

Impact of Covid-19 on Decent Work

March Wage Digitization Digest-12th Edition

The Wage Digitization Digest is a monthly desk-based intelligence report produced by Synergos that sources from English-language media spanning a monthly timeframe specified in the digest. The report covers the impact on workers during Covid-19, in garment and agricultural value chains, with a focus on digital wages, gender equity, and worker wellbeing across Bangladesh, Ethiopia, India, Indonesia, Kenya, Nigeria, Pakistan, Tanzania and Uganda. This month's research covers news sources from Jan 28 – Feb 28, 2021.

Macro Trends

- 1. Agriculture uptake across Africa in light of Covid-19.** Across the African continent, there has been an increase in the uptake of jobs in the agricultural sector ([Brookings](#), [World Bank](#)).
 - **In Ethiopia:** 16% of households transitioned into agriculture during the Covid-19 pandemic, going from 54% to 70% of households involved in crop farming.
 - **In Nigeria:** 6% of households transitioned into agriculture during the Covid-19 pandemic, going from 76% to 82% of households involved in crop farming or livestock.
 - **In Uganda:** 5% of households transitioned into agriculture during the Covid-19 pandemic, going from 75% to about 80% involved in crop farming or livestock.
- 2. Globally, Covid-19 has exacerbated garment worker hardships, and has increased food and financial insecurity.** Worker Rights Consortium found that almost 80% of garment workers are going hungry and 25% are facing daily food shortages out of 400 interviews across Myanmar, India, Indonesia, Lesotho, Haiti, Ethiopia, El Salvador, Cambodia and Bangladesh. The report also found that across all nine countries, workers had experienced an average 21% drop in wages since the beginning of 2020; many are unable to cover basic living costs ([Fibre2Fashion](#)).
- 3. Women in most in-focus countries consistently face barriers in pay and parenthood, hindering gender equity in economic opportunity.** A World Bank report, “Women, Business, and the Law 2021,” highlights eight gender equity indicators across 190 countries to gauge women’s economic opportunity based on women’s interactions with the law. These eight indicators are: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets, and pension. The scores are out of 100 (being the highest) and indicator definitions are available in the report ([World Bank](#)).
Across the in-focus countries, in:
 - **Ethiopia:** 76.9; its lowest score (25) was pay, followed by 60 in parenthood.
 - **Kenya:** 80.6; its lowest score (40) was parenthood, followed by 50 in entrepreneurship.
 - **Nigeria:** 63.1; its lowest score (0) was parenthood, followed by 50 in pay and mobility.
 - **Tanzania:** 81.3; its lowest score (60) was assets and parenthood, followed by 75 in pension and entrepreneurship.
 - **Uganda:** 73.1; its lowest score (40) was parenthood and assets, followed by 75 in mobility, entrepreneurship, and pension.
 - **Bangladesh:** 49.4; its lowest score (20) was parenthood, followed by 25 in pay and pension.
 - **India:** 74.4; its lowest score (25) was pay, followed by 40 in parenthood.
 - **Indonesia:** 64.4; its lowest score (40) was parenthood and marriage, followed by 50 in workplace.
 - **Pakistan:** 55.6; its lowest score (20) was parenthood, followed by 25 in pay.

This digest is prepared for the [Bill & Melinda Gates Foundation](#) as a component of ongoing dialogue on the importance of wage digitization to accelerate financial inclusion and promote women’s economic empowerment. The findings and conclusions contained within are those of the authors and do not necessarily reflect positions or policies of the Bill & Melinda Gates Foundation.

Major Stories

- 1. The mechanization of tea picking jobs at Unilever Tea Kenya Ltd threatens the livelihoods of thousands of tea pickers that are mainly women in Kenya's tea sector.** A worker's union has lost a 10-year fight to ban Unilever's adoption of tea plucking machines. This threatens thousands of tea picker jobs on the Unilever Tea Kenya Estate. The court affirmed a Court of Appeal decision against the Kenya Plantations and Agricultural Workers Union (KPAWU) that Unilever Tea Kenya Ltd had the right to adopt this new technology ([All Africa](#), [The Standard](#)).
- 2. Industry leaders in the garment sector are looking to increase the value of the Bangladesh garment industry to higher fashion and cultural products.** Bangladesh Garment Manufacturers and Exporters Association (BGMEA) has launched "Go Human, Go Green" with seven pledges to improve garment worker livelihoods, community, and environment. One of the pledges seeks to change the perception of Bangladesh's garment production from a low-cost and large volume-manufacturing destination to higher fashion and cultural products that present Bangladesh's culture and heritage to western markets. HSBC Bank agreed to collaborate with BGMEA on this effort. The Mohammadi Group, a Bangladesh manufacturer, has initiated a program where three renowned fashion designer will work on three themes, such as products based on Jamadani, sports or active wear based on our royal Bengal tiger, and the third on our traditional dresses and traditions like the Pohela Boishakh ([DhakaTribune](#)).
- 3. The Indian government is ramping up investment in the garment and textile sector to remain competitive with Bangladesh and Vietnam.** India's Finance Minister announced a plan to set up a scheme of Mega Investment Textiles Parks (MITRA) to get a globally competitive textile sector and attract large investments and boost employment generation. The government seeks to establish seven textile parks over three years, placing significant investment in the textile sector after a very difficult year in 2020. Exports in the textiles and apparel industry are expected to reach \$300 billion by 2024-25 resulting in a tripling of Indian market share from 5% to 15%, as per national investment promotion and facilitation agency Invest India. This effort also seeks to counter Bangladesh and Vietnam in the global textile market ([RMG Bangladesh](#)).
- 4. Pakistan is facing a crisis in cotton production that is beginning to affect garment and textile industry recovery due rising prices and the lack of domestic cotton available.** The Lahore Chamber of Commerce and Industry (LCCI) has urged the government to declare a cotton emergency in the agriculture sector as a fall in cotton production has started affecting Pakistan's garment and textile industries. These industries depend on Pakistan's cotton production for raw materials. Cotton production has declined persistently since 2017-18 when the harvest was 11.9 million bales. Production declined 17.5% to 9.8 million bales in 2018-19 and further dropped by 6.9% to 9.18 million bales in 2019-20 ([Dunyan News](#), [Tribune](#)). The decline in production has also drove cotton prices in Pakistan to an 11-year high, the highest price in the history of cotton trade in Pakistan ([Geo](#), [Global Village](#)). Meanwhile, Pakistan's garment sector is receiving a huge number of export orders but exporters are not accepting these orders for calendar year 2021 due to skyrocketing price of fabrics in the country along with short availability.

Country Deep Dives in Africa

Ethiopia

Population (2019): 112.1M¹

Employment in Agriculture (2013): 25.2M⁴

Labor Force (2020): 55M²

Employment in Garment (2019): 62,000⁵

Labor Force, % Female (2020): 46.5%³

Total Informal Employment: data unavailable

Agriculture Economy: Amongst Ethiopia's strategies to advance economic growth and overall structural transformation, the government is pushing for industrial-led agriculture to export agricultural products to the global market. The construction of integrated agro industry parks and industrial complexes is on the rise across the country; in February, the Prime Minister inaugurated the Bure Integrated Agro-Industrial Park (IAP) ([Mirage News](#), [AllAfrica](#)). Prior to the Covid-19 pandemic, employment in agriculture has steeply declined between 2000 and 2020. However, in spite of this trend, a recent report by the World Bank gathering evidence from Ethiopia and other African countries reveals that households are turning to agriculture to cope with the crisis. Prior to the Covid-19 pandemic outbreak, approximately 54% of households were involved in crop farming in Ethiopia. As Covid-19 progressed, the World Bank reports that 70% are now involved in crop farming, with 16% of urban households transitioning into agriculture in Ethiopia ([Brookings](#), [World Bank](#)).

- **Coffee & Tea:** According to the Federal Cooperative Agency (FCA), the establishment of small to large scale processing and input manufacturing industries will continue to boost the production capacity of the agriculture sector. Among such projects is the coffee processing industry named ONE-KOO Koffee which has been built by Oromia Coffee Producers Cooperative Union at the cost of 50 million Birr (\$1.3M USD) at Gelan town, Oromia regional state ([All Africa](#)). Ethiopian Coffee and Tea Authority stated there was \$313M USD revenue from coffee, tea and spices export during the past six months. However, the export quantity and revenue fell short of the targets to export 150,690 tons for a revenue goal of \$539M USD within that time frame ([The Reporter](#)).
- **Horticulture:** Ethiopia's horticulture sector is poised to make significant gains in revenue and overall growth. The Ethiopian Horticulture Producers Exporters Association (EHPEA) has launched an accredited TVET Training Institute to enhance the international competitiveness of the country's horticulture industry. The horticulture sector has quickly risen to become the top cash crop in the country in under 10 years ([Horti Daily](#), [Capital Ethiopia](#)).

Digital Economy: The World Bank is investing \$200 million USD in Ethiopia's digital economy to support Ethiopia's plan to partially privatize the telecom sector. The project will support preparing the legal and regulatory building blocks for the digital ecosystem, in areas like eCommerce and Digital ID,

¹ World Bank Open Data, India. [Data.worldbank.org](https://data.worldbank.org)

² Ibid.

³ Ibid.

⁴ ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

⁵ Improving Worker Wellbeing in Ethiopia's Garment Industry through the Model of Shared Responsibility, ILO Vision Zero Fund. 2020. https://www.ilo.org/wcmsp5/groups/public/africa/ro-abidjan/sro-addis_ababa/documents/publication/wcms_737627.pdf

and provide support for the development of digital government services, and digital entrepreneurship ([World Bank](#)).

Kenya

Population (2019): 52.6M⁶

Employment in Agriculture: 12M⁹

Labor Force (2020): 24.7M⁷

Total Informal Employment: data unavailable

Labor Force, % Female (2020): 49%⁸

Agricultural Economy: At least 69% of Kenya's farmers reported an increase in the price of agricultural inputs, and 63% percent of farmers reported that they received lower prices for their produce as a result of the Covid-19 pandemic. ([The Star](#)).

- **Tea:** Agricultural firm Limuru Tea expects its net profit for 2020 to decline by at least 25%, citing challenges heightened by the pandemic. In a notice to shareholders on Thursday, the Nairobi Securities Exchange-listed firm said business was weighed down by low tea prices and rising cost of production amid Covid-19 economic disruptions ([Nation.Africa](#)). The high tea production in Kenya is majorly a result of favorable weather conditions during the period. There has also been rapid expansion of acreage under tea over the years. This has led to oversupply and thus a drop in prices. ([The Star](#)). A worker's union has lost a 10-year fight to ban Unilever's adoption of tea plucking machines. This threatens thousands of tea picker jobs on the Unilever Tea Kenya Estate. The court affirmed a Court of Appeal decision against the Kenya Plantations and Agricultural Workers Union (KPAWU) that Unilever Tea Kenya Ltd had the right to adopt this new technology ([All Africa](#), [The Standard](#)). A group of farmers from Karaini in Kangaita, Kirinyaga Central Sub-County have formed the Kirinyaga Purple Tea Cooperative, dedicating over 30 acres to farm a little-known purple tea. A kilo of processed purple tea sells at Sh. 2,000 (\$18.24 USD), making it much more profitable than traditional tea ([Kenya News](#)).
- **Coffee:** The Agriculture Cabinet Secretary has said it is time that the coffee sector is streamlined to allow farmers to benefit from their commodity. The Cabinet Secretary indicated that farmers will be able to bring their coffee for milling at coffee mills the government are committing to restore in the Gusii region after being out of operations for years. Munya gave tough measures aimed at regulating the coffee sector and protect farmers from exploitation by middlemen ([The Star](#)). The once vibrant Inoi Coffee Society of over 8,000 members was a mega coffee producer in the county, hitting up to 15 million kilograms of coffee. However, as from 2010, things took a different turn with the production and the number of farmers dwindling drastically. It is a sigh of relief for members of the Inoi Coffee Farmers Society in Kerugoya, Kirinyaga county after the disbandment of the management board, which they say has been hindering its progress. ([The Star](#)).

⁶ World Bank Open Data, Kenya. data.worldbank.org

⁷ Ibid.

⁸ Ibid.

⁹ World Bank Open Data, Kenya. [Data.worldbank.org](https://data.worldbank.org).

*Calculation based on ILO Employment in Agriculture (% of total employment), Employment to population ratio 15+, and total population 15-64.

- **Poultry:** Heifer International and Cargill in partnership with the National and County Governments announced the expansion of Hatching Hope into Kenya. Hatching Hope Kenya will reach 10 million people in its first phase (2019-2022), through a combination of direct support to farmers and consumer-awareness campaigns, contributing to a global goal of improving the nutrition and incomes of 100 million people by 2030. In Kenya, 1.82 million children suffer from chronic malnutrition – over a quarter of the under-5 population. By working across the poultry supply chain, Hatching Hope Kenya will sustainably improve smallholder farmer incomes and increase the awareness and availability of nutrient-rich chicken and eggs for families in Western Kenya ([Watt Poultry](#)).

Labor Rights: According to the study, 'Kenya Agriculture Market Trends, Statistics, Growth, and Forecasts,' Kenya's government has supported agriculture business with a number of policies to steady productivity and drive sustainable growth across land, labor and tax reform ([Open PR](#)). The recent enactment of the Tea Bill came as a relief to farmers, some of whom had lost hope in the future of the industry. Per previous digests discussing the ongoing debate around the Tea Bill, the bill is a set of radical policy and structural reforms to enhance transparency in purchasing and prices for tea farmers, removing middlemen, as well as reestablishing several governing and research bodies for the tea sector ([Business Daily Africa](#)). However, there is steady opposition from industry actors that are pushing for amendments. The Council of Governors (CoG) has opposed the establishment of the Tea Board of Kenya, whose mandate is to regulate, develop and promote the tea industry. Some feel that some of the provisions of the Act are detrimental to tea farmers, especially the centralization of operations of the Tea Auction and failure to provide for direct sale ([BusinessDaily](#), [Nation Africa](#)). The High Court in Embu issued orders suspending crucial clauses in the new Tea Act. The new law will allow the government to audit KTDA and its affiliate companies to establish how farmers' money is used. The Kenya Tea Sector Lobby chairperson seeks to delay implementation of reforms through the high court ([The Star](#)). Farmers allied to the Makomboki tea factory in Murang'a County are accusing Kenya Tea Development Agency (KTDA) of opposing implementation of Tea Act 2020 ([Kenya News](#)).

Gender Equity: An article investigates the legal process and impacts of multiple sexual assaults on women tea workers at a Unilever plantation in 2007 by Unilever Kenya employees. Unilever poorly handled the matter and workers are demanding reparations ([The Nation](#)). Promoting women's roles in dynamic aquaculture sectors can provide a stabilizing element in post-conflict areas, particularly in Kenya. 70% of labor in aquaculture are women yet individual women own only 1% of the land ([The Fish Site](#)).

Nigeria

Population (2019): 200.9M¹⁰

Employment in agriculture (2013): 22.1M¹³

Labor Force (2020): 61.4M¹¹

Total Informal Employment: data unavailable

Labor Force, % Female (2020): 44.8%¹²

Agricultural Economy: In 2020, Nigeria's agriculture sector growth remained positive (2.17%). Looking ahead, the agricultural sector is likely to remain at the forefront of Nigeria's income diversification, a plan to invest in various sectors that can support Nigeria's economic growth as they seek to move away from oil dependency ([Proshare, Premium Times](#)). The Federal Government has distributed free agricultural inputs and quality seeds to smallholder farmers in Gombe State, hoping to increase food and nutrition security, create more jobs for the youth, as well as boost dry-season farming ([Premium Times](#)). Prior to the Covid-19 pandemic, employment in agriculture has steeply declined over between 2000 and 2020. However, in spite of this trend, a recent report by the World Bank gathering evidence from Nigeria and other African countries reveals that households are turning to agriculture to cope with the crisis. Prior to the Covid-19 pandemic outbreak, about 76% of households were involved in either crop farming or livestock in Nigeria. As Covid-19 progressed, the World Bank reports that about 82% are now involved in crop farming or livestock in Nigeria ([Brookings, World Bank](#)).

- **Cocoa:** The article states that local, state, and national governments in Nigeria must be at the center of the revitalization program to make cocoa sustainable. The African Continental Free Trade Area (AfCFTA) agreement signed by Nigeria last year has created the largest free trade area in the world measured by participating countries. The pact connects 1.3 billion people across 55 countries with a combined gross domestic product (GDP) worth USD \$3.4 trillion. It has the potential to lift 30 million people out of extreme poverty ([The Nation](#)).

Tanzania

Population (2019): 58M¹⁴

Employment in agriculture (2014): 14.4M¹⁷

Labor Force (2020): 28.1M¹⁵

Total Informal Employment (2014): 19.2M¹⁸

Labor Force, % Female (2020): 48.1%¹⁶

Agricultural Economy: As farmers continue to struggle to access domestic and international markets, legislators asked the government to further invest in agriculture to transform the sector from predominately subsistence to commercial farming. The agriculture sector in Tanzania contributes to 26% of national income ([IPP Media](#)). The Sokoine University Graduate Entrepreneurs Cooperative

¹⁰ World Bank Open Data, Indonesia. data.worldbank.org

¹¹ Ibid.

¹² Ibid.

¹³ ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

¹⁴ World Bank Open Data. data.worldbank.org

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

¹⁸ ILOSTAT – Informal employment by sex and economic activity (thousands) from Labor Force Surveys. <https://ilostat.ilo.org/data/>

(SUGECO) conducted a study showing high local consumer demand that farmers have yet to meet. Currently, SUGECO believes farmers perceive export-oriented agriculture to be more lucrative; a perception SUGECO wishes to change. SUGECO urges youth education and entrepreneurship training towards agribusiness, addressing both local consumer demand and youth unemployment ([IPP Media](#)).

- **Coffee:** Reflecting years of quality improvements made by coffee producers in Tanzania, auction prices soared at the first-ever Alliance for Coffee Excellence (ACE) Ngorongoro Tanzania Private Collection Auction. The top winning bid was at USD \$65 a pound, compared to the previous top price of USD \$15 a pound at a Ngorongoro auction. No year is explicitly stated for this price ([Daily Coffee News](#)). The Tanzanian government has affirmed its commitment to creating an enabling environment for coffee farmers with new technology to improve quality and productivity levels ([All Africa](#)).
- **Tea:** Tea production is expected to rise by over 40% to 40 million kg in the 2020/21 season ([All Africa](#)). Tahira Nizari, a woman entrepreneur in the tea business, seeks to reduce the gender gap in Tanzania across education, land ownership, capital, and market opportunities. In an industry that employs around 30,000 farmers (50% being women), Nizari has established relationships with 250 farmers and set up a factory employing local women ([AA.com](#)).

Uganda

Population (2019): 44.3M¹⁹

Employment in agriculture (2017): 4.2M²²

Labor Force (2020): 17.4M²⁰

Total Informal Employment (2017): 8.1M²³

Labor Force, % Female (2020): 49.3%²¹

Agricultural Economy: The government has allocated 1.534 Trillion Shillings (\$417M USD) for the financial year 2021/2022 to the agriculture sector, a more than 50% increase from the current 2020 budget, to increase production and productivity ([Independent](#)). Prior to the Covid-19 pandemic, employment in agriculture has steeply declined over between 2000 and 2020. However, in spite of this trend, a recent report by the World Bank gathering evidence from Uganda and other African countries reveals that households are turning to agriculture to cope with the crisis. Prior to the Covid-19 pandemic outbreak, about 75% of households were involved in either crop farming or livestock in Uganda. As Covid-19 progressed, the World Bank reports that about 80% are now involved in crop farming or livestock ([Brookings](#), [World Bank](#)).

- **Coffee:** In 2020, Uganda's coffee exports grew by 22% from 2019, which constitutes the highest increase since 1991, according to Uganda Coffee Development Authority (UCDA) ([CGTN Africa](#)).
- **Poultry:** Poultry farmers stand to lose thousands of chickens to the Coccidiosis disease with a high mortality rate. Coccidiosis is a parasitic disease of the intestinal tract of animals caused by

¹⁹ World Bank Open Data. data.worldbank.org

²⁰Ibid.

²¹ Ibid.

²² ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

²³ ILOSTAT – Informal employment by sex and economic activity (thousands) from Labor Force Surveys. <https://ilostat.ilo.org/data/>

coccidian protozoa. This has already impacted the livelihoods of many in the area ([Uganda Radio Network](#)).

- **Fruit:** The government has partnered with Delight Uganda Limited (DUL) to establish a Shs30 billion (\$8.2M USD) fruit processing plant in Nwoya district, Northern Uganda. According to the Minister of Agriculture Animal Industry and Fisheries, the funds will bolster the private sector to increase productivity and competitiveness within the agricultural sector ([All Africa](#)).

Worker Unrest: On February 1, over 1,000 tea workers went on strike at Munobwa Tea Factory to demand salary increases and better working conditions. Workers argued that their salaries were supposed to increase annually, however since 2018, they had not received any salary increase. Factory management announced they were committed to increasing salaries and are engaged in talks with the workers ([Independent](#)).

Country Deep Dives in Asia

Bangladesh

Population (2019): 163M²⁴

Employment in Agriculture (2017): 24.7M²⁷

Labor Force (2020): 71.2M²⁵

Employment in Garment (2019): 4.2M²⁸

Labor Force, Female (2020): 21.8M (30.6%)²⁶

Total Informal Employment (2017): 57.6M²⁹

Economy: MicroSave Consulting shared outputs from a [new report](#) in a virtual workshop that assessed the impact of Covid-19 on micro, small and medium enterprises (MSMEs) in Africa and Asia. For Bangladesh, they found that 96% of MSMEs reported income losses amidst the Covid-19 pandemic. It further found that 42% of these businesses might shut down in the next six months and that women workers were disproportionately affected by losses and closures ([Dhaka Tribune](#)).

Agriculture Economy: Ahead of Bangladesh's 50-year anniversary, The Power and Participation Research Centre convened a virtual dialogue discussing Bangladesh's journey in the economy. The agricultural sector is one of greatest contributors to the transformation of the economy. The transformation has occurred in high-valued crops, fisheries and livestock that contributed hugely to the reduction of poverty as well as improved nutritional standard with food security and sufficiency. Furthermore, the large-scale privatization of agriculture brought greater investment into cereal production. However, experts argued that agriculture needs significant investment in new technology and farming methods to reduce cost and increase production ([Dhaka Tribune](#)). 76% of farmers in Bangladesh are considered smallholder farmers, who either have no lands of their own or possess small farms (up to 1.49 acres of land). The government views fragmented land holdings as a

²⁴ World Bank Open Data, Bangladesh. data.worldbank.org

²⁵ Ibid.

²⁶ Ibid.

²⁷ ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

²⁸ Asia-Pacific Garment and Footwear Sector Research Note, Issue 8, October 2017. ILO.

https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_581466.pdf

²⁹ ILOSTAT – Informal employment by sex and economic activity (thousands) from Labor Force Surveys. <https://ilostat.ilo.org/data/>

barrier to farm mechanization. To address this, the government has brought 3,000 acres of land across Bangladesh under a “synchronized cultivation” scheme where the farmers together in each of the given areas plant the same crop at the same time. The government will also support farmers with harvester machines. The decision came after the government successfully implemented synchronized cultivation in 12 upazilas (administrative regions) across 12 districts ([Dhaka Tribune](#)).

- **Shrimp:** In early 2020, the west coast of Bangladesh was a thriving place for shrimp farmers with decent living and a healthy export market. After Cyclone Amphan, the shrimp farm was under water for nine months and opportunity for production came to a halt. Up to 70% of the 300K shrimp farmers in Khylna and the neighboring districts that ran small businesses went under after Covid-19 and 80% of export orders for shrimp were cancelled leaving them destitute ([The Guardian](#)).
- **Nuts & Coffee:** The Bangladesh government has undertaken a project to introduce new varieties of cashew nuts and coffee while introducing modern technology and research to develop and expand their cultivation. Under the project, high yielding varieties of cashew and coffee will be developed. The project aims to increase cashew and coffee cultivation from the existing 2,000 hectares to a combined 6,000 hectares in order to increase production by 50%. This will have a positive impact on the livelihoods of farmers in hill areas as these two cash crops can be grown on unused land with low investment. The Department of Agricultural Extension (DAE), a wing of the Ministry of Agriculture, will implement the project between July 2020 and June 2025 ([The Daily Star](#)). The Department of Agricultural Extension (DAE) and Bangladesh Agricultural Research Institute (BARI) are spending Tk 2 billion (\$23M USD) on separate projects to promote the cultivation of coffee, a non-traditional cash crop in Bangladesh. Currently, two types of coffee are cultivated in Bangladesh. One is Robusta made from beans of the plant *Coffea Canephora*, an African species, while the other is *Coffea Arabica*, also known as mountain coffee. The DAE is looking to help commercialize coffee as more farmers are drawn to coffee cultivation. Coffee cultivation has now spread beyond the Chattogram Hill Tracts into Nilphamari, Tangail and Moulvibazar. Farmers are being trained up while research is being carried out on the local coffee species and the new technology in coffee farming ([BD News](#)).
- **Fruit:** As per the FAO, Bangladesh is the tenth largest tropical fruit producer in the world. Over a span of two decades, Bangladesh's fruit production been increased by 11.5% on average annually, according to FAO estimates ([The Daily Star](#)).

Garment Economy: Bangladesh's garment exports continued to decline in January 2021, compared to the same time last year, mainly due to the slower recovery of garment exports amidst the Covid-19 second wave. Overall, exports fell by 5% last month. According to the Bangladesh Knitwear and Manufacturing Exporters Association, most factories are operating at half of their capacity due to lack of orders. Fifty factories surveyed by the BGMEA said they had received 30% fewer orders than usual this season. About a third of the one million garment workers who were laid-off or furloughed early in the pandemic have since been rehired, many are fearful of being made jobless again if work orders don't rise soon. Garment manufacturers are hoping that successful vaccination will be followed by an increase in orders ([Dhaka Tribune](#), [RMG Bangladesh](#), [Dhaka Tribune](#)). On February 22, some exporters began reporting a new wave of orders from US and EU buyers as situations approve with high vaccine

prospects globally. The volume of orders is still 40% lower than pre-Covid levels but factories are hoping this is a turning point ([Dhaka Tribune](#)). A new report by the Centre for Policy Dialogue (CPD) maintains previous digest reports that small and medium enterprises in Bangladesh are lagging in recovery compared to larger firms. A contributing factor is the level of government support as well as the deployment of these different funds ([The Daily Star](#)). Another Centre for Policy Dialogue study reports that apparel items made in Bangladesh have witnessed a sharper decline in prices in the European and U.S markets compared to Vietnamese products. For example, in the U.S. market, the price of a dozen of Bangladeshi manufactured trousers for women and girls made from cotton fiber declined by 12% to \$64.17 in 2020 from \$72.88 in 2019 while its Vietnamese variant has seen only a 6% price fall, reaching \$84.6 in 2020 from \$90.5 in 2019. The study states that Bangladesh's performance was driven by both volume and value factors, as well as exchange rate management ([The Daily Star](#)).

The prime minister of Bangladesh has agreed to extend the moratorium facility on loans taken under the garment sector's stimulus package for another six months, which was created to support factories pay wages and allowances to garment workers amidst the Covid-19 pandemic. Garment exporters across the country had been urging the government to extend the loan repayment deadline because most are still far from operating at full capacity due to deferred orders and an overall lack of new orders amidst the Covid-19 second wave ([Dhaka Tribune, Apparel Resources](#)).

A group of Bangladeshi garment suppliers, who were severely hit by the pandemic and cancelled order by fashion brands, have received US\$6.3 million against cancelled orders worth US\$40 million after filing a lawsuit against US clothing giant Sears, 10% to 15% of what was owed. Suppliers are expected to receive US\$1.6 million more in the coming months ([Newage Bangladesh](#)). Textile manufacturers say they are struggling and incurring financial losses due to unusual payment delays by the banks. The Bangladesh Textiles Mills Association (BTMA) alleged that the banks, in collusion with garment factory owners, have delayed payments to the textile suppliers for five to six months. They have now sent a letter to the Bangladesh Bank to resolve the issue ([Newage Bangladesh](#)).

The Garment Worker Diaries project assessed employment and salary payments for the month of January through interviews over the phone with a pool of 1,377 workers. Overall, employment for garment workers has nearly remained identical to rates stretching back to June 2020: 85% of women and 90% of men in their study went to work. January was the most-worked month of the entire pandemic with median hours rising slightly to 260 hours in a month. Among those unemployed, 47% quit, and then 30% experienced layoffs, factory closures, suspensions, and unpaid leave. Garment worker salary payments increased to its highest level in ten months for both men and women workers; the median monthly salary for women and men was Tk. 10,540 (\$124.31 USD) and Tk. 11,850 (\$139.76 USD), respectively ([Garment Workers](#)).

Bangladesh Garment Manufacturers and Exporters Association (BGMEA) launched "Go Human, Go Green" with seven pledges to improve garment worker livelihoods, community, and environment. One of the pledges seeks to change the perception of Bangladesh's garment production from a low-cost and large volume-manufacturing destination to higher fashion and cultural products that present Bangladesh's culture and heritage to western markets. HSBC bank agreed to collaborate with BGMEA

on this effort. The Mohammadi Group, a Bangladesh manufacturer, has initiated a program where three renowned fashion designer will work on three themes, such as products based on *Jamadani*, sports or active wear based on our royal Bengal tiger, and the third on our traditional dresses and traditions like the Pohela Boishakh ([DhakaTribune](#)).

Financial Assistance: On February 17, the Bangladesh government gave a total of Tk 4.68 billion (\$55M USD) to 4,65,476 farmers affected by tax in the fisheries and livestock sector. The incentives have been given under two projects: “Livestock and Dairy Development” of the Department of Livestock and “Sustainable Coastal and Marine Fisheries” of the Department of Fisheries. The stimulus was distributed via cash, BKash, and bank accounts. On February 22, the Bangladesh government disbursed Tk 16.83 billion (\$198M USD) for its third round of cash incentives to local exporters. Export oriented sectors including readymade garment (RMG), frozen shrimp, leather items, jute and jute products will enjoy the incentives, according to a circular of Finance Division ([The Financial Express](#)).

Labor Rights: On February 5, the National Garment Workers' Federation (NGWF) called on garment manufacturers not to lay off workers for more than 45 days. The President of the federation explained that employers have been laying off workers for three, four, or even five months, paying them only 40% of their wages or even less during this time. According to NGWF, employers do this to avoid paying workers their rightful compensation. The Federation demands that this practice be put to an end and that, after a maximum of 45 days, employers compensate workers who have been laid-off in accordance with their reinstatement or dismissal ([The Business Standard](#)).

Union and Worker Collective Action: The collective action of garment workers from Jeans Manufacturing factory in Mirpur, which supplies global brands such as Inditex, River Island, Benetton Group, Ernsting's, HEMA, Millers and Alcott, has resulted in the payment of workers' compensation on February 10. On January 31, approximately 500 workers staged a demonstration to demand back pay and Eid allowances, over concerns that the factory owners were allegedly closing the factory and relocating elsewhere without giving prior notice or settling workers' dues. There seems to be no update on whether the factory closed or not ([Business & Human Rights Resource Centre](#)).

India

Population (2019): 1,366.4M³⁰

Employment in agriculture (2018): 156.2M³³

Labor Force (2020): 501M³¹

Employment in garment (2018): 12.9M³⁴

Labor Force, % Female (2020): 19.9%³²

Total Informal Employment (2018): 319.6M³⁵

Economy: The Indian government has set aside RS 15,700 crore (\$2.1M USD) in the FY22 budget to support the MSME sector and proposes to reduce margin money requirements from 25% to 15%. After being hit hard by Covid-19 economic circumstances, this budget is seen as a welcomed progressive investment to support small businesses and start-ups maintain and grow. The objective of this stimulus is to help bring scale, jobs and economic growth across the manufacturing industry ([Economic Times](#)).

Agricultural Economy: The government is planning to spend Rs 700 crore (\$96.2M USD) to set up 2,500 farmer producer organizations (FPOs) in 2021-22. This is part of the government's endeavor to create 10,000 FPOs with a provision of Rs 6,865 crore (\$9.4B USD) in five years. The initial Rs 700 crore (\$96.2M USD) will help the government reach out to 60,000 farmers to begin setting up these FPOs. The government believes FPOs will give farmers better bargaining power and financial strength to cultivate high value crops ([Economic Times](#)).

- **Tea:** After a tough year in tea production for India due to poor weather conditions and lockdowns, the India Tea Association is expecting higher tea output in 2021 after good rainfall in the state of Assam, India's key tea producing region ([Economic Times](#)). Domestic demand for tea is expected to remain steady at 1,100 million kg this fiscal year (2021). A decline in 'out-of-home' consumption, which accounted for 10% of domestic demand, has been largely offset by a rise in 'at-home' consumption ([Economic Times](#)). The Indian government announced a Rs 1,000 crore (\$137.4M USD) package in the Union Finance budget to support the lives of over 12 lakh (1.2M) tea workers across tea estates in the Assam and West Bengal regions. This will be additional government funding to support the social and physical infrastructure in conjunction with the new Atma Nirbhar health scheme. The Indian Tea Association estimates that this funding will provide more comprehensive coverage on welfare schemes related to housing, education, sanitation, medical facilities for tea workers in these regions, said Indian Tea Association. The Indian Tea Board reported that this government funding seeks to greatly benefit women workers and their dependents, providing skill development along with health and education ([Economic Times](#), [Economic Times](#)).
- **Rice:** Despite the economic impacts of Covid-19 and farmer agitations, the region of Punjab is projected to reach a record procurement of rice at 13.58 million tons in 2020-2021, which is 24% more than 2019-2020 ([The Economic Times](#)).

³⁰ World Bank Open Data, India. data.worldbank.org

³¹ Ibid.

³² Ibid.

³³ ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

³⁴ Government of India, Ministry of Textiles. "Annual Report 2017-2018"

³⁵ ILOSTAT – Informal employment by sex and economic activity (thousands) from Labor Force Surveys. <https://ilostat.ilo.org/data/>

- **Cotton:** India is the world's biggest cotton grower. In 2020, India's cotton yarn export declined by over 8%, according to the official data. In the Finance Minister's budget speech in parliament on February 1, she announced a 10% duty on cotton fiber imports to support India's farmers in domestic cotton production. The duty comprises a basic customs duty of 5% and an additional 5% levy to finance the development of India's agricultural infrastructure. The government also raised the levy on raw silk and silk yarn to 15% from 10% ([Apparel Resources, Bloomberg](#)). Cotton yarn prices in India increased after strict lockdown restrictions lifted, making domestic prices higher than those of the international market. According to a report by Fibre2Fashion, domestic prices surged in early 2021 as domestic production could not keep up with demand as suppliers resumed operations at a slower rate than demand. However, the textiles industry along with the market participants now keenly look forward to the price outlook. Economic experts project domestic cotton and yarn prices to stabilize, becoming closer to global cotton price trends ([Fibre2Fashion](#)).

Garment Economy: India's Finance Minister announced a plan to set up a scheme of Mega Investment Textiles Parks (MITRA) to get a globally competitive textile sector and attract large investments and boost employment generation. The government seeks to establish seven textile parks over three years, placing significant investment in the textile sector after a very difficult year in 2020. Exports in the textiles and apparel industry are expected to reach \$300 billion by 2024-25 resulting in a tripling of Indian market share from 5% to 15%, as per national investment promotion and facilitation agency Invest India. This effort also seeks to counter Bangladesh and Vietnam in the global textile market ([RMG Bangladesh](#)). Punjab state, considered the hub of garment and textile in India, has ranked seventh in garment net exports in 2019-20. Performance has also been dismal compared to other India states in the last two years. Industry actors believe this is due to poor policy and implementation oversight from the state government. The state is behind in Covid-19 recovery as well ([Times of India](#)). United States clothing brands and retailers have come together to call for the establishment of a minimum wage for textile and garment workers in India's Tamil Nadu state. This is a response to garment workers in the state protesting for higher wages over the last year. The call is organized through a signed joint letter that urges the Government of Tamil Nadu to establish a meaningful minimum wage (not yet specified) as it discusses this issues in its recently established Minimum Wages Committee for the garment industry ([Just-style](#)).

Informal Economy: A new report by Homeworkers Worldwide (HWW) has found that home-based workers, who work in some of the worse conditions in global textile and garment supply chains were disproportionately affected by the impacts of the Covid-19 pandemic, remain invisible to many of the brands whose products they help produce. The NGO estimates that five million home-based workers work in textile and apparel supply chains in India alone, 3.5 million of whom produce for global brands ([Ecotextile](#)).

Worker Unrest: A Vice video covering the protest that stormed the red fort in India, a symbol of the government, covers the important role women of have played in the farmer protests. Farming in India is a "family business" and a third of the agricultural workers are women. Harinder Bindu represents about 30,000 women in the Indian Farmers Union (Ugrahan); she shares in the video that these new

agricultural laws continue to favor the private sector and remove farmer protections around income security, leaving farmers to take the burden of cheaper priced good. Poor income viability has driven farmers to take their lives every year and many farmers are concerned that these new laws will continue to “tear families apart.” Watch more here ([Vice](#)). On February 6, tens of thousands of farmers blockaded main roads across India in a continuation of a months-long protest movement against these new agricultural policies. The government continued to use police forces in response ([Vox](#)). On February 24, the government announced that they were ready to resume talks if farmers were willing to consider its offer to put the three agricultural laws on hold for one year and a half while the government and respective farmer unions set up a joint committee to work out their differences ([New Indian Express](#)). As of February 28, farmers were still protesting.

Union & Worker Collective Action: IndustriALL reports that after an eight-month struggle and international solidarity campaign, H&M supplier Gokaldas Exports has signed a memorandum of understanding (MoU) with Garment and Textile Workers Union (GATWU), their national center New Trade Union Initiative, and IndustriALL to reinstate all the 1257 garment workers who were abruptly laid-off in June. The garment producer had been using the Covid-19 pandemic as an excuse to break the union at its Euro Clothing Company 2 (ECC-2) factory since the beginning of the outbreak (even before abruptly closing the factory), but workers did not back down. On 1 February 2021, Gokaldas Exports signed the MoU that all workers who were employed at ECC-2 will be offered work at two other Gokaldas Exports factories (ECC-2 will remain closed), the company will provide transport for workers to the factories and that GATWU will be recognized ([IndustriAll](#)).

Digital Platforms: The Self-Employed Women’s Association (SEWA) has been providing digital literacy training to a group of women weavers in Gujarat’s Anand district under the Leelawati project. Over the course of 2020, many of these women living in rural areas have adopted digital platforms such as PayTm, the BHIM App, and Google Pay for cashless payments. It is not stated how many women the project reaches ([World Bank](#)).

Indonesia

Population (2019): 270.6M³⁶

Employment in Agriculture (2018): 37.2M³⁹

Labor Force (2020): 136.7M³⁷

Employment in Garment (2016): 2.24M⁴⁰

Labor Force, % Female (2020): 39.3%³⁸

Total Informal Employment (2019): 104.6M⁴¹

Agricultural Economy: A free trade accord between Switzerland and Indonesia aims to drastically reduce tariffs for the Swiss export industry. It is expected to lead to savings of CHF25 million (USD \$28M) for Swiss companies. In return, Indonesia will benefit from duty-free market access for industrial products to the Swiss market and will be granted concessions on certain agricultural goods,

³⁶ World Bank Open Data, Indonesia. data.worldbank.org

³⁷ Ibid.

³⁸ Ibid.

³⁹ ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

⁴⁰ Asia-Pacific Garment and Footwear Sector Research Note, Issue 8, October 2017. ILO. https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_581466.pdf

⁴¹ ILOSTAT – Informal employment by sex and economic activity (thousands) from Labor Force Surveys. <https://ilostat.ilo.org/data/>

notably palm oil ([Swiss Info](#)). Statistics Indonesia (BPS) data shows that Indonesia's agricultural workforce grew 7.8% year-on-year (yoy) to 38.22 million in August 2020. The proportion of agricultural workers to the overall workforce rose 2.23% points to 29.76% that month, contributing the largest share in employment, However, the sector's contribution to GDP remained the same at 13%, which risked the sector's overall productivity ([The Jakarta Post](#), [The Star](#)). Indonesia has issued a new regulation for plantations, among dozens of rules issued by its government late on Sunday to allow the implementation of an "omnibus" jobs creation law approved last year. The government has assigned maximum areas for growth of various commodities, regulating growth potential in palm oil, rubber, coconut, cocoa, coffee, sugarcane, tobacco, and tea. ([Agriculture.com](#)).

- **Palm Oil:** Malaysia and Indonesia governments agreed to coordinate and strengthen their campaign against what they call international discrimination against palm oil and its sustainability, particularly from the European Union. In Indonesia, there are over 2.7 million palm oil smallholders ([Seattle Times](#)). Palm oil companies in Indonesia expect output to rise 4.5% year-on-year (yoy) to 53.9 million tons in 2021, a reversal of last year's contraction, which has been driven by recovering global demand. ([The Jakarta Post](#)).
- **Shrimp & Fish:** In September 2020, World Wildlife Fund published Future Proofing Shrimp Production, a policy guide summarizing the shrimp farming sector as: "largely characterized by unindustrialized producers and unsustainable practices". The guide identified controlled intensification as a solution to making shrimp farming more sustainable ([The Fish Site](#)). The Indonesian government lifted a decades-old ban on the use of seine and trawl nets, which scientists and marine conservationists have blamed for overfishing and damage to coastal reef ecosystems. ([NowThisNews](#)).

Poverty: The impacts of the Covid-19 pandemic have pushed nearly 3 million people in Indonesia into poverty, bringing the country's poverty rate to its highest level since March 2017. Out of a population of 270 million, an estimated 26.42 million Indonesians still live below the poverty line. Experts added that the poverty rate could have increased even more if social protection programs, such as the creation of the 'pre-employment card program', hadn't been implemented amidst the Covid-19 pandemic ([The Jakarta Post](#), [The Asean Post](#)).

Pakistan

Population (2019): 216.6M⁴²

Employment in agriculture (2018): 22.4M⁴⁵

Labor Force (2020): 75.9M⁴³

Employment in garment (2015): 2.27M⁴⁶

Labor Force, % Female (2020): 20.5%⁴⁴

Total Informal Employment (2018): 48.9M⁴⁷

Agricultural Economy: The Minister for Planning and Development addressed the conditions of Pakistan's industrial and agricultural sectors in a private television interview in mid-February. He shared that the industrial and agriculture sectors are improving day-by-day, however the agriculture sector could not achieve high growth rate due to lack of modern research and poor environmental conditions for crop growth ([Radio Pakistan](#)). The Pakistani and Chinese governments are continuing to negotiate the implementation of the China-Pakistan Economic Corridor to support Pakistan's agricultural modernization. In return, China's investment is engaging Chinese nationals and businesses to support the projects in Pakistan. This is not a new endeavor; discussions for the Corridor began in 2015. Investment has been slow across a number of cultural and economic factors on both ends ([Scroll](#), [Business Standard](#)).

- **Cotton:** The Lahore Chamber of Commerce and Industry (LCCI) has urged the government to declare a cotton emergency in the agriculture sector as a fall in cotton production has started affecting Pakistan's garment and textile industries. These industries depend on Pakistan's cotton production for raw materials. Cotton production has declined persistently since 2017-18 when the harvest was 11.9 million bales. Production declined 17.5% to 9.8 million bales in 2018-19 and further dropped by 6.9% to 9.18 million bales in 2019-20. The arrivals of seed-cotton into ginneries witnessed a massive decline of 35% to 5.57 million bales by January 31, 2021, its lowest level in Pakistan's history. A few factors attributing to the decline in cotton production include low water availability, pest attacks, and an increase in sugarcane production area replacing cotton crops ([Dunyan News](#), [Tribune](#)). The decline in production has also drove cotton prices in Pakistan to an 11-year high, the highest price in the history of cotton trade in Pakistan. With Pakistan importing cotton to meet in-country textile supplier demands amongst other factors, international market prices have also risen from an increase of 10 cents USD to 94 cents USD per pound ([Geo](#), [Global Village](#)). Despite this, Pakistan will not allow import of duty-free cotton from India to meet its domestic cotton demand ([The International News](#)). Pakistan has been looking to other countries such as Uzbekistan, one of the top 10 suppliers of raw cotton in the world. Uzbekistan is also investing in Pakistan's cotton production with advanced technical assistance as well as a visit from Uzbek agronomists who can advise on soil management and crop production in Punjab province ([Business of Fashion](#)).

⁴² World Bank Open Data, Pakistan. data.worldbank.org

⁴³ Ibid.

⁴⁴ Ibid.

⁴⁵ ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys. <https://ilostat.ilo.org/data/>

⁴⁶ Asia-Pacific Garment and Footwear Sector Research Note, Issue 8, October 2017. ILO.

https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_581466.pdf

⁴⁷ ILOSTAT – Informal employment by sex and economic activity (thousands) from Labor Force Surveys. <https://ilostat.ilo.org/data/>

Garment Economy: Meanwhile, Pakistan's garment sector is receiving a huge number of export orders but exporters are not accepting these orders for calendar year 2021 due to skyrocketing price of fabrics in the country along with short availability, especially of the denim fabric. Pakistan's low cotton production is a strong contributing factor ([Business Recorder](#)).

Worker Unrest: According to reports from the Clean Clothes Campaign network, workers from Rajabi Textile Garment Industries protested against the factory's contract system and forced dismissals of workers in Korangi on Monday, February 8th. The factory produces for C&A and H&M ([Twitter](#)). The peaceful protest was met with an overwhelming police presence ([CCC Network](#)). According to reports from the Clean Clothes Campaign network, workers from Rajby Unit 5, which produces garments for H&M, are yet to be reinstated after having been unfairly dismissed by the factory ([Twitter](#)). There is no English news covering the aftermath of the protests.

Farmers in the Punjab region plan to protest next month, inspired by the movement Indian farmers created. The Pakistani farmers are set to rally for a list of demands, including the fixing of the minimum support price (MSP) per maund (40 kilograms) of wheat at 2,000 Pakistani rupees (\$12.60 USD), and sugarcane at 300 rupees (\$4.12 USD), in addition to setting a flat electric power rate of 5 rupees (0.07 cents USD) per unit for farm tube-wells. Other demands include subsidies on seeds, fertilizers, and other expenses borne by the Pakistani farmers, which farmers believe are making agricultural activities too expensive in comparison to the profit they bring ([The Diplomat](#)).

Digital Platforms: Farmers in the Punjab province have one of the lowest digital penetration rates in Pakistan's agricultural economy. The Punjab Agriculture Department is employing experts to dedicate a web portal that will provide farmers resources, tools, and technical assistance. They hope that this accessible portal will help farmers improve production. Farmers interviewed for the article seem favorable to the initiative, rallying to have an online portal with updated information. However, some believe that the portal as it stands does not provide enough quality information ([Tribune](#)).

Additional Recommended Reading

1. [“Women, Business and the Law 2021,”](#) The World Bank Group, Feb 23, 2021. Pdf.
2. Amankwah, Akuffo and Gourlay, Sydney, [“Impact of Covid-19 Crisis on Agriculture: Evidence from Five Sub-Saharan African Countries,”](#) The World Bank Group, Living Standards Measurement Study, January 2021. Pdf.
3. Hengeveld, Maria, [“Blood on the Tea Leaves: Kenyan Workers Demand Reparations From Unilever,”](#) The Nation, Feb 8, 2021. Web.
4. Vice News, [“The Women Behind the Indian Farmers Protest,”](#) Youtube.com, Feb 8, 2021. Web.
5. Star Business Report, [“Bangladeshi apparel sees sharper fall in prices than Vietnamese,”](#) The Daily Star, Feb 16, 2021. Web.

About the Digest

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This digest is commissioned by the Bill & Melinda Gates Foundation as a component of ongoing dialogue on the importance of wage digitization to accelerate financial inclusion and promote women’s economic empowerment. You can learn more about responsible wage digitization by visiting: [ILO Global Centre on Digital Wages for Decent Work](#), [BSR HERProject](#), [Better than Cash Alliance \(BtCA\)](#), and [Microfinance Opportunities \(MFO\)](#).



Appendix: Country Data Sources

Population, Labor Force, Labor Force (% Female): World Bank Open Data

Labor Force definition per World Bank: Labor force comprises people ages 15 and older who supply labor for the production of goods and services during a specified period. It includes people who are currently employed and people who are unemployed but seeking work as well as first-time job seekers. Not everyone who works is included, however. Unpaid workers, family workers, and students are often omitted, and some countries do not count members of the armed forces. Labor force size tends to vary during the year as seasonal workers enter and leave.

Employment in garment: mixed. See footnotes.

Employment in agriculture: ILO Employment in Agriculture (%); ILOSTAT – Employment by sex and economic activity (thousands) from Labor Force Surveys and Household Surveys

Total Informal Employment: ILOSTAT – informal employment by sex and economic activity (thousands) from Labor Force Surveys