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Mobile Wage Payments and Household Budgeting among Garment Workers in Gazipur

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Abstract

Digital wage payments can change who handles earnings without necessarily increasing household financial control. This study examines budgeting practices among garment workers in Gazipur following the introduction of mobile payroll accounts. Researchers followed 286 workers at four factories for nine months, collecting monthly expenditure diaries and conducting 42 interviews with workers and partners. Factory and month fixed effects were used to compare budgeting outcomes before and after payroll conversion. Account adoption was associated with fewer cash shortages near the end of the month and more frequent small savings deposits. These changes were concentrated among workers who retained personal access to their phones and account credentials. Shared devices and withdrawal charges limited the benefits reported by married women living in extended households. The study therefore connects payment infrastructure with everyday bargaining over wages. Since factories adopted mobile payroll voluntarily, the estimates cannot isolate a causal effect of digitisation. Payroll support should combine accessible withdrawal arrangements with practical measures that protect workers' independent account access.

Keywords: digital wages, household budgeting, garment workers, mobile money, financial control

1. Introduction

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2. Methods

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