

GARMENT WORKER DIARIES

CAMBODIA

SCRAPING BY: SOKHAENG'S STORY



GARMENT WORKER DIARIES
A STUDY OF GARMENT WORKERS'
LIVES AND WAGES IN BANGLADESH,
CAMBODIA, AND INDIA.

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MFO would also like to extend our sincere thanks to the 187 garment workers in Cambodia who have volunteered to participate in this study. In spite of their busy schedules and many obligations, they continue to meet with our researchers every week to share the intimate details of their lives with the hope that their stories will improve the lives of garment workers throughout Cambodia.

Introduction

It is the first Saturday of July 2016, and the streets of Phnom Penh's Meanchey district—an area concentrated with garment factories—are relatively calm.

It is late morning, and food vendors are preparing for the busiest time of the day: lunch. They put small helpings of rice, vegetables, and fish into little plastic bags, hastily organizing their offerings on top of their pushcarts for easy perusal. Their work is rhythmic: pack, tie, and place, pack, tie, and place. In front of them, motorbikes weave past each other, a scene of organized chaos with the mid-pitch hum of tiny engines as the soundtrack.

By noon, dozens of the factories that dot this area have opened their doors and thousands of garment workers are filling the streets. Girls and women pull off headscarves and facemasks even as the marching crowd kicks dust into the air. The market turns into a feeding frenzy as workers hastily snatch up bagged lunches for a couple thousand riels. Some go back to the factory grounds to eat and rest. Others find informal bars and restaurants and watch TV. Pregnant workers stretch gingerly. Within the hour, they will all be back at their stations, cutting and sewing garments for a range of multi-national brands.

Somewhere in the crowd, Sokhaeng stands near a vendor, debating between fish with a mango relish or rice and vegetables for her lunch. She will make her purchase and return to the sea of workers flowing in and out of factory gates.

Sokhaeng is one of the thousands of women who sit at a sewing machine for hours, turning pieces of cloth into garments destined for Western markets. She is also one of 187 women in Cambodia participating in the Garment Worker Diaries, a yearlong project capturing data on the lives of garment workers.

As part of the project, a team of field researchers visits Sokhaeng, and the other participants, each week to ask detailed questions about her earnings and expenditures, working conditions, daily schedule, physical well-being, and major events that happened in her life. Unlike one-off surveys that capture a picture at one point in Sokhaeng's life, weekly data collection captures the story like a movie—it allows for the connection of seemingly disparate events to become the narrative of her life.

AN INTRODUCTION TO THE GARMENT WORKER DIARIES

The Garment Worker Diaries is a yearlong research project led by Microfinance Opportunities in collaboration with Fashion Revolution and supported by the C&A Foundation. We are collecting data on the lives of approximately 540 garment workers, evenly divided between Bangladesh, Cambodia, and India. The project utilizes the Financial Diaries methodology, a panel survey methodology that collects data on respondents' economic activity on a weekly basis.

To recruit garment workers, MFO and its partners identified major administrative units within these countries—like cities, districts, and provinces—that had high concentrations of garment factories and randomly selected garment workers from within those units. MFO applied screening criteria in order to increase the likelihood of having a stable sample for the yearlong project. This included excluding workers younger than 18, part-time workers, and women who expressed interest in moving locations or factories.

Sokhaeng's story, which includes data from the first week in July 2016 to the second week in November 2016, is relevant because the data so far suggest that it is indicative of the experience of our sample of garment workers. She lives in a home that is typical for garment workers in Phnom Penh and has similar demographic and economic characteristics. Her experience in her factory is characteristic of those of the other women we interviewed and her day-to-day activities are reflective of the rhythms of these women's lives. In other words, Sokhaeng's story illuminates the experience of garment workers in our study generally.

A NOTE ON CURRENCY CONVERSION

On April 3, 2017, one U.S. dollar equated to roughly 4,000 Cambodian riels; one British Pound equated to roughly 5,000 Cambodian riels; and one Euro equated to roughly 4,300 Cambodian riels.

Who is Sokhaeng?

Sokhaeng is 27 years old and does not have much formal education—she only completed primary school.

She is married and lives with her husband, 29-year-old Pisen, who also works at a garment factory. Sokhaeng reported that she and Pisen make major financial decisions together, but the data and our conversations with Sokhaeng show that she controls most of the money that flows in and out of the home.

The couple has one young child, but he does not live with them. He is too young to stay home alone, and the couple cannot access childcare, so Sokhaeng thought it best to leave the child with his grandparents in her home village. Maybe, when he is older, he will be able to live with them, she says.

The couple normally lives alone, but other family members—often nieces or nephews—come to stay with them in their rented one-room apartment in Meanchey, not far from where they work. The room is typical of garment workers here. It sits in a small complex that is poorly lit and has limited ventilation. The room is no more than 100 square feet (9.3 square meters), but they have their own bathroom with indoor plumbing and an all-in-one toilet and shower combination. They do not have a formal kitchen, so they use a hot plate and pressure cooker to prepare most of their meals. With 24 hours of electricity per day, they can reliably make food using their electric appliances. They do not have any pieces of furniture—they sleep on mats on the floor, pile up clothes in baskets in the corner, and hang pots and pans from wires affixed to the wall of the unit. They do have a television for entertainment and a fan for comfort. Like almost everyone else in the sample, they have a mobile phone and a motorbike too.

Sokhaeng's days follow routines mirrored by people employed in formal jobs across the globe. She wakes up early in the morning to prepare for work. She often does not have time to make herself breakfast so she stops at street vendors on her walk to work, picking up a prepared breakfast for 2,000 riels.

DATA INSIGHTS: SAMPLE DEMOGRAPHICS

The garment workers in our study are spread across two provinces. Two-thirds of the sample reside in and around the city of Phnom Penh in the province of the same name, while the remaining one-third live in the rural province of Kampong Speu. The average age of workers in our sample is 28 years old. Most of the women are married, but a sizable minority is single. While Sokhaeng has completed primary school, most garment workers have never finished their primary education, and some can only write their name.

Most garment workers live with other family members. This varies from married women who live with their husbands and children to single women who live with parents, although some combination of these situations is common. Women who live with family members have a median household size of four. Sokhaeng is a sewer at her factory, like most of the other women we are interviewing. The remaining women work in a variety of positions whose tasks range from cutting stencils for garments and shoes to managing inventory and supervising workers to ironing and packaging clothes for distribution.

Figure 1: Respondents' Marital Status

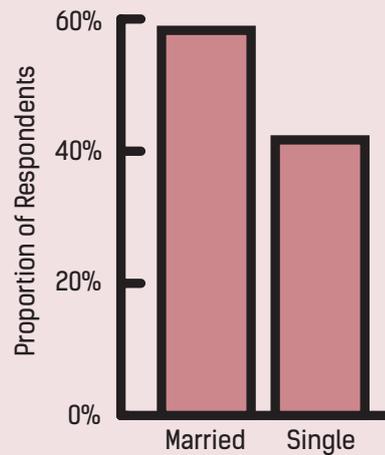


Figure 2: Respondents' Education

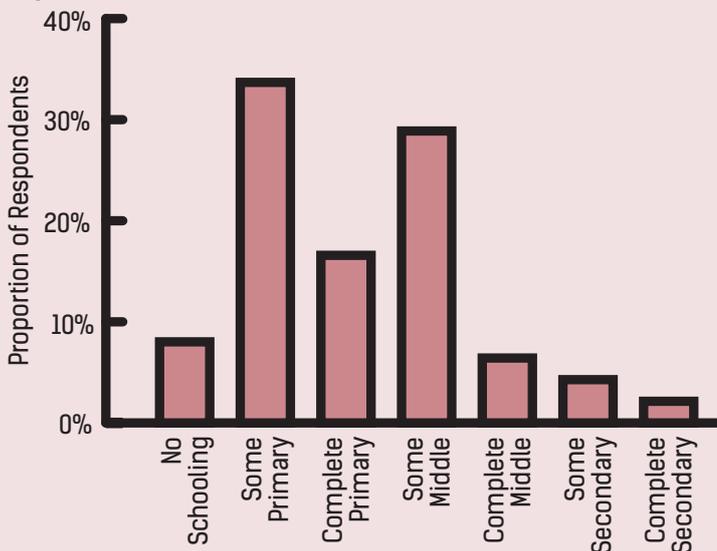
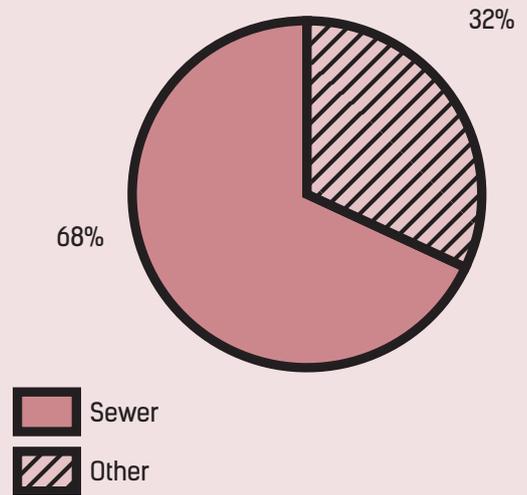


Figure 3: Respondents' Designations



Her walk to her factory is no more than 15 minutes. When she arrives, she slips through the narrow opening between the metal gate and the compound wall. She goes to her station where she will sew garments non-stop for the next four hours. She and the other workers receive their lunch break, engaging in the chaotic scene described above, before working at least another four hours, although these afternoon shifts often stretch up to eight hours.

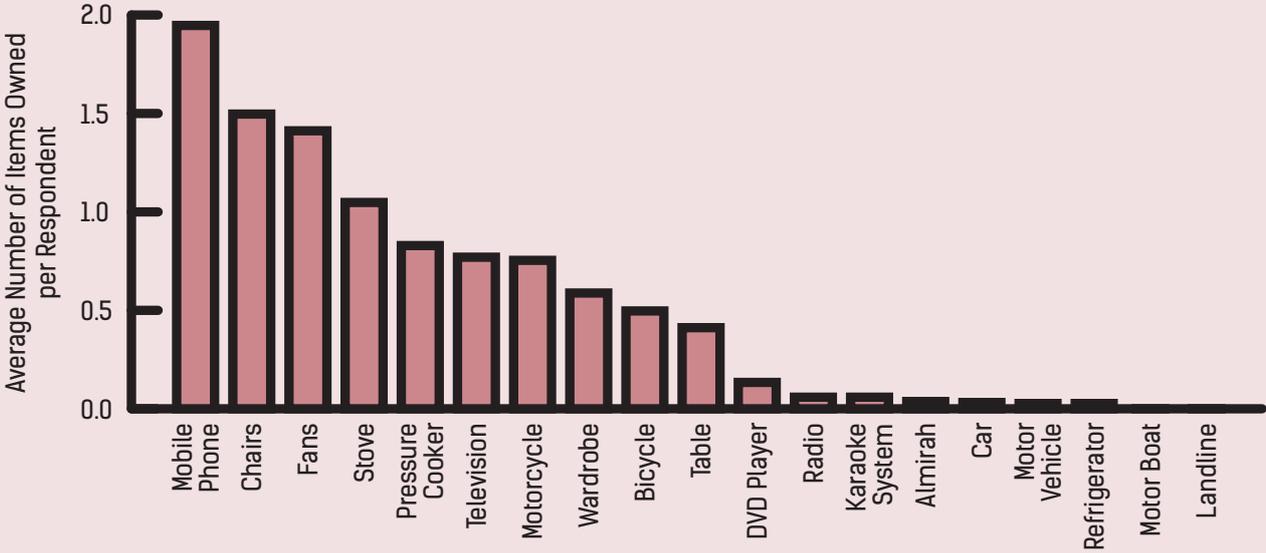
DATA INSIGHTS: LIVING CONDITIONS AND ASSET OWNERSHIP

While most workers in Phnom Penh have similar housing conditions to Sokhaeng, there are regional differences between our workers in Phnom Penh and in Kampong Speu. Workers in Phnom Penh often live in small housing units that they rent. These units tend to have their own private bathrooms but often lack a kitchen. Workers in Kampong Speu, on the other hand, have more traditional homes that normally include a private kitchen but sometimes lack plumbing.

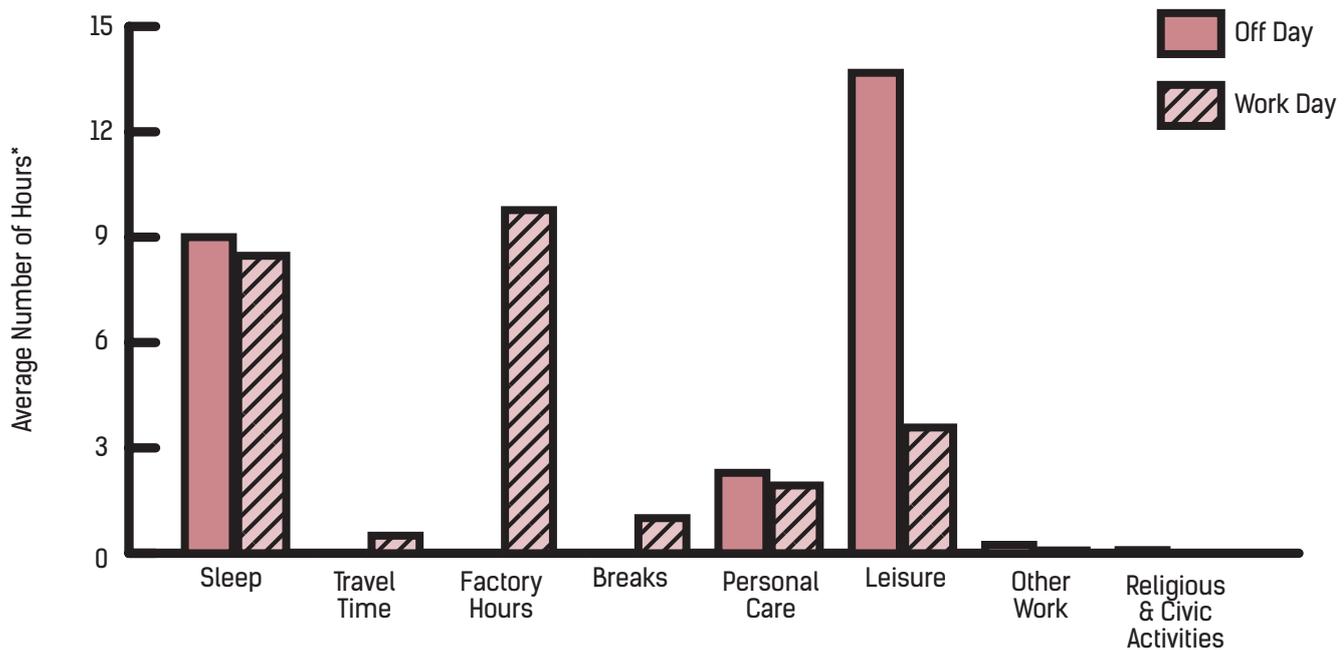


While the housing situations are different, respondents in both provinces own similar types of assets. Having a pressure cooker is common among garment workers, and like Sokhaeng, most people have mobile phones and a fan; some even have a television for entertainment. Owning a car or any other motor vehicle is very uncommon. Workers travel by foot or own a motorcycle. Sokhaeng is not alone in not owning a refrigerator--almost no one in the sample owns one.

Figure 4: Respondents' Assets



At the end of the day, she grabs her things and makes the short walk home, picking up small amounts of fish and vegetables on her way. She does this almost every day--without a refrigerator, she cannot buy too much of any perishable item, or it will rot before she can eat it. When she gets home, she cooks her food and then spends a couple hours relaxing by watching TV with Pisen or talking with neighbors. She is often asleep by 10:30pm, which allows her to sleep eight or nine hours before beginning the routine the next day.

Figure 5: Sokhaeng's Daily Schedule by Type of Day

*Note: The total average number of hours in this figure adds up to greater than 24 for two reasons. First, respondents were asked for how long they slept, and because not all respondents sleep right at midnight, these figures will sometimes include hours from the previous day. This will increase the total average number of hours. Second, our enumerators collected information in 15 minute increments, rounding up to the nearest figure. This can result in a slight over-estimation of time spent on each category.

Sokhaeng breaks the routine on her days off. During their time off, most respondents perform a mix of activities like tending to their homes, visiting family, or relaxing. Engaging in other ventures is rare, but Sokhaeng falls into the group of women that pursues other activities in their spare time—she attends beauty school, learning to cut and style hair.

Her desire to change her profession seems reasonable given the unenviable working conditions at her factory. She said that she rarely feels safe there due to a combination of the physical environment and the behavior of management. Her factory is so cramped, she says, that there is almost no room to walk—if there were an emergency, it would be near impossible for everyone to exit the factory in a safe manner. The air is acrid, full of chemical smells and other pollutants. Her supervisors are domineering—Sokhaeng has reported almost two dozen instances in which a supervisor has yelled at or insulted her or a colleague, with one supervisor saying that Sokhaeng “will not have a bright future with [that] careless working style.” A strong union could potentially help her and other workers negotiate for improved conditions, but her employer is hostile toward union members. She will not join a union for fear that she will lose her job.

DATA INSIGHTS: WORKING CONDITIONS

The Cambodian garment workers reported 76 injuries so far, and 49 of those happened at the factory. Most of these have been cuts from sewing or operating machinery. Women also regularly report chronic pain. So far, there have been 1,247 mentions of pain ranging from headaches, eye soreness, and pain in the arms and legs. Respondents do not report being harassed regularly, but like Sokhaeng reported, most harassment is in the form of yelling and insults.

About 20 percent of workers always feel safe in their factories, with the majority reporting that they felt safe only some of the time. Nearly all workers said that their factories had well-marked emergency exits, but they had varying degrees of confidence in how quickly they could leave through these exits during an emergency. Most workers are members of a union, but when asked why they are not members, the non-union workers' most frequent responses were seeing no benefit in joining a union or that their factory had no union. Most workers also expressed concerns about dust and pollutants, as well as chemical smells, in their factories, but they were divided on whether they took any action to try to improve their work environments.

Figure 6: How Safe Respondents Feel Inside their Factories

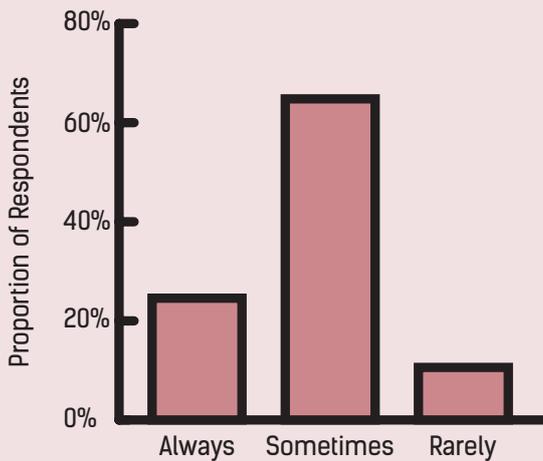


Figure 7: Respondents' Confidence in Using Emergency Exits Safely

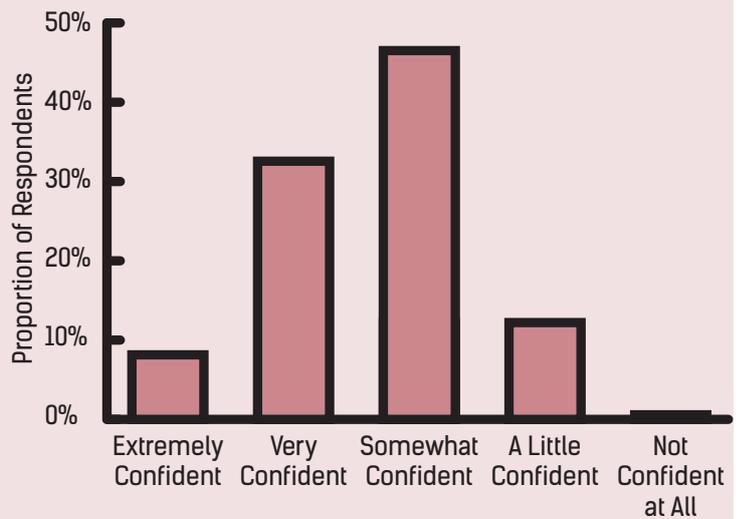


Figure 8: Union Membership

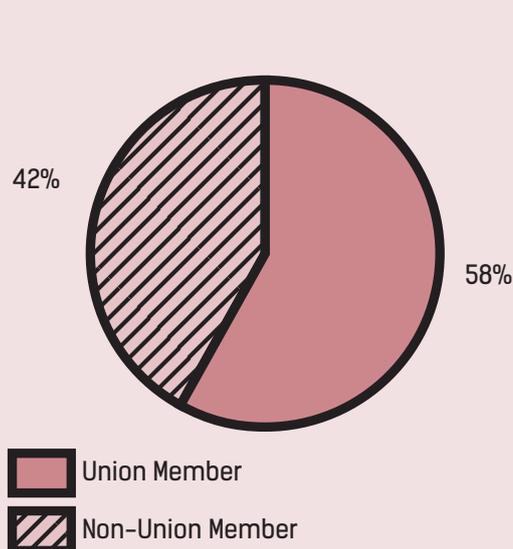
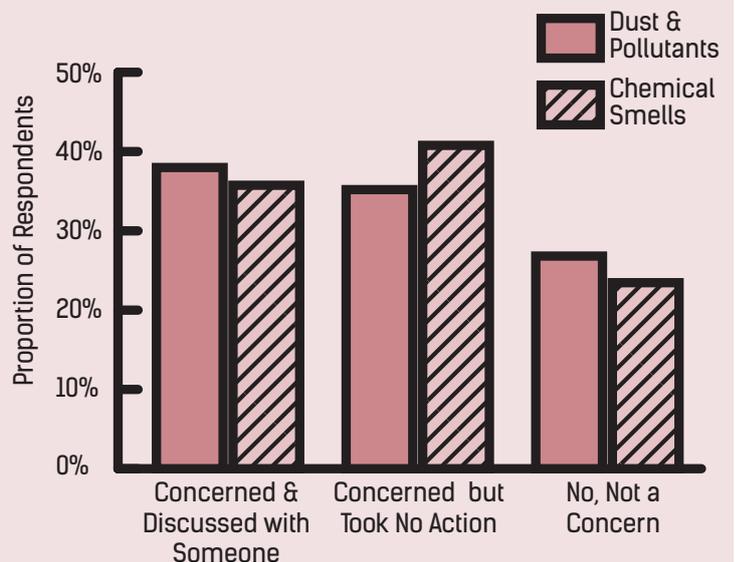


Figure 9: Respondents' Concern on Dust and Smells

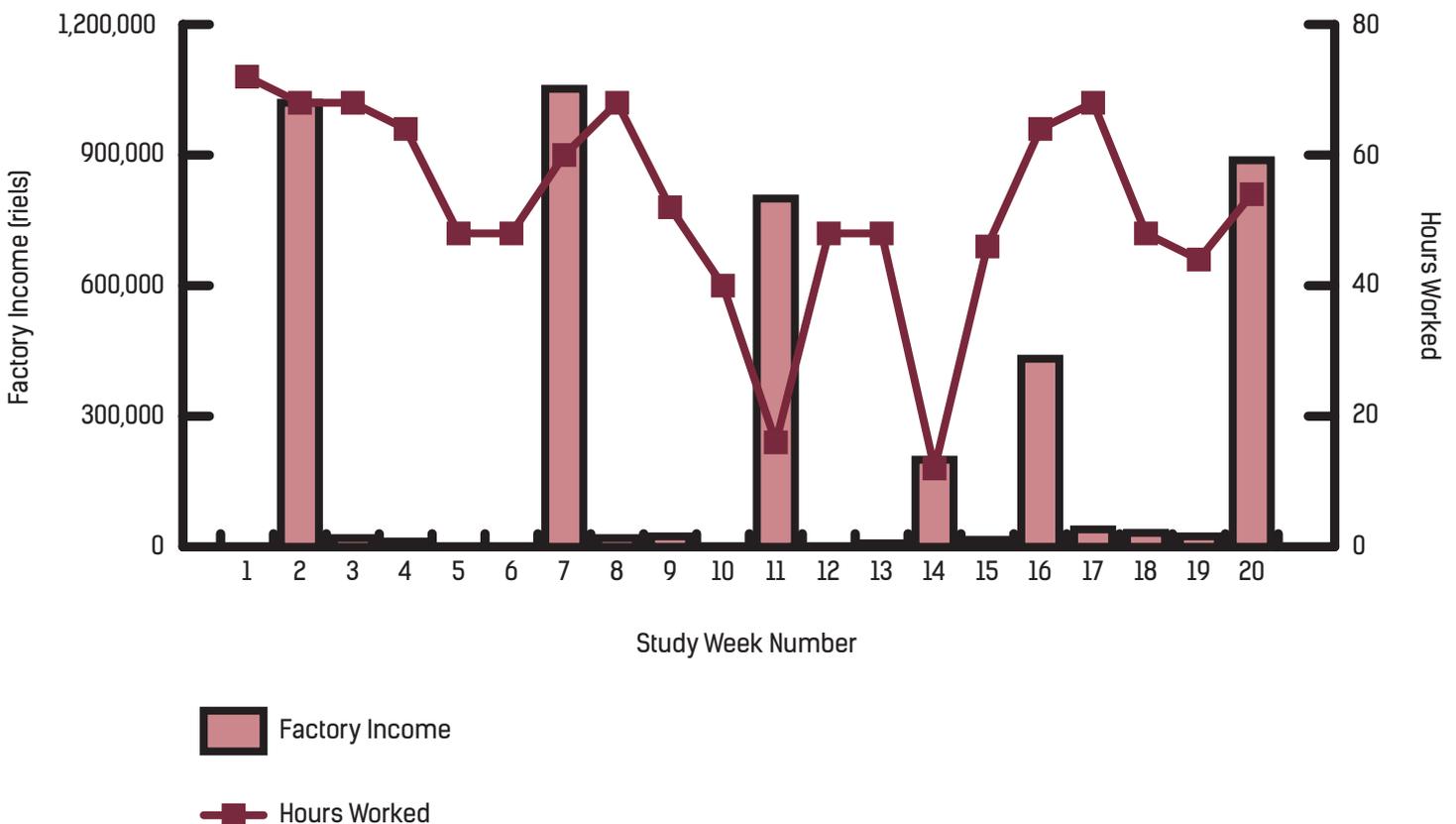


Sokhaeng's Story

The data from July to November show that Sokhaeng labored in these conditions for 51 hours per week, matching the average workweek of the entire sample during the same period.

While the hours were long, she was part of the majority of garment workers who earned an hourly wage equal to or greater than the legal minimum wage of 2,700 riels an hour. In Sokhaeng's case, she earned about 3,300 riels an hour, which is about average for this group of respondents, and her employer gave her a 4,000-riel meal allowance on the days she worked.

Figure 10: Sokhaeng's Work Hours and Earnings



DATA INSIGHTS: WORK HOURS AND FAIR PAY

Like Sokaheng, most garment workers work an average of 48 to 60 hours a week and earn a wage that is above the minimum wage. However, about 15 percent of garment workers still report earning less than minimum wage.

Figure 11: Weekly Work Hours

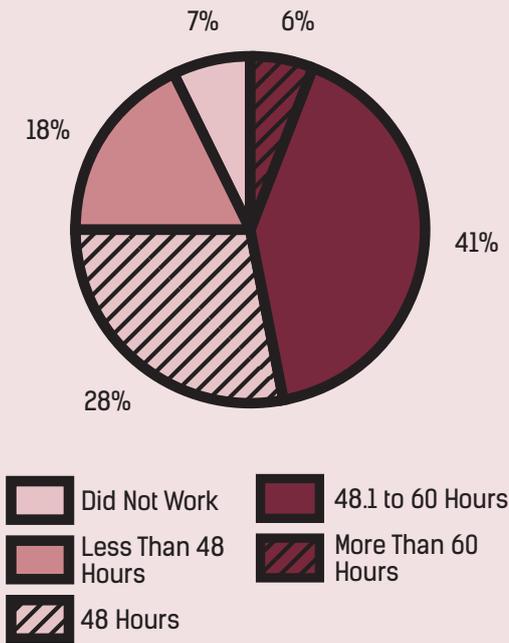
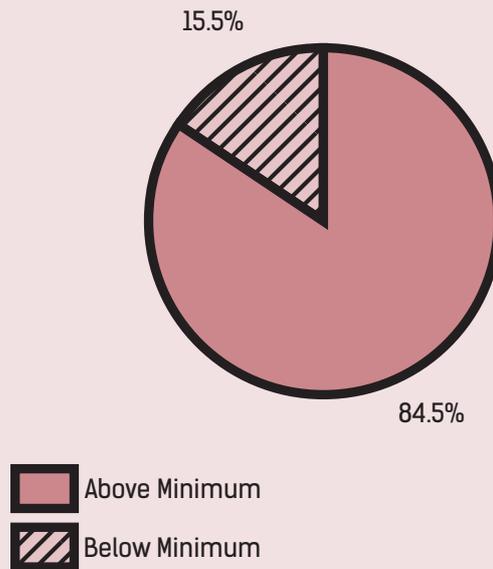


Figure 12: Respondents Receiving Minimum Wage



While these averages suggest that Sokhaeng typically worked a legal number of hours and received the legal minimum wage, they mask the volatility that Sokhaeng experienced in her schedule and pay. For instance, she worked at least 60 hours in six different weeks during July and August. By September, the number of hours she worked fell, staying comparatively low through October before briefly spiking in late November. There were periods when she worked substantially less or not at all. In Week 11, in mid-to-late September, following almost two months of intense work, Sokhaeng's factory did not have enough work for everyone because of low orders. Week 14, the last week of September, marked the height of Pchum Ben (also known as "Ancestor's Day") celebrations, and many factories observed the national holiday, reducing hours. This included Sokhaeng's factory, so she spent the time off visiting her home village in Kampong Chhang Province. She traveled home again unexpectedly during Week 18 (the last full week of October). Her mother was ill and in the hospital, and Sokhaeng had to return to the village to care for her. She worked fewer hours during Weeks 18 and 19 as a result.

The work stoppages, celebrations, and unplanned leave hit Sokhaeng's income hard. During July and August, when work was steady, Sokhaeng's two paychecks were one million riels each, but as she started taking leave, her pay fell. Her September check was 800,000 riels, and the one in October, which included the work stoppage and unpaid vacation, was only 400,000 riels, not including a 200,000 riels advance she received before Ancestor's Day. Her income increased after Ancestor's Day, but her time away to tend to her mother's illness cost her again—her pay in November was 876,000 riels.

Despite earning the minimum wage, Sokhaeng's pay often did not cover all of her expenses and obligations. Consider the demands on her July paycheck. In the week she received her payment, she sent 560,000 riels to her mother using the mobile money service Wing; gave her brother an 80,000 riels loan repayment; paid her and Pisen's rent and utility bills for 163,000 riels; and bought 137,900 riels of basic items for the home. Within a matter of days, Sokhaeng had spent nearly all of her salary, which left her with a fraction of the cash that she needed to meet the rest of the month's expenses.

Pisen received his salary, also one million riels, the same week as Sokhaeng, and he transferred the entire amount to her. For many garment workers, this second salary would allow them to feed their families and buy basic household items, but Sokhaeng had to use the entire sum to pay her beauty school tuition.

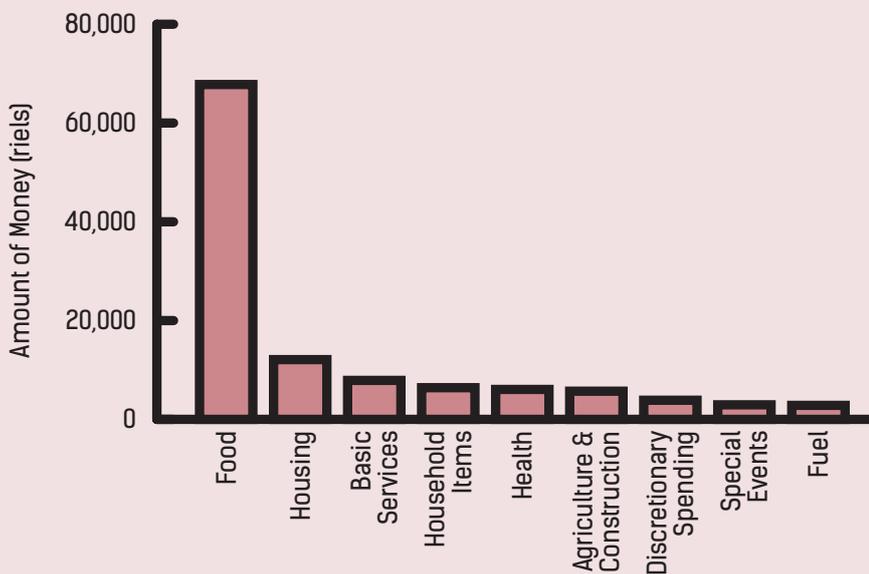
Figure 13: Sokhaeng's July Summary



DATA INSIGHTS: HOUSEHOLD PURCHASES

Garment workers in Cambodia spent an average of 115,047 riels on household expenditures each week, and they conducted an average of 26 household purchases per week. Workers spent 68,000 riels per week on food, the highest average of any spending category. However, the average size of these food purchases tended to be quite small at about 3,000 riels per purchase. While fuel spending might be low in terms of average weekly amount spent, respondents actually conducted fuel purchases on a regular basis (at least once per week). Generally, workers spent similar amounts of money per week on health-related items, such as medicine and hospital bills, and on basic services, such as transportation and airtime.

Figure 14: Average Weekly Household Expenditures*



While the amount of money spent per week on housing seems small, it should be noted that this category includes utility bill payments in addition to rent payments. This figure also represents the weekly average spending for all respondents, including those in Kampong Speu who do not pay rent, further driving down the weekly average. Looking just at rent payments, we see that the average rent payment was 112,383 riels. Workers also spent an average of 33,372 riels per utility bill payment.

*Note: To calculate average weekly household expenditures, we took the average amount spent on each category per respondent per week.

With the salaries depleted, Sokhaeng needed to find another source of cash, and she turned to her brother who had lent her money in the past. He gave her two loans in back-to-back weeks, totaling 840,000 riels. Sokhaeng took the cash, put it under her mattress, and pulled out small amounts of cash during the next few weeks to buy food, medicine, household items, and airtime.

Sokhaeng used her August paycheck in much the same way as she did in July. After receiving her pay from the factory, she sent her mother 580,000 riels; made loan repayments of 68,000 riels to her brother and 30,000 riels to a local vendor; paid 200,000 riels in rent; and purchased 120,000 riels of food and household supplies. Pisen transferred her his salary, which she used to pay her 400,000-riel beauty school tuition and to buy 234,000 riels of cosmetic supplies, presumably for school. Given her known

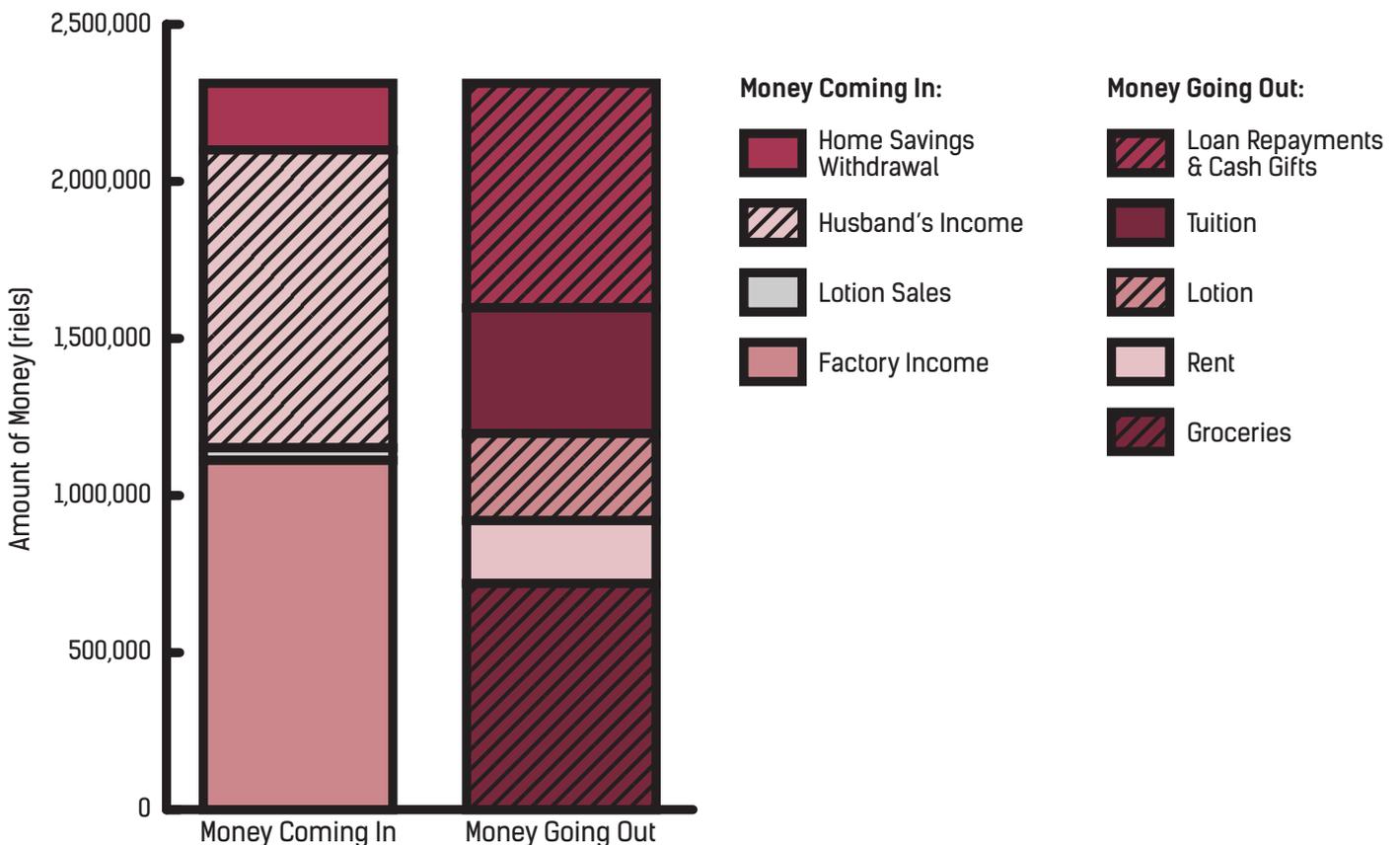
expenses for the rest of the month, Sokhaeng made another bold choice after receiving her wages—she bought 277,500 riels worth of lotion with the hope of reselling it at a profit.

Like the month before, these expenditures used almost all of the couple's earnings. Conveniently, Sokhaeng did not have to go far to find extra cash—she used the money she had saved from her brother's loan as well as the meal allowances from the factory to purchase her and Pisen's necessities the rest of the month.

Money was tighter in September. Her paycheck was 200,000 riels smaller than the two previous months, but her obligations were unchanged. She sent 506,000 riels home to her father; paid 180,000 riels of the debt she owed to her brother, reducing her balance to 600,000 riels; paid another 200,000 riels in rent; and made her 400,000-riel tuition payment. In addition to her normal household purchases, Sokhaeng bought 120,000 riels of religious items in preparation for Ancestor's Day. Sokhaeng used most of the remaining cash to buy more lotion to resell in the market.

As in the weeks before, Sokhaeng was barely able to cover her initial monthly expenses using her and Pisen's salaries, and there were more expenses to come. The pile of money under the mattress was shrinking, and she was reluctant to pull more from it.

Figure 15: Sokhaeng's August Summary



Fortunately, she had a plan for a situation like this one: she sold the lotion she bought a few weeks prior for 324,000 riels, yielding a 17 percent return. The extra cash helped cover the grocery bills during the middle of September, but after investing another 160,000 riels on a purchase of more lotion, she found herself short on cash again with her trip home for Ancestor's Day looming.

Sokhaeng had few options. She could sell the lotion she just bought in the market, but that would have eliminated her safety valve for the next time cash was tight. She had maxed out her line of credit with her brother, and the rest of her family would not be much help—after all, she was sending large sums of cash home every month. Non-family options were similarly bleak. She was not a member of any community groups, she did not have a bank account, nor was she a member of a microfinance institution that could loan her money. She could go to a local moneylender, but his or her interest rates were likely to be high with unforgiving repayment terms. She turned to a place that she knew had cash: she went to her factory manager and asked for, and the manager granted, a 200,000-riels advance on her wages, a common practice among garment workers in need of extra cash in advance of the Ancestor's Day celebrations. Pisen also received an advance of 200,000 riels.

Figure 16: Sokhaeng's September Summary



DATA INSIGHTS: FINANCIAL SERVICE USE

Garment workers used financial tools to manage their cash flows, drawing money in and pushing it through financial tools as needed. Sokhaeng managed a difficult economic time by asking her brother for a loan, but using loans is very uncommon among our workers. Most use money they have saved at home or turn to family members and friends for cash transfers in times like these. Intra-households transfers (IHTs) are cash transfers between two people who live under the same roof and are relatively common—workers receive money from spouses and family members and often give small transfers to their children. Garment workers are frequent senders of cash transfers to people outside the home, although they often exchange money by hand rather than by a mobile money service like the one Sokhaeng uses. In fact, they rarely interact with formal financial service providers (FSPs) of any type.

Figure 17: Average Number of Transactions per Week*

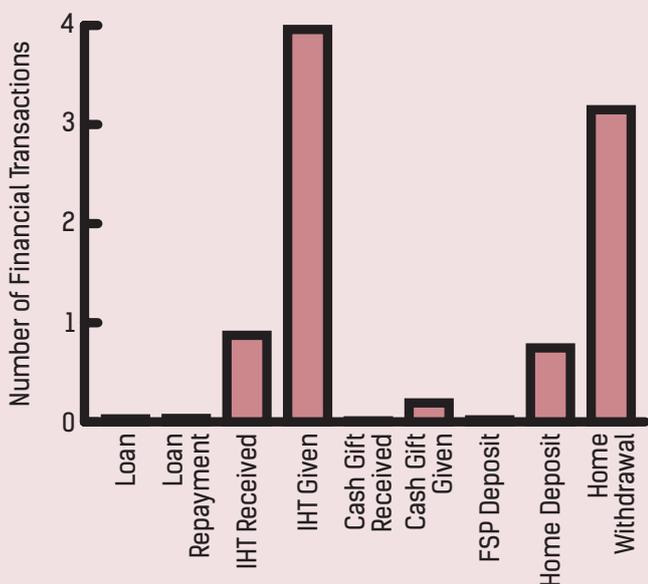
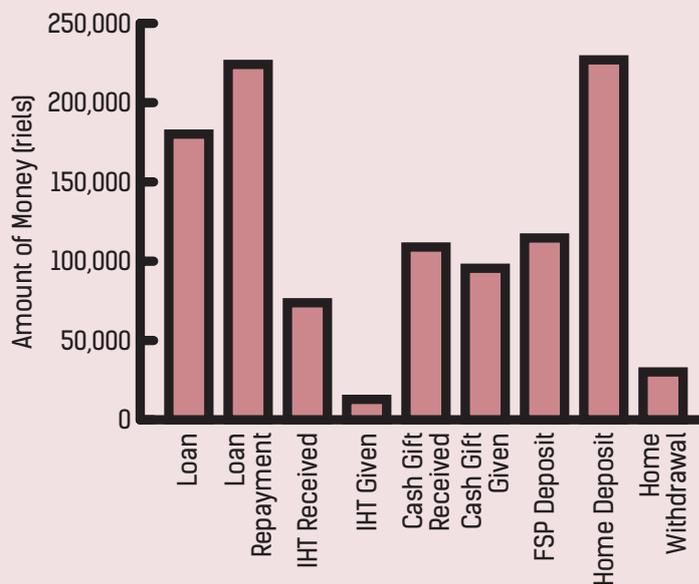
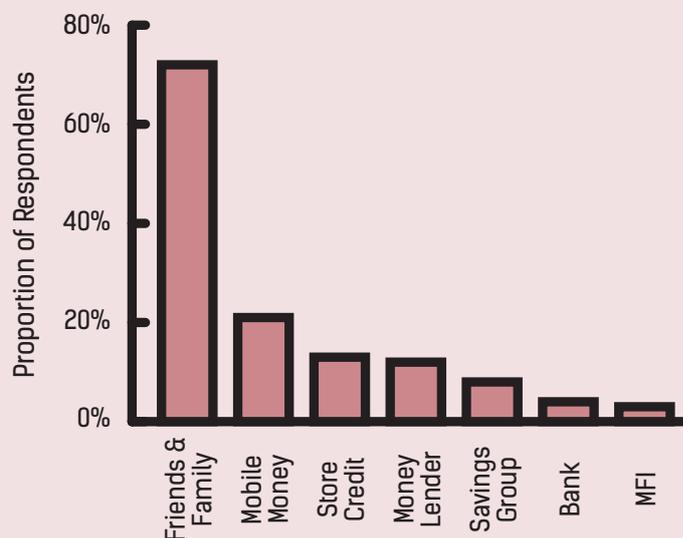


Figure 18: Average Size of Transactions



In times of hardship, workers count on family members and friends for loans and cash transfers with three-quarters of respondents having given or received a loan or cash transfer to a friend or family member at least once in the study so far. Workers will also sometimes use mobile money services, such as Sokhaeng’s preferred service, Wing, with one-fifth of workers having done so at least once. Women generally receive IHTs from their husbands or their parents, and they will also give money to their kids or to their husbands. It is extremely rare for workers in our study to make direct-use of FSPs such as banks, microfinance institutions (MFIs), savings groups, or moneylenders.

Figure 19: Respondents’ Financial Service Providers



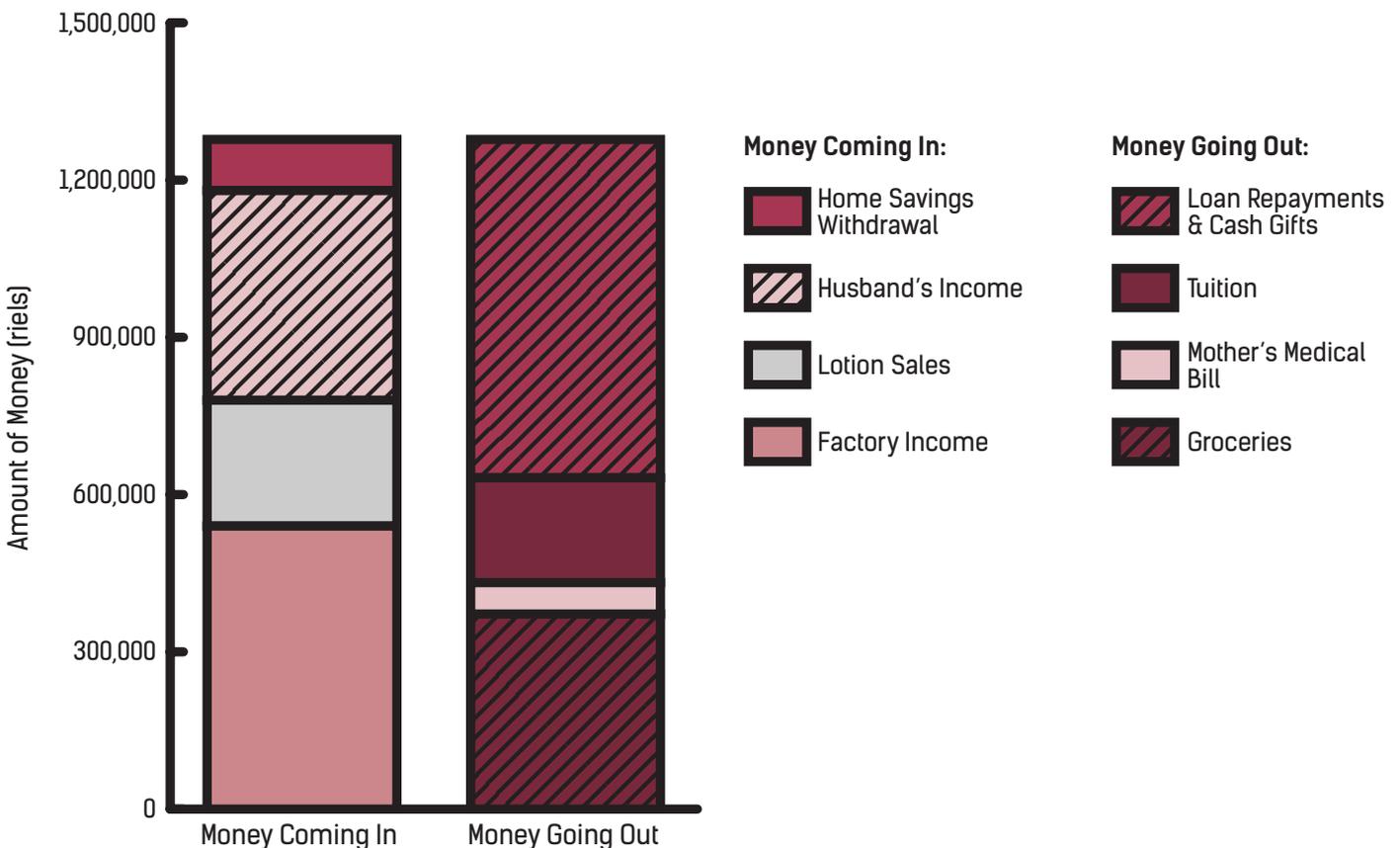
*Note: For reference, 0.25 transactions per week equates to one transaction per four weeks; 0.5 transactions per week equates to one transaction per two weeks, and so on.

The advances carried Sokhaeng and Pisen through the rest of the month—they were able to buy more food, give money to their relatives in the village, and donate a small sum to their temple. The month ahead, though, would be a rough one. Due to the work stoppage at Sokhaeng’s factory, the time off for Ancestor’s Day, and the salary advances a few weeks earlier, Sokhaeng and Pisen’s payments totaled only 800,000 riels in October.

Again, their expenses refused to decline with their income. Sokhaeng sent 440,000 riels to her father, and she paid another 176,000 riels of the debt she owed her brother. That left them with just under 200,000 riels for the month, and Sokhaeng faced two major expenses: she could pay the rent, or she could pay a portion of her beauty school tuition, but she could not do both. It was a hard choice—not paying for school risked her investment so far, and not paying rent risked eviction. In the end, she opted to pay her tuition and make her landlord wait.

With the couple’s earnings again exhausted, and few other sources of cash available to her, Sokhaeng sold the lotion she bought the previous week for 240,000 riels, earning a 50 percent profit. Between the earnings from the sale, the careful management of the couple’s meager savings (most of which came from her brother’s loan several weeks earlier), and selectively cutting back on food purchases and airtime, Sokhaeng managed to buy the basics for her home and pay a 60,000 riels medical bill for her mother.

Figure 20: Sokhaeng’s October Summary



Scraping by

Sokhaeng was able to survive through these five months largely because she was a deft money manager.

She made plans to earn extra income and was able to use her networks to access cash when she was in need. She managed to carefully budget so that she could support herself and Pisen, send money home to help her mother and father, and pursue a new career as a beautician.

DATA INSIGHTS: FINANCIAL CAPABILITY

Sokhaeng's choices reflect a high degree of financial capability and are characteristic of the high degree of competence among workers, generally. We conducted a financial capability test, adapted from the Organization of Economic Development and Cooperation's (OECD) survey, for all workers in our study; the test looked at financial knowledge as well as financial behaviors and attitudes. Sokhaeng scored an 88 percent on the test, above the already high average of 77 percent in Cambodia. For comparison, if our sample of garment workers were its own country, these financial literacy scores would place it among the ranks of countries like France, Finland, and Hong Kong.

As skillful as she was, Sokhaeng needed to engage in many of these activities because she was standing on a financial precipice. Her need to borrow large sums from her brother, buy and sell lotion to make ends meet, and cut back on major expenses like rent and food are suggestive of this condition. The makings of her precipice are in her story: legal but low wages, the need to support aging and ailing parents as well as her child back home and the desire to attend school. One extra event—an illness to her or Pisen, another week with no orders, an inability to sell the lotion she bought—and she could have easily tumbled, turning to ever-riskier strategies to survive.

Sokhaeng's ability to move herself away from the precipice was limited. She could have stopped sending money home, but this would have left her parents and child without a meaningful source of cash. She could have not attended beauty school, denying her an aspirational opportunity, albeit one with a low chance of success.¹ She could cut back on her expenses, but she engaged in such little discretionary spending that cutting back would mean smaller food portions, fewer hours of electricity, and forgoing body soap or laundry detergent. Switching to another industry would do little to help. Given her education and skills, few jobs would pay more than what she earns as a garment worker.

Providing higher wages alone is unlikely to provide Sokhaeng relief. She complains that her wages are eroded by price inflation in the market, and the demands on any extra cash are significant—more money needs to be sent home and the couple has deferred medical expenses. Social services like medical insurance and a pension could help her and her family, but these services are effectively non-existent. More widespread and consistent enforcement of the labor law could help too, protecting Sokhaeng against exploitative labor practices.

There is movement to offer Sokhaeng some of these basic protections. The Government of Cambodia launched an initiative to crackdown on property owners overcharging tenants for unmetered utility services, installing thousands of utility meters, which has provided some financial relief. The government is also launching a social security program, but Sokhaeng is unlikely to benefit from it anytime soon.

The industry also has a long history of monitoring working conditions, led by Better Factories Cambodia. Factory representatives and workers' rights advocates agree that this monitoring process has helped improve conditions for workers. Considering working conditions across the project's country cohorts, respondents in Cambodia report working conditions that are markedly better than the conditions in Bangladesh are, and Bangladesh is the second largest garment exporter in the world. The level of compliance appears to trail that of our respondents in India though.

While there has been significant progress in many ways, the change has been slow and fraught with roadblocks and setbacks. Factory owners decry their low margins as multi-national brands pressure them to deliver more clothes, faster, and cheaper to keep up with consumers' appetite for fashion. The Government of Cambodia is reticent to continue raising wages or expanding regulations. If it makes conditions too difficult,

¹ Our conversations with Sokhaeng showed that while aspirational, her chance of success was low. She could get a job in a salon as a worker but she said that might only pay 400,000 to 600,000 riels per month, less than what she makes at the factory. She could try to start her own shop, but the amount of capital she says she needs to start the business is prohibitive.

it will incentivize companies to move their operations to places where pay is lower and regulations are more lax. While unions have made progress, the willingness of employers to intimidate employees will limit the effectiveness of collective bargaining.

Thus, at a macro level, the path is murky—brands, factory owners, the government, unions, and other stakeholders must wade through it together to balance the needs of the industry with the needs of the workers. In the meantime, Sokhaeng will continue to work in an industry that may be her best option, but still subjects her to questionable working conditions. As these stakeholders talk, Sokhaeng will teeter, desperately hoping that nothing pushes her over the cliff.

This report was authored by Eric Noggle and supported by Guy Stuart and Conor Gallagher. For more information about the Garment Worker Diaries or the Financial Diaries methodology, please email enquiries@mfopps.org.

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