Category	Domestic Worker		Employer	
	Frequency	Percent %	Frequency	Percent %
16-30	44	6.3	65	9.3
31-40	124	17.7	119	17
41-50	107	15.3	104	14.9
51-60	63	9	50	7.2
More than 60	13	1.9	10	1.4
Total	351	50.2	347	49.8

Age of FDWs by Location: The highest percentage of DWs in the 31-40 age group is in Khilgaon (33.90%), while Kamrangir char has the highest percentage in the 16-30 age group (19.60%). Mirpur has the highest percentage in the 41-50 age group (27.00%), and Mohammadpur has the highest percentage in the 51-60 age group (20.00%). The More than 60 age group is highest in Keraniganj (6.00%).

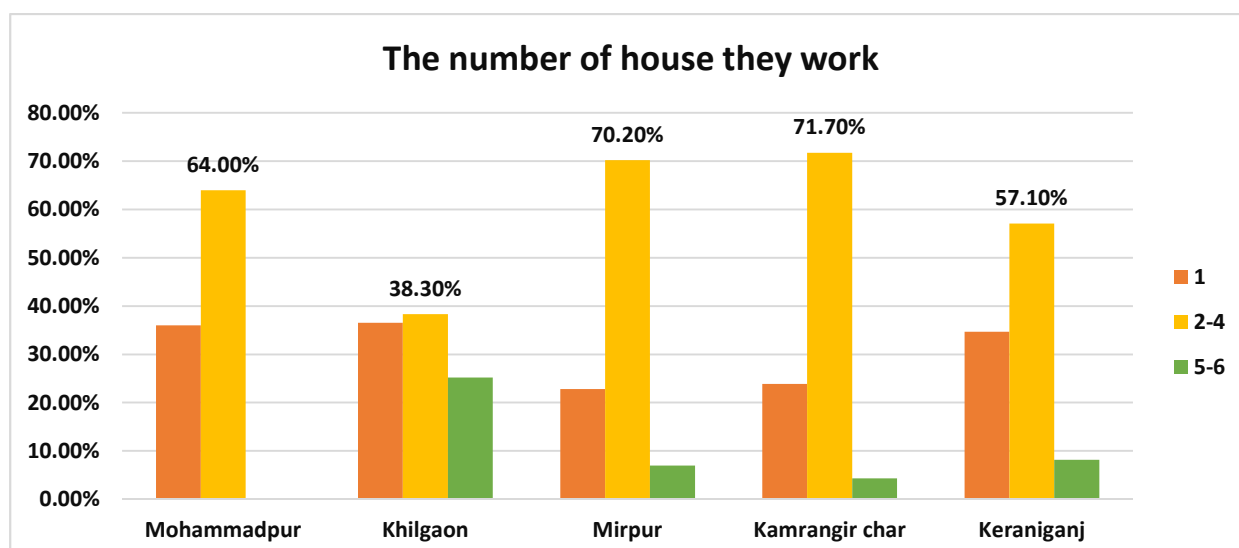
Education Levels of the FDWs: Khilgaon stands out with the highest percentage of semi-literate domestic workers (15.70%), indicating that they can sign, read, and write at a very basic level. Mirpur and Kamrangir char have the largest proportions of domestic workers who completed primary education or left school before finishing grade five (33.90% and 34.80% respectively). On the other hand, in Mohammadpur, a significant portion of domestic workers falls into the "Secondary" category (18.30%), meaning they left school before achieving Secondary School Certificate (SSC). Interestingly, Keraniganj has no domestic workers categorized as "Above secondary" (having achieved SSC or above).

Marital Status of the FDWs: The majority of domestic workers in all areas are "Married," with Khilgaon having the highest percentage (97.40%) and Kamrangir char having the second highest (95.70%). The percentage of "Unmarried" domestic workers is generally low across all areas, and Keraniganj stands out with the highest percentage of "Widowed" domestic workers (16.00%).

Years of Work Experience of the FDWs: The highest proportion of domestic workers in Mohammadpur have 1-3 years of experience (40.00%), while in Khilgaon, the majority have 5-10 years of experience (31.30%). Mirpur has the highest percentage of domestic workers with 1-3 years of experience (28.70%), and Kamrangir char has the highest proportion with 1-3 years of experience (45.70%). In Keraniganj, the majority of domestic workers have 1-3 years of experience (38.00%).



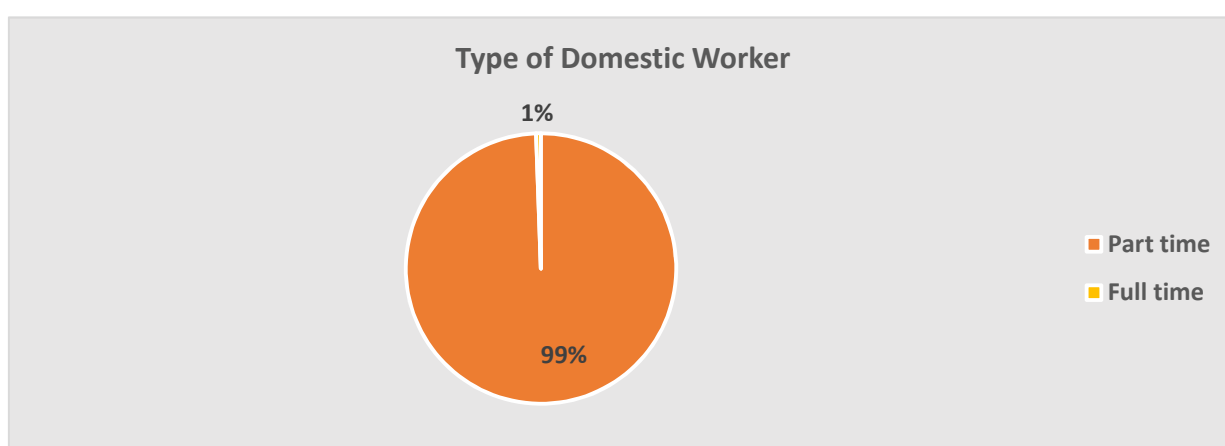
No. of House FDWs Worked-In: The majority of domestic workers in all areas work in 2-4 houses, ranging from 38.30% in Khilgaon to 71.70% in Kamrangir char. In Mohammadpur and Keraniganj, the majority work in a single house (36.00% and 34.70% respectively), while in Khilgaon, a significant percentage work in 2-4 houses (38.30%).



Employers’ Occupation: The majority of employers are housewives, accounting for a significant percentage in all locations, ranging from 80.00% to 96.00%. A smaller portion work in NGOs, with the highest percentage in Mohammadpur (16.00%). Bank and government employees represent a very small percentage of employers hiring domestic workers, while entrepreneurs have a modest presence, especially in Khilgaon and Kamrangir char.

Hiring Duration of the FDWs: The majority of employers have hired domestic workers for a duration of 1-5 years, ranging from 62.00% to 92.00%. Fewer employers have hired workers for 6-10 years, while an even smaller percentage has employed them for 11-15 years. The least common category is those who have hired domestic workers for more than 20 years.

Type of Employment of the FDWs: In the studied area (Mohammadpur, Khilgaon, Mirpur, Kamrangir Char and Keraniganj) the overall part-time domestic workers constitute the highest percentage at 99.00%, while full-time stay-in domestic workers have only 1.00% representation.



3.2. Perspectives of Female Domestic Workers on MFS and Shuchona Project

The Shuchona Project's influence on the lives of FDWs is characterized by the widespread adoption and transformation in the utilization of Mobile Financial Services (MFS). The project has trained 4,477 DWs

on Mobile Financial Services (MFS) between August 2022 and December 2022¹³, resulting in an impressive increase in digital financial literacy, with 71.30% to 98.00% of FDWs mastering essential functions such as opening accounts and checking balances. bKash, with its user-friendly interface, emerged as the preferred platform. This adoption marked a departure from traditional cash payments, with the majority embracing MFS for salary receipts. Alongside this transition to digital finance, FDWs found a newfound sense of ownership and autonomy over their finances. The project also marked progress in other financial capacities, with a majority of FDWs now tracking monthly expenditures, engaging in savings schemes, and actively contributing to family income and financial planning. Despite this progress, some challenges remain, including disparities in fixed savings, formal record-keeping, and varying control over wages and decision-making practices across different regions. The evaluation also sheds light on the sustainability of MFS savings, with variations in savings amounts and obstacles like increasing costs of daily commodities. Nonetheless, the Shuchona Project is credited with protecting financial rights, offering opportunities for regular savings, and in some areas, positively impacting the dignity of workers. Through its initiatives and support, the project has fostered a sense of empowerment and control over wages among FDWs, transforming their saving habits and enhancing their financial independence, while also identifying areas for further growth and improvement.

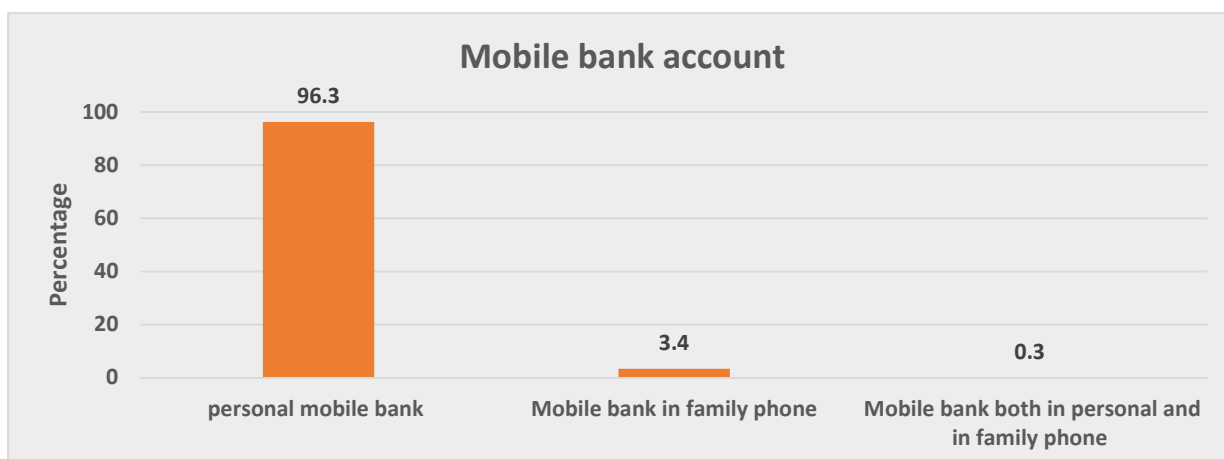
3.2.1. Access and Ownership of MFS Account

The project underscores a significant transformation in the adoption and utilization of Mobile Financial Services (MFS) among Female Domestic Workers (FDWs). High personal mobile banking usage across different regions, notably surpassing baseline data where only 46% had MFS accounts, demonstrates the project's success in shifting traditional cash payments to digital. bKash and Nagad emerged as the preferred platform, praised for its user-friendly interface and accessibility. Most FDWs independently operated their mobile banking, revealing a newfound sense of financial ownership and autonomy. *This digital transition has further extended to receiving payments, 100% of the domestic workers under the project now embracing MFS for salary, marking a departure from the previous 99% cash receipt.* Training and guidance from the Shuchona and MJF projects played a vital role in this acceptance, overcoming initial employer hesitancy. Though the digital payment system enjoys widespread approval, some challenges and transaction problems persist, highlighting areas for potential improvement. Furthermore, the shift to mobile banking has facilitated more effective financial management among FDWs, primarily used for receiving salaries, 'cash-in,' 'cash-out,' and other varied transactions, thus transforming their saving habits. The evaluation thus not only attests to the project's considerable achievements but also identifies opportunities for refining and expanding this critical financial empowerment initiative. The details findings of the final evaluation are as under;

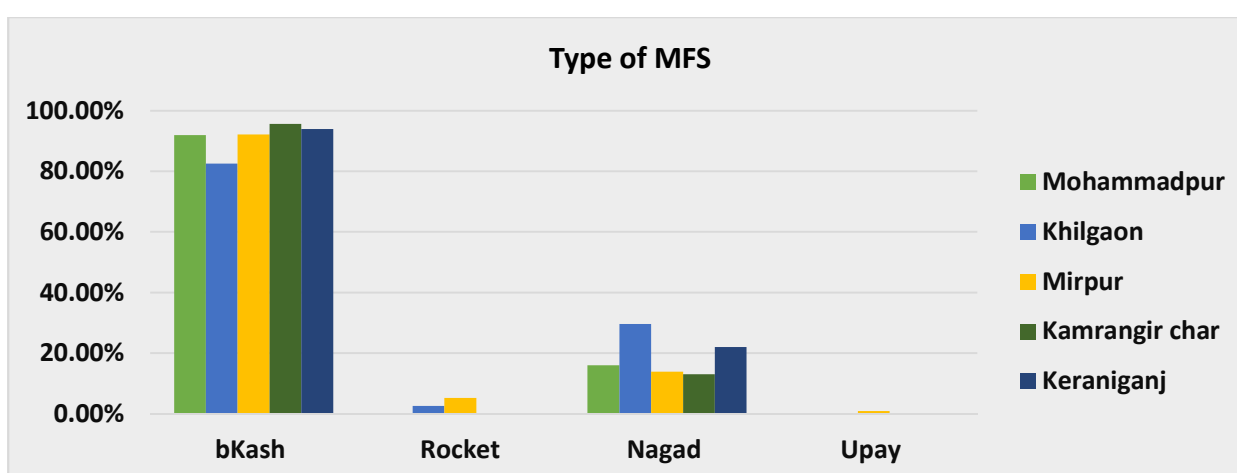
Access to MFS Account: Data from both quantitative surveys and qualitative Focus Group Discussions (FGDs) with Female Domestic Workers (FDWs) were found that 100% of the FDWs of the project have access to Mobile Financial Services (MFS). Quantitative data indicated high usage of personal mobile banking among FDWs across different areas. For instance, personal mobile banking usage was reported to be 96.30%. The use of mobile banking on a family phone was low, with usage being 3.40%. *None of the FDWs reported a lack of mobile banking services, which reflects the significant achievement of the project since in the baseline data less than half only (46 %) of the FDWs had MFS accounts on personal and family-based phones, and 54% had no MFS account.*

¹³ Training report of Shuchona Project 2022

The quantitative findings align with qualitative insights gathered from FGDs with FDWs in the final evaluation. The Shuchona Project played a significant role in introducing MFS to female domestic workers, shifting their traditional cash payments to digital transactions. This change helped FDWs, who previously lacked understanding due to limited education, now manage their finances better and begin to save a significant portion of their earnings. While FDWs generally had a positive experience of opening and managing their MFS accounts, they did face challenges due to their limited education and lack of access to Android phones.



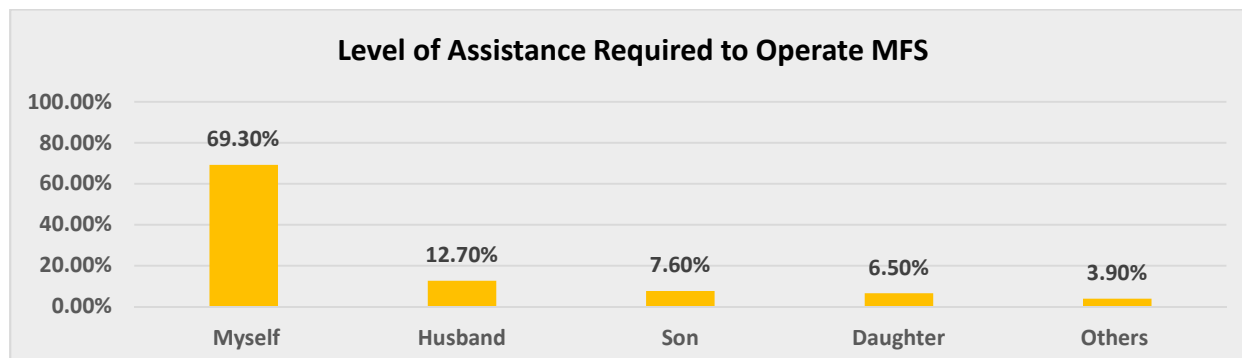
Type of MFS: Quantitative data reveals that the majority of domestic workers across all areas favored bKash for mobile banking. The highest percentage of bKash usage was noted in Kamrangir char at 95.70%. Meanwhile, Nagad was also popular, with its most significant usage observed in Khilgaon (29.60%). Other mobile banking services like Rocket and Upay were used minimally across all regions. Consistent with these findings, qualitative insights from the FGDs reaffirmed the preference for bKash among domestic workers. Participants identified bKash as their go-to digital system for monetary transactions, citing its user-friendly interface and their familiarity with the system as key reasons. The ready availability of bKash agents in their localities was another crucial factor contributing to its convenience and popularity. While some domestic workers mentioned using other systems such as Nagad and Rockets.



Operator of the MFS: The operator of the mobile bank accounts, as reported by both quantitative data and qualitative findings from the FGDs, was primarily the FDWs themselves. According to the quantitative survey, the majority of domestic workers across all areas self-reliantly operated their mobile banking services which is 69.30% rest 30.70% relied on their family members, including husbands, sons, daughters, or others, to assist them with mobile banking operations.

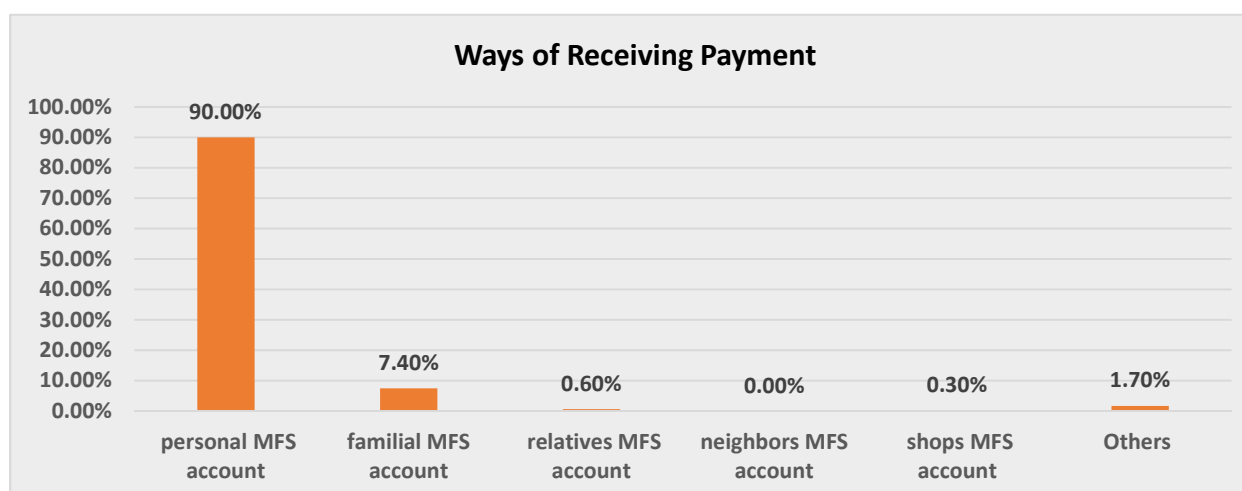
The FGDs also provided insights into the domestic workers' experiences around mobile money management within their families. Several participants highlighted their strong sense of personal ownership over their mobile accounts and the money deposited therein.

Both quantitative and qualitative data asserts that the domestic workers were largely the operators of their mobile banking accounts, showing a strong sense of ownership and independence in managing their financial affairs.



Ways of Receiving Payment: *Although in the baseline all of the studied DWs mentioned that they receive salary directly from the employers, amongst them 99.00% receive salaries in cash. Only 1.00% percent DWs reported they receive wages through MFS. In the final evaluation it is found that, 100.00% of the domestic workers are receiving their monthly salary through MFS.* Among them 90% receive payments through their personal Mobile Financial Service (MFS) accounts. The rest proportion receives payments through familial MFS accounts, relatives', shop's and others MFS accounts constituting 10.00%. In FDGs with the FDWs they shared that, they sometimes receive payments through relatives and shop's MFS account when their personal or family phone malfunction.

DWs also shared that, initially their employers were hesitant in using digital payment method. However, after undergoing training and receiving guidance from the Suchona and MJF projects, most employers became more accepting of this practice. They learned that these apps are secure



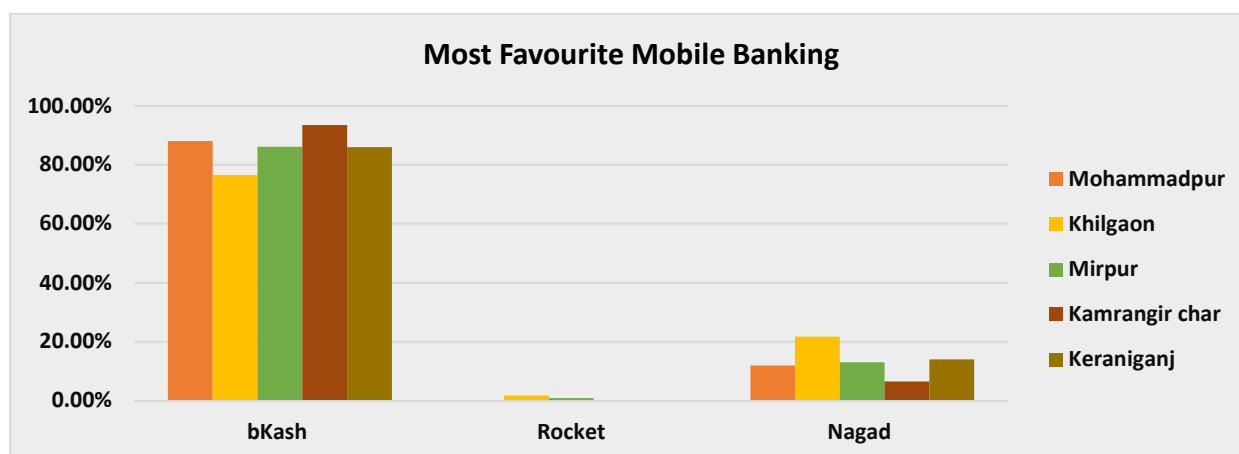
Opinion about Payment by MFS: The majority of domestic workers across all areas have accepted and are comfortable with receiving payment through mobile banking, evidenced by a high 96.00% acceptance rate in Mohammadpur. This comfort extends even to those who initially struggled with the system, particularly in Mirpur and Keraniganj, where 41.70% and 44.00%, respectively, initially faced difficulties but now find it manageable. However, despite this overall comfort, a percentage of domestic workers,

with Kamrangir char recording the highest at 4.30%, still face transaction problems, signaling the need to understand and address these issues. In Khilgaon and Kamrangir char, there were also respondents who expressed varying opinions about payment by mobile banking, warranting further investigation. In the qualitative findings, the digital payment system's acceptance and successful implementation is widespread, encompassing areas like Khilgaon Cumilla Slum, Mohammadpur, Bauniabad, Pallabi, and Kholamora Ghat, Kamrangirchar. In essence, the digital payment system has garnered high acceptance among domestic workers and their employers, despite initial resistance or difficulties, with room for improvement in addressing transactional issues and understanding the perspectives of those with differing opinions.

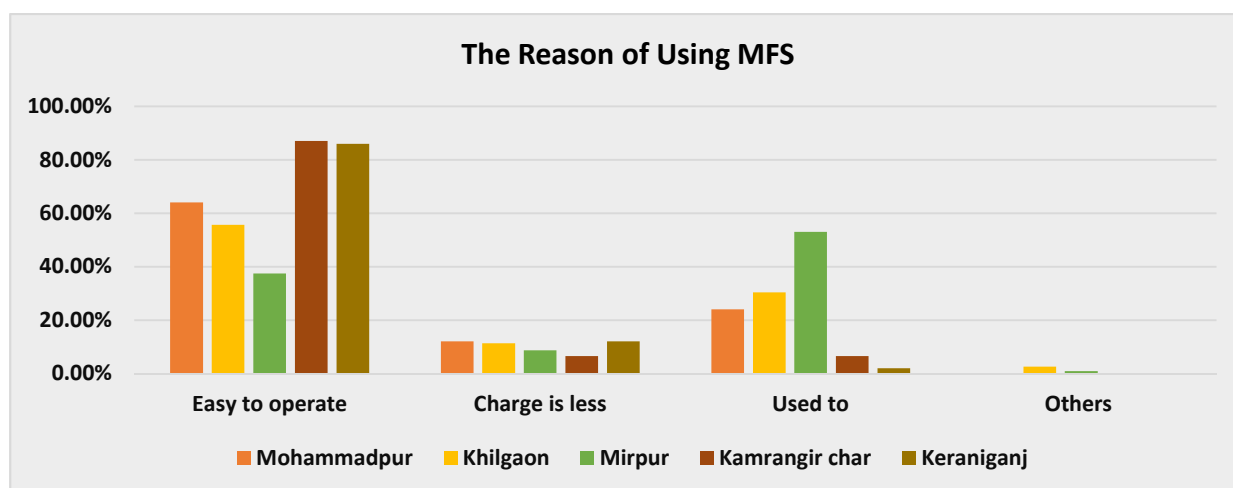
Most Favorite Mobile Banking: The qualitative and quantitative findings both consistently indicate that bKash is the preferred mobile banking platform among the majority of domestic workers, with the highest usage reported at 93.50% in Kamrangirchar. This preference is substantiated by the focus group discussions, where bKash was identified as the preferred digital system for monetary transactions due to its user-friendly operation and familiarity. The accessibility of bKash agents in their areas also adds to the convenience, making it a more popular choice.

Nagad, though second in preference and highest in use at 21.70% in Khilgaon, is not favored to the same extent as bKash. The focus group discussions also revealed that participants found Nagad less user-friendly compared to bKash, as they have only received training from Bkash, as consequences confirming its lower preference. The study reported from some of the discussions that, through Nagad school stipend is widely introduced, for that particular reason it has access and acceptance among the wider community.

Rocket, on the other hand, has minimal usage across all areas, as per the quantitative data. The qualitative data aligns with this, as there's minimal mention of Rocket among participants' preferred systems, suggesting that Rocket's usage and preference are lower than both bKash and Nagad.



The Reason of Using MFS: The usage of mobile banking among domestic workers in different areas is mainly attributed to its ease of operation, with the highest percentage in Kamrangir char (87.00%) and Keraniganj (86.00%). Another reason cited is the lower charges, with the highest percentage in Khilgaon (11.30%). In Mirpur, the prominent reason for using mobile banking is being accustomed to it (53.00%), while in other areas, this reason is less prevalent.



Purpose of Using MFS: The integration of mobile banking among domestic workers emerged as a transformative tool, enabling them to manage their finances more effectively. Across different areas, the primary purpose of utilizing mobile banking was to receive salaries, with the highest adoption recorded in all the areas (100.00%) Alongside this, 'cash-in/out' transactions became popular, particularly in Khilgaon (93.00%). Uses such as mobile recharge, receiving payments from other income sources, and tuition fees varied across the regions. This quantitative evidence is complemented by the qualitative findings which reveal the transformative use of digital transaction systems among the DWs across all studied areas.

Purpose of using mobile bank	Mohammadpur	Khilgaon	Mirpur	Kamrangir char	Keraniganj
Only receive salary	100.00%	100.00%	100.00%	100.00%	100.00%
Cash-in/Out	84.00%	93.00%	84.30%	87.00%	74.00%
Mobile recharge	0.00%	52.20%	29.60%	43.50%	36.00%
Receive payment from another income source	0.00%	5.20%	0.90%	2.20%	10.00%
Bill payment	0.00%	4.30%	0.90%	0.00%	22.00%
Tuition Fees	4.00%	3.50%	1.70%	0.00%	2.00%
Scholarship/Education Stipend	4.00%	7.00%	2.60%	2.20%	18.00%
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%

3.2.2. Capacity and Knowledge on MFS

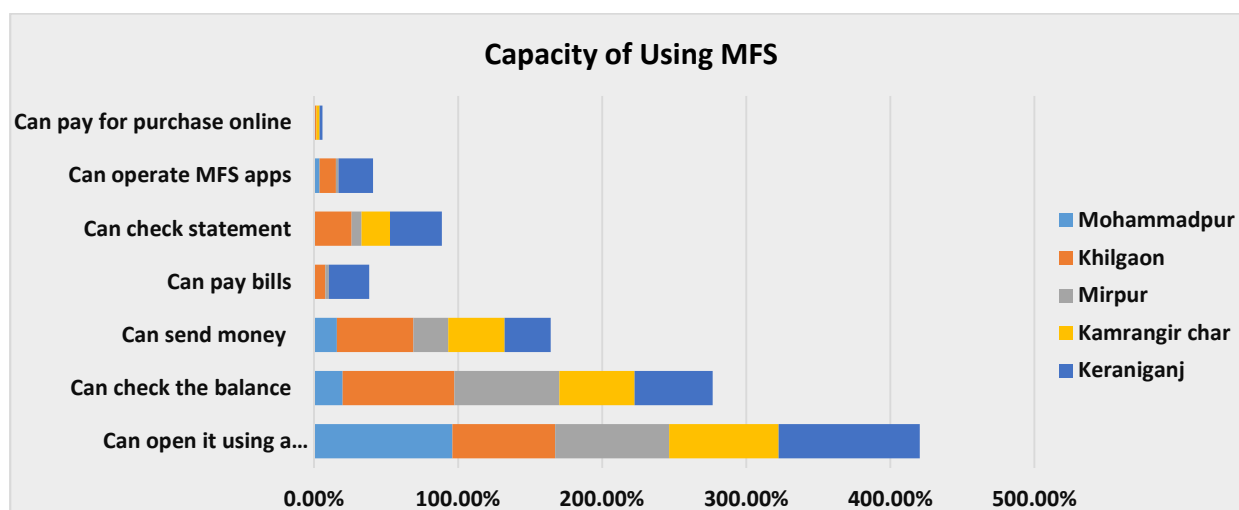
The Project trained around 4500 Domestic Workers (DWs) on Mobile Financial Services (MFS), leading to significant improvements in digital financial literacy. Now, most DWs can open accounts using a password

Most DWs can also independently handle withdrawing money at night, though challenges remain during emergencies and late hours. The Shuchona Project's transformative impact is evident in these gains, with some areas identified for further improvement. and simplifying the payment.

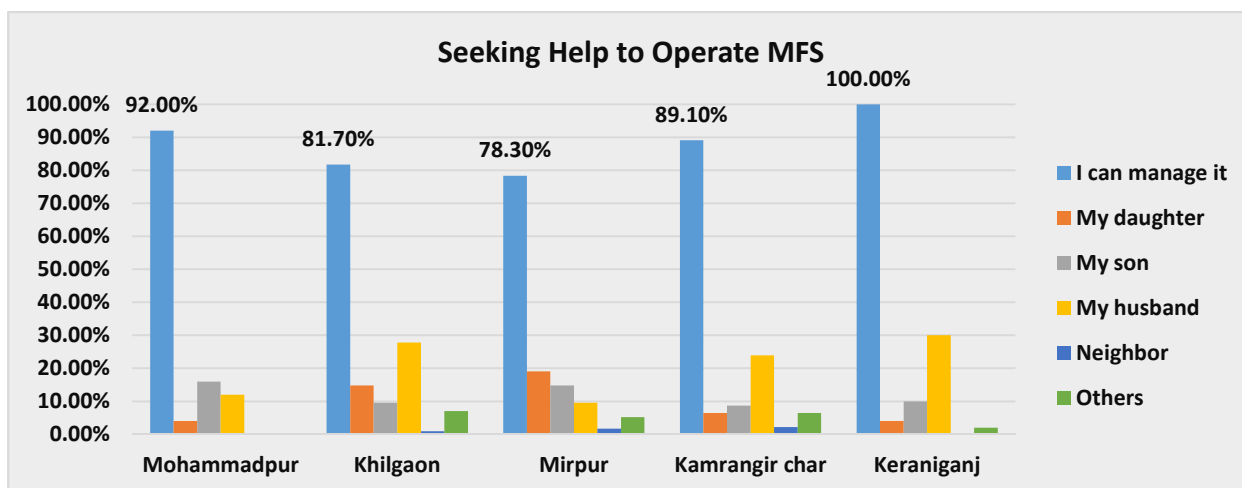
and check balances, with mastery ranging from 71.30% to 98.00% across areas, compared to 84% inability reported at baseline. Paying bills and operating MFS apps are less common skills. Independent operation of MFS accounts has risen dramatically, with the majority managing without assistance, a notable project achievement. Security awareness is robust, particularly concerning password sharing and avoiding unknown transactions, but logging out practices need enhancement.

More detailed findings are presented below;

Capacity of Using MFS: Through MJF’s Shuchona Project under 177 batches around 4500 DWs received training on MFS. In the training DWs was practically oriented with MFS including digital financial literacy, account opening, financial transaction, account operation and management. In results in the final evaluation it is found that, the majority of DWs now can open an account using a password, with the highest percentage in Keraniganj (98.00%) and the lowest in Khilgaon (71.30%). Checking the balance is more prevalent in Khilgaon (77.40%) and Mirpur (73.00%). However, sending money and checking statements have limited usage across the areas. Paying bills is less common but is notable in Keraniganj (28.00%). A small percentage can operate MFS apps in Khilgaon (11.30%) and Keraniganj (24.00%), while paying for online purchases is less frequent. ***While in the baseline study among the DWs it was found that, 84% reported their inability to operate the MFS account.***

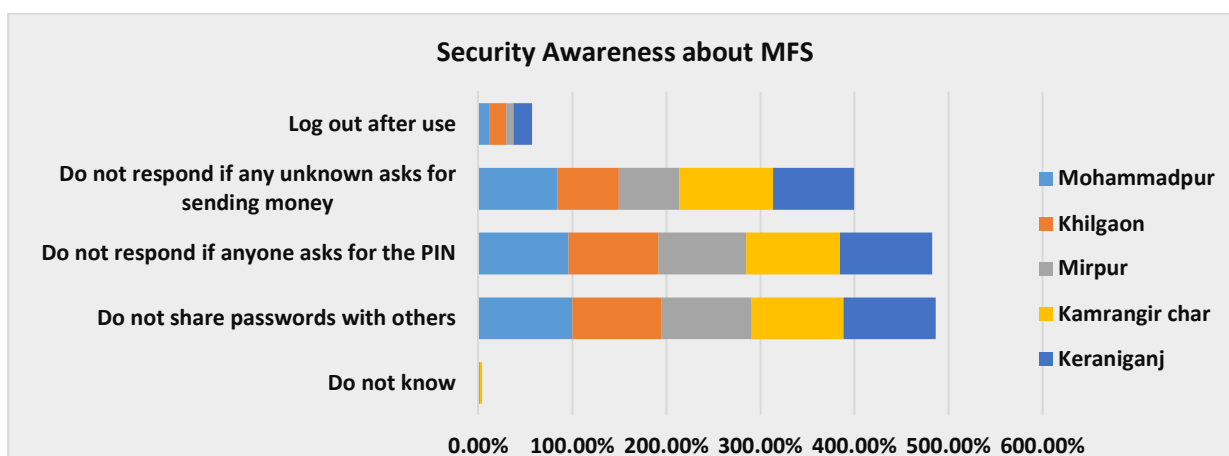


Assistance Required in Operating MFS: ***According to the baseline data only 85% of DWs claimed they need assistance from others to operate MFS account.*** Since the majority of DWs could not operate MFS, they take assistance from others. While in the final evaluation found that 78.30% to 100% can manage MFS accounts independently, with the highest percentage being 100.00% in Keraniganj. Some seek help from their daughters (4.00%), sons (10.00%), husbands (27.80% in Khilgaon), and others (up to 7.00% in Khilgaon) for assistance. Neighbors are rarely sought for help, with the highest percentage being 2.20% in Kamrangir char. Which can be considered as a notable achievement of the project.



Security of a MFS: The quantitative data indicates a high level of awareness among domestic workers about the security measures needed for mobile banking, including not sharing passwords (94.80% to 100.00%), not responding to PIN requests (93.00% to 100.00%), and not responding to unknown requests for sending money (up to 100.00% in Kamrangir char).

This is in line with the qualitative data where the FDWs emphasized the importance of maintaining the privacy of personal information, especially PIN codes and practice logging out after use of MFS. The focus group discussions revealed an active choice to keep such details private, even from close family members like husbands, to ensure the security of their funds. However, this level of privacy sometimes posed challenges. Both the qualitative and quantitative findings emphasize the domestic workers' understanding and practice of security measures in mobile banking, including maintaining privacy and avoiding unknown money transactions. However, the practice of logging out after use is relatively low, which suggests a potential area for enhancing security awareness. The challenge in maintaining strict privacy reported in the qualitative data also presents an area to explore further for supportive solutions.



Taking Help During Night to Withdraw Money: The majority of domestic workers in all areas can manage withdrawing money at night by themselves, with the highest percentage being 98.00% in Keraniganj. Some seek help from their husbands, with the highest percentage being 32.00% in Keraniganj, while daughters (up to 19.10%) and sons (up to 16.50%) provide assistance in some areas. Neighbors and others are rarely sought for help, with minimal percentages across the areas. In emergency cases, they face challenges to withdraw money when the MFS agents are closed specially at late night.

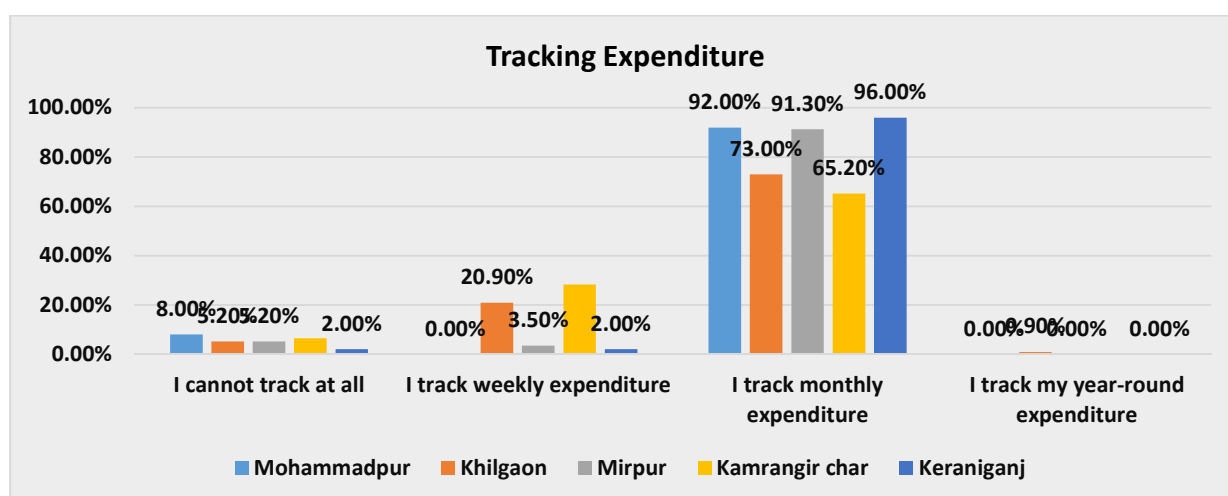
3.2.3. Financial Capacity and Knowledge

The investigation into the financial capacity and knowledge of domestic workers (DWs) demonstrates significant improvements. The majority of DWs now track monthly expenditures, with 92% doing so in Mohammadpur, a substantial increase from the baseline study where 32% were unable to prepare an income-expense plan. Most have a monthly savings scheme (96% in Mohammadpur), while few have a fixed amount savings plan (2% in Kamrangir char). Record-keeping varies, with 76% in Keraniganj relying on memory, and up to 44% in Mohammadpur keeping full paper records.

Focus group discussions highlighted the usefulness of maintaining a financial diary, often assisted by family members. The majority of DWs prefer to manage record-keeping independently, though some seek assistance from family.

The findings mark significant progress in financial literacy among DWs, with areas like fixed savings and formal record-keeping indicating room for further growth. Detailed finding on the issue of financial capacity and knowledge are given below:

Tracking Expenditure: *While exploring the status of financial literacy with DWs in the baseline study, one-third of DWs (32 percent) stated they are unable to prepare the income-expense plan, further 42% said they cannot track expenses as well while in this final evaluation it is found that, the majority of domestic workers in all areas track their monthly expenditure, with the highest percentage being 92.00% in Mohammadpur and 91.30% in Mirpur.* Some track their weekly expenditure, with the highest percentage being 28.30% in Kamrangir char. Few domestic workers track their expenditure yearly, with the highest percentage being 0.90% in Khilgaon. Only a small percentage cannot track their expenditure at all, with the highest percentage being 8.00% in Mohammadpur.



Savings Plan/Scheme: The majority of domestic workers in all areas have a monthly savings scheme, with the highest percentage being 96.00% in Mohammadpur and 84.30% in Mirpur. Some have a weekly savings scheme, with the highest percentage being 11.30% in Khilgaon. Few domestic workers do not have any savings plan, with the highest percentage being 20.90% in Khilgaon. Only a small percentage have a regular fixed amount savings scheme, with the highest percentage being 2.00% in Kamrangir char and Keraniganj.

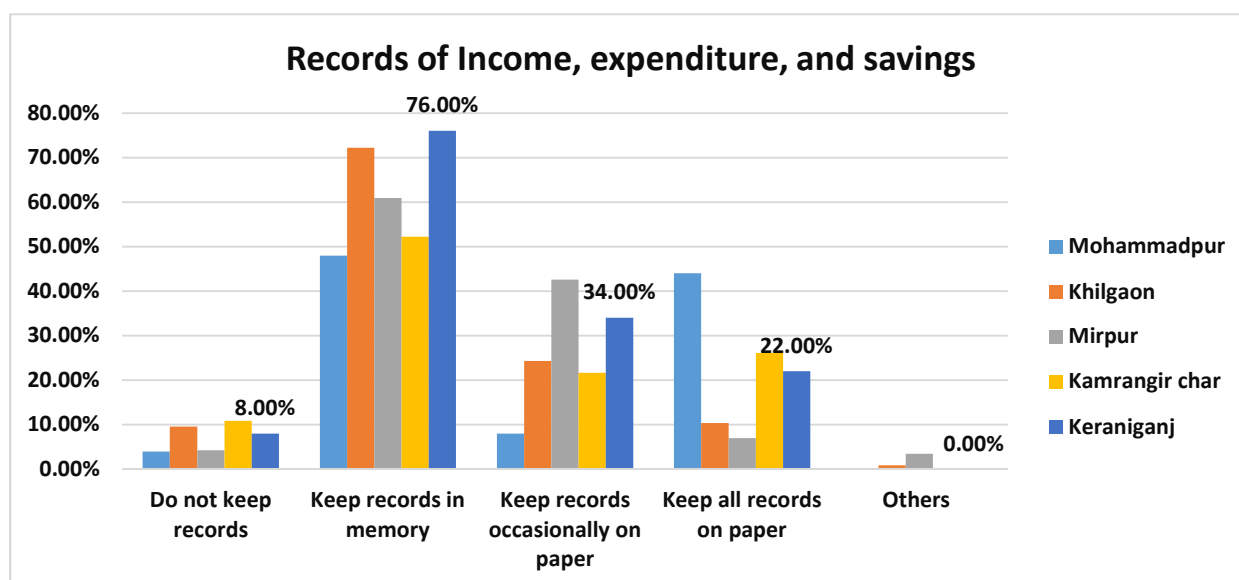
Keeping Records of Income, Expenditure, and Savings: As the evaluation findings the quantitative data reveals a range of approaches domestic workers adopt to track their financials. Most prefer to keep records in their memory, with a significant 76.00% in Keraniganj doing so. Some opt for occasional paper record-keeping, peaking at 42.60% in Mirpur. A smaller fraction, ranging from 4.00% to 10.90%, does not keep any records. However, there are domestic workers who keep all their records on paper, with the highest percentage seen in Mohammadpur at 44.00%.

These findings align with the qualitative insights from the focus group discussions. The FDWs universally acknowledged the usefulness of maintaining a financial diary, finding it beneficial for recording daily and monthly expenses and managing their finances more effectively. This practice contributed to a better understanding of their spending habits, enabling them to save money. Some participants even enlisted the help of family members in keeping these records. Furthermore, the role of family in assisting with these tasks underscores the communal nature of financial management within this demographic.

Seeking Help to Keep Records of Expenditure: The majority of domestic workers across all areas prefer to keep records of their expenditure by themselves, with the highest percentage being 98.00% in Keraniganj. Husbands are sometimes sought for help in record-keeping, with the highest percentage being 40.00% in Keraniganj. Sons and daughters provide assistance in some areas, while neighbors and others have minimal involvement in helping with record-keeping.

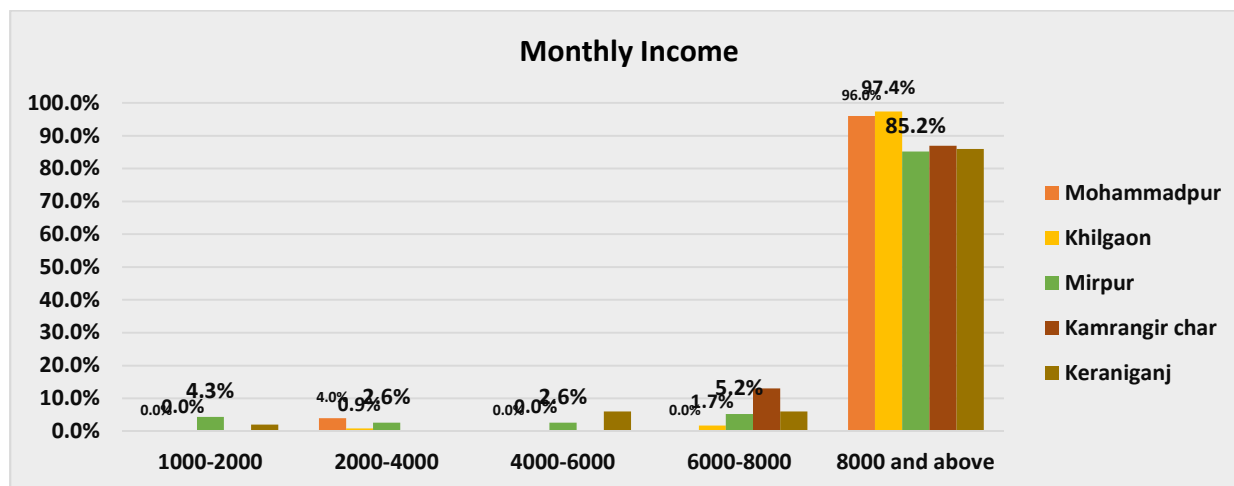
3.2.4. Income and Savings

The findings on among domestic workers (DWs) reveal them as vital contributors to their family's income. Most DWs are the primary earners in their families, with some areas reporting 100% of DWs in this category. Many earn an income of 8000 and above (97.4% in Khilgaon), though a small percentage falls into lower income brackets. Monthly savings have improved, contrasting with baseline findings where 81% could not save. The distribution of savings varies, with Mirpur showing 72.20% saving in the 100-500 range, while others report no savings. Reasons for not saving include high family expenditure (63%), child's education (18%), daily expenses (12%), and loan repayment (7%), emphasizing financial challenges. Additionally, the majority rely solely on their primary income, though some (2.00% to 18.30%) engage in additional income-generating activities, such as retail vegetable and grocery businesses (6.90% in Mirpur). These findings underscore the crucial economic role of DWs, with progress in savings habits but ongoing challenges in financial planning and diversification of income sources. More details findings of the study are presented below;

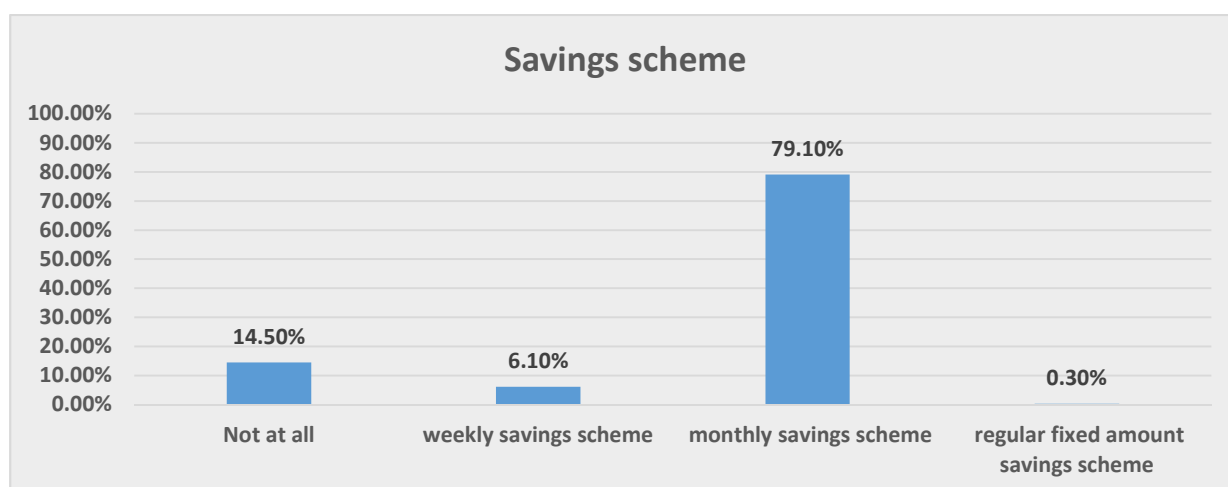


Earning Members in Family: In all areas, the majority of domestic workers are the primary earners in their families, with the highest percentage being 100.00% in Mohammadpur, Kamrangir char, and Keraniganj. Husbands are also significant contributors to the family income, with the highest percentage being 87.00% in Kamrangir char. Daughters, sons, and others have a smaller role in contributing to the family income, with varying percentages across the areas.

Monthly Income of FDW: Across the five studied areas, 90.32% of domestic workers earn a monthly income of 8000, with the highest percentage being 97.4% in Khilgaon. Only a small percentage falls into lower income brackets, such as 1000-2000 (up to 4.3% in Mirpur) and 2000-4000 (up to 4.0% in Mohammadpur). In contrast, the highest proportion of workers earning in the 6000-8000 range is 13.0% in Kamrangir char.



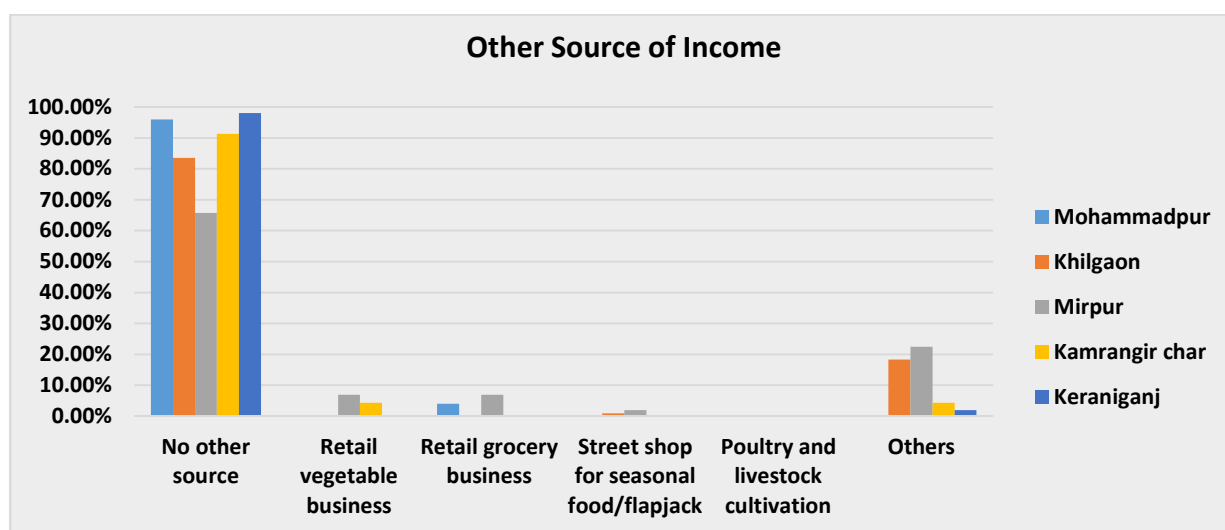
Monthly Savings by DWs: According to the baseline findings 81% of DWs could not save any money at the end of the month, the rest of them on average saves BDT 236 per month. While in the final evaluation it is revealed that, the distribution of savings among domestic workers varies across different saving schemes altogether 85.50% have their savings while 79.10% save on monthly basis and another 6.10% save on weekly basis.



Reason for Not Savings: Among domestic workers, the primary reasons for not saving are high family expenditure, with 63% (27 workers) facing significant expenses that leave little room for savings. Additionally, 18% (8 workers) prioritize investing in their child's education, 12% (5 workers) spend all their income on daily expenses, and 7% (3 workers) allocate their income to repay loans, further impacting their ability to save. These factors underscore the financial challenges faced by domestic workers and emphasize the importance of tailored support and financial planning to promote savings habits.

Additional IGA of the FDWs: Although the majority of domestic workers found (ranging from 65.7% to 96.00%) in the areas of Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj rely solely on their primary income and do not have any other source of earnings. However, a small percentage (ranging from 2.00% to 18.30%) engage in additional income-generating activities. Some of the supplementary

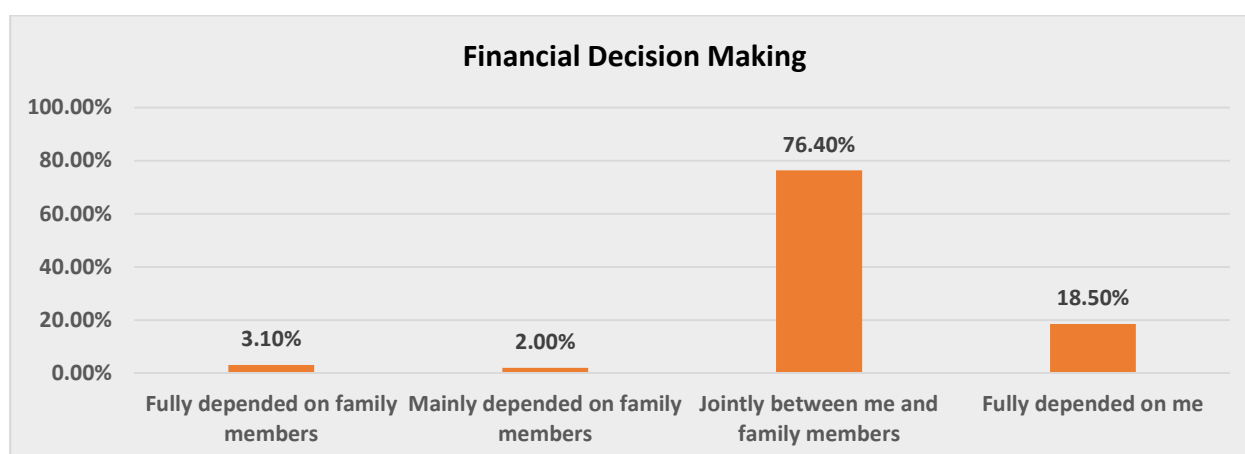
income sources include retail vegetable and grocery businesses, with 6.90% of workers in Mirpur having such ventures.



3.2.5. Decision Making Practice

The findings on decision-making practice and control over wages among domestic workers in the areas of Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj, domestic workers show varied control over wages and financial decision-making. While a small percentage fully relies on family for financial planning (0.90% to 8.00%), most (72.20% to 88.00%) jointly manage it. Similar patterns exist in monthly expenditure planning, savings decisions, and asset buying, with a majority opting for joint decision-making with family, and a notable percentage taking full responsibility, particularly in asset buying (10.00% to 17.40%). The adoption of digital transactions has also empowered domestic workers, enabling them to save, invest in education and healthcare, and purchase significant assets. This has increased their financial autonomy and confidence, and they utilize digital services for diverse needs like paying school fees and sending money to rural relatives. The detailed findings are described in below;

Financial Planning: The financial decision making process among the domestic workers varies. While a small percentage 18.50% relies on themselves, the majority 81.50% reportedly manages their financial decision in a participatory way with their family members.

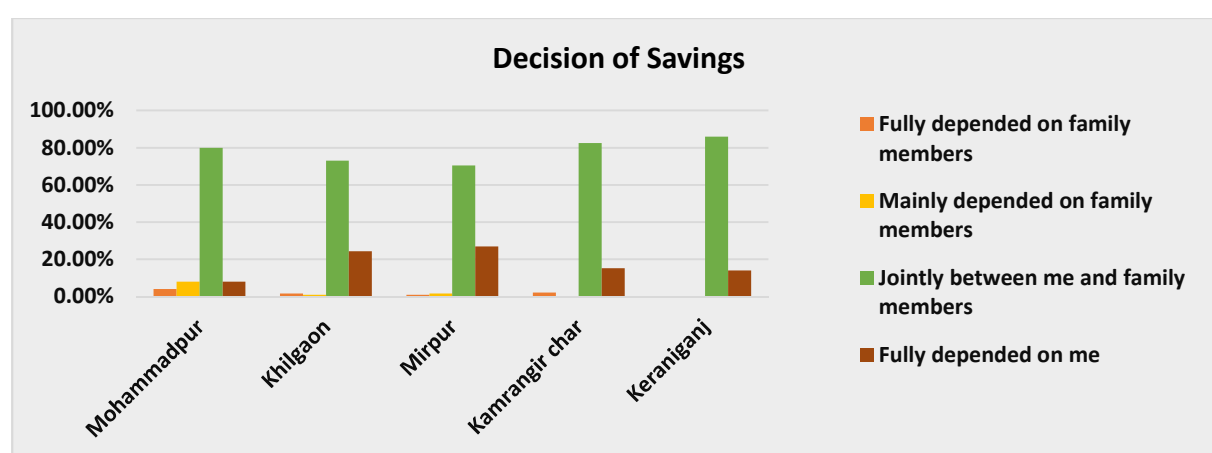


Planning of the monthly expenditure: The monthly expenditure planning among domestic workers in the areas of Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj exhibits varying degrees of involvement from family members. A small percentage (ranging from 0.90% to 4.00%) fully depends on family members for planning monthly expenses, while a slightly higher proportion (ranging from 1.70% to 8.00%) mainly relies on family members. However, the majority (ranging from 63.50% to 80.00%)

jointly plans monthly expenses between themselves and their family members, while a notable percentage (ranging from 18.00% to 33.90%) takes full responsibility for monthly expenditure planning.

Decision of Savings: When it comes to decisions about savings, the data shows that a majority of domestic workers in the areas of Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj (ranging from 70.40% to 86.00%) opt for a collaborative approach, jointly deciding with their family members. A smaller percentage (ranging from 0.90% to 8.00%) rely on family members to make these decisions, either fully or mainly. Additionally, a proportion of workers (ranging from 14.00% to 27.00%) take full responsibility for their savings decisions.

"Now I can save money in my mobile bank account, I realize I won't always be able to work physically. For the days when I retire and return to my home village, having savings will ensure I have something to rely on."- FDG Participants at Khilgaon



Decision of Buying Asset: In the domain of asset acquisition, both quantitative and qualitative data provide a coherent picture of the domestic workers' decision-making processes and the influence of digital transactions on their financial autonomy. Quantitative data shows that a significant majority of domestic workers, ranging from 80.00% to 90.00% in areas like Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj, make asset buying decisions in conjunction with their family members. A smaller group, between 0.90% to 8.00%, predominantly or fully rely on their family members in these matters. However, there's a noteworthy portion of domestic workers, between 10.00% to 17.40%, who take the full responsibility for these decisions, indicating a degree of financial autonomy.

This sense of financial independence is echoed in the qualitative data. The adoption of digital transactions has empowered the domestic workers, enabling them to save and contribute more effectively to their families. This has led to investments in their children's education, healthcare, and even the purchase of significant assets such as a rickshaw, as one FDW reported. This control over their financial resources has boosted their confidence within their families and honed their financial planning skills. Moreover, their awareness of future security has increased, leading to diverse uses of digital financial services like paying school fees, receiving government support, and sending money to rural relatives.

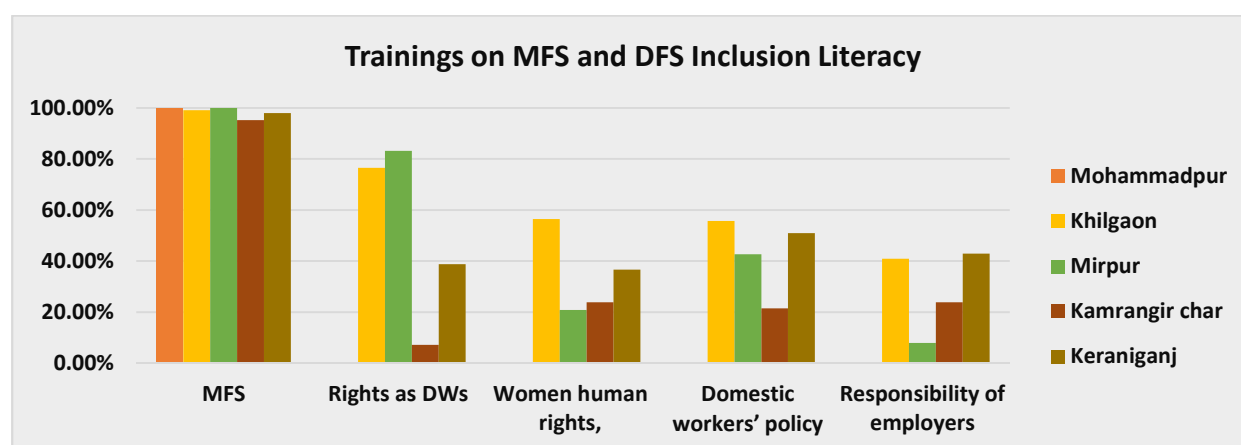
3.2.6. Right Awareness

The evaluation findings highlight the crucial role of training in enhancing financial literacy and awareness of personal and professional rights among domestic workers in areas like Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj. Nearly all have undergone training in Mobile Financial Services (MFS), reflecting a strong emphasis on financial literacy. However, training distribution related to rights

varies, being prevalent in some areas and absent in others. The training has notably improved competency in using digital services like Bkash and offered additional benefits like promoting hygiene practices and health-related information. Meetings and Information, Education, and Communication (IEC) materials are the most prevalent methods of learning about Digital Financial Services (DFS) and rights, while TV and social media are less utilized. Feelings of safety regarding MFS differ across areas, with some attributing it to the knowledge about MFS itself, others to increased rights awareness, and a few to confidence-building as workers. However, the impact of MFS on increasing dignity at family or employer's space is minimal. The detailed findings are as below;

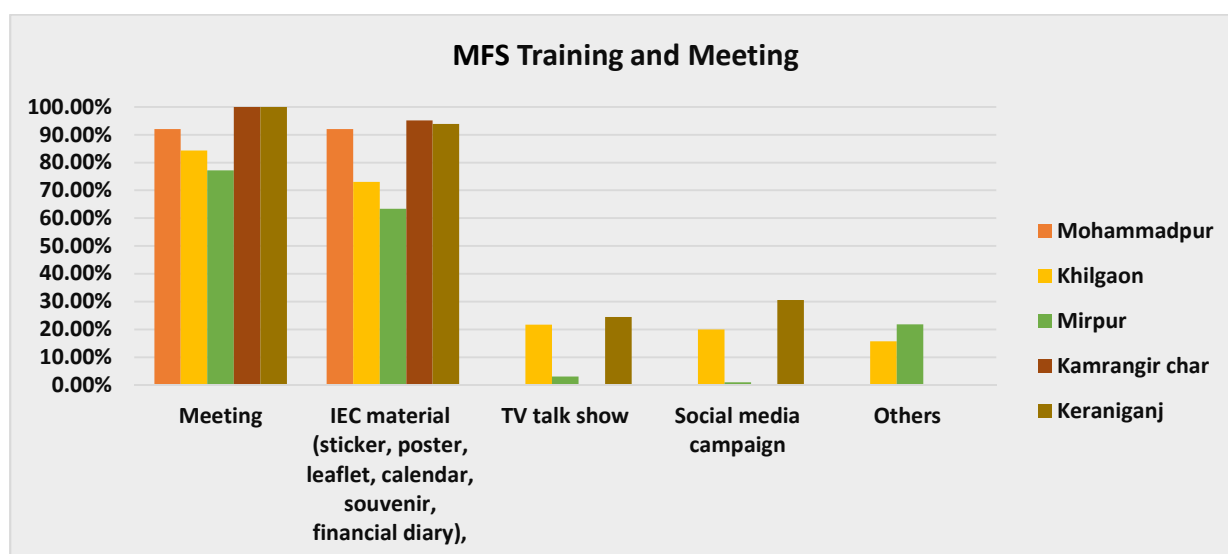
Trainings on MFS and Financial Inclusion Literacy: Both quantitative and qualitative data highlight the important role of training in enhancing the financial literacy and aware of their personal and professional rights of the DWs. Quantitative findings show that almost 100% of domestic workers across areas like Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj have undergone training in Mobile Financial Services (MFS), indicating a strong focus on financial literacy. However, the distribution of other types of training, such as those pertaining to "Rights as Domestic Workers," "Women Human Rights," and "Domestic Workers' Policy," shows variability. For instance, while the rights-based training is prevalent in Khilgaon, Mirpur, and Kamrangir char (ranging from 76.50% to 83.20%), it is entirely absent in Mohammadpur and Keraniganj, revealing a gap in content delivery.

The qualitative data offers insights into the nature, content, and benefits of these training sessions. The IEC/BCC materials provided by the project received high praise for their effectiveness and relevance to the trainees' practical situations. This training enhanced the domestic workers' competency in using digital financial services, particularly Bkash and Nagad, and improved their digital literacy. In the training they learned key aspects such as receiving and withdrawing cash through Bkash and Nagad, opening a MFS account, and sending money to others, skills that facilitated their transition to receiving salaries via Bkash/Nagad. The training sessions also had ancillary benefits, with participants appreciating the gift items they received, promoting hygiene practices. Moreover, they received health-related information about nutrition, maternal health, and child health.



MFS Training and Meeting: In the process of learning about Digital Financial Services (DFS) and rights, meetings are the most prevalent method of education across all areas, with participation ranging from 77.20% to 100.00%. The use of Information, Education, and Communication (IEC) materials, such as stickers, posters, leaflets, with participation ranging from 63.40% to 93.90%. However, TV talk shows and social media campaigns seem to be less utilized as educational tools, with participation varying between

1.00% and 30.60%. Other methods of learning are employed in Khilgaon and Mirpur, reaching participation rates of 15.70% and 21.80%, respectively.



Reason for Feeling Safe about MFS: The feeling of safety about Mobile Financial Services (MFS) varies across the surveyed areas. In Mohammadpur, Kamrangir char, and Keraniganj, the primary reason for feeling safe about MFS is the enablement to know about it, with participation rates ranging from 34.90% to 93.30%. Meanwhile, in Khilgaon and Mirpur, the majority attribute their sense of safety to the increase in their knowledge on DFS & MFS, with participation rates of 37.20% and 30.40%, respectively. Additionally, some respondents in Khilgaon and Keraniganj also mentioned that MFS helps to build their confidence as workers, with participation rates of 19.80% and 12.20%, respectively. However, the impact of MFS on increasing dignity at family or employer's space is minimal, with participation rates ranging from 0.00% to 4.70% across the surveyed areas.

3.2.7. Sustainability of Using MFS for Savings

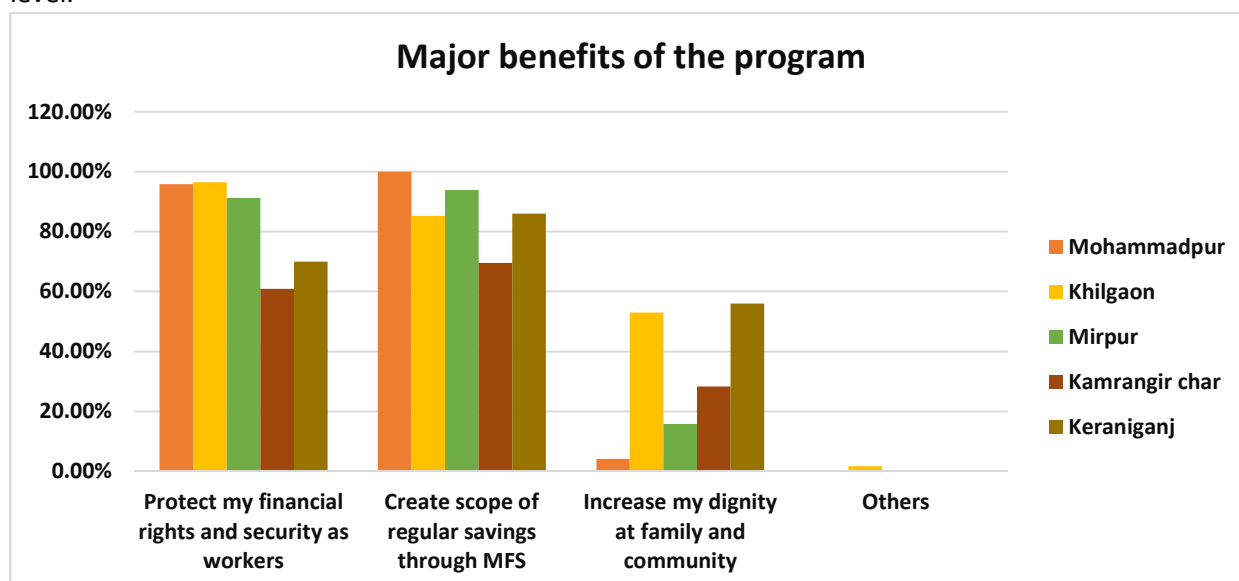
The domestic workers' savings through Mobile Financial Services (MFS) across areas like Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj reveals variations in savings amounts. While some areas see more significant savings of BDT 9000 and above, others have a lower range, and a notable percentage across all regions hasn't started saving through MFS. The primary obstacles to saving include the increasing costs of daily commodities and extra family expenses, with children's tuition fees also cited in some areas. Plans for these savings are diverse, ranging from major family investments, starting new small businesses, setting up shops, or saving for children's education, marriage, old age care, or buying a home. The major benefits of the related program include the protection of financial rights and security, an opportunity for regular savings through MFS, and in some areas, a positive impact on the dignity of workers within the family and community. More detailed findings are presented below;

Saving of DWs through MFS: The total savings through Mobile Financial Services (MFS) vary across the surveyed areas: Mohammadpur has 52.00% of respondents saving BDT 9000 and above, Khilgaon has 25.20% saving below BDT 1000, and Mirpur has 20.00% saving in the range of BDT 1000-3000. Additionally, Kamrangir char has 28.30% saving 9000 and above, while Keraniganj has 34.00% saving in the BDT 1000-3000 range. However, a notable percentage in each area (ranging from 12.00% to 23.50%) hasn't started saving through MFS yet.

Plan to Invest the Savings for Future: The respondents in Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj have various plans for investing their savings for the future. A significant proportion (ranging from 25% to 45.5%) intend to use the savings to invest in major family investments. Others plan to start new small businesses, with percentages ranging from 22.7% to 40.9%, or set up small shops, with

percentages ranging from 18.4% to 45.5%. Additionally, some respondents have not yet made any specific plans for investing their savings. As for other reason FDWs save for their child's education, accounting for 46% of the respondents. Additionally, 36% save for the marriage of their children, while 11% save for old age care. A smaller percentage, 7%, saves to buy a home.

Major Benefits of the Program: The major benefits of the project reported by the respondents vary across the areas. The top benefit is the protection of financial rights and security as workers, with high percentages in Mohammadpur (95.80%), Khilgaon (96.50%), and Mirpur (91.20%). In Kamrangir char, this benefit is reported by 60.90% of the respondents, while in Keraniganj, it's 70.00%. Another significant advantage of the program is the opportunity to engage in regular savings through MFS, which is fully acknowledged by all respondents in Mohammadpur, 85.20% in Khilgaon, 93.90% in Mirpur, 69.60% in Kamrangir char, and 86.00% in Keraniganj. Moreover, 53.00% of respondents in Khilgaon and 56.00% in Keraniganj highlight that the program has positively impacted their dignity at the family and community level.



Case Story "A Digital Dawn: Halima Akter's Journey Towards Financial Empowerment Through the Shuchona Project"

In the bustling city of Dhaka, where living expenses tower high and financial security often seems a distant dream, a ray of hope emerged for Ms. Halima Akter, a dedicated housewife and part-time domestic worker residing in Goran, Khilgaon. With four children to nourish and educate, and a household to manage on her husband's meager income, life was a constant struggle. Eight years ago, Halima took the courageous step to supplement the family's income by engaging in domestic work, setting aside a small portion for unexpected needs. But the fear of unforeseen circumstances and the lack of proper savings mechanisms constantly loomed over her family.

Enter the Shuchona project by MJF. Halima's association with this initiative marked a turning point in her life. Before Shuchona, Halima's wage was paid in cash, and savings were a complex, insecure affair, often dependent on local mobile bank agents. She had no personal bank account and felt the strain of carrying cash and the constant anxiety about her remaining amount. Shuchona, through Nari Maitree (a sub-grantee of MJF), introduced Halima to the benefits of Mobile Financial Services (MFS), educating her about the convenience and security of receiving her salary through platforms like Bkash and Nagad. After discussing with her employer, Halima's salary, amounting to BDT 8,000 per month, started to be transferred through MFS from April 2020. It was a transformation that went beyond mere convenience; it ushered in empowerment,

financial management, and a sense of security. Halima and her husband now regularly credit their income to her mobile account. The couple can save money every month, earmarking it for their children's education and their future. The fear of emergencies has been mitigated, knowing that their savings are now secure and accessible. The project has not only relieved Halima's concerns about carrying cash but has also equipped her with knowledge about financial management. It has even provided her with incentives like health and hygiene packages.

Halima's story is not just an account of personal growth; it's a testament to the potential of digital inclusion in transforming lives, especially in challenging urban landscapes. It's about building bridges where there were none, and about a simple, part-time domestic worker in Dhaka taking control of her financial destiny. The Shuchona project, by embracing technology and tailoring its intervention to Halima's needs, showcases how thoughtful innovation can create waves of change, one individual at a time.

Case Story: "A Legacy of Independence: Shamsunnahar Rina's Late-life Financial Awakening Through Shuchona"

At the age of 60, when most individuals would consider themselves settled and perhaps resigned to their life's circumstances, Ms. Shamsunnahar Rina of Munsihati, Kamrangir Char Dhaka embarked on a new journey. A mother of three adult children and the wife of a boatman, Rina has been a part-time domestic worker for the last 18 years, serving one house and diligently performing three types of household chores for a modest salary of 1800/- BDT.

Rina's life is a testament to self-reliance, working tirelessly not only to feed her family but to provide her children with opportunities. For years, she and her husband funneled every penny into raising their children, never sparing a thought for savings. But as they grew older and their children became self-sufficient and preoccupied with their own lives, a realization dawned on Rina: the importance of self-sufficiency, even in old age and beyond. This realization was galvanized by the Shuchona project, which Rina learned about a few months ago. In a brave step towards financial independence, she enrolled in the project, opening herself to the world of mobile banking. With a newfound understanding of the benefits of saving through mobile banking, she approached her employer, Farzana, to receive her salary via MFS. Her employer, recognizing the depth of Rina's resolve, agreed. Rina's decision to save through MFS was not merely about convenience; it was a profound assertion of autonomy and foresight. Rina's vision transcended immediate needs, extending to potential health emergencies for her and her boatman husband and even considering the costs of their funerals. Her words, "From my teen age, my whole life, I have carried all my costs; I don't want to be a burden on others even after death," resonate with a strength that defies age and circumstance. The Shuchona project has not only empowered Rina with the tools to save but has taught her about cost control and financial management, enlightening her in ways she never anticipated at her age. The incentives she received, such as the health and hygiene package, were bonuses on a path of discovery and self-reliance.

Rina's story transcends her individual experience; it speaks to the power of education and opportunity, even at a stage in life when most would shy away from change. It showcases how interventions like the Shuchona project can spark a revolution in thinking, turning a simple domestic worker into a symbol of empowerment. Her story inspires a message that it's never too late to take control of one's destiny, that wisdom can blossom at any age, and that the human spirit's desire for independence never wanes. It's a lesson in dignity, resilience, and a legacy of independence that continues to inspire those around her.

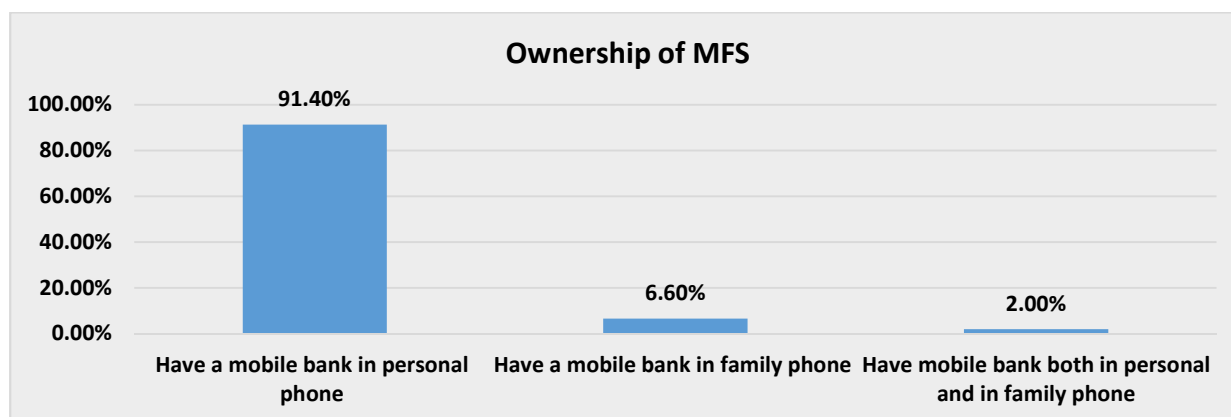
3.3. Employers' Perspectives on MFS and the Shuchona Project

The Shuchona Project's effect on Women Employers and their perspectives on Mobile Financial Services (MFS) has been highly favorable, marked by enthusiastic participation and a profound impact on their lives. The project's interventions have led to a significant increase in MFS ownership, reaching 100% in some areas like Mohammadpur, Khilgaon, Mirpur, and others, with bKash as the preferred service. These services have been utilized for various purposes, including cash transactions, bill payments, online shopping, and even domestic workers' wages, with a high adoption rate of up to 98% in some areas. The project trained around 3420¹⁴ employers, enhancing their skills in basic transactions, although some disparities were noted in more advanced functions like online purchases. The materials provided, including posters, stickers, and financial diaries, were praised for their clarity, fostering a greater understanding of digital financial systems. While the willingness to pay MFS transaction costs varied across areas, and some regional disparities in comfort levels with MFS functions were observed, the overall response was positive. The project's initiatives significantly improved regular wage payments, awareness of domestic worker rights, and fostered healthy working relationships. Employers were unanimous in their belief that the digital financial practices introduced would persist post-project, enhancing their self-confidence, dignity, and family identity. Overall, the project has successfully bridged a critical gap in financial literacy and digital adoption, despite minor challenges.

3.3.1. Access and Usage of MFS

The evaluation findings on access and usage of Mobile Financial Services (MFS) among women employers in areas like Mohammadpur, Khilgaon, Mirpur, Kamrangir char, and Keraniganj illustrates a significant increase in ownership of MFS by themselves, reaching 100% in some areas. The majority of respondents operate their mobile banks themselves, with bKash being the preferred service due to its ease, security, and accessibility. The purposes of using MFS range from cash-in and cash-out transactions to mobile recharge, bill payment, online shopping, and receiving remittances. Moreover, a shift from cash payments to MFS for domestic workers' wages has occurred, with 100.00%. Employers expressed a strong intention to continue using MFS for salary payments, praising the benefits of digital transactions and the Shuchona Project's role in fostering MFS use. While the willingness to pay MFS transaction costs varies across areas, discrepancies were found in handling cash-out charges. Overall, the findings showcase a growing acceptance and diverse utilization of MFS among women employers. More detailed findings are as below;

Ownership of MFS: *The baseline findings was 26% of the women employers had no access to personal or family-based MFS accounts while in the final evaluation it is found that, 100% of the women employer have access to MFS through their own or family mobile.* The majority at 91.40% have mobile bank in their personal phone, and an additional 6.60% have it in the family phone.



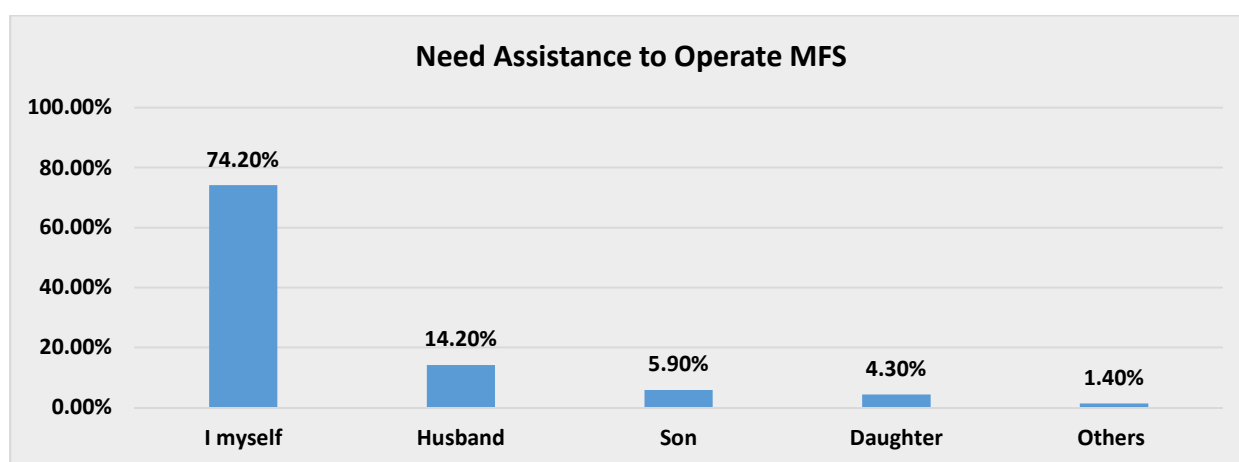
¹⁴ Training Report of Shuchona Project 2022

MFS Used by the Employer: In Mohammadpur, the majority of respondents, 88.00%, use bKash, while 4.00% use Rocket, and 40.00% use Nagad. In Khilgaon, 94.60% use bKash, 2.70% use Rocket, and 17.10% use Nagad. In Mirpur, 94.60% use bKash, 11.70% use Rocket, and 28.80% use Nagad. In the FGDs it was found that, most of the employers preferred Bkash because of its ease of operation, extensive facilities, and strong security features, such as the requirement of a national ID for account creation. The service's familiarity, accessibility, and the training they received on it also made it a popular choice. However, the employers expressed a desire for reduced cash-out charges to make it more affordable.

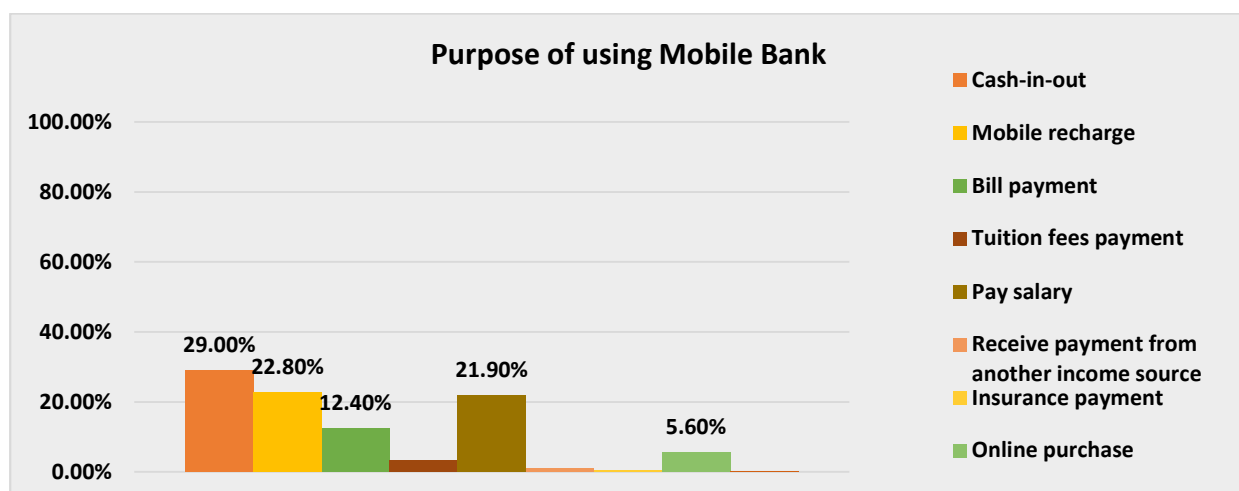
"We've become more savvy with technology. Now, we can conveniently pay our children's school fees through our phones, eliminating the need to visit the school and saving us time."

-FGD Participants, Goran, Khilgoan

Need Assistance to Operate MFS: In Mohammadpur, 100.00% of the employer operate the mobile bank themselves, while in Khilgaon, it is 94.60%, in Mirpur 89.20%, in Kamrangir char 96.00%, and in Keraniganj, 96.00%. and the average of all area is 74.20%. A small percentage of employers mentioned their husband, son, daughter, or others as operators of the mobile bank in some areas.



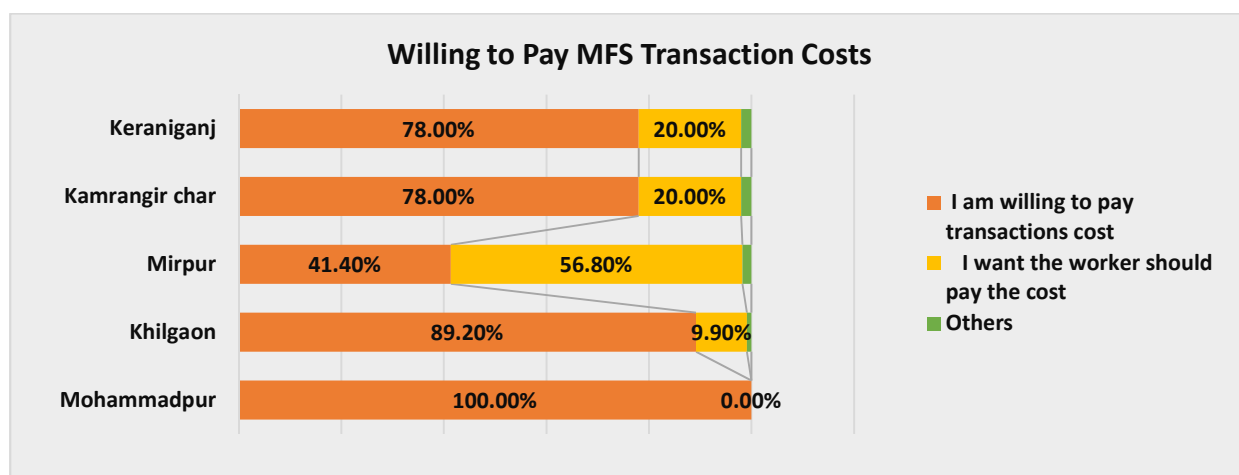
Purpose of using of MFS: 29% of the employers use it for cash-in and cash-out transactions, while mobile recharge is used by 22.80%. Paying utility bills is also common and it is 12.40%. Paying monthly salary of the domestic workers constitutes 21.90%. In FGD with the employers they confirm that, besides salary payments, MFS is used for various purposes including paying internet and other utility bills.



Mode of Payment for DWs: *As per baseline data 99% of the women employer used to pay the monthly salary of the DWs in cash whereas in the evaluation findings which almost replaced by MFS, since 100% of the employers are using MFS in paying the DW's wage.* In Mohammadpur, the vast majority (100.00%) of respondents pay their domestic workers through DW's own MFS account. Similarly, in Khilgaon and Mirpur, over 97% of employer use the domestic worker's MFS account for payment. In Kamrangir char, it is 94%, while in Keraniganj, the percentage is 98%. For the residual percentage of payment is made to the familial or relative's MFS accounts of the FDWs.

As qualitative findings, employers expressed a strong intention to continue using MFS for salary payments, even if they were to change the current domestic workers or residences. The benefits of the digital financial system, particularly the ability to provide proof of payment, were highlighted as primary reasons. The Shuchona Project played a crucial role in familiarizing both the employers and the FDWs with the DFS and its advantages, thus fostering their inclination to continue with it even if the project phase ends, or if there's a change in their residence.

Willingness to Pay MFS Transaction Cost: In Mohammadpur, all respondents (100.00%) are willing to pay the MFS transaction costs. In Khilgaon, the majority (89.20%) are willing to do so, while in Mirpur, the percentage drops significantly to 41.40%. In Kamrangir char and Keraniganj, an average 77.32% of the respondents across the areas are willing to pay the transaction costs. In FGDs Discrepancies in Handling Cash-Out Charges were found while some employers paid an extra 20 takas for cash-out charges for the FDWs, considering their low salaries, there was a discrepancy with some employers stating that they do not make such payments. The reason behind the area wise data variance in regard to the willingness to pay the transection cost is the employers in the affluent Dhanmondi-Mohammadpur area have better financial ability and are more aware of women's rights due to initiatives by BILS and Nari Maitree for long. This has led to a higher inclination among female employers in Mohammadpur to pay for the MFS transaction costs of female domestic workers on top of their monthly salary, compared to the employers in Mirpur.



3.3.2. Capacity and Knowledge on MFS

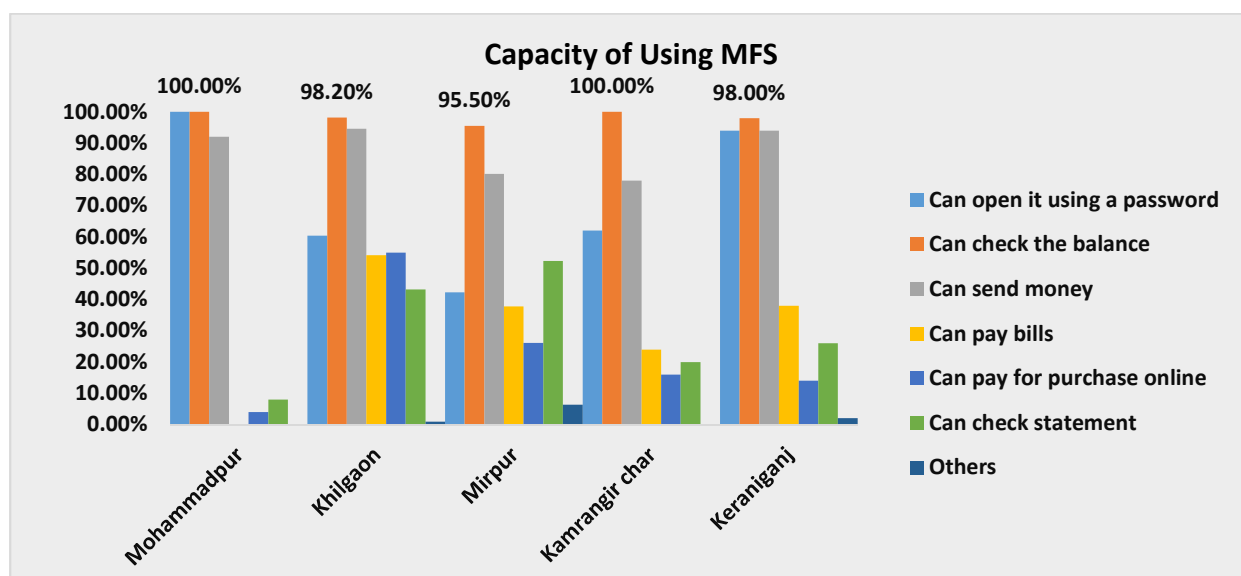
The Shuchona project has successfully trained around 3,500 employers, including female employers, on Mobile Financial Services (MFS), resulting in varied competencies across regions. While many learned to open accounts and make basic transactions, disparities exist in the ability to pay bills or make online purchases. Employers appreciated the efficiency and empowerment that MFS brought, using it for various purposes, including rent collection, online shopping, and remittances. Awareness about mobile bank account security varied, but the majority were conscious of basic security protocols. The project significantly improved the regularity of wage payments, knowledge regarding domestic worker rights,

granting of leaves, festival bonuses, and encouragement of savings, all contributing to a positive impact on the relationship between domestic workers and employers. These achievements highlight the critical role the project played in enhancing financial literacy, digital financial practices, and fostering healthy working relationships, despite some regional disparities in adoption and comfort levels with certain MFS functions. More detailed findings are as below;

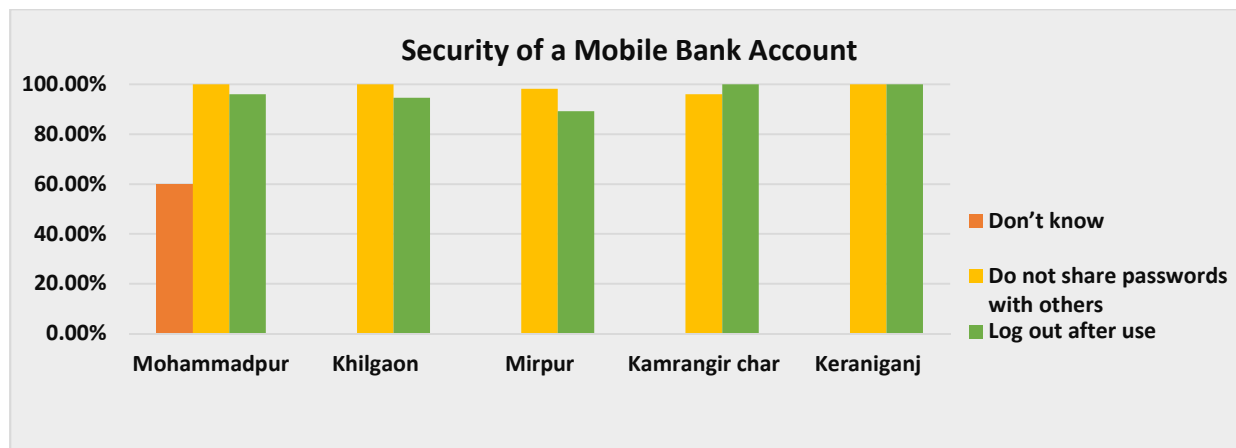
Capacity of Using MFS: Through Shuchona roject around 3500 employers received training on MFS. In the training female employers were practically oriented with Mobile Financial Services (MFS) including digital financial literacy, account opening, financial transaction, account operation and management. As result in the final evaluation it is found that, In Mohammadpur, all domestic employers (100.00%) can open their mobile bank account using a password, check the balance, and most of them can send money (92.00%) through their accounts. However, very few of them can pay bills (0.00%) or make online purchases (4.00%) using their mobile bank accounts. In Khilgaon, the percentage of domestic employers who can open their accounts using a password drops to 60.40%, while in Mirpur, it further decreases to 42.30%. Similarly, in Kamrangir char and Keraniganj, the percentage of domestic employers who can open their accounts using a password is 62.00% and 94.00%, respectively. In the FGDs with the employers they viewed the digital/mobile financial systems as significant.

The introduction of these systems facilitated their financial transactions, making them more efficient and effective. They used it for a variety of purposes, including collecting house rent, making payments for groceries, shopping, and utility bills. They also found it useful to pay their domestic workers, as it allowed them to ensure the workers received the full amount without any cash deductions. They perceived this system as a tool for empowering their domestic workers, contributing to their financial independence, which is crucial in a patriarchal society like Bangladesh.

Moreover, employers found the ability to use these systems for online shopping, tuition fees, house rent, and to support parents in the home village convenient. They also appreciated the training provided by the project, which equipped them with knowledge about mobile banking, money transfers, and security protocols. Besides salary payments, MFS was used for various purposes including learning new dishes via YouTube, operating Facebook, online and grocery shopping, and receiving remittances from overseas. It has been employed for mobile recharge, bill payment, sending money to families, and saving.



Security of a Mobile Bank Account: In Mohammadpur, 60.00% of employers are unsure about the security of their mobile bank accounts, while 100.00% know not to share their passwords with others, and 96.00% log out after use. In Khilgaon, all domestic worker employers (100.00%) are aware not to share their passwords, and 94.60% log out after use, but none know about the security. In Mirpur, 98.20% of domestic worker employers do not share passwords, and 89.20% log out after use apps based MFs, but none know about the security. In Kamrangir char and Keraniganj, 96.00% and 100.00% respectively.



3.3.3. Wage Payment and Well-being of DWs

Regular Payment: *From the baseline data, 5% of employers reportedly didn't pay domestic workers regularly, however, by the final evaluation, instances of irregular payments to domestic workers were nearly eliminated.* In Mohammadpur, Kamrangir Char and Keraniganj 100.00% of domestic worker employers make regular payments to their workers. In Khilgaon, 99.10% and in Mirpur, 97.30% make regular payments.

Knowledge Regarding Domestic Worker Policy: *Awareness of the rights of DW among women employers is raised significantly in comparing to the baseline where nearly 36% were unaware of the rights of DW while at present in Mohammadpur, 88.00% of employers are fully aware of the rights of domestic workers, while 12.00% know to some extent.* In Khilgaon, 59.50% of employers are fully aware of domestic worker rights, and 38.70% know to some extent. In Mirpur, 48.60% of employers are fully aware of their rights, and 51.40% know to some extent. In Kamrangir char, 20.00% of employers are fully aware of domestic worker rights, and 76.00% know to some extent. In Keraniganj, the highest percentage (98.00%) of employers are fully aware of domestic worker rights, while only 2.00% know to some extent.

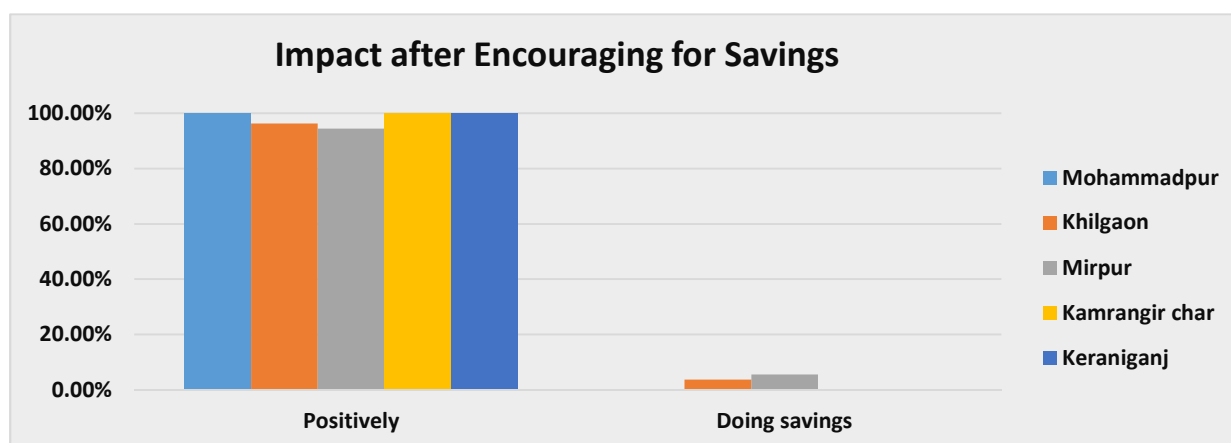
Frequency of Granting Leave: In Mohammadpur, 56.00% of employers grant leave to domestic workers twice per month, 20.00% do so once a week, 12.00% do it on a need-based basis, 12.00% do it once every month, and there are no instances of granting leave twice a year. In Khilgaon, 58.60% grant leave based on need, 18.90% do it once a week, 11.70% do it once a month, and 7.20% do so twice per month, with 1.80% granting leave twice a year. In Mirpur, the majority (81.10%) grant leave based on need, 14.40% do so once a week, 1.80% grant leave once a month, and 0.90% do it twice per month and twice a year. In Kamrangir char, 68.00% grant leave based on need, 24.00% do so once a week, 4.00% do it twice per month, and there are no instances of granting leave once a month or twice a year.

Reason of Leave: Employers grant leave to domestic workers for various reasons, including weekly days off (30-36%), fulfilling family responsibilities (70-96%), celebrating festivals (52-100%), sick leave (91-98%), and visiting hometowns (4-46%). These considerations contribute to a healthy working relationship.

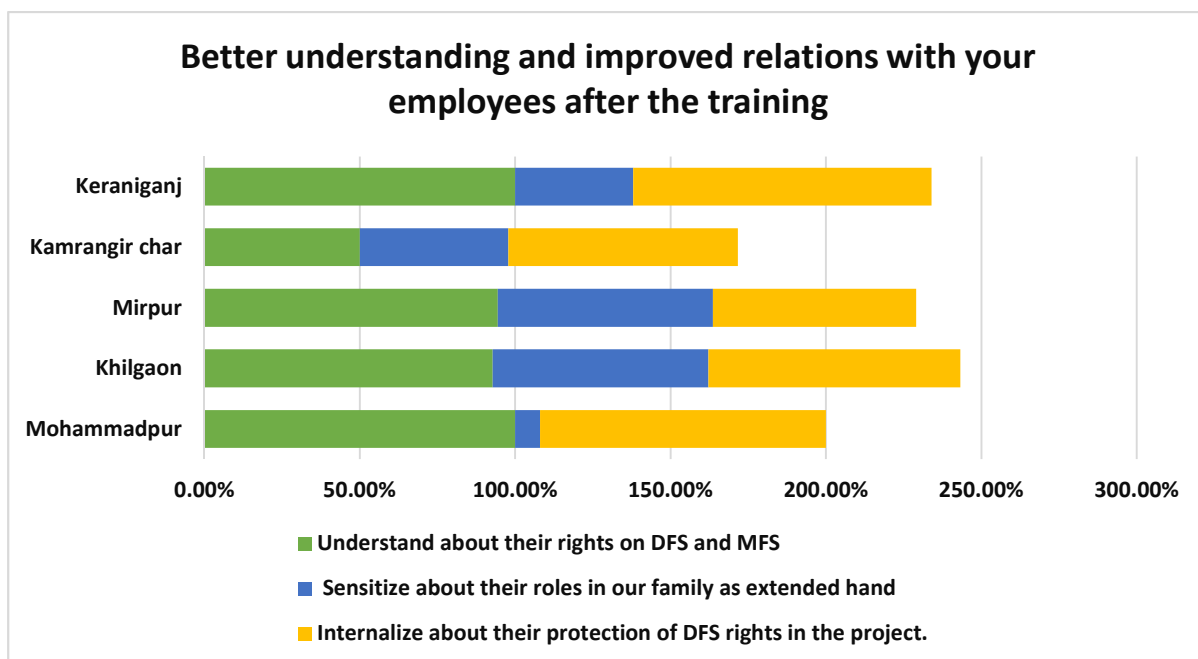
Festival Bonus: The festival bonus for domestic workers varies among employers. In Mohammadpur, the bonus is not fixed (100%), while in Khilgaon, Mirpur, Kamrangir char, and Keraniganj, it ranges from 31.20% to 71.40%. Some employers in Khilgaon and Mirpur offer half of the monthly salary as a bonus

(10.10% to 52.30%). Lumpsum bonuses are given in Khilgaon, Mirpur, and Kamrangir char (10.10% to 16.30%). During the FGD with the Female Employer of the DWs they informed that, through the project orientation they have also learned how we can pay the salary and festival bonus to our domestic worker which make the domestic workers happy and create a good relationship between the employer and the workers.

Impact after Encouraging for Savings: Encouraging savings among domestic workers has had a positive impact in all areas, with 100% of respondents in Mohammadpur, Kamrangir char, and Keraniganj reporting positive effects. In Khilgaon and Mirpur, the impact is also positive, but a small percentage (3.70% to 5.60%) are not actively engaged in savings despite the encouragement. During FGD with the Employers it is found that, all employers who participated in the FGDs agreed that using MFS has helped the female domestic workers (FDWs) in saving a substantial amount of money for their future. They highlighted how FDWs now had the flexibility to use their funds as needed, such as for paying electricity bills, hospital expenses, and even investing in assets like gold for future security. According to their estimates, 80-90% of FDWs are currently saving money, regardless of the amount being small or moderate. They also collectively agreed that financial savings facilitated by Bkash and Nagad are indeed promoting leadership and decision-making abilities among the FDWs. Especially in female-headed households where women are the primary earners, the ability to save and control their income has led to a significant increase in their household influence. They can now have transaction proofs, send money to their family whenever required, and argue over unnecessary expenditures, demonstrating an increase in their agency.



Relations with Employees: After the training, there has been a better understanding and improved relations with employees in all areas. 100% of respondents in Mohammadpur and Keraniganj reported understanding their rights on DFS and MFS, while in other areas, it ranged from 50% to 94.40%. Sensitization about their roles in the family as an extended hand was highest in Khilgaon (69.40%) and Mirpur (69.20%). Internalization of their protection of DFS rights in the project was particularly high in Keraniganj (96.00%) and Mohammadpur (92.00%). In the FGDs with Employers, they expressed that, through Shuchona project they have learned that, how FDWs should be treated and it has contributed towards growing a better relationship with the FDWs.



Case Story: “Yasmin's Story of Empowerment through Shuchona Project”

Yasmin Akhter, a caring mother of three and the wife of an event organizer, embarked on a new journey when she moved from her village home to the bustling city of Dhaka. The city life was challenging, and managing her family and work became daunting. To lighten her load, Yasmin hired Khadija Begum as a dedicated housekeeper. Little did she know that this decision would lay the groundwork for an empowering journey for both of them.

Two years passed, and the bond between Yasmin and Khadija strengthened. They shared responsibilities, eased burdens, and wove a tapestry of mutual trust and respect. Their lives, however, took a transformative turn with their introduction to the "Shuchona" project.

The Project, with its focus on promoting mobile banking among women, brought a wave of change in Yasmin's life. Inspired by the enthusiasm of the project, Yasmin embraced the concept of mobile banking, making her financial transactions simpler and smoother. She found a newfound sense of financial independence, taking her one step closer to empowerment.

But the project didn't just transform Yasmin's life; it also created a positive shift for Khadija. She started receiving her salary through bKash, allowing her to manage her money better and even save a part of her earnings. Yasmin's support and the benefits of the "Shuchona" Project empowered Khadija, paving the way for her financial independence. Driven by her passion and dedication, Yasmin didn't just stop at improving her own and Khadija's lives. She took a leadership role in the project, guiding and inspiring others to embrace the benefits of mobile banking in her community. She became a torchbearer of change, promoting financial independence among women.

Yasmin's story is a testament to the fact that embracing change can unlock endless opportunities. Her message to other women is clear: **“Embrace the wonders of mobile banking, and together, we can create a world of financial independence and empowerment”**

Case Story: “A Digital Embrace: Salma Khan's Journey from Homemaker to Change Maker”

Salma Khan, 45, a resident of Mirpur, Dhaka, has been a homemaker since her marriage at 15, dedicated to her family's needs. Struggling with severe waist pain, she hired Mousumi Akhtar, a domestic worker, to help with tasks like cleaning and cooking. Salma paid Mousumi by cash, occasionally facing inconveniences or delays.

Her life took a significant turn when she was introduced to the Shuchona Project, an initiative that prompted her to utilize mobile financing services for Mousumi's salary. Initially skeptical, she took the training provided by the project and discovered the efficiency and empowerment this method offered. Not only did it resolve her previous payment issues, but it also allowed her to start saving money on her mobile for emergencies. The transition wasn't only beneficial for Salma; Mousumi, too, found security in this new payment method. She was able to manage savings and reduce unnecessary spending, enhancing her financial stability. Salma's experience extended beyond her home, as she became an advocate for mobile financial services within her community. Encouraging other employers to adapt to this innovative method, she emphasized the convenience and transparency it offers.

Salma Khan's journey with the Shuchona Project symbolizes more than just a change in payment methods. It stands as a testament to how embracing digital innovation can transform lives, empowering women in their daily responsibilities and promoting a more modern, efficient approach to domestic labor practices. Her story represents a step forward in modernizing domestic labor, reflecting growth, connection, and a digital embrace that resonates with employers and domestic workers alike.

3.4. Major Challenges in Using Digital Financial Services (DFS)/Mobile Financial Services (MFS)

Challenges in Using (DFS)/ (MFS):

Based on the research findings, several challenges emerged in the usage of digital transaction systems, notably DFS/MFS.

High cash-out charges associated with services were the most pressing concern from both FDWS and the employers. While some employers counterbalanced these charges by offering additional funds, in other instances, these expenses fell on the users themselves.

The research highlighted that **low literacy rates** and unfamiliarity with new systems amongst domestic workers presented substantial difficulties. This unfamiliarity, compounded by concerns about potential fraud and security issues, served as considerable barriers to the widespread adoption of digital transactions. Fear was particularly exacerbated by the receipt of calls from unknown numbers, often seen as attempts to illicitly access users' accounts. The concern has particularly raised by the mobile phone operator and project development partners.

Another significant issue was reputedly mentioned by the user of the MFS (FDWs and employers) lack of special incentives or offers from mobile operators. Occasional cashback offers were either overlooked or underutilized due to lack of familiarity. Some respondents suggested that a set amount for transactions or a reduction in cash-out charges could help incentivize the use of these digital payment systems.

Familial obligations and other **socio-cultural factors** hindered participants from attending vital training sessions designed to boost their digital literacy and understanding of DFS/MFS reported as challenge by the service providers. Overall, despite a keen interest in continuing to use digital transactions, these challenges present considerable obstacles that must be addressed to ensure the successful and widespread adoption of DFS/MFS

Despite the rise in digital communications, there's a notable **lack of social media promotions** advocating for MFS use, especially tailored for domestic workers and their employers

A significant hurdle faced by female domestic workers and female household employers is the limited options to make purchases from community shops using MFS. The widespread **unavailability of mobile payment acceptance in local shops** necessitates frequent cash outs, increasing transaction fees and reducing the convenience of digital payments.

Dependency on Cash Withdrawals: Due to the aforementioned constraint, there's an **over-reliance on withdrawing physical cash**. This not only diminishes the core benefit of MFS – which is seamless digital transactions – but also can lead to additional costs and security concerns associated with cash handling.

The current **MFS ecosystem lacks a fully-integrated payment** solution that can facilitate transactions without the need for physical cash. The development and integration of such a system would elevate the ease and efficiency of transactions, promoting digital over physical payments.

3.5. Gender Perspective of the Evaluation

Gender Perspective:

- ❑ **The Digital Impact:** The fast adoption (**100% of FDWs and Women Employers**) of MFS signifies a shift towards financial inclusion and independence, allowing FDWs to move away from the cash-based financial systems. This digital shift challenges traditional gender norms, offering FDWs an avenue to manage their finances independently.
- ❑ **Economic Empowerment:** The project exemplifies how economic empowerment comes through direct control over income. This newfound control has led to increased savings among the FDWs (**19% to 84.50%**), notably for children's education and family emergencies. This shift in financial management and priorities has broader implications for breaking the cycle of poverty and advancing gender equality for future generations.
- ❑ **Gender Dynamics in Household:** Financial independence has begun to change the dynamics within households. The majority of FDWs have seen an increased role in family financial decision-making (**18.50%- independently & 76.40%- jointly with family members**). This change in power dynamics within the household suggests that DFS can be a powerful tool for gender equality.
- ❑ **Aging Empowered:** **The case study found** that using MFS helped 60+ Female DWs achieve financial independence, allowing them to age with dignity and autonomy, challenging social stereotypes and contributing to gender equality.
- ❑ **Employer-Employee Mutual Benefit:** Digital transactions benefit both female domestic workers and employers. They make financial transactions easier and help maintain evidential records. The Shuchona project has **increased 98.80% employers' awareness** of domestic workers' rights, by reducing the chances of exploitation and improving relations between employers and workers.
- ❑ **Community Impact:** Case studies with FDWs reveal that digital financial inclusion not only benefits individual households but also has a ripple effect, empowering a broader array of women in the community through Mobile Financial Services (MFS).
- ❑ **Employer Behavioral Change:** **99.28%** of employers are regularly paying salaries to FDWs while in baseline 5% didn't pay regularly indicating a behavioral shift additionally, there was a marked increase in employers' awareness regarding the rights of domestic workers, indicating a long-lasting impact on gender pay parity.

"Now that I receive my salary on my mobile, I always feel secure having money with me wherever I go." - A FDW in FGD at East Goran, Khilgoan

Significance of DFS/MFS in Reducing the Gender Pay Gap:

The Shuchona Project's final evaluation findings reveals that Digital and Mobile Financial Systems (DFS/MFS) serve as levers for mitigating gender wage disparities, particularly among Female Domestic Workers (FDWs) in Bangladesh. The study indicated an uplift in digital financial literacy post-intervention, with skill mastery ranging between 71.30% and 98.00%, thereby facilitating financial autonomy and enabling FDWs to negotiate remuneration terms more effectively. The project instigated a transactional shift from complete cash payments to 100% digital salary disbursements, contributing to broader financial inclusion and endowing FDWs with economic leverage for wage renegotiation. Concurrently, enhanced capacity for savings was noted, with 80-90% of FDWs able to save post-project as opposed to an 81% baseline incapacity, indirectly challenging traditional pay structures contributing to wage inequality. Decision-making autonomy also underwent a significant shift, with a substantial percentage of FDWs taking sole control over financial matters, elevating their intra-household bargaining power and potentially impacting their labor market positioning. On the employer side, instances of irregular payments reduced drastically, thereby curtailing scope for wage irregularities that often disproportionately affect FDWs. Employers' awareness regarding domestic worker rights rose significantly, implying a greater likelihood of adherence to equitable pay irrespective to gender.

3.6. Evaluation Analysis:

Shuchona Project is a timely initiative aimed at equipping Female Domestic Workers (FDWs) with the ability to manage their finances and enhance their decision-making abilities through the use of Digital Financial Services (DFS). The following analysis serves as a comprehensive evaluation of the Shuchona Project's performance against the following criteria.

Relevance:

- Shuchona Project intervened precisely in the financial and social needs of FDWs in a patriarchal society, resulting in a significant increase in DW rights awareness among employers (from 36% to 98.8%).
- Directly addresses the gap in financial literacy among FDWs, making the project timely and appropriate (3500 employers and 4477 FDWs received training on financial literacy, and 100% of them can use MFS).

Effectiveness:

- Significant improvement in self-confidence among FDWs due to increased financial independence (18.50% of the FDWs take financial decisions independently).
- The secure digital environment not only facilitated transactions but also added a sense of dignity and self-worth. (MFS help keeping evidential record and tracking expenses- FGD with employer and FDWs).

Efficiency:

- Reduced the managerial burden of handling cash for both FDWs and women employers and time saved on transactions was channeled into other productive activities. (FGD with Employer & FDW)
- A secure digital environment minimizes risks associated with theft or miscounting.

Sustainability:

- FGD findings demonstrate that positive feedback and widespread adoption of MFS among FDWs and women employers indicate a high likelihood of continued use.
- The project's digital nature allows for easy updates and adaptations, ensuring its long-term viability.
- The potential for scalability could serve as a model for similar initiatives to empower other marginalized communities.

Impact:

- Empowerment extended beyond FDWs to affect broader family dynamics, improving gender relations and shared decision-making (76.40% of FDWs are involved in participatory decision-making & 18.50% decide independently regarding financial affairs).
- Increased financial independence led to reduced reliance on precarious financial mechanisms like loans or mortgages. (IDI with FDWs).
- IDI with FDWs shows that the project created ripple effects in communities by setting empowered FDWs as role models, thus encouraging more women to seek financial independence through DFS.

CHAPTER-FOUR: RECOMMENDATIONS & CONCLUSION

4.1. Recommendations for Future Interventions by MJF/Local Organizations

Based on the evaluation results, in the following several recommendations have been made for MJF and other local organizations to enhance the effectiveness of future initiatives in the area of mobile/digital financial services and the empowerment of female domestic workers (FDWs):

- **Develop a Resilient MFS Ecosystem:** Work collaboratively with Mobile Financial Service (MFS) providers, government departments, and community-level stakeholders to build a sustainable and resilient MFS ecosystem.
- **Holistic Skill Development:** Combine financial literacy, digital inclusion, and life skills in an integrated training program for FDWs.
- **MFS Cost Structure Reform:** Work with mobile financial services to implement a particular fee structure for FDWs, emphasizing reduced transaction charges for better savings.
- **Strategic Alliances for Advocacy:** Build strategic alliances with multiple advocacy platforms to speak with a unified voice for FDWs' rights and financial inclusion.
- **Social Perception and Awareness:** Initiate public awareness campaigns to challenge social stigmas and biases against FDWs, thus improving their societal standing and financial prospects.
- **Focus on Youth and Vulnerable FDWs:** Design targeted interventions for adolescent and particularly vulnerable FDWs to ensure their education and financial literacy from an early age.
- **Lobby for Policy Implementation:** Devote resources to lobbying efforts to comprehensively implement existing domestic workers' welfare policies.
- **Corporate Engagement for Better Livelihoods:** Leverage Corporate Social Responsibility (CSR) commitments from telecom and finance sectors to benefit FDWs.
- **Crisis Management Funds for FDWs:** Establish a contingency fund or micro-insurance scheme to cover health emergencies and other crises for FDWs.

The subsequent recommendations stem from Key Informant Interviews (KIIs) with multiple major stakeholders focused on female domestic workers' empowerment. By synthesizing their valuable perspectives, we've curated a set of strategic suggestions that, MJF and other NGOs can fine-tune their strategies and actions to achieve maximum impact in their future endeavors;

OXFAM:

1. The Suchona project should prioritize skill development beyond just imparting technological knowledge to improve domestic workers' incomes.

SOHAY:

1. Broaden the project's reach, potentially prompting mobile operators to reduce transaction charges.

Domestic Workers' Rights Network (DWRN):

1. Scale up and continue the Suchona project.
2. Advocate for the comprehensive implementation of the Domestic Workers Welfare Policy 2015.
3. Invest in awareness-raising interventions to maximize the project's societal impact.

Red Orange:

1. Develop a Social Behavior Change Communication (SBCC) strategy to raise social awareness.
2. Introduce interventions encompassing rights, skill development, and economic empowerment.
3. Equip domestic workers with skills to operate modern household appliances to enhance their marketable skills.

Policy Research Institute (PRI):

1. Ensure Digital Financial Services (DFS) cater to all societal segments, including marginalized individuals.
2. Bolster financial access and entrepreneurship by partnering with banks and skill development organizations.
3. Advocate for the effective execution of the Domestic Workers Welfare Policy 2015.

Nagad:

1. Institutionalize services for female domestic workers through partnerships with companies like Hello Task and Seba XYZ.
2. Offer comprehensive training to domestic workers to modernize their household task capabilities so that they can be fit for better employment.

Breaking the Silence (BTS):

1. Advocate for systemic changes involving relevant governmental bodies and departments.
2. Deliver targeted skill-based training based on functional needs assessments.
3. Establish alliances with mobile operator companies, leveraging their CSR commitments.

4.2. Conclusion

The evaluation of the Shuchona Project has provided valuable insights into the challenges, impacts, and potential opportunities in the implementation of digital/mobile financial services (DFS/MFS) for domestic workers in Bangladesh. It has shed light on the transformative role of DFS/MFS in promoting financial inclusion and empowerment, particularly for female domestic workers.

The adoption of DFS/MFS has demonstrated a positive impact on the lives of these workers, enhancing their control over their earnings, promoting savings, and fostering their economic independence. It has also catalyzed changes in household dynamics, with workers reporting increased respect, self-reliance, and involvement in family decision-making processes. Moreover, the application of digital transactions has highlighted the capacity of technology to promote formalization and professionalization in sectors traditionally characterized by informal labor practices.

Despite these positive outcomes, the evaluation also unearthed significant challenges. High cash-out charges, low literacy rates among workers, and unfamiliarity with the digital systems were identified as primary hurdles. Concerns over potential fraud and security issues, coupled with an absence of promotional campaigns and special incentives from mobile operators, further complicated the adoption of digital transactions.

To address these challenges and bolster the positive impacts, the study outlines critical ways out in the recommendation section.

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