

## Garment Worker Diaries reveal struggle for low-income female garment workers

20 February 2018, Washington, DC – A first-of-its-kind research project led by Microfinance Opportunities (MFO) in partnership with Fashion Revolution and C&A Foundation gives the most comprehensive picture yet of the living and working conditions faced by female garment workers in Bangladesh, Cambodia and India.

The reports, released today, coincide with the presentation of *Fashion Focus: the fundamental right to a living wage* in the European Parliament, with comments from MFO's Executive Director, Guy Stuart: "*The Diaries provide a dynamic picture of the daily lives of women garment workers: their regular earning and spending habits, as well as how they cope with the ups and downs of life. What we see are stories of endurance in face of a difficult combination of low wages and economic uncertainty.*"

Over 12 months, researchers visited 540 workers (180 per country) at their homes to learn about what they earn and buy, how they spend their time each day and what their working conditions are like.

The reports highlight that the living and working conditions of female garment workers varies greatly between countries:

- Of the three countries in our study, the Bangladeshi women earned the least per hour—about half what the women in the other two countries earned. Nevertheless, in the other countries there was similarly opaque data when it came to base wage rates and overtime pay. On average, they worked 60 hours a week and earned an hourly rate of 28 taka (the equivalent of 0.95 USD in purchasing power parity). They earned less than the minimum hourly wage 64 per cent of the time and there was significant evidence to suggest that the more they worked the less they earned. Outside of work, men controlled earnings that were spent on basics like food and rent and rarely improved a household's quality of life.
- Cambodia's workers sought overtime hours to boost their incomes, but in many cases were not paid a legal wage for these hours. On average, they worked 48 hours a week and earned an hourly rate of 3,500 riels (the equivalent of 2.53 USD in purchasing power parity). Despite earning the minimum wage and supplementing their income with overtime hours, most workers still faced financial strain, and at certain points throughout the year this resulted in limited access to quality food and medical care.
- India's workers – a sample of export-oriented factory employees in the southwest of Bangalore – typically earned the legal minimum wage or higher and paid into pension and state insurance programmes. On average, they worked 46 hours a week and earned an hourly rate of 39.68 rupees (the equivalent to 2.27 USD in purchasing power parity). They were often exposed to verbal abuse by their supervisors and relied heavily on income from their husbands or other household earners to meet their financial obligations, but lived in comparative comfort to workers in Bangladesh or Cambodia.

*"By listening to their stories, we identified patterns of behaviour within and across countries. This gives brands something to consider above and beyond their margins when deciding where to make their clothes. Their decisions have a real and meaningful impact on the lives of these women and their families,"* comments Eric Noggle, Research Director, MFO.



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The projects' findings are effective tools for workers, factories, brands, governments to make change and leverage positive movements in target countries as many of them continue to source clothing from factories employing workers who struggle to make ends meet. This is an opportunity for key global stakeholders to work collaboratively and bring about systemic change in the garment industry.

To access the full reports, please visit: <http://workerdiaries.org/garment-worker-diaries-reports/>

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**About the Garment Worker Diaries**

The Garment Worker Diaries is a yearlong research project focused on the lives and wages of garment workers in Cambodia, Bangladesh and India.

Over the 12 months from July 2016 to July 2017, researchers visited the same set of garment workers each week to learn about what garment workers earn and buy, how they spend their time each day, and what their working conditions are like. [www.workerdiaries.org](http://www.workerdiaries.org)

**About Microfinance Opportunities**

Microfinance Opportunities (MFO) is a global non-profit organization committed to understanding the financial realities of low-income households. Since its founding in 2002, MFO has been a pioneer in consumer research and financial education. MFO is a global leader in the development and use of the Financial Diaries methodology and has conducted 14 such studies across the globe. [www.microfinanceopportunities.org](http://www.microfinanceopportunities.org)

**About Fashion Revolution**

Fashion Revolution is a global movement calling for greater transparency in the fashion industry. We want to unite the fashion industry and ignite a revolution to radically change the way our clothes are sourced, produced and purchased. [www.fashionrevolution.org](http://www.fashionrevolution.org)

**About C&A Foundation**

C&A Foundation is here to transform the fashion industry. We give our partners the financial support, expertise and networks so they can make the fashion industry work better for every person it touches. We do this because we believe that despite the vast and complex challenges we face, we can work together to make fashion a force for good. [www.candafoundation.org](http://www.candafoundation.org)