

Does Digital Finance Training for Female Domestic Workers lead to Improved Economic Outcomes?

Findings from a Randomized Intervention in Bangladesh

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Executive Summary: Female domestic workers in Bangladesh remain largely excluded from formal financial services despite widespread access to mobile phones and prior exposure to mobile money. This study evaluates a randomized intervention that combined digital financial services (DFS) training with general financial literacy for 563 female domestic workers registered on a digital gig platform. The training reached 81% of targeted workers and significantly improved financial literacy when paired with the option to switch to a more flexible mobile financial services provider. The intervention substantially shifted savings into formal and mobile money accounts, nearly tripling mobile money savings. It also increased hours worked on the platform and wage earnings paid digitally, without affecting intra-household transfers or spousal pressure. The findings show that tailored DFS and financial literacy training can strengthen women's control over earnings and expand economic opportunities, with strong potential for scale in South Asia's informal sector.

Female domestic workers constitute a sizeable fraction of women in paid work in Bangladesh – about 80% of the estimated 1.3 million employed in the domestic work sector are women (Seery 2020). They are typically low-skilled migrants from rural areas driven to major cities due to financial pressures and expectations of wage-employment and better earnings. Although they are connected to the cash economy through their wage earnings, very few female domestic workers have access to formal financial services or to a bank account, and most have limited say in household financial decisions. Moreover, evidence shows that adults in South Asian countries have among the worst financial literacy levels worldwide (Klapper and Lusardi, 2020), and that women are less likely to be financially literate than men (Demirguc-Kunt et al., 2018).

However, this population has the potential to secure greater economic agency through digital connectivity. The [majority](#) have access to mobile phones and have used mobile money accounts at some point in their lives. The recent arrival of digital gig work platforms in Bangladesh has demonstrated their willingness and ability to use such platforms to obtain domestic work and operate mobile money accounts on their own (Rahanaz and Wahhaj 2024).

Focus group discussions with female domestic workers in Dhaka showed that, despite awareness of and prior experience with mobile money accounts, many lacked a clear understanding of the services and offers available to them. Furthermore, a baseline survey of the domestic workers showed that fewer than 5% have ever deposited money into their mobile money account. Half of the workers had

previously sent money to someone else using mobile money, but they often relied on a family member or an agent to carry out these transactions on their behalf. This evidence provided the rationale for an intervention that offered training to female domestic workers on general financial literacy and the use of mobile money services. This training aimed to increase the women's access to formal financial services via mobile money accounts, facilitating greater control over their income, and ultimately enhancing their economic empowerment.

We partnered with a gig work platform, HelloTask, to test the impacts of providing DFS training combined with general financial literacy training to female domestic workers in Bangladesh. The study participants consisted of 563 women who had registered with HelloTask and received their earnings from the platform into a mobile money account. Three-fifths (60%) of the study participants were randomly assigned to receive offers of two-day training on digital financial services (DFS) and financial literacy at a hub operated by the digital gig work platform. Those who failed to attend the training were subsequently given the opportunity to participate in a day-long intensive training session in their own homes or the home of a neighbour. Half of the participants assigned to DFS and financial literacy training were additionally given the option to receive their wages via an alternative mobile financial services provider with an expanded range of services, relative to the provider normally used by Hello Task. The remaining two-fifths of study participants did not receive any offer of training or option to switch their mode of payment.

The training, which was adapted from [HERFinance Digital Wages Curriculum](#) to the context faced by female domestic workers, consisted of six modules: (1) Introduction to Mobile Financial Services, (2) Using Mobile Financial Services, (3) Financial Planning and Managing Money, (4) Budgeting, (5) Savings, and (6) Talking about Finances with Family. Study participants who completed the training at the Hello Task hub received 12 US dollars (approximately 1,275 Bangladesh taka) to cover transport costs and foregone earnings for the time spent in training (the average wage for 8 hours of domestic work in our baseline data was approximately 4 dollars or 425 taka).

Several women failed to attend the training at the training hub. Therefore, we [developed a strategy](#) of offering door-to-door training sessions and refreshers administered via automated calls to improve the inclusivity of the training programme. Overall, the intervention reached (81%) of the targeted domestic workers.

We studied the impacts of the DFS and general financial literacy training on financial literacy, knowledge, trust and usage of DFS, savings, remittances, labour market behaviour and intra-household transfers, and spousal pressure 12 months after the rollout of the training. We document several key findings.

Finding 1: The training improved financial literacy, but only when the alternative MFS service was offered. Knowledge of DFS did not improve.

We tested participants' knowledge on the 6 dimensions of the training during the endline survey. Our findings show that among the control group, at endline, respondents got 4.424 out of 6 responses correct. The training increased the number of correct responses to 4.728 out of 6 among workers who also received the offer to enroll in the alternative MFS service. Among workers who did not receive this offer but received the offer for training, we observe a very small and statistically

insignificant improvement. The training also did not have any significant effects on domestic workers' knowledge of types of basic and advanced DFS transactions.

Finding 2: The interventions had substantial effects on the savings mode for personal savings.

The interventions had substantial effects on saving in formal sources (bank accounts, microfinance and micro-credit accounts, local post office accounts) and saving with mobile money accounts. Among the control group, at endline 30% of workers reported savings in a formal account. This increased by between 9.6 – 12.4 percentage points as a result of the interventions. The likelihood of saving in a mobile money account also increased substantially. Only 2.7% of domestic workers saved in a mobile money account at endline in the control group. This proportion almost tripled with the interventions.

Finding 3: The interventions increased hours worked with the platform and wage earnings in mobile money accounts.

The interventions did not impact workers' availability to work. However, we document significant increases in the hours worked through the Hello Task platform by around 3 hours a week when also offered the alternative MFS service. We also uncover suggestive evidence that hours worked outside the platform and total hours worked increased. The increases in hours worked are accompanied by increases in wage earnings through the platform by around 212 – 302 taka (2 – 3 dollars), and increases in wages earned outside the platform (for the group offered the training but not the alternative MFS service). Finally, we document that the training and offer for the alternative MFS service increased the amount of wages earned through mobile money by just over 300 taka (approximately 3 dollars), almost a 200% increase over the control group.

Finding 4: There were no effects on intra-household transfers or spousal pressure to share resources

The interventions had no measurable impacts on transfers between spouses or domestic workers' reports of facing pressure from their spouse to share her income.

Conclusion and Policy Recommendations

Our evidence demonstrates that targeted digital financial services (DFS) and financial literacy training can translate directly into greater economic agency for female domestic workers. Crucially, behavioural change was driven by improved financial literacy rather than increased trust or awareness alone, underscoring the importance of skills-based interventions. The intervention, developed with the digital gig platform HelloTask, demonstrates strong potential for scale—reaching an estimated 1.3 million female domestic workers in Bangladesh and extending to urban domestic workers in countries such as India and Pakistan, where digital financial inclusion remains a critical constraint. We summarise below the implications and our policy recommendations based on these findings:

1. Scale tailored DFS and financial literacy training for informal workers.

The training significantly increased women's use of mobile money accounts for saving and receiving wages, enabling greater personal control over income. Therefore, policymakers should prioritise customised, gender-responsive DFS curricula for women in informal employment.

2. Integrate DFS training with digital labour platforms.

Participants who received training—especially when paired with access to a more flexible mobile financial service—worked more hours and earned higher wages through the platform. Partnerships with gig work platforms offer an efficient and scalable channel to embed financial capability training alongside income-generating opportunities.

3. Expand choice and functionality in digital wage payments.

Financial literacy gains translated into stronger outcomes when women were offered an alternative mobile financial services provider. Expanding provider choice and service features can amplify the impact of training and encourage active account use.

4. Invest in inclusive delivery models.

Door-to-door training and remote refreshers enabled high participation (81%), demonstrating the value of flexible delivery methods for reaching time- and mobility-constrained women.

References

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