

CASE STUDY

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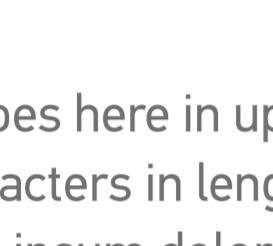


Based at the United Nations, the Better Than Cash Alliance's mission is to catalyze a global movement from cash to digital payments to help achieve the Sustainable Development Goals.

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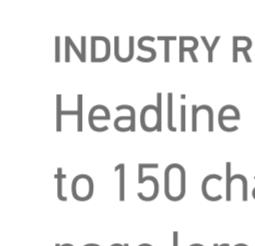
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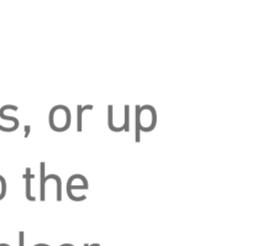
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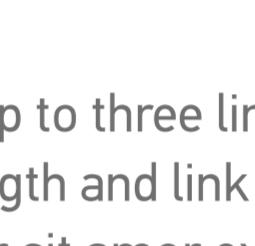
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June 1

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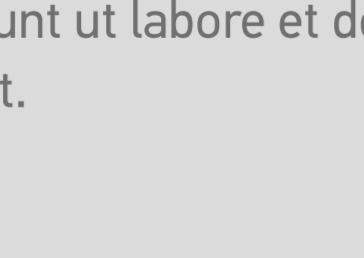
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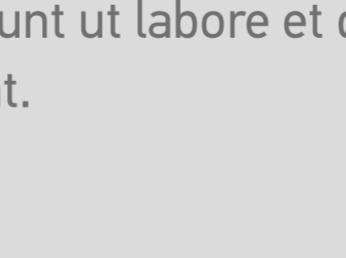
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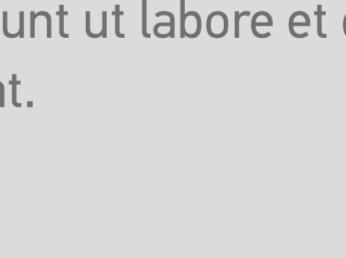
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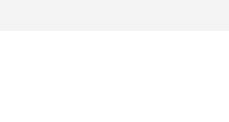
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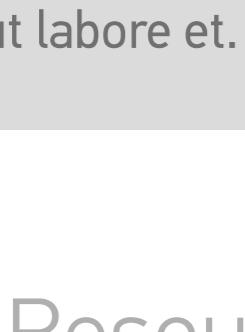


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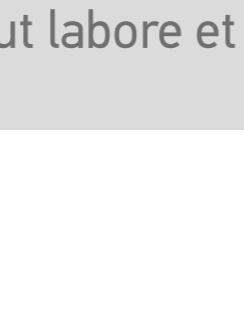
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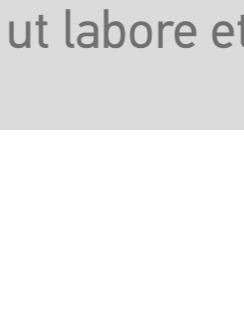
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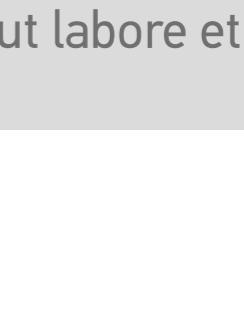
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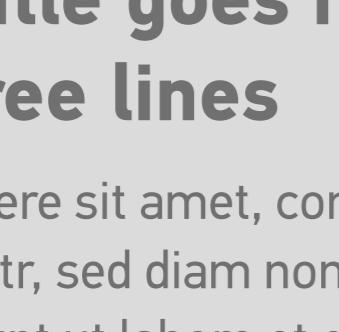
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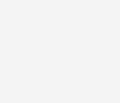
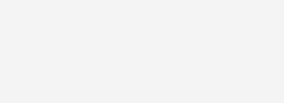
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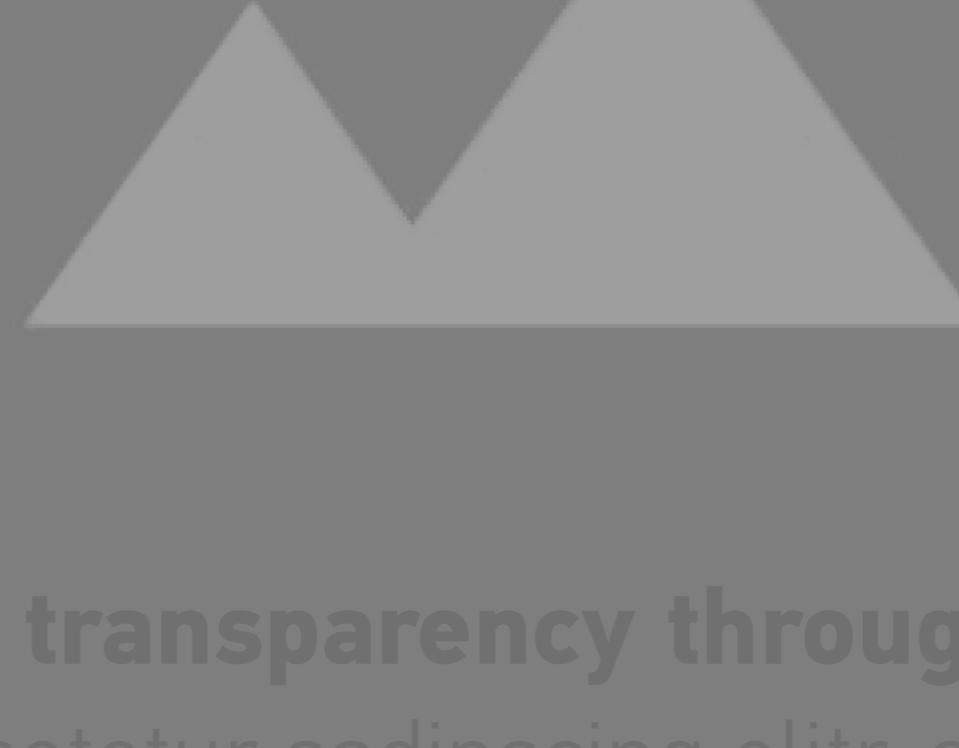
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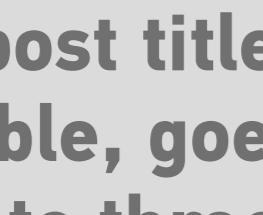


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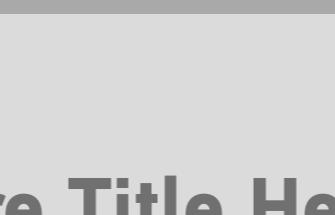
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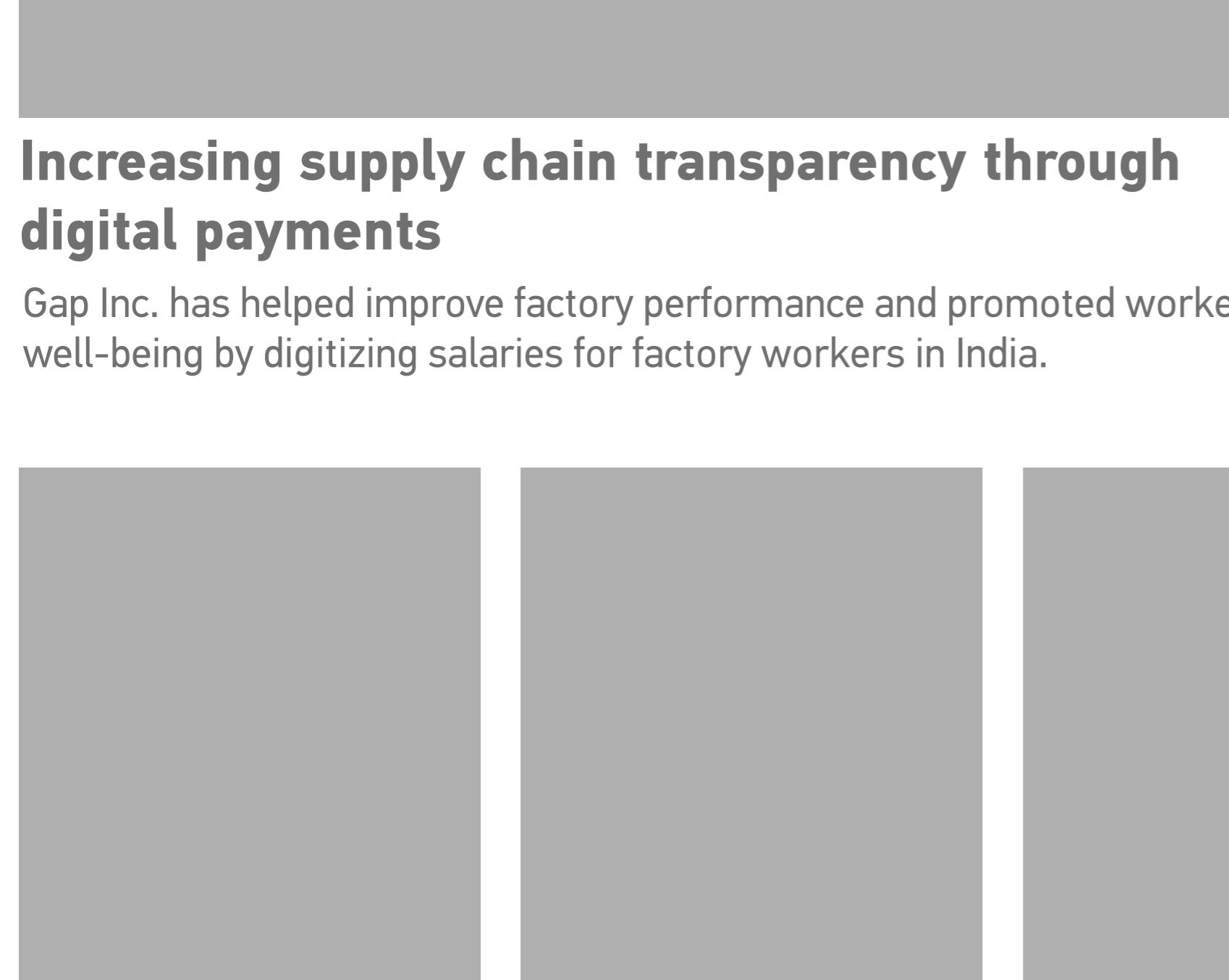


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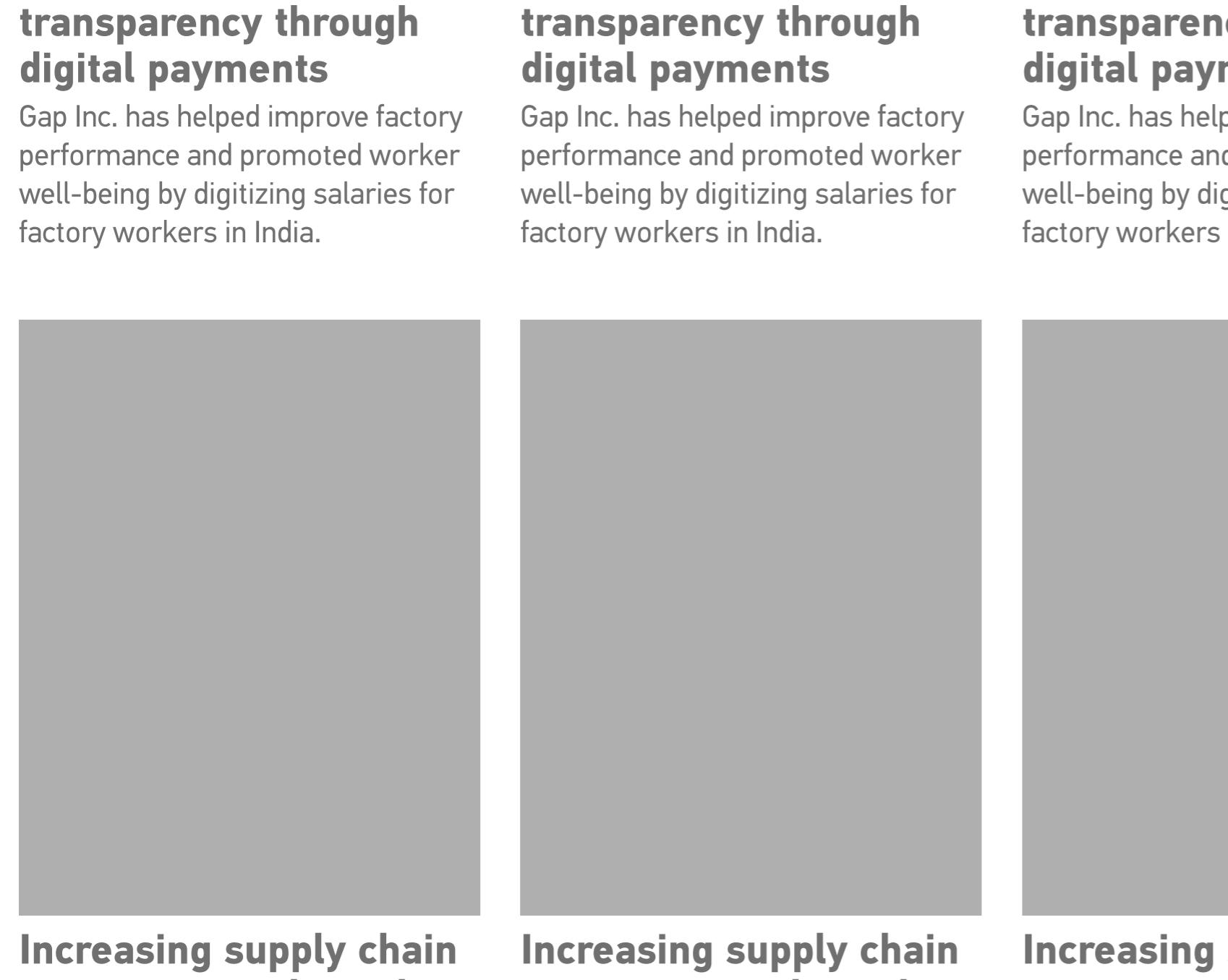
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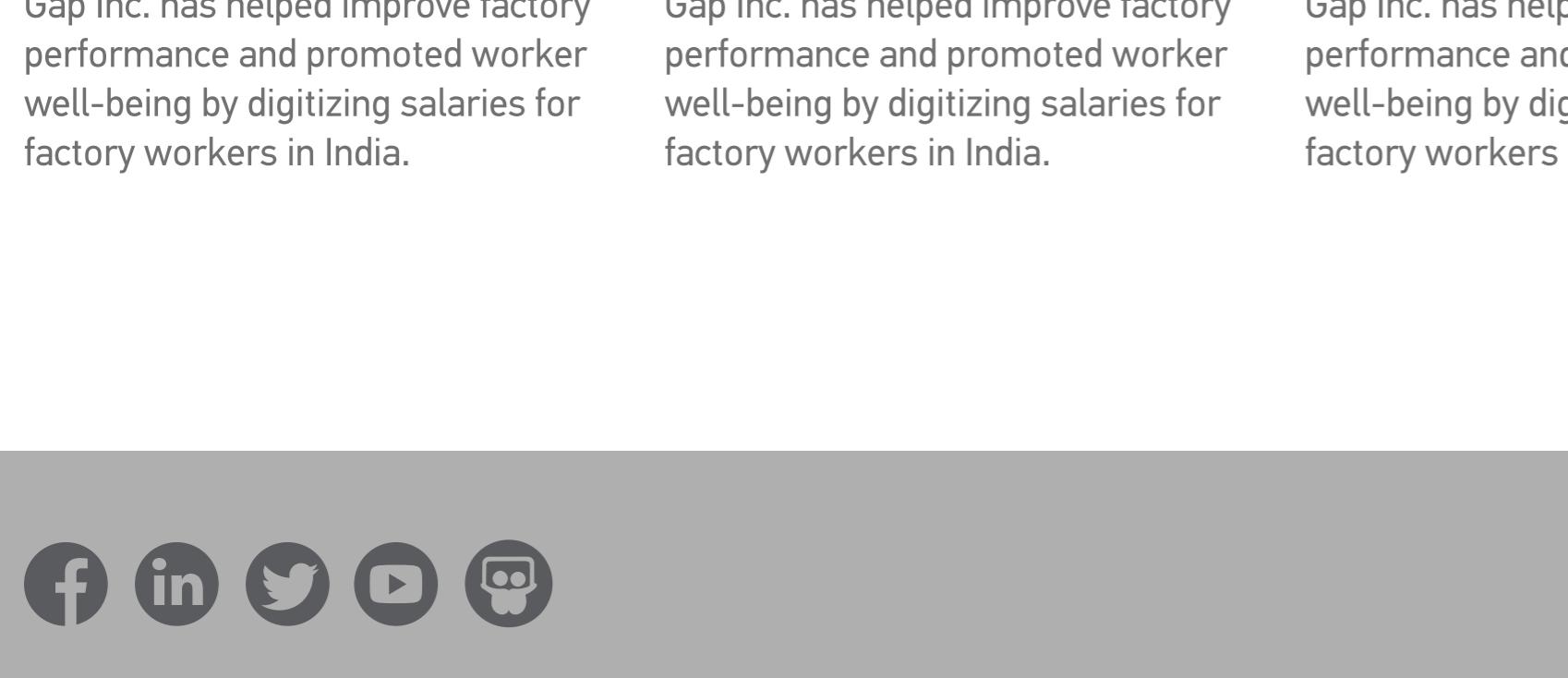
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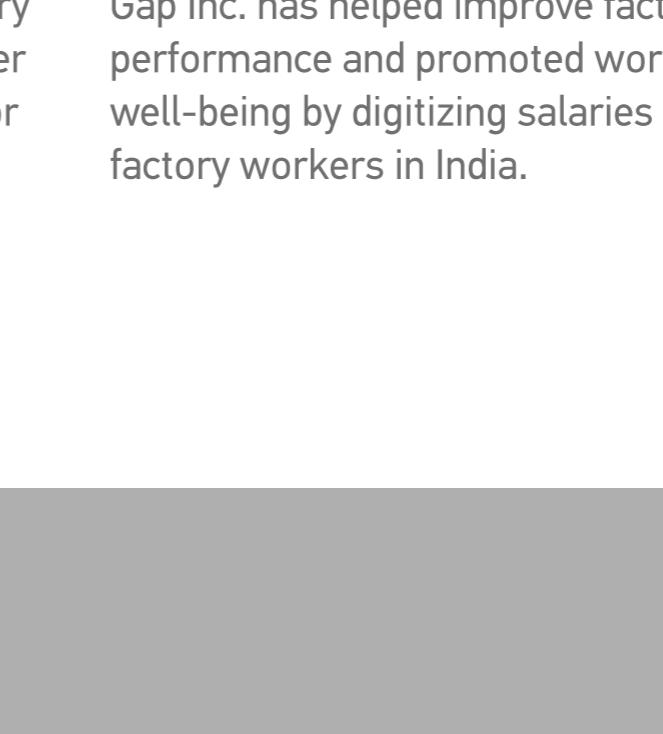
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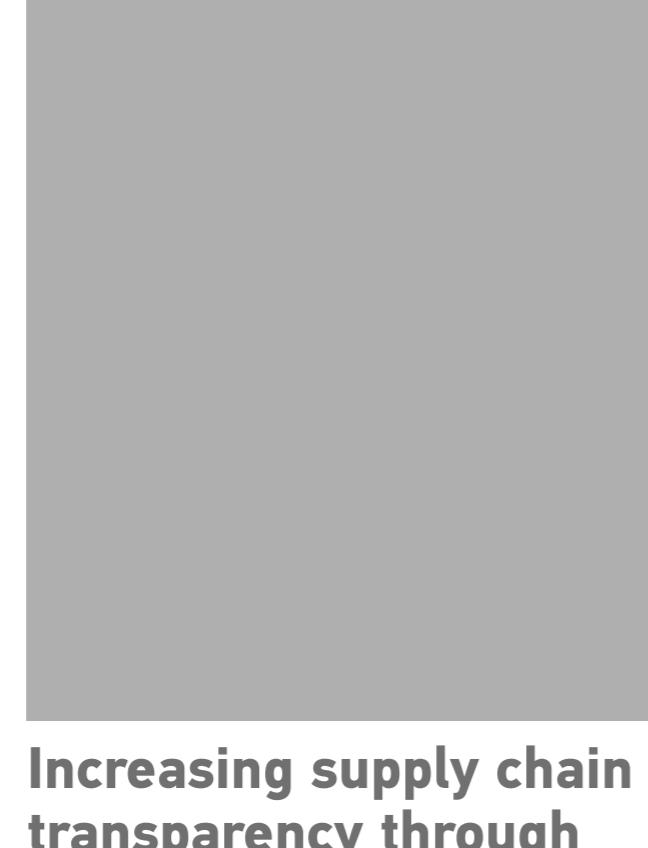
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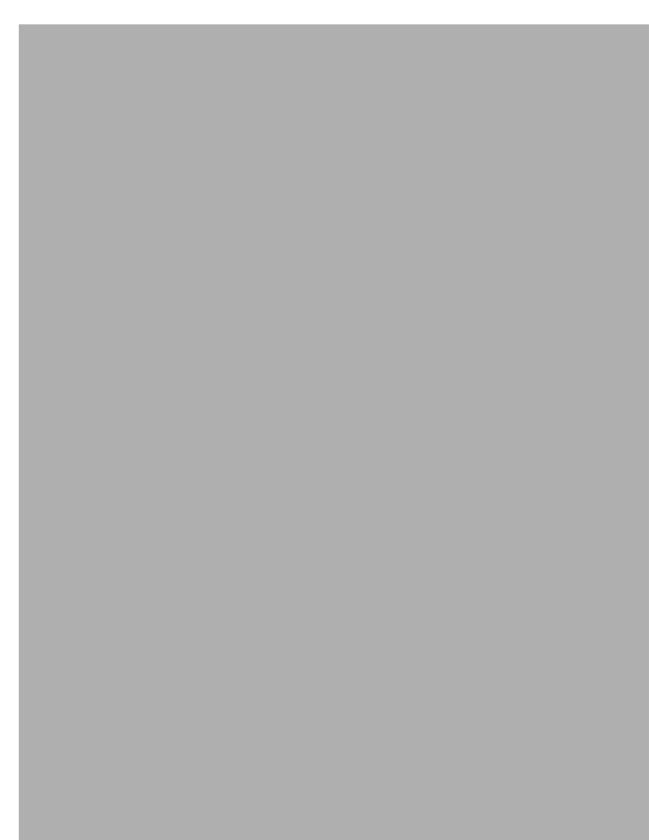
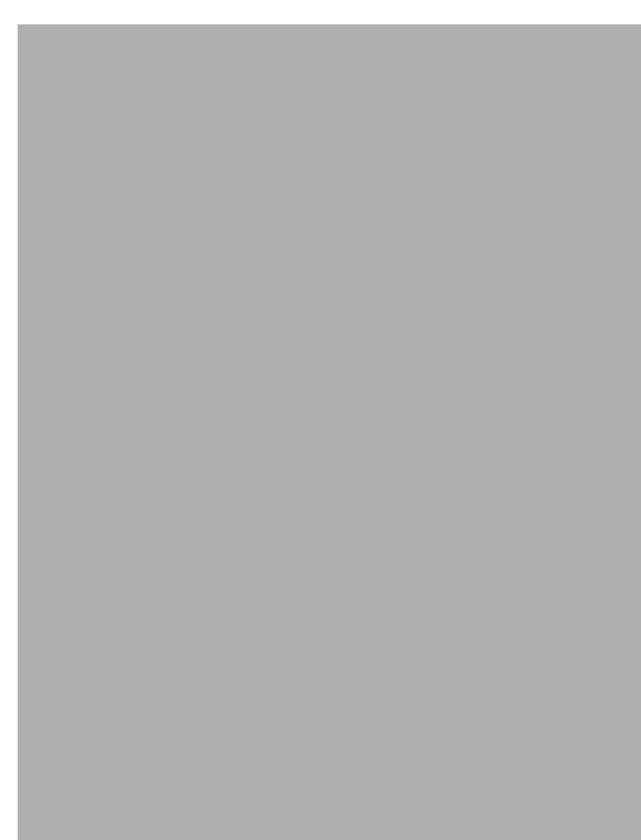
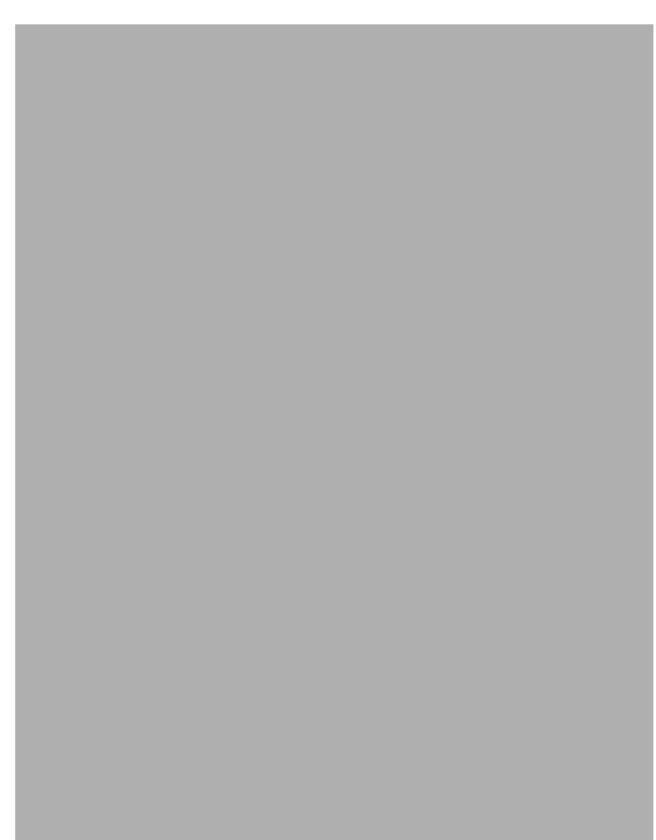
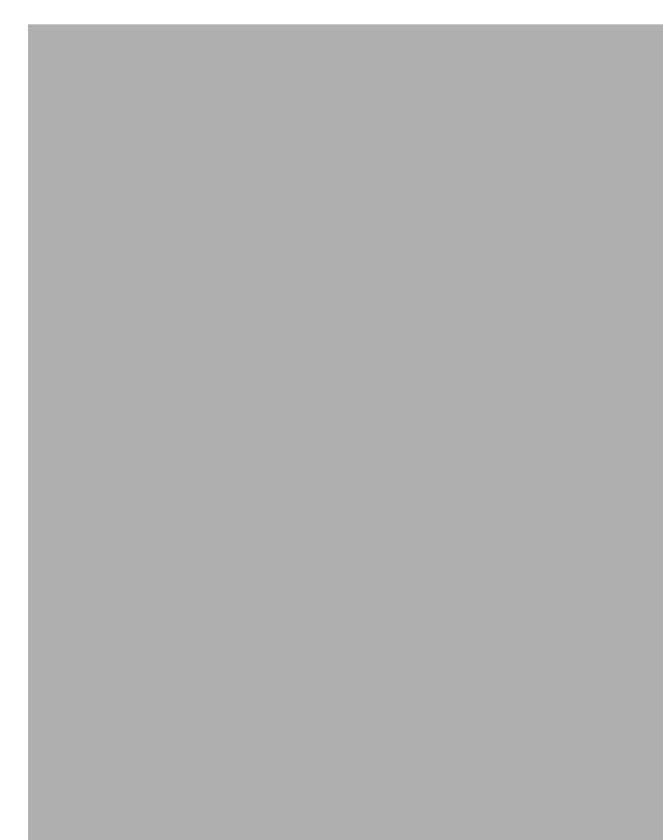
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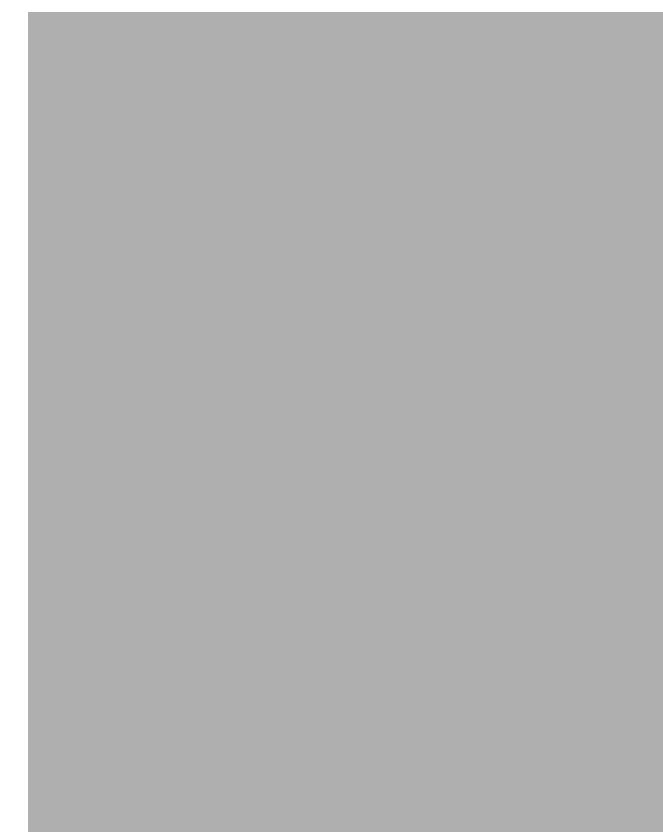


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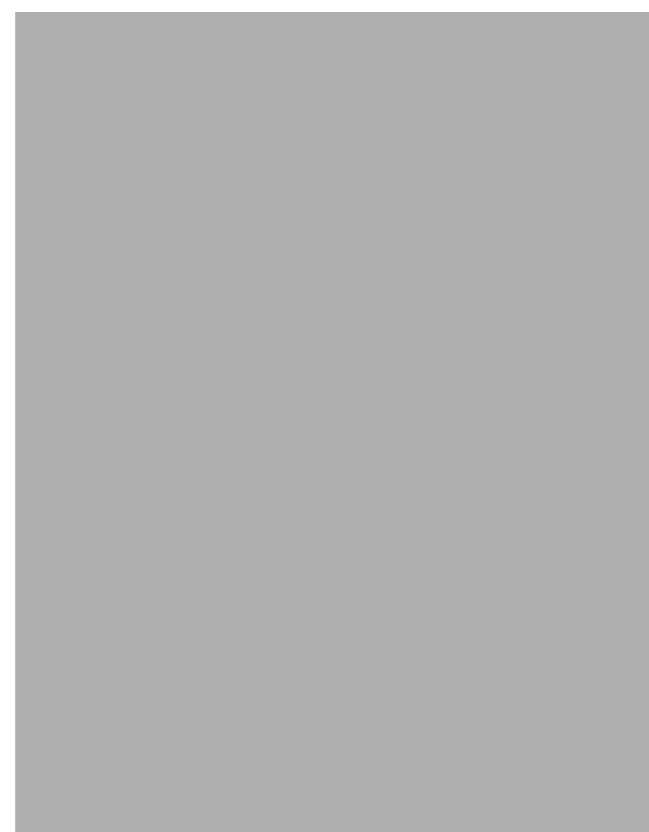
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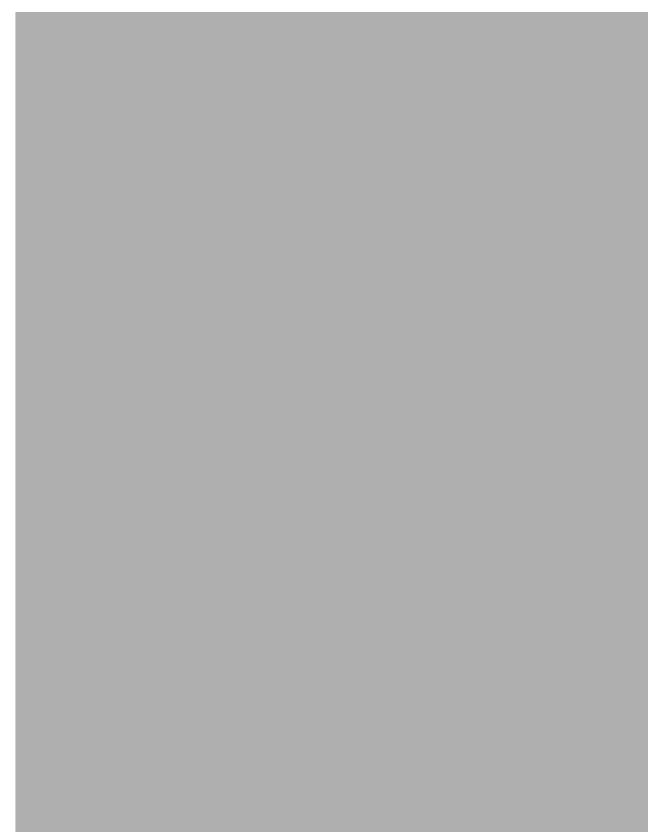
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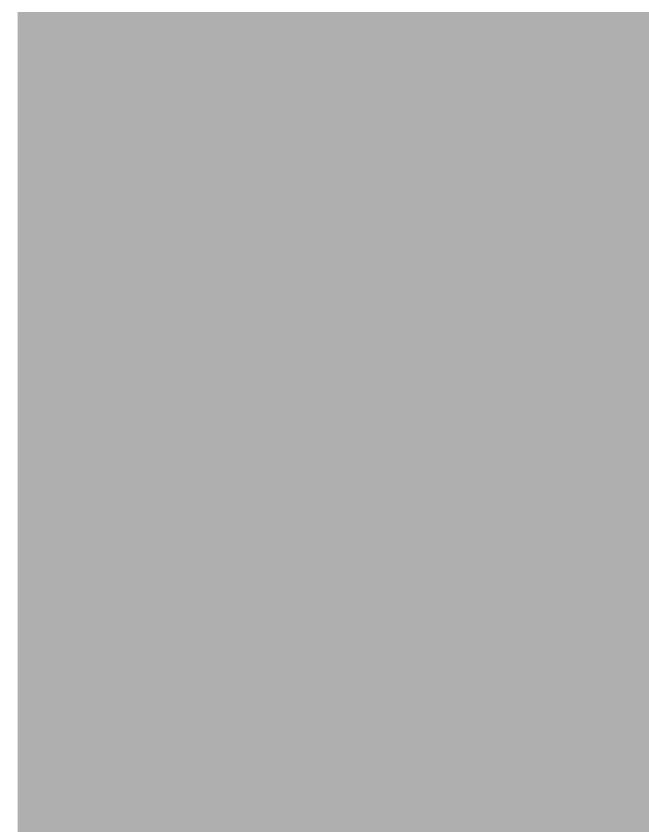
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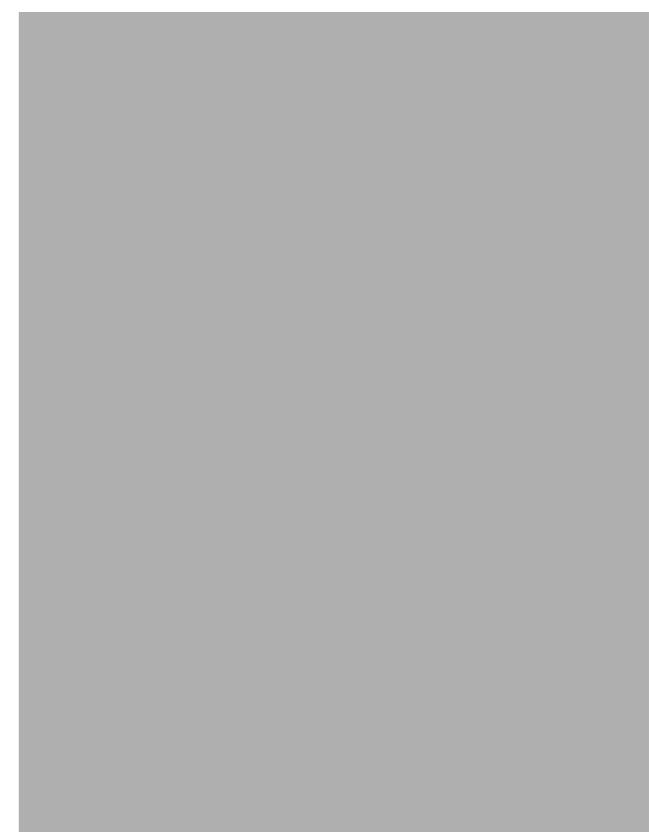
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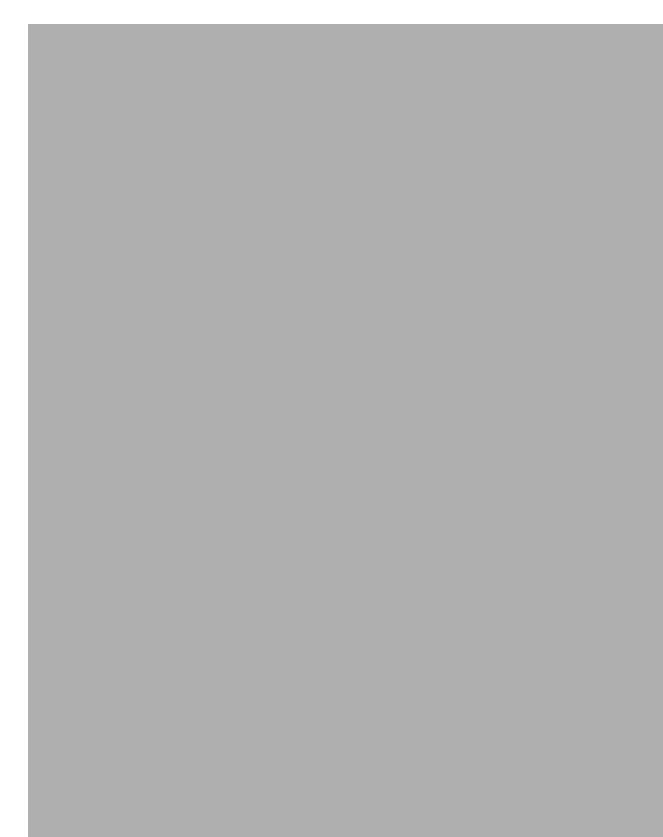
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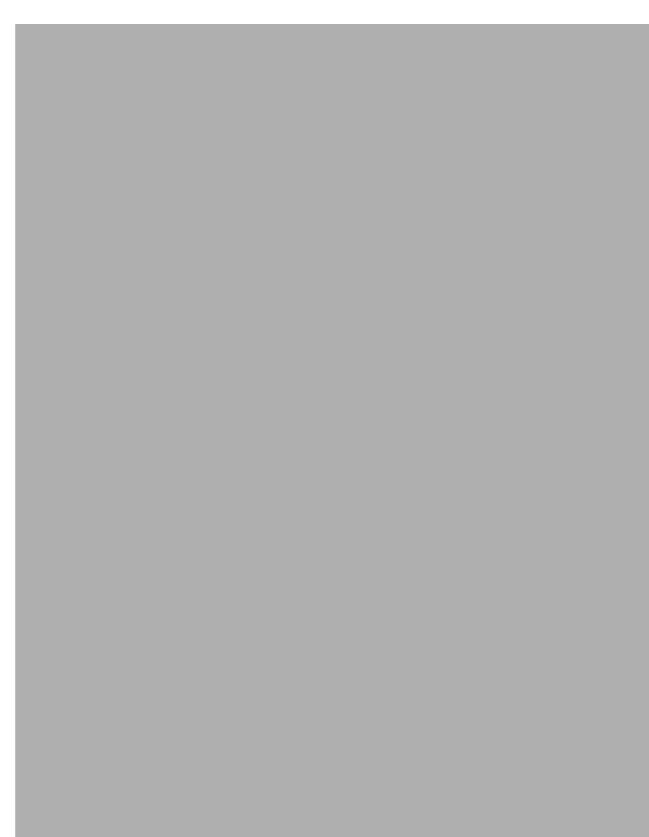
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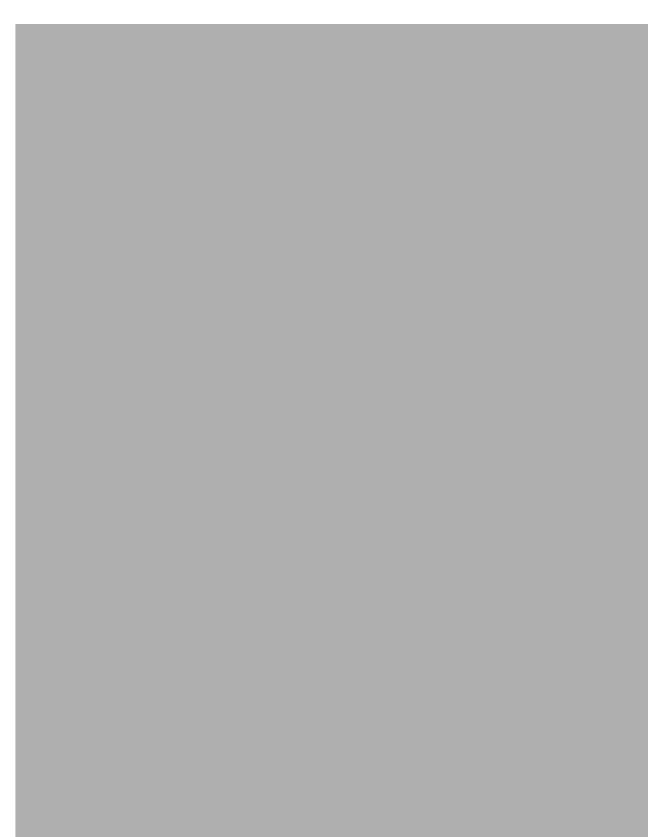
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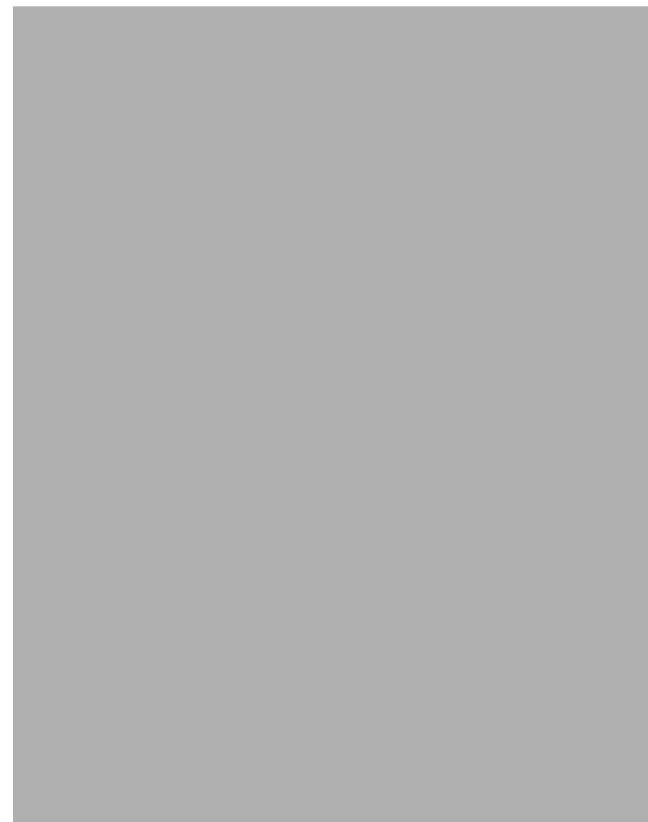
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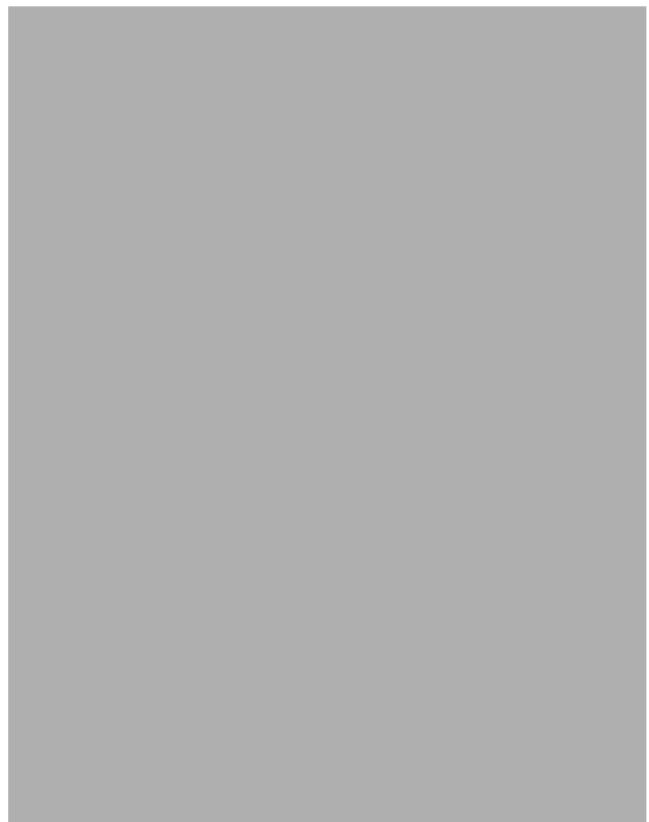
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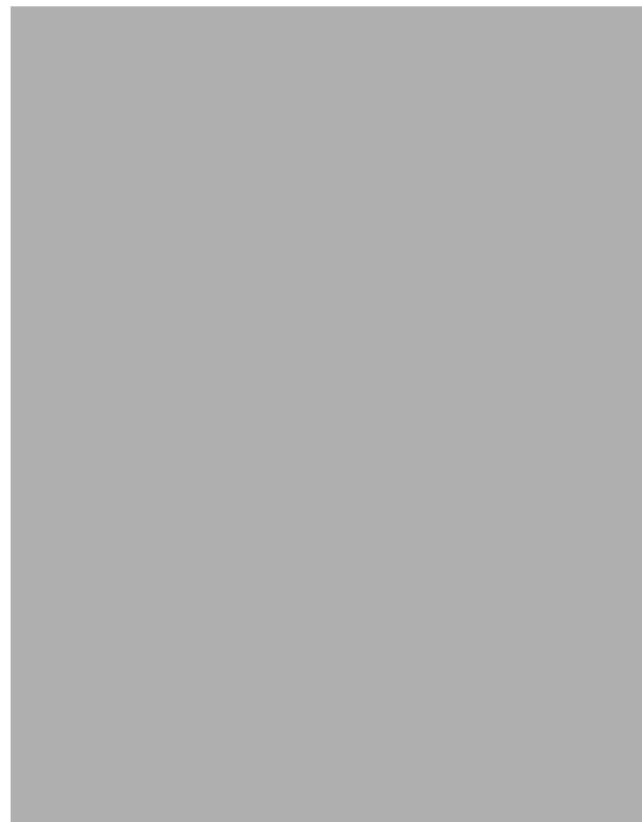
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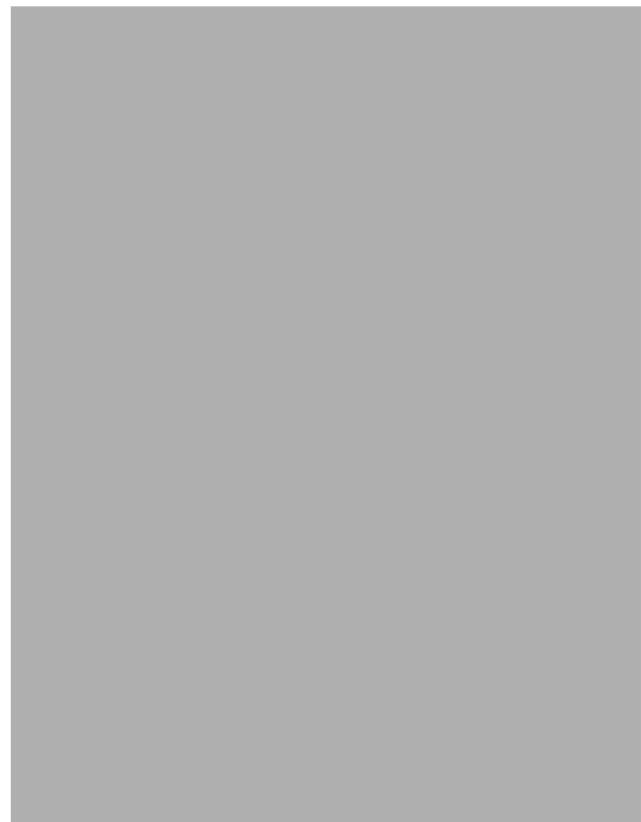
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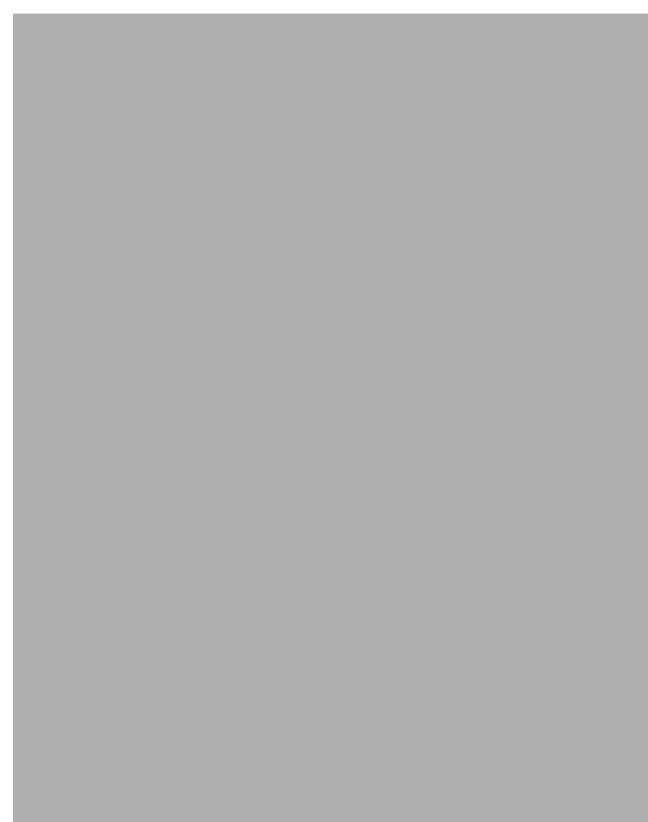
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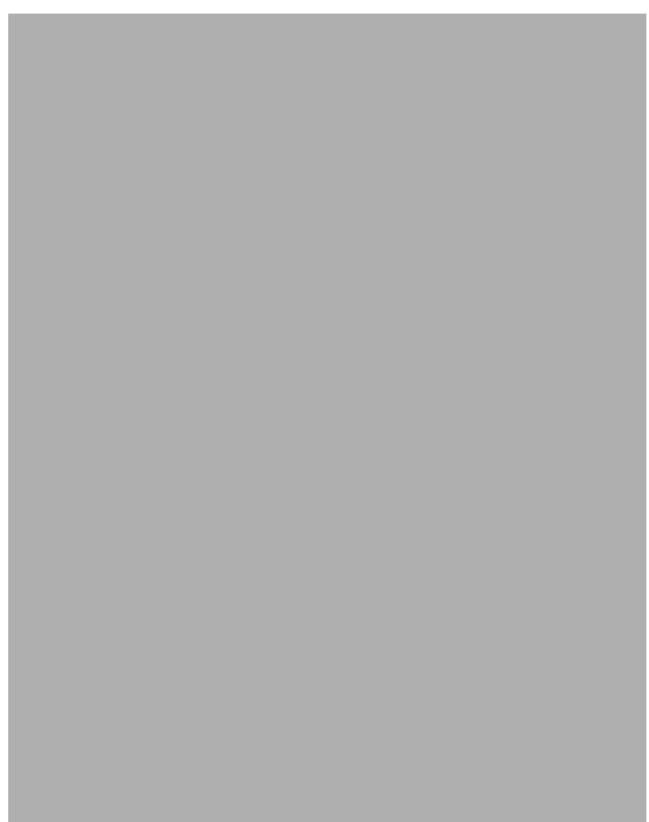
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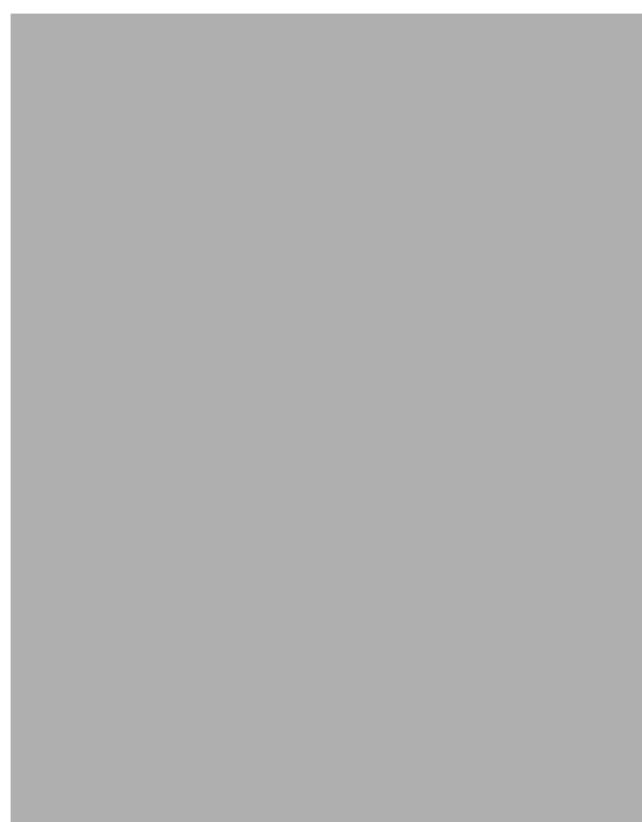
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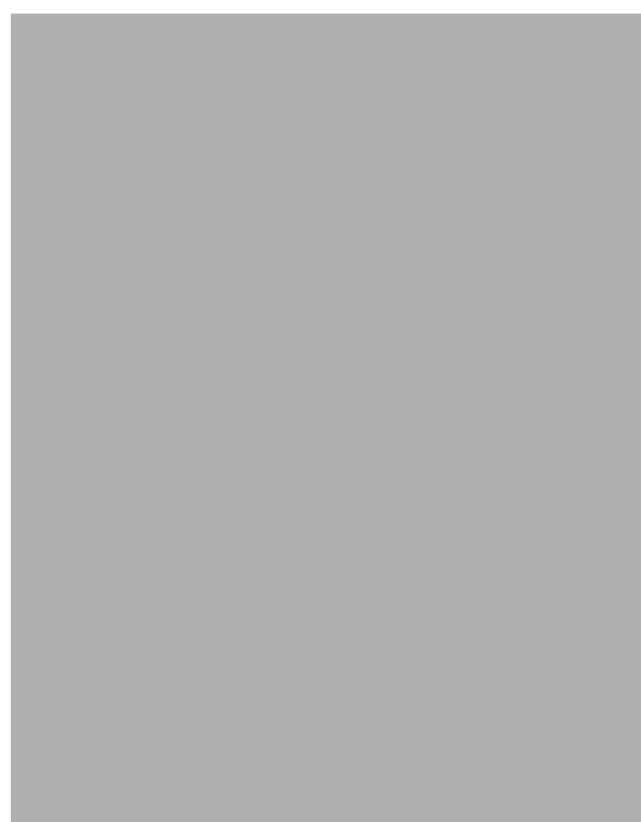
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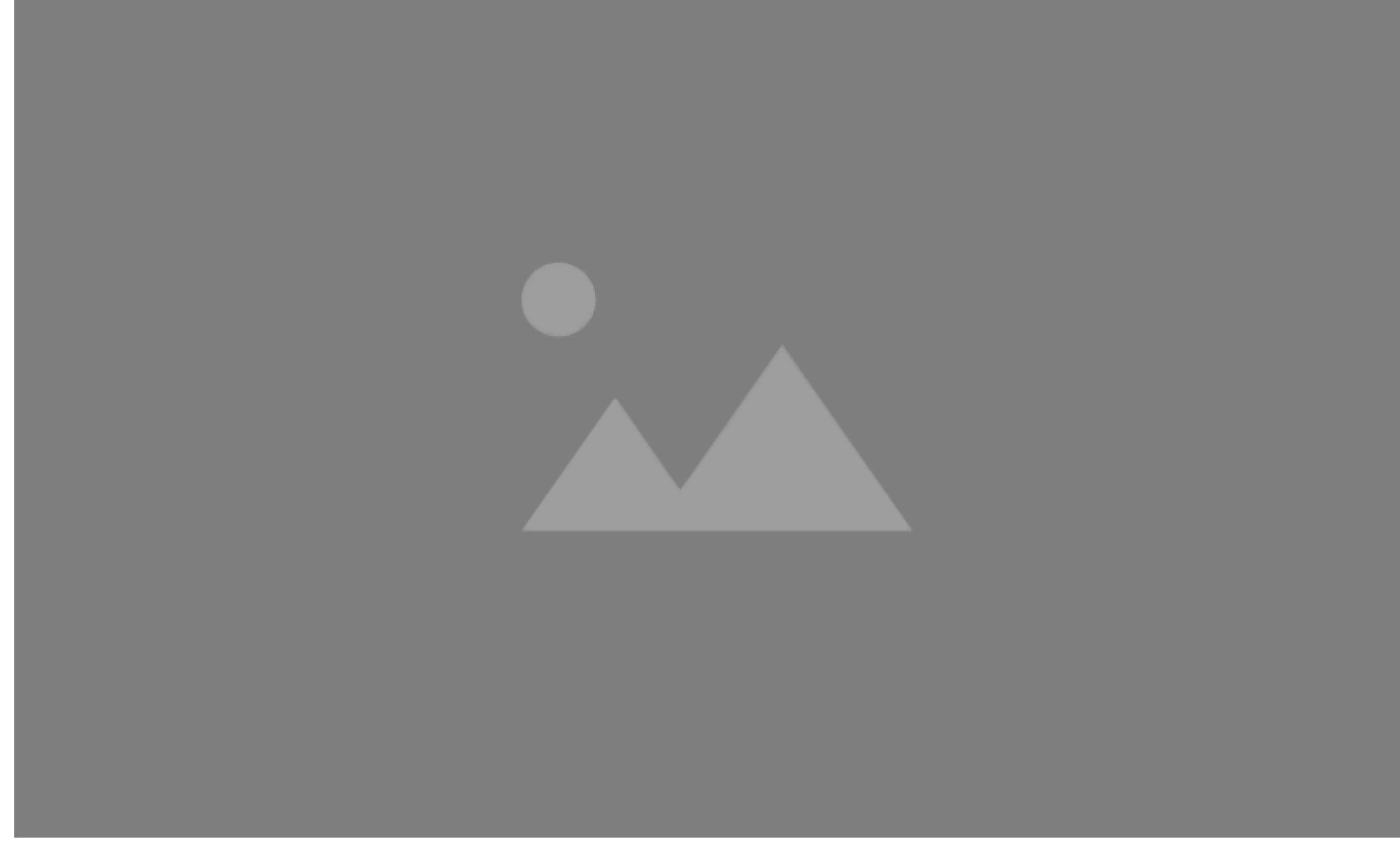
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Increasing supply chain transparency through digital payments

Published June 11, 2019



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Since 2005, Gap Inc. has worked with 110 factories in India – accounting for approximately 150,000 workers – to transition worker payrolls from cash to bank transfers.

Cash payroll led to operational inefficiencies for factories. Officials often spent multiple days disbursing cash, and workers would spend up to an hour collecting their salaries.

95%

of Gap Inc's factory workers in India are paid digitally

Large numbers of factory workers were unbanked, limiting their ability to control finances and start savings accounts. Absenteeism would increase substantially the day after cash disbursement as many workers would take the day off to pay rent, buy groceries, and send remittances to family.

The company's efforts led to roughly 95 percent of its factory workers in India now being paid digitally.

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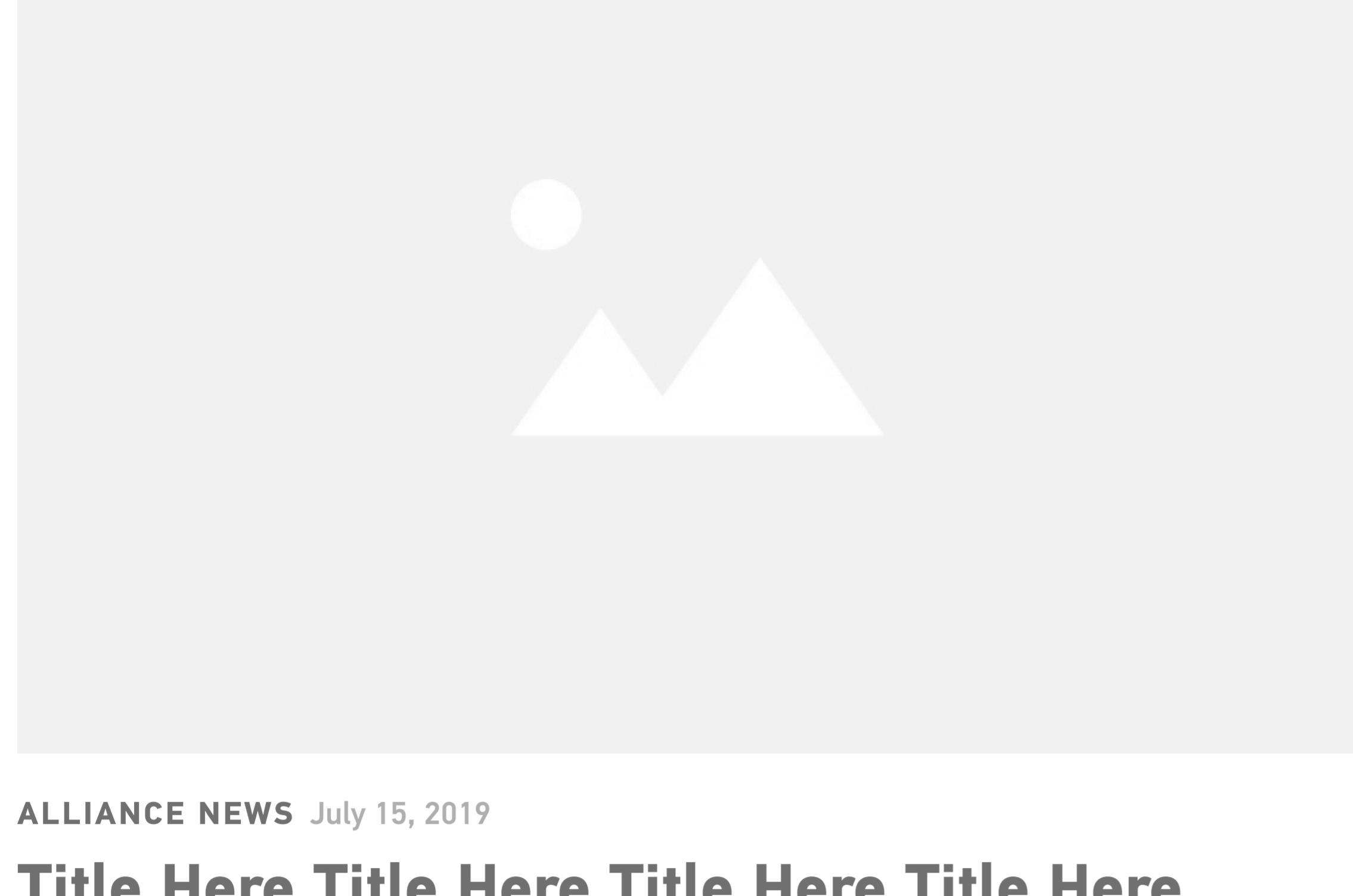
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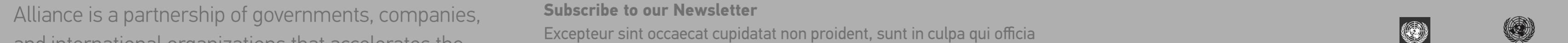
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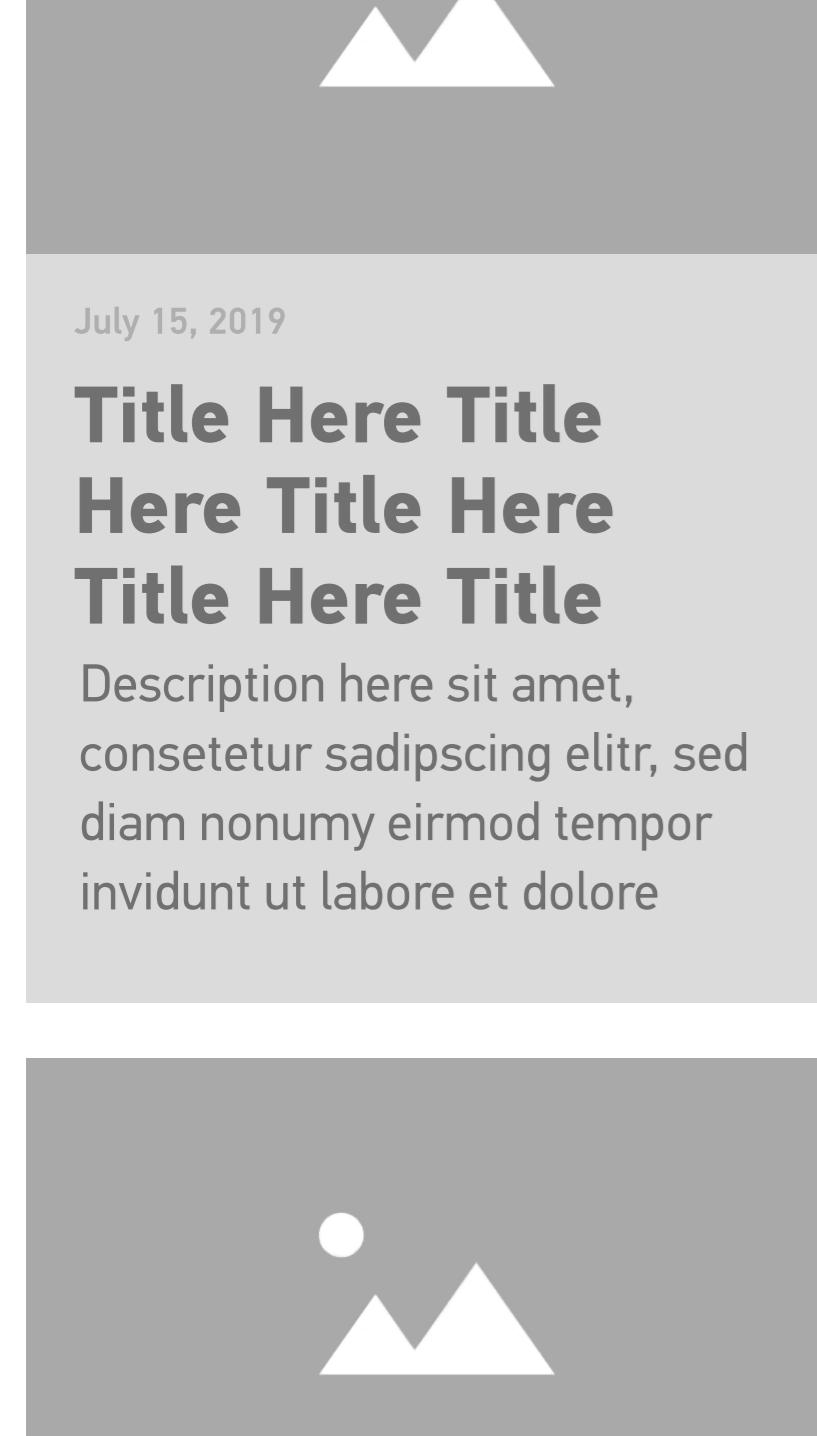
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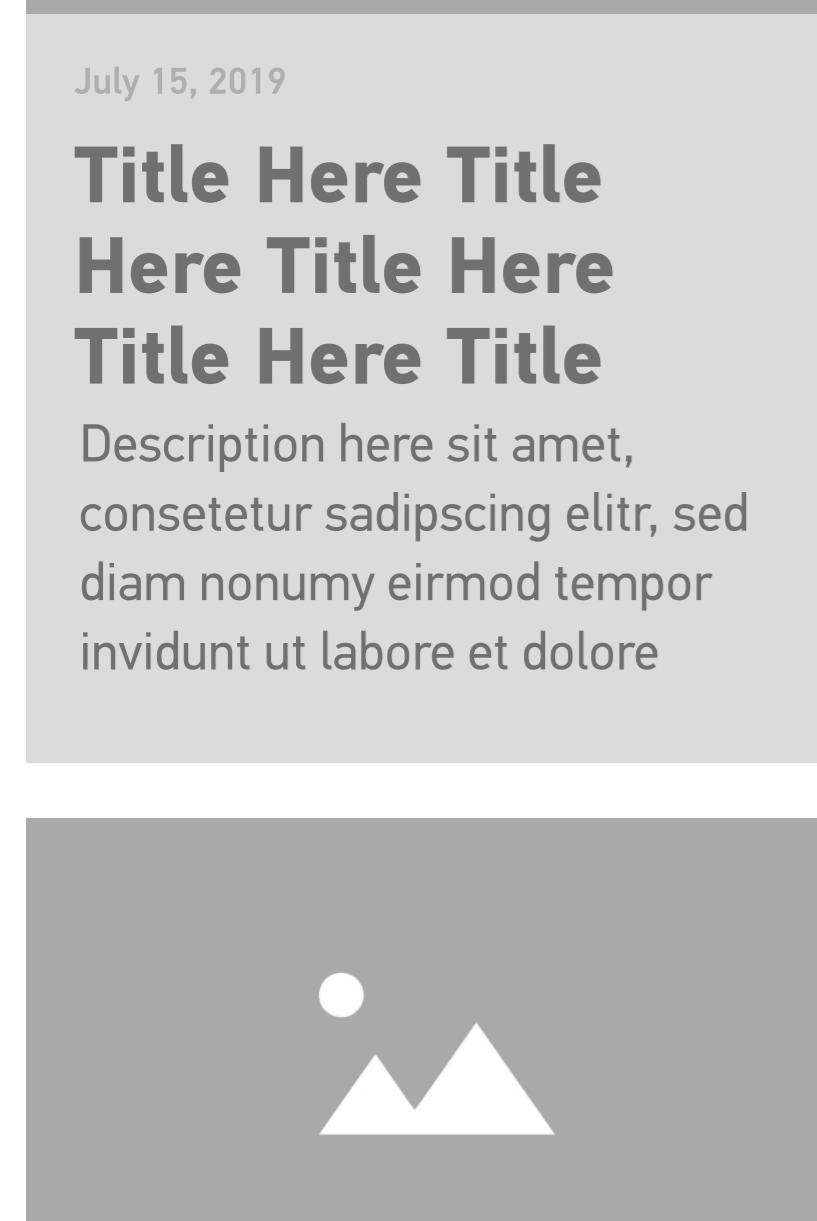
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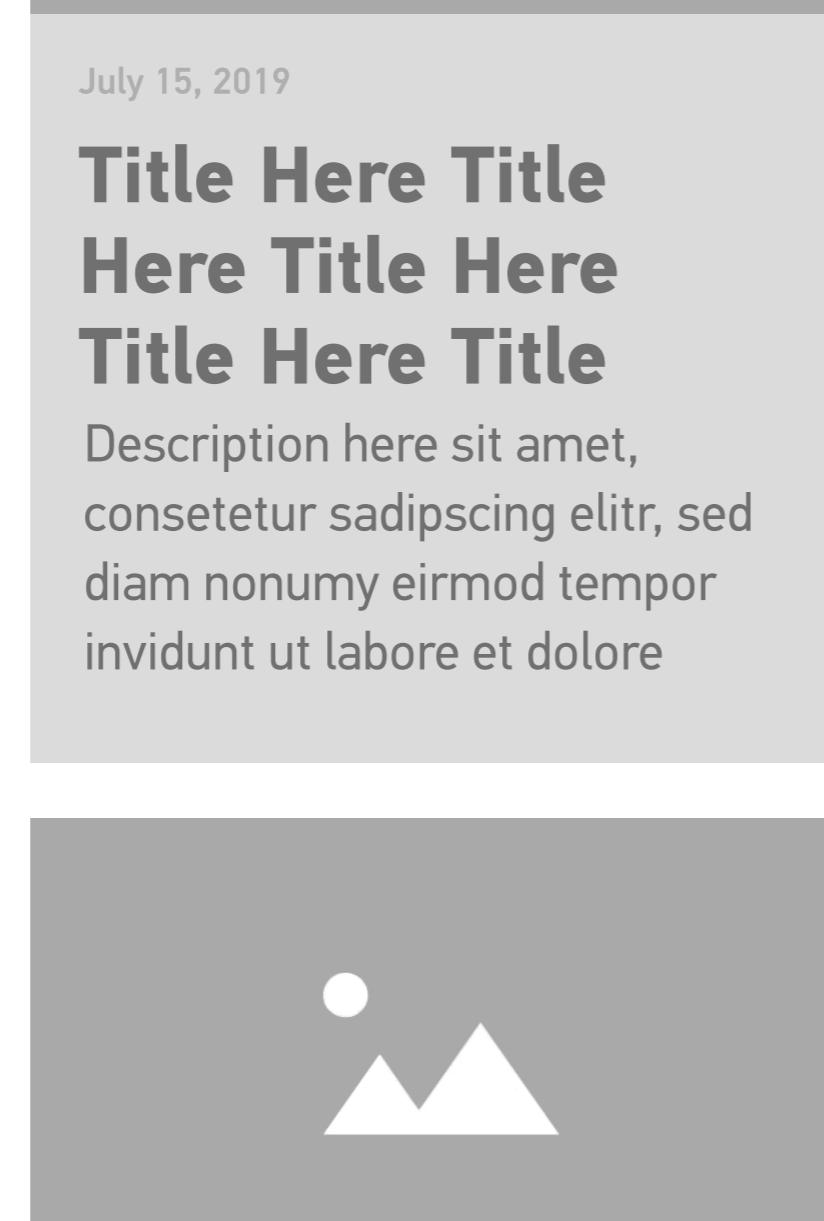
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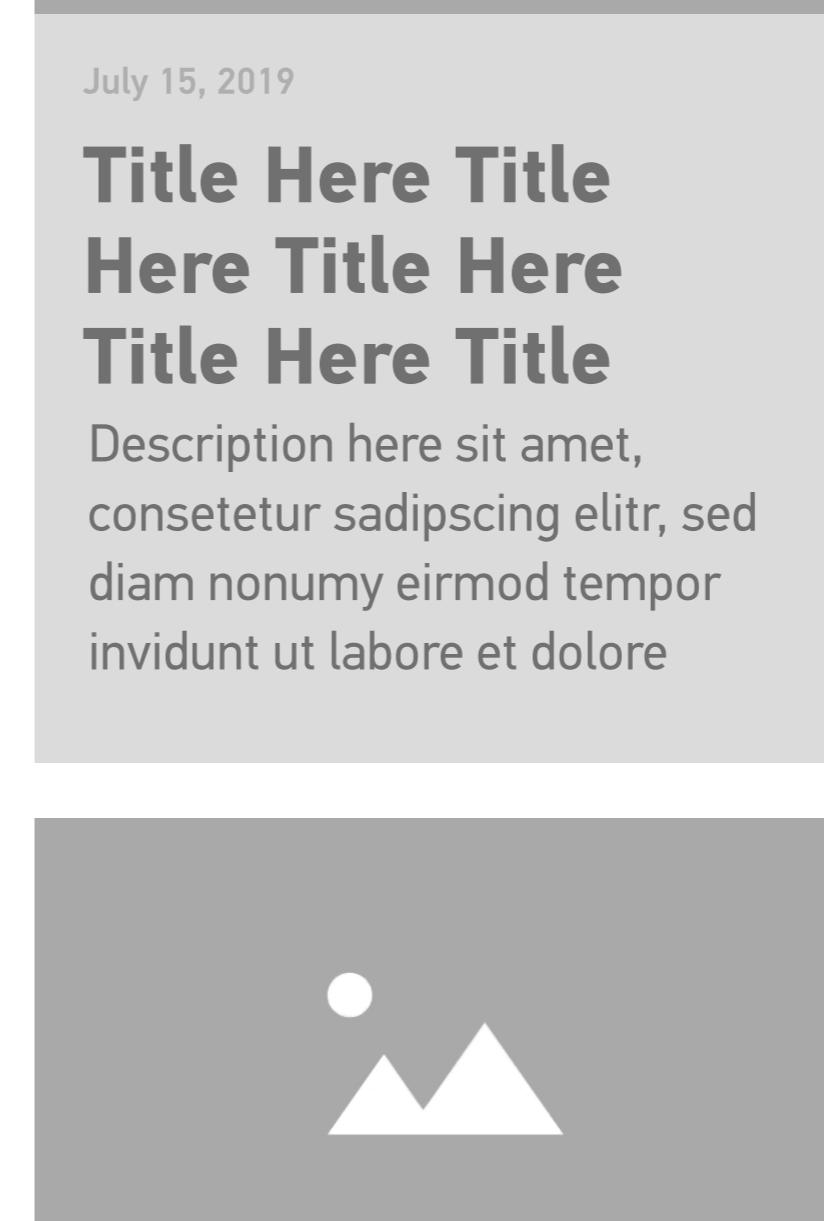
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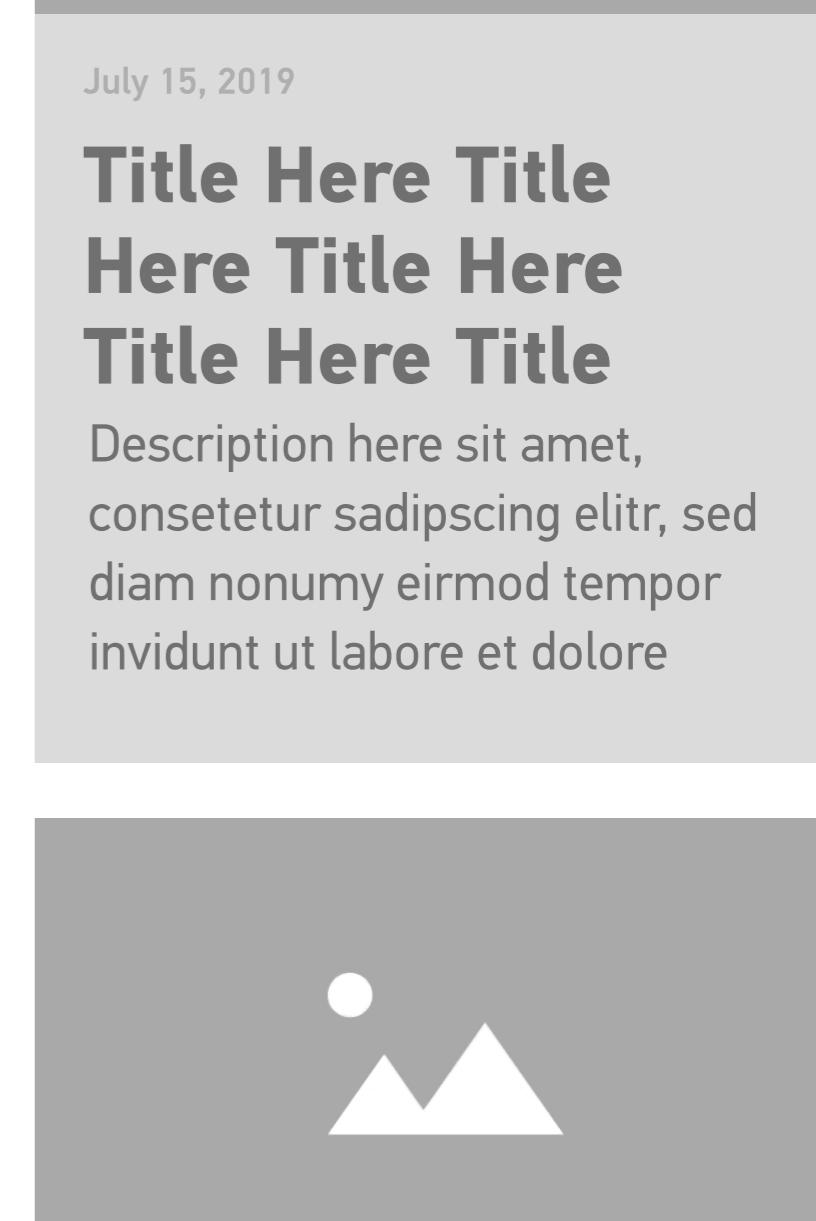
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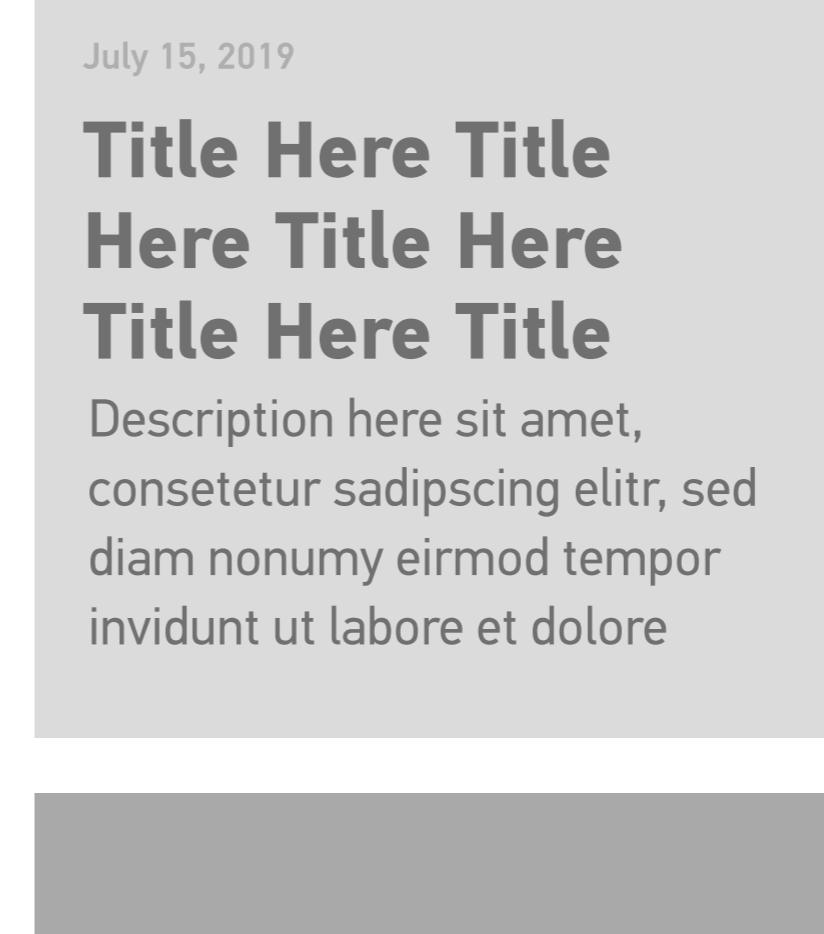
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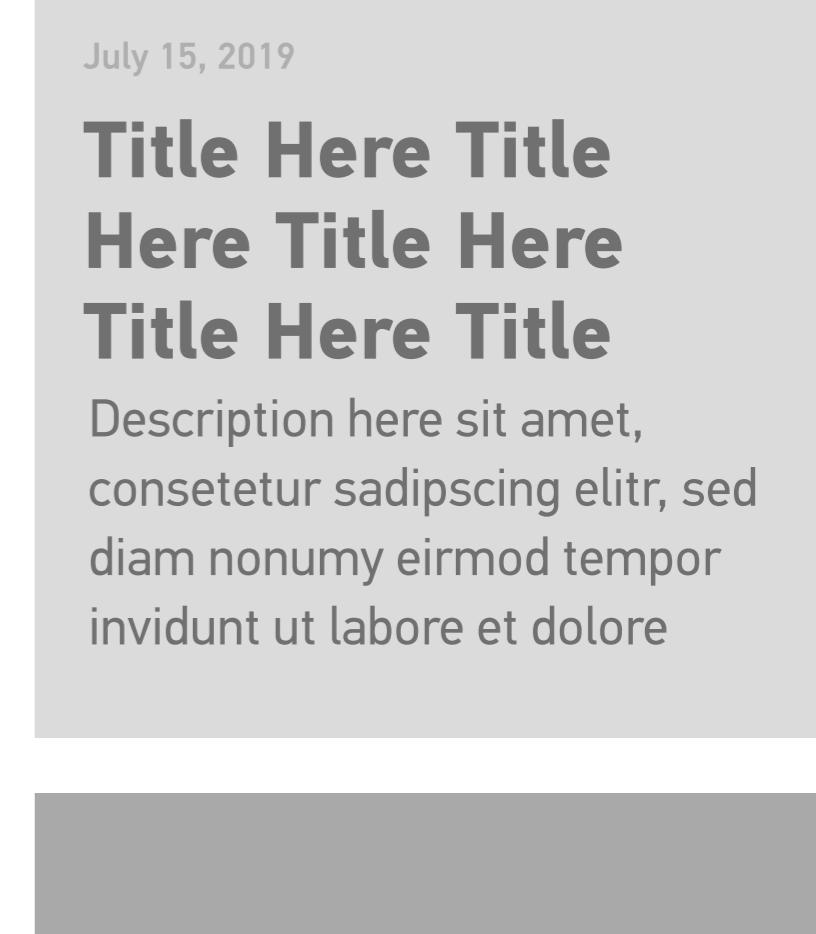
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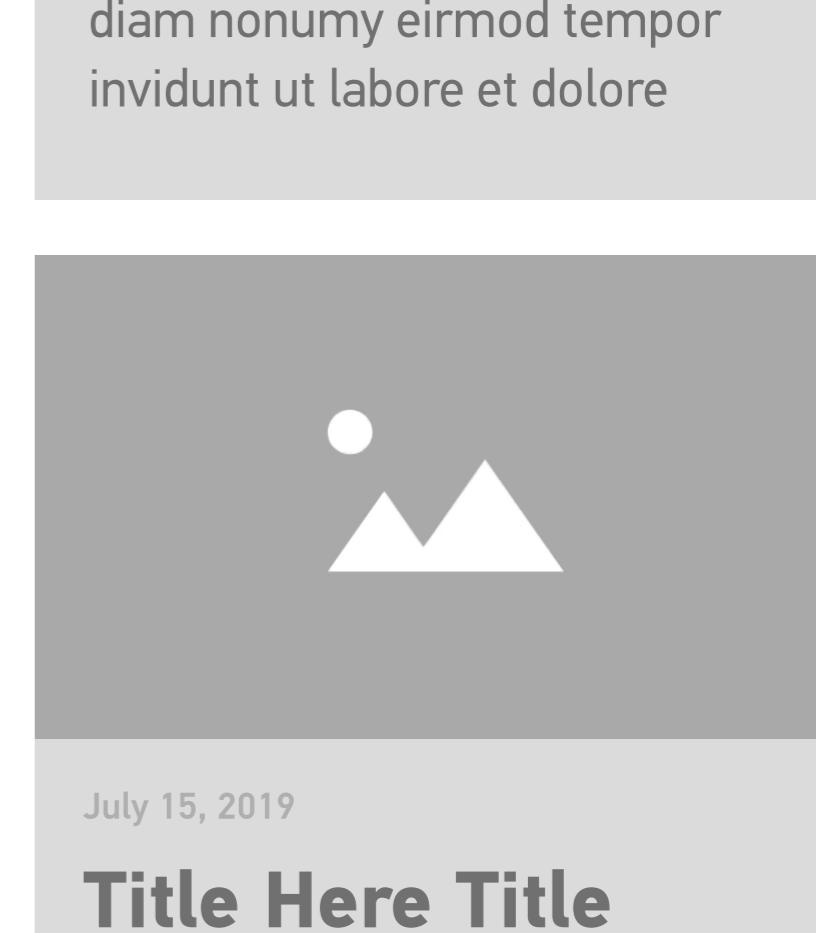
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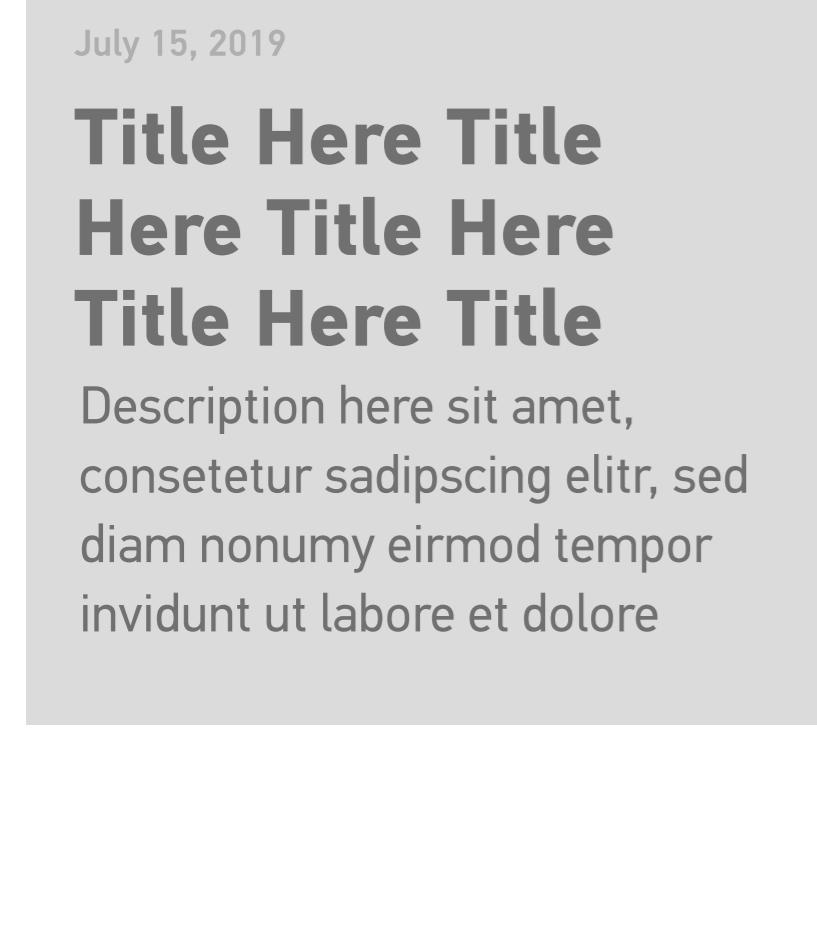
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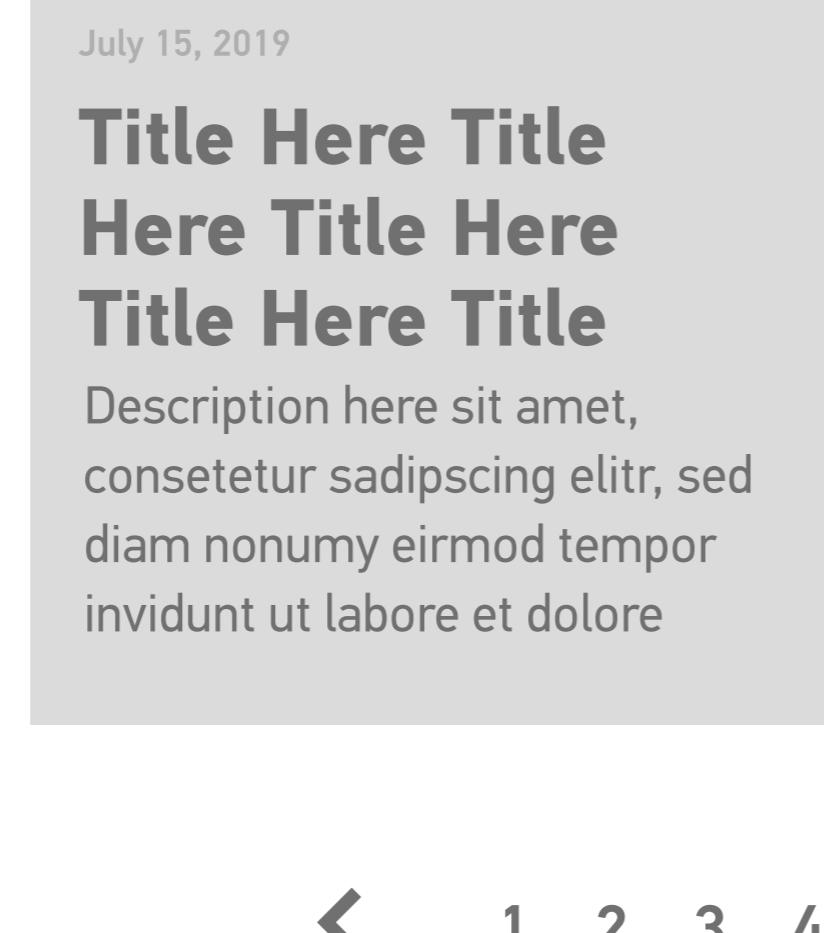
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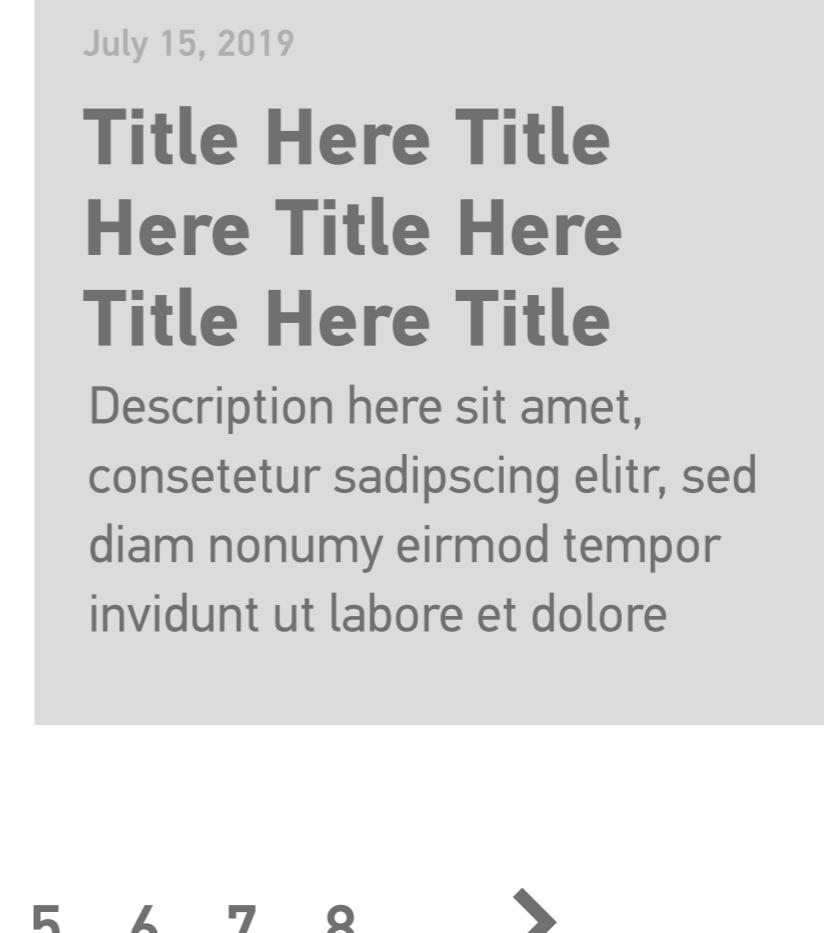
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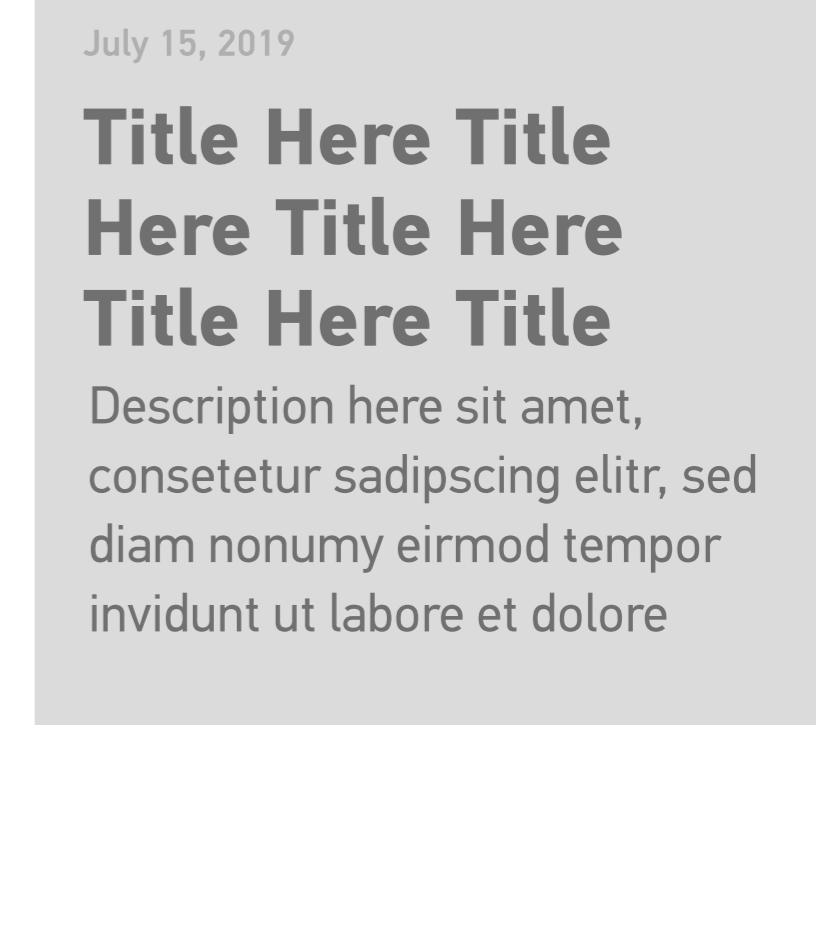
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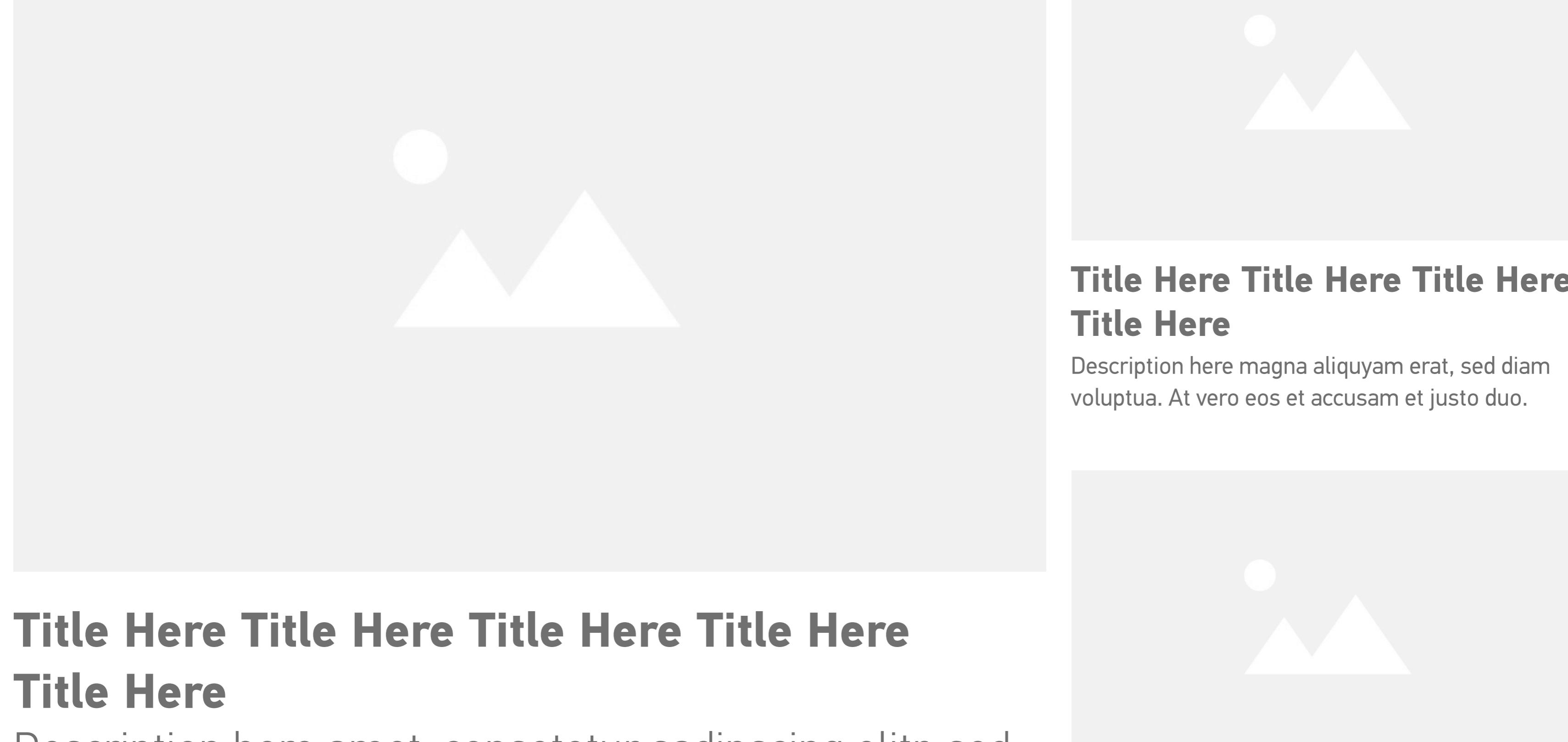
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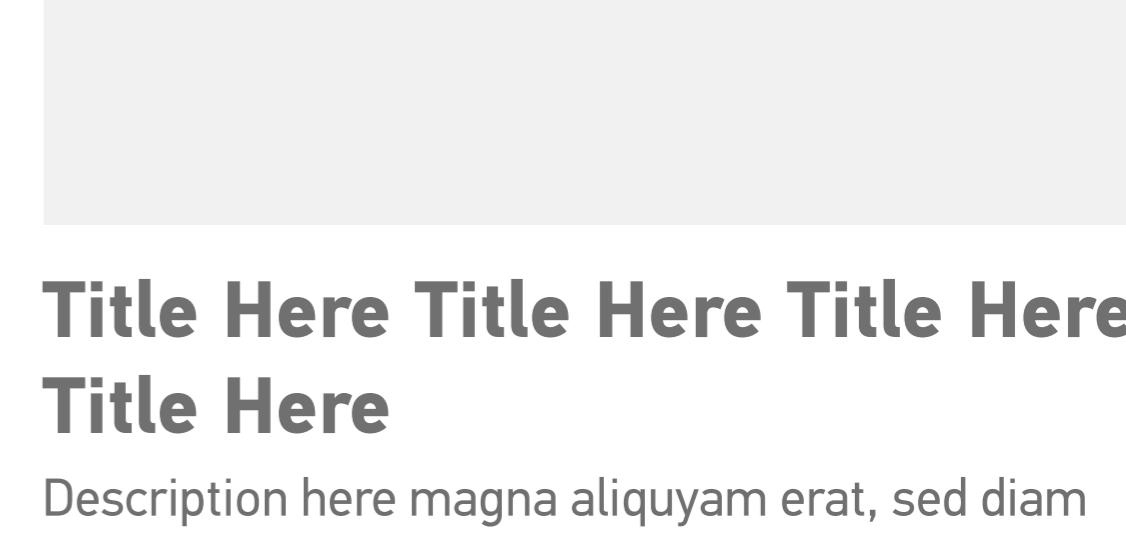
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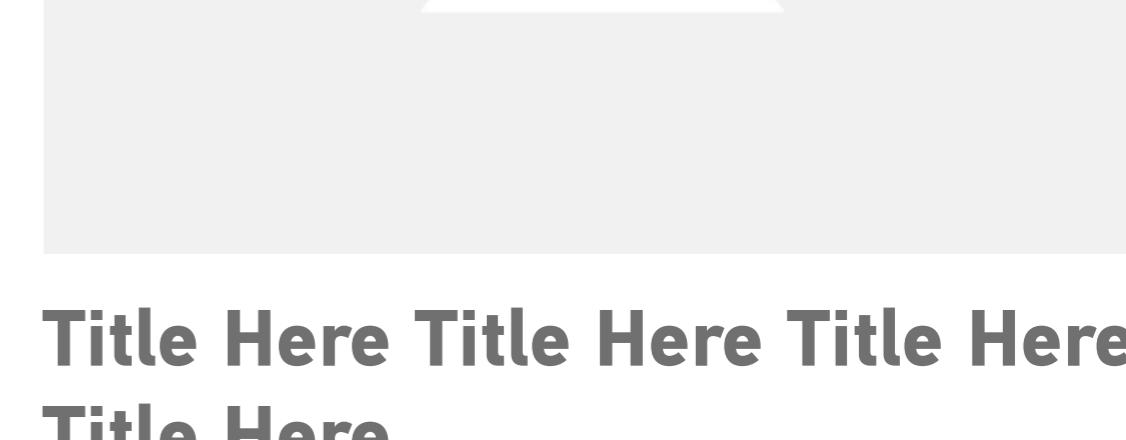
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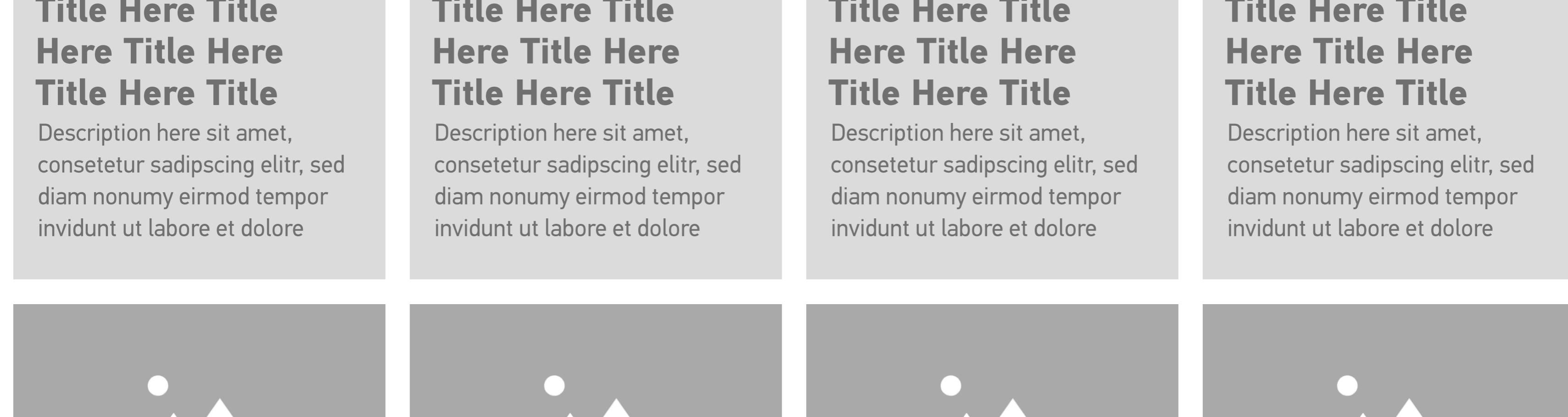
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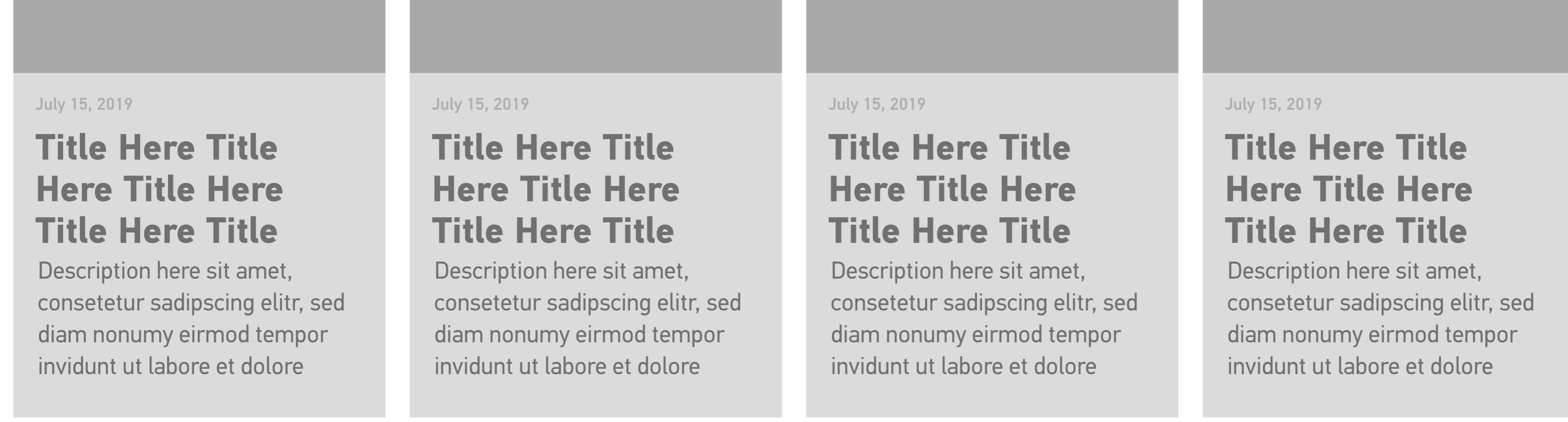
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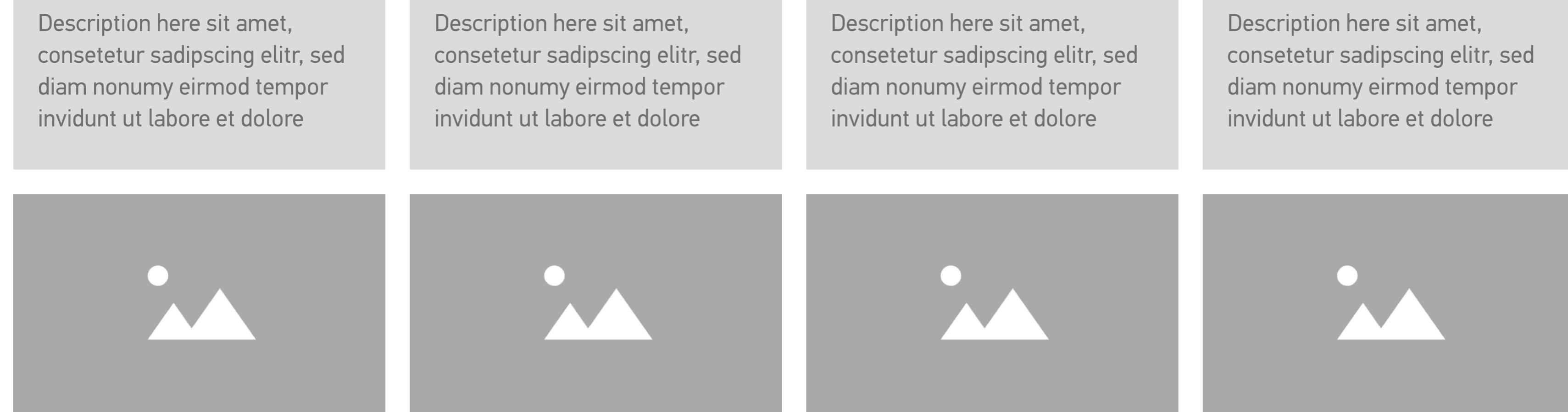
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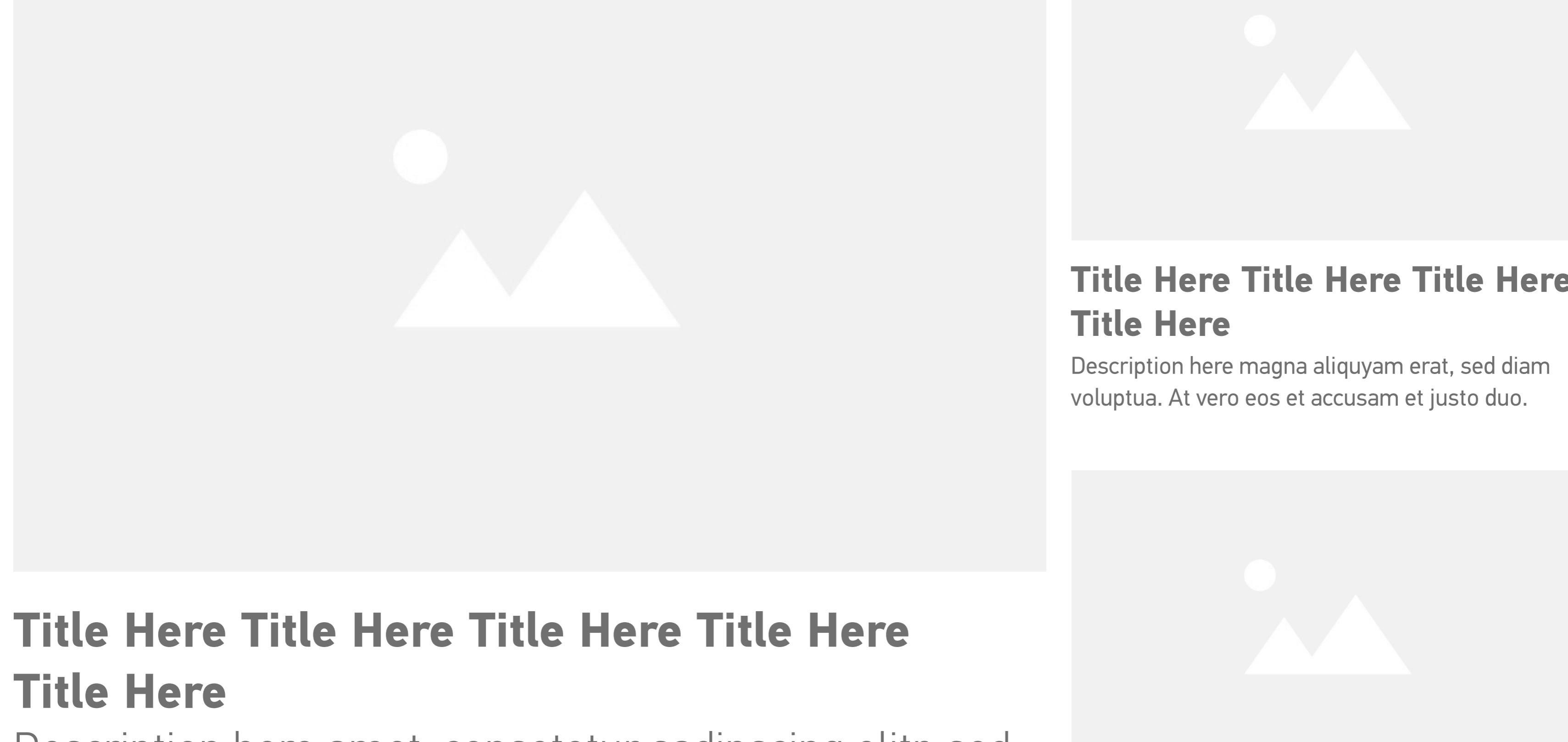
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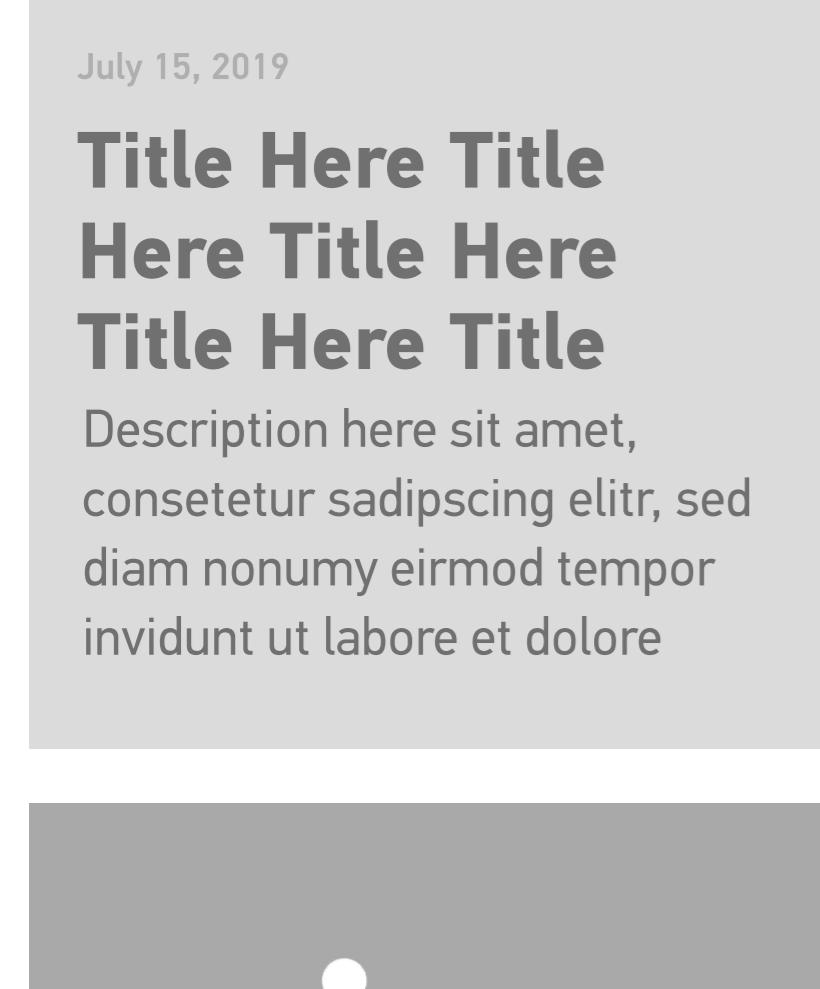
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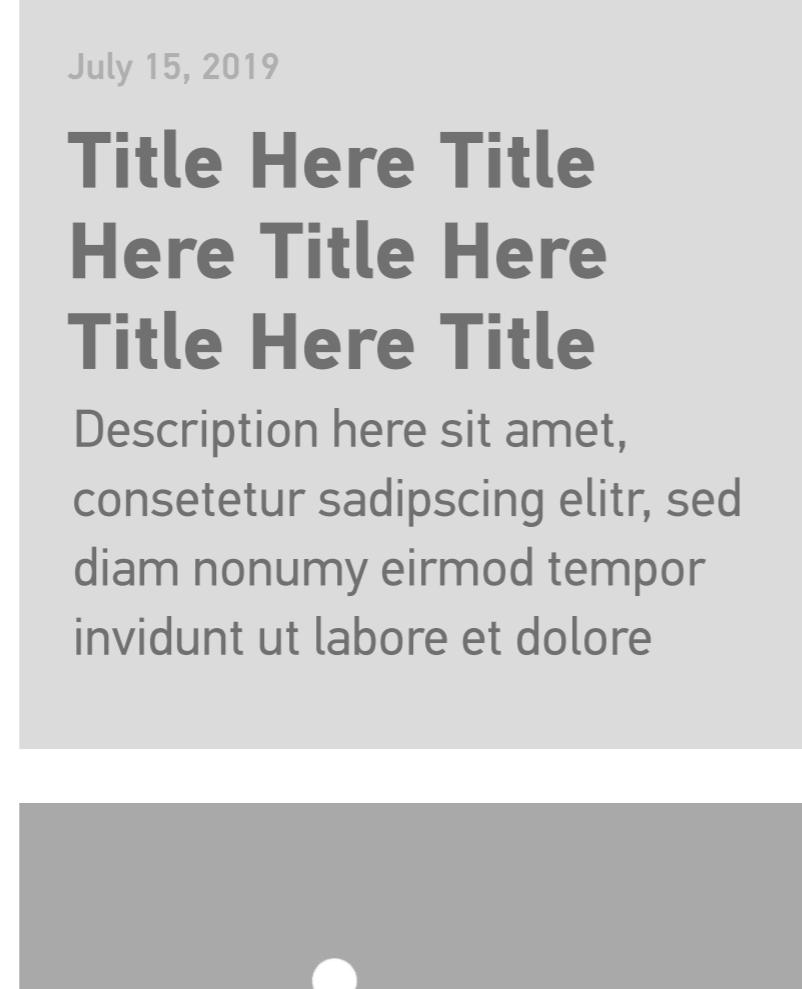
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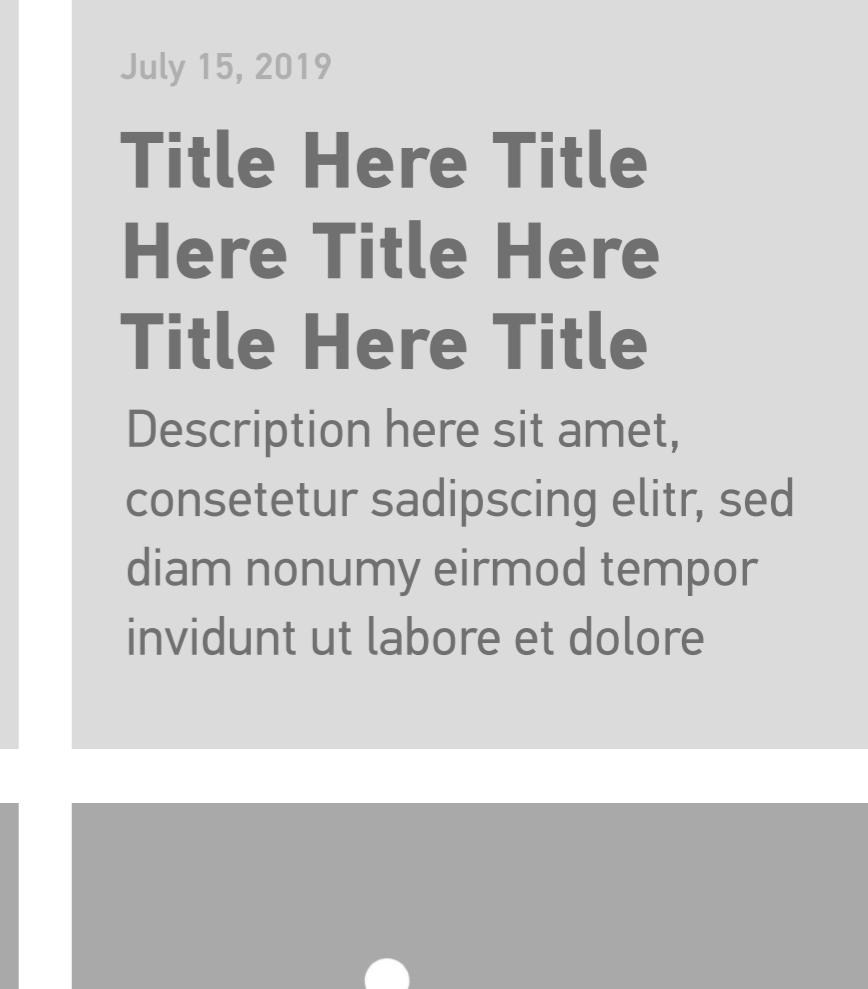
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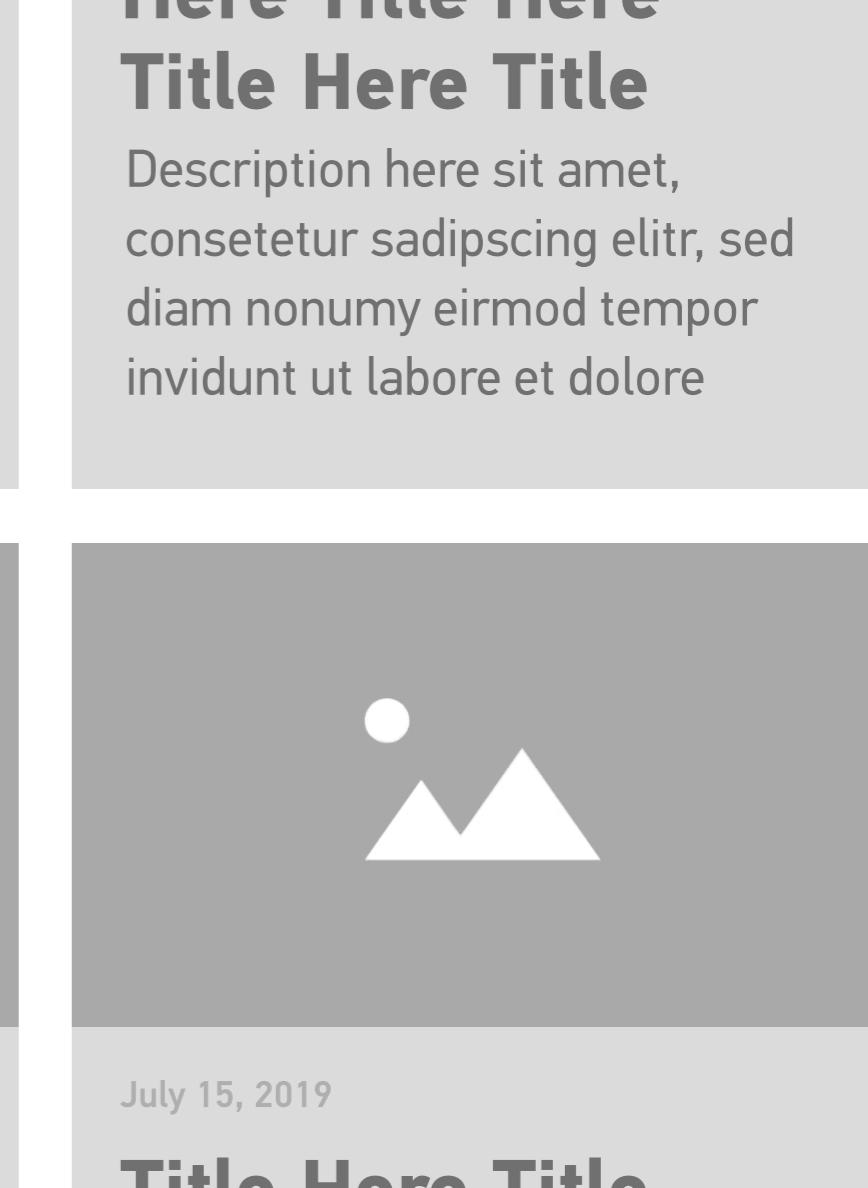
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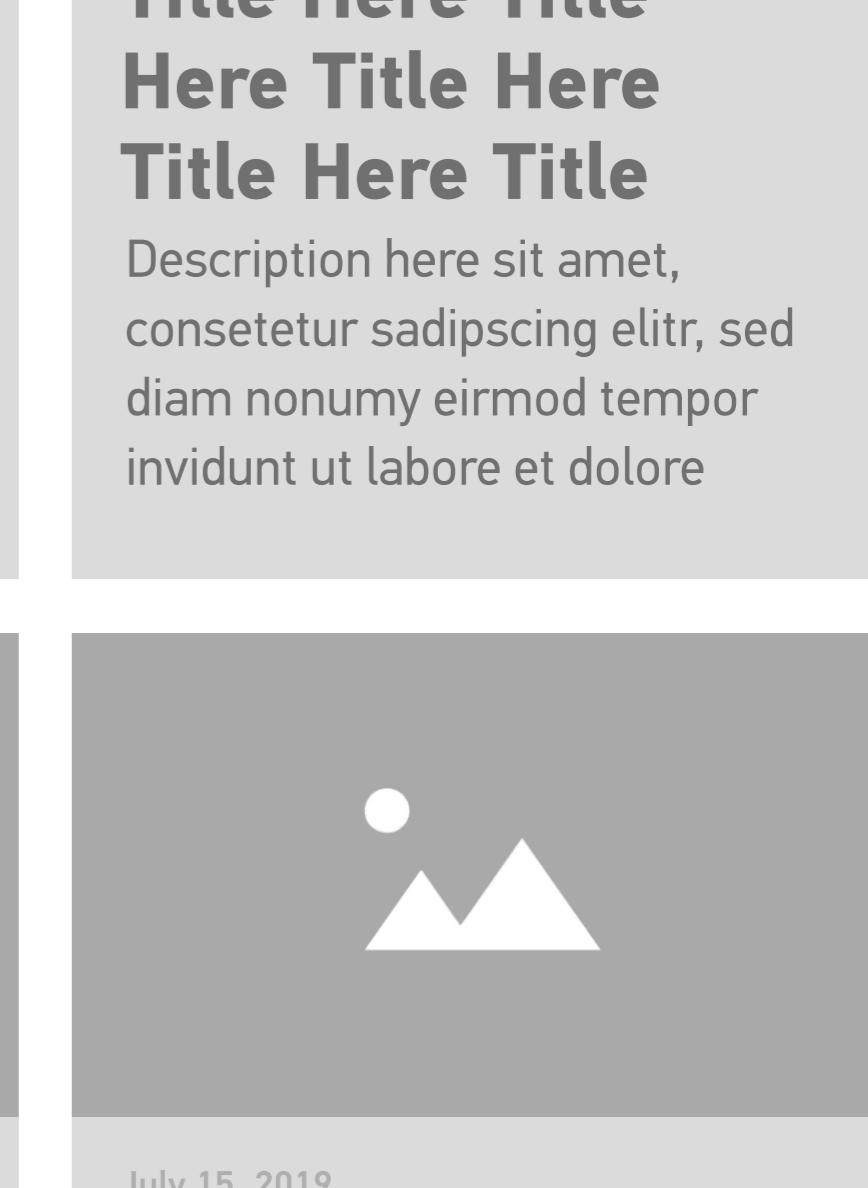
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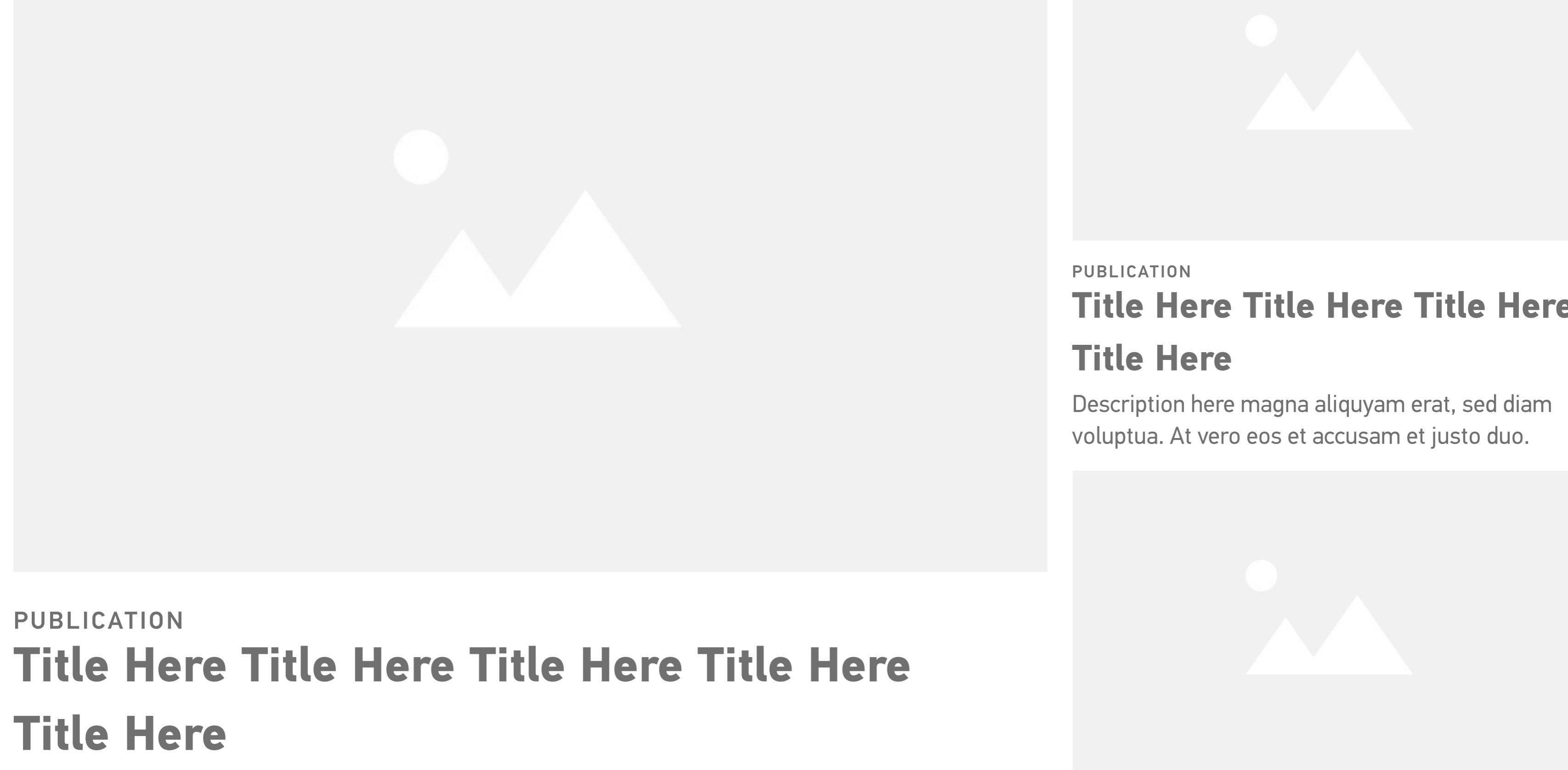


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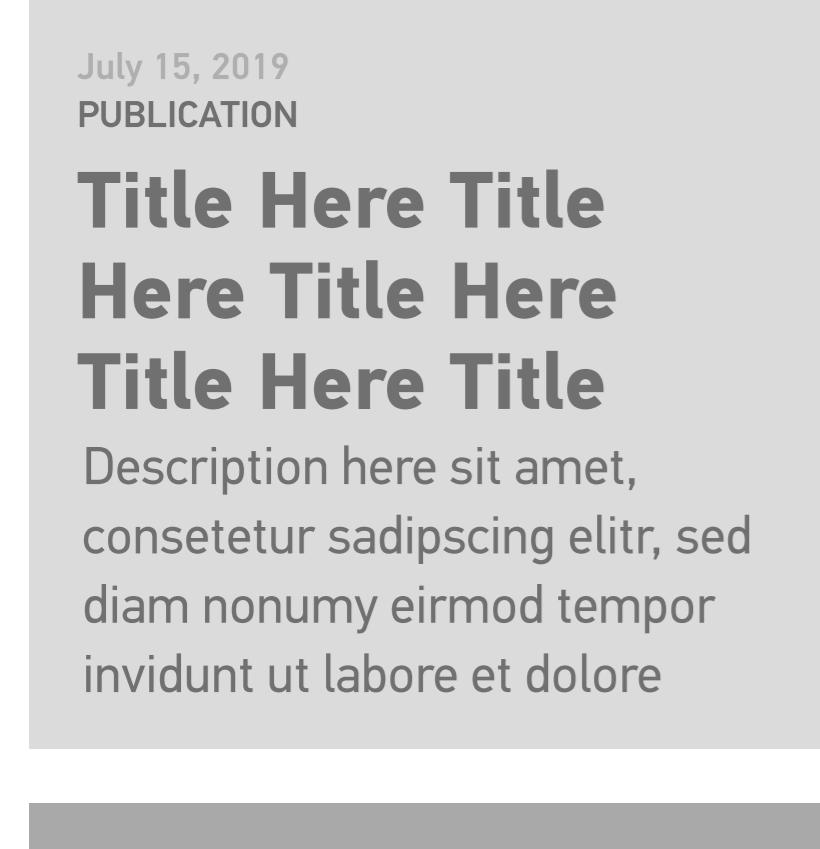
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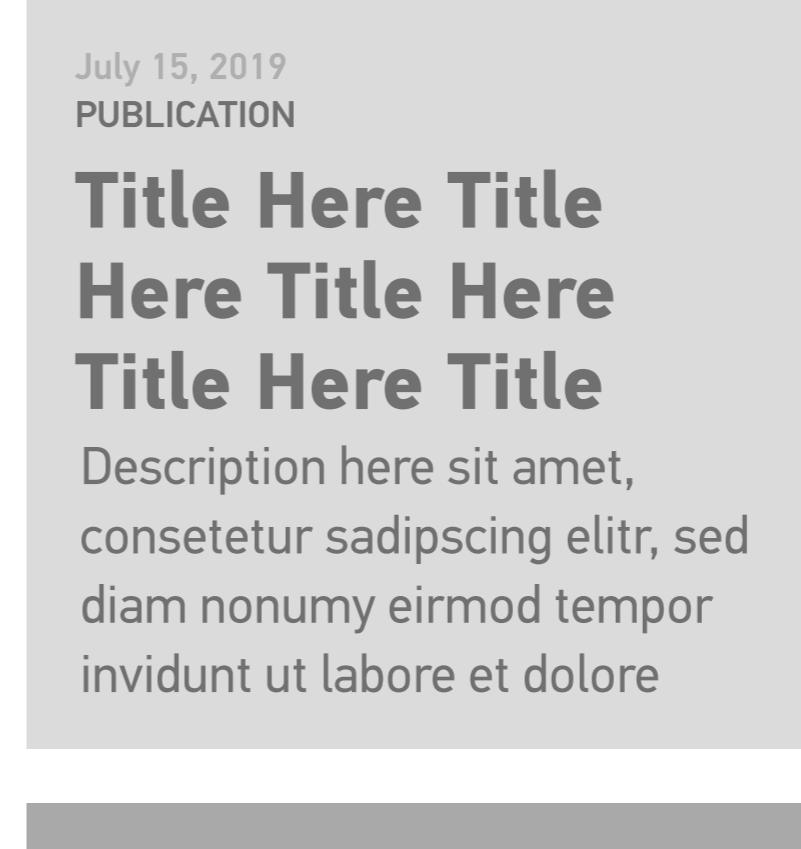
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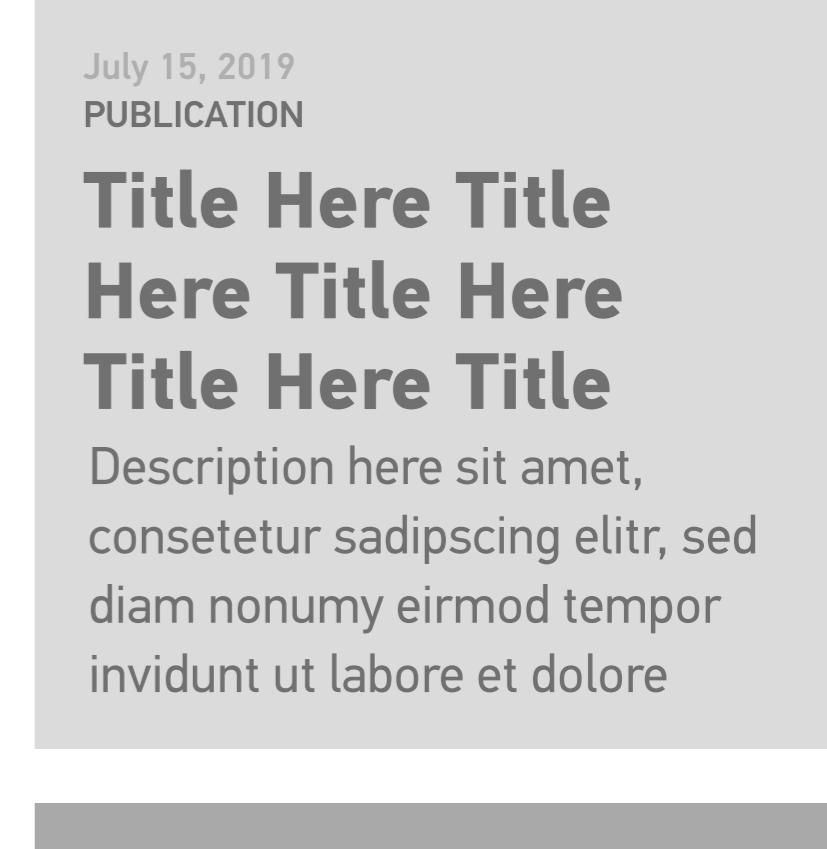
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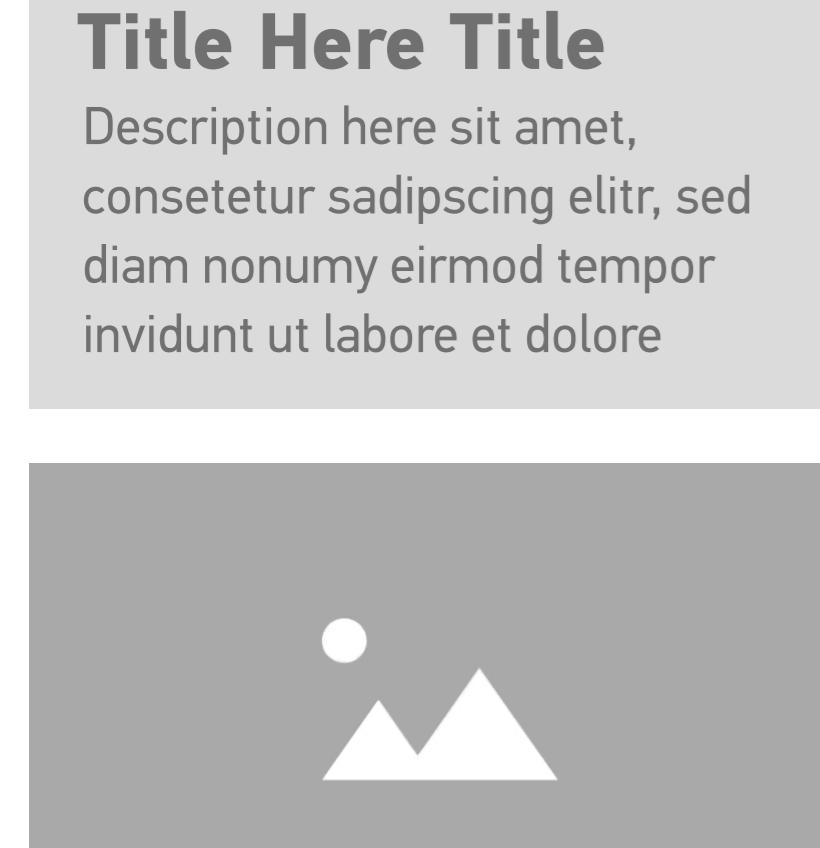
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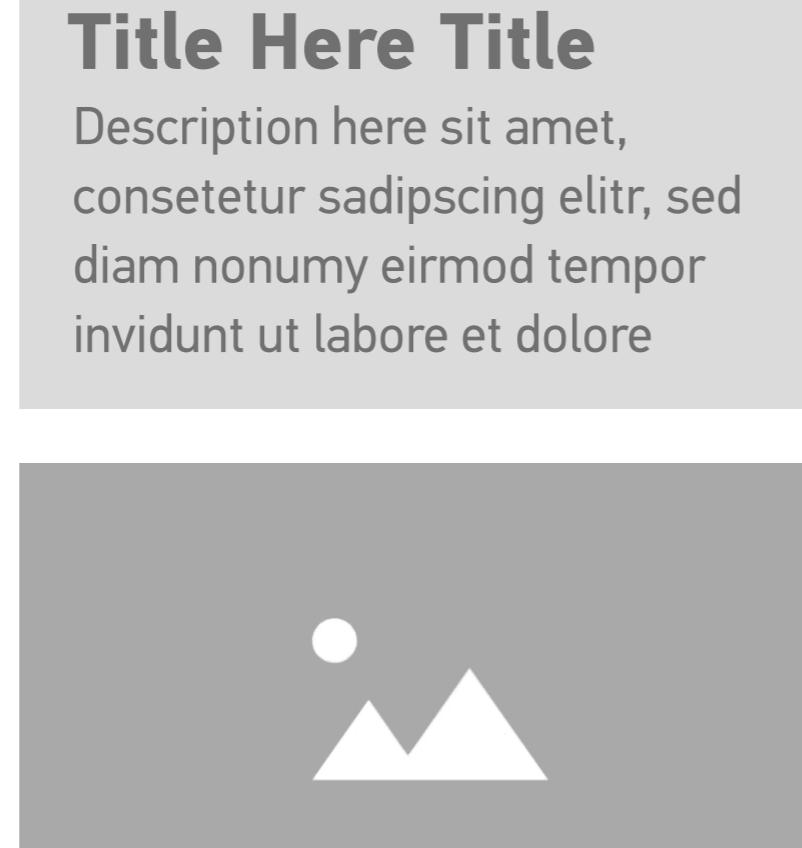
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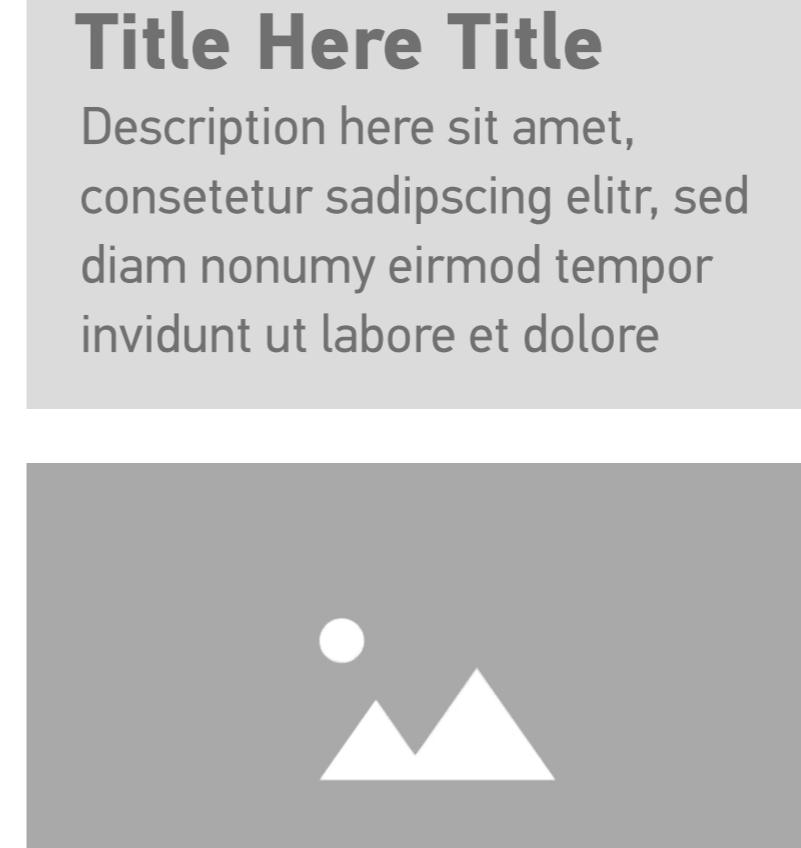
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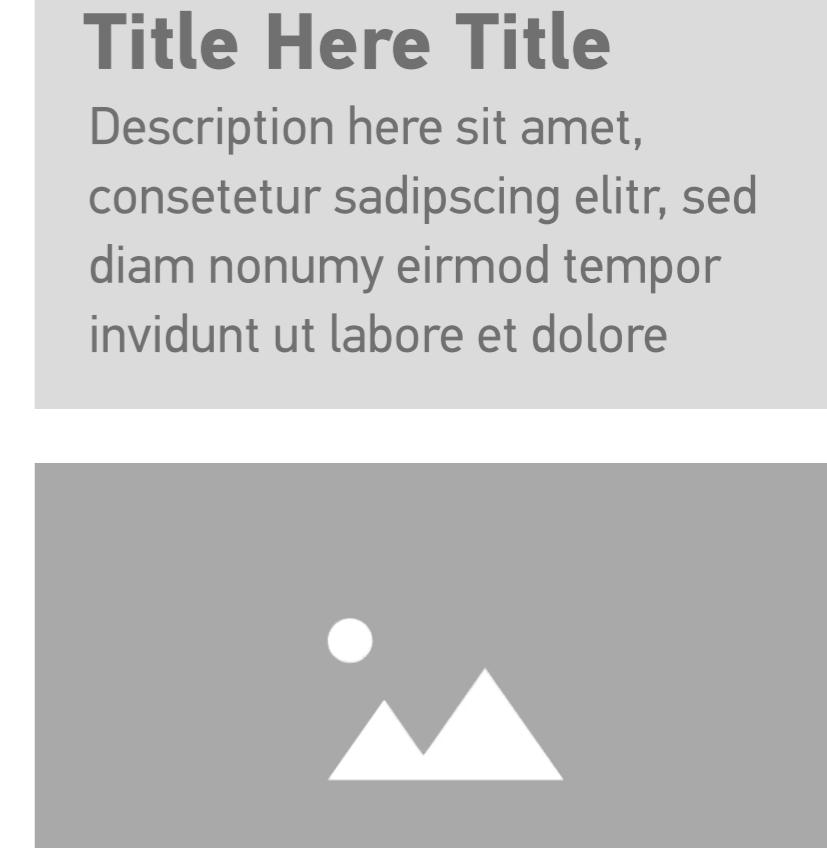
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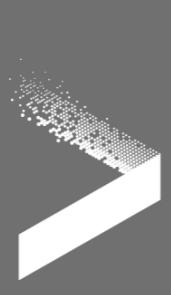
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Oswell Kahonde
Regional Lead
Better Than Cash Alliance

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June 11, 2019

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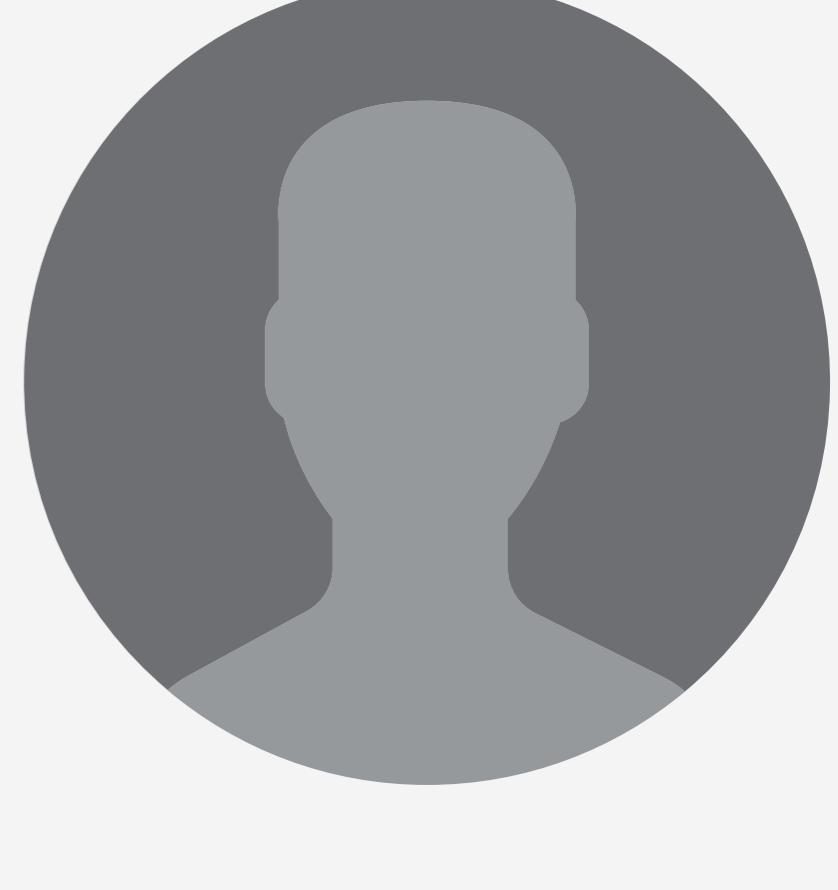
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Tidhar Wald

Head of Government Relations and Public Policy
Better Than Cash Alliance

Tidhar Wald leads Government Relations and Public Policy at the Better Than Cash Alliance, a UN-based partnership of over 60 governments, companies and international organizations that accelerates the global transition from cash to digital payments in order to drive inclusive growth and reduce poverty. At Better Than Cash Alliance, Tidhar oversees the outreach to governments, companies, international organizations and donor governments towards their commitment to digitize payments responsibly and work together to build digital economies that are inclusive. Prior to his tenure at the Better Than Cash Alliance, Tidhar held positions in political affairs and government relations for over a decade, including at the United Nations, the Organization for Economic Cooperation and Development (OECD) and Oxfam International. Tidhar holds a Master of Public Policy and International Affairs from Harvard University's Kennedy School of Government and a Bachelors in Political Science and History from Sorbonne University in Paris.



CONTACT

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July 15, 2019

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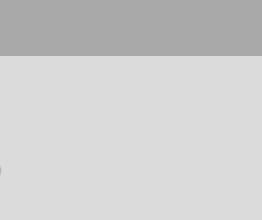


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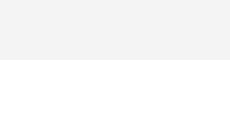


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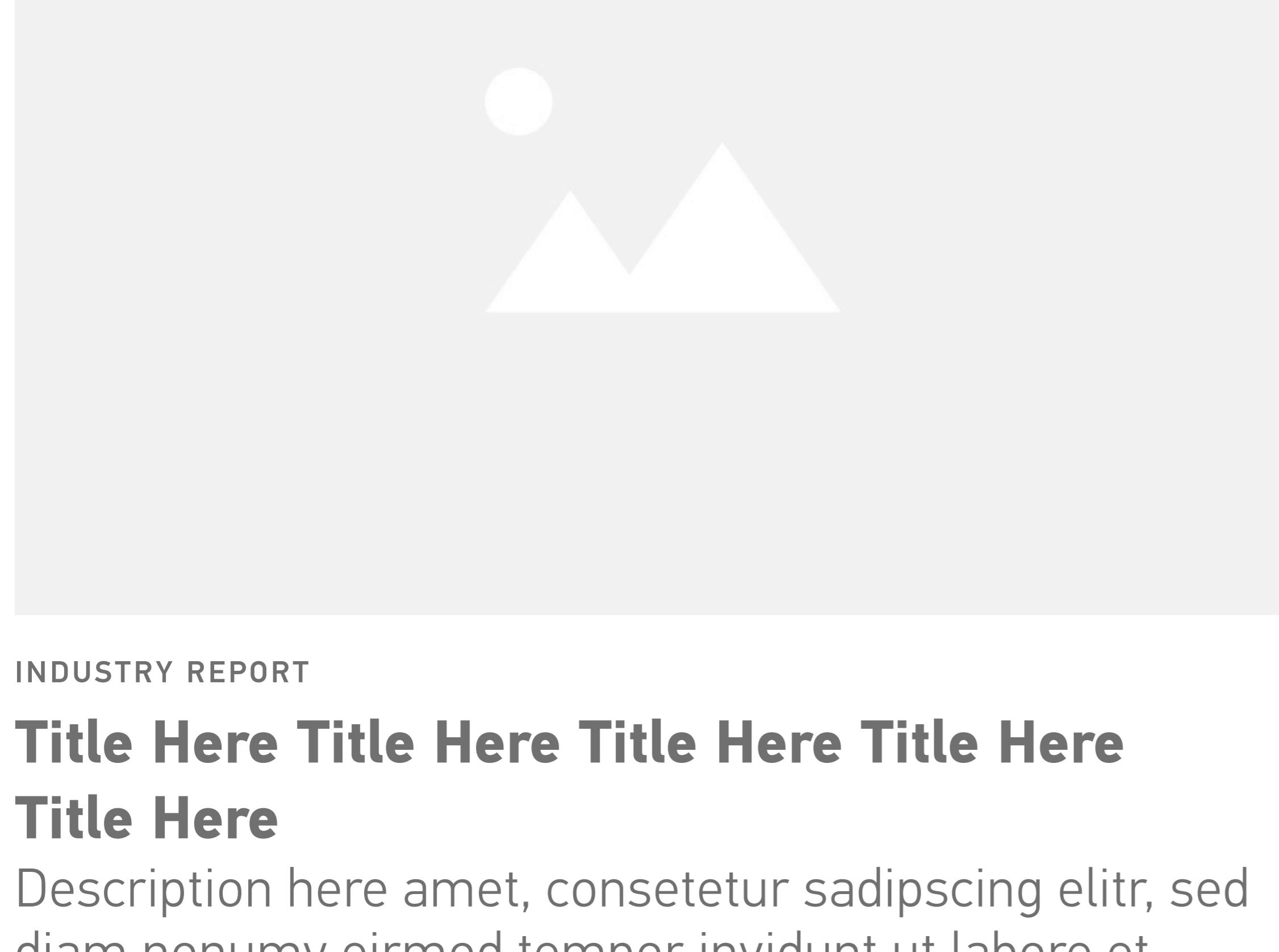
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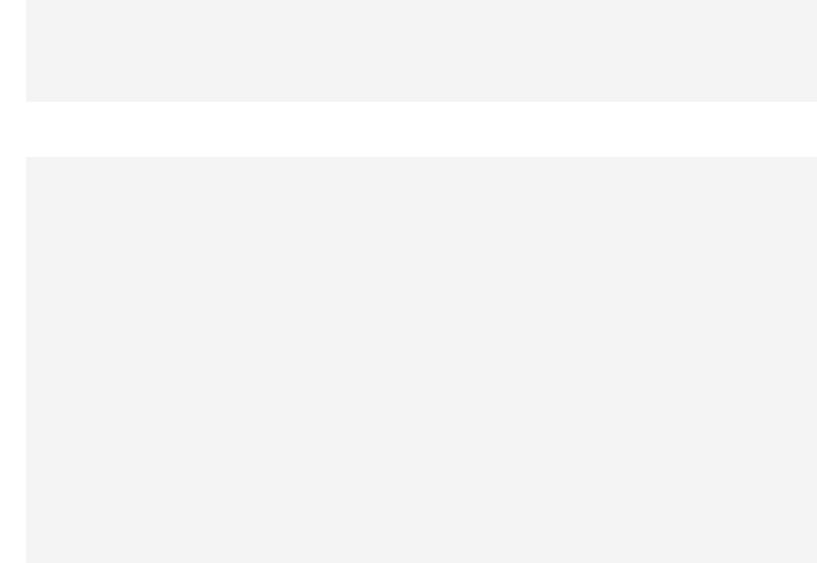
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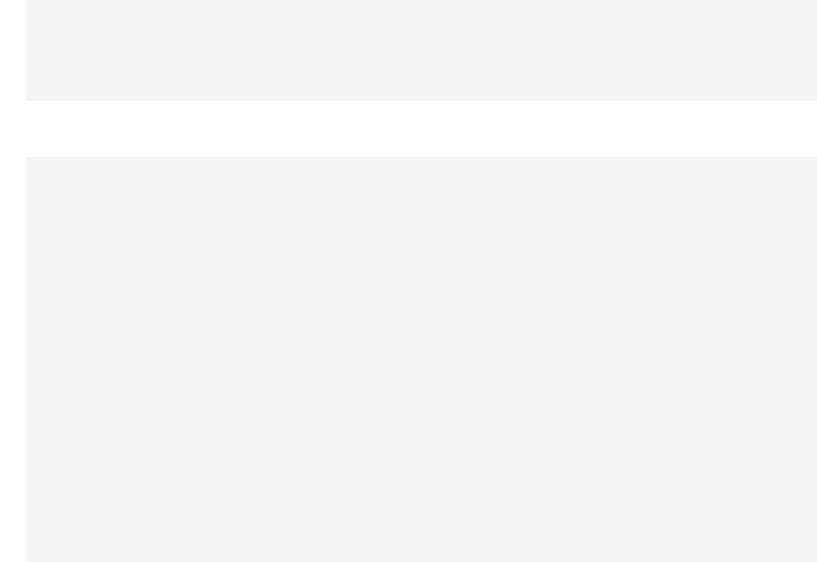
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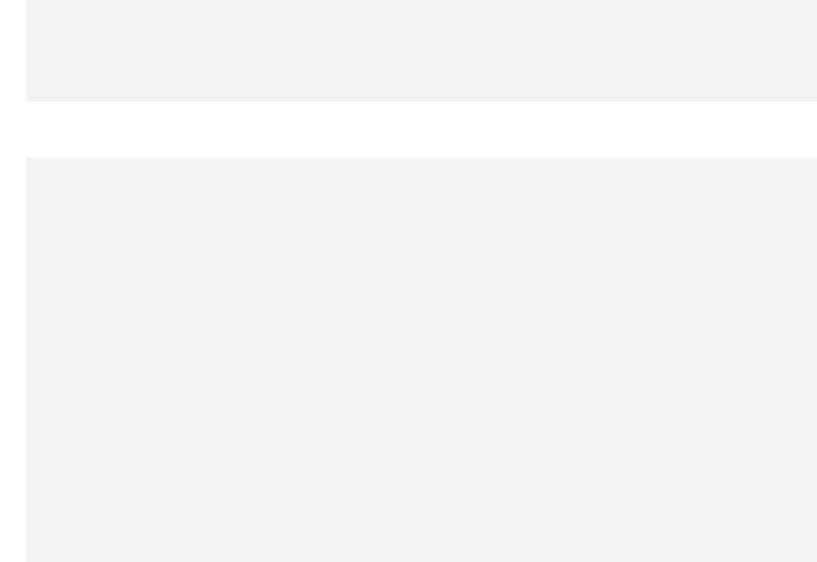
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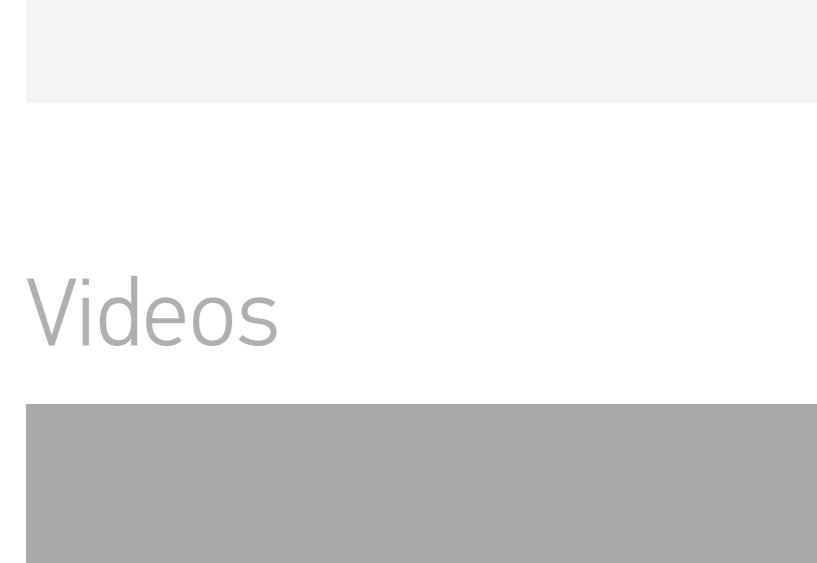
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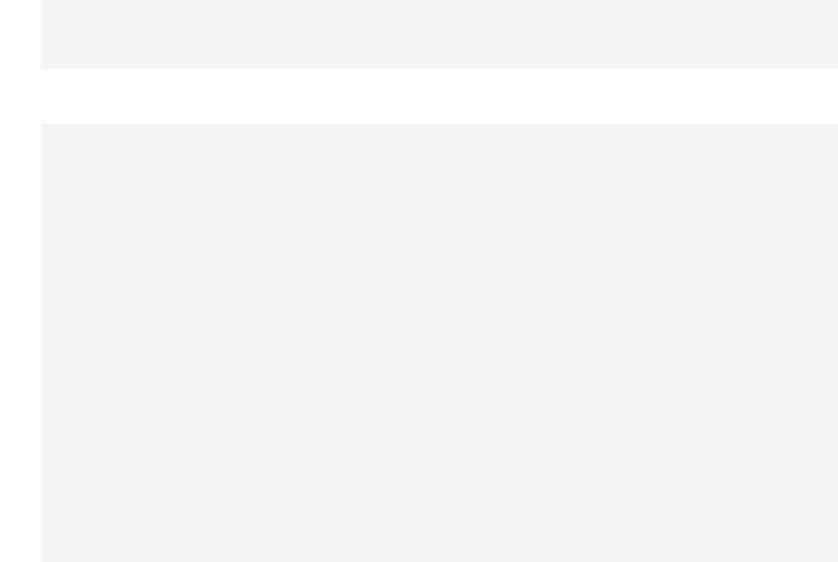
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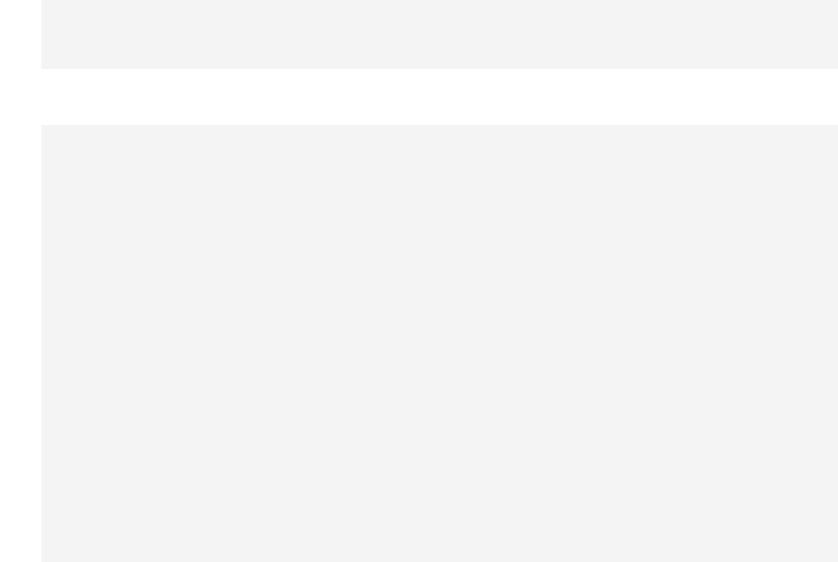
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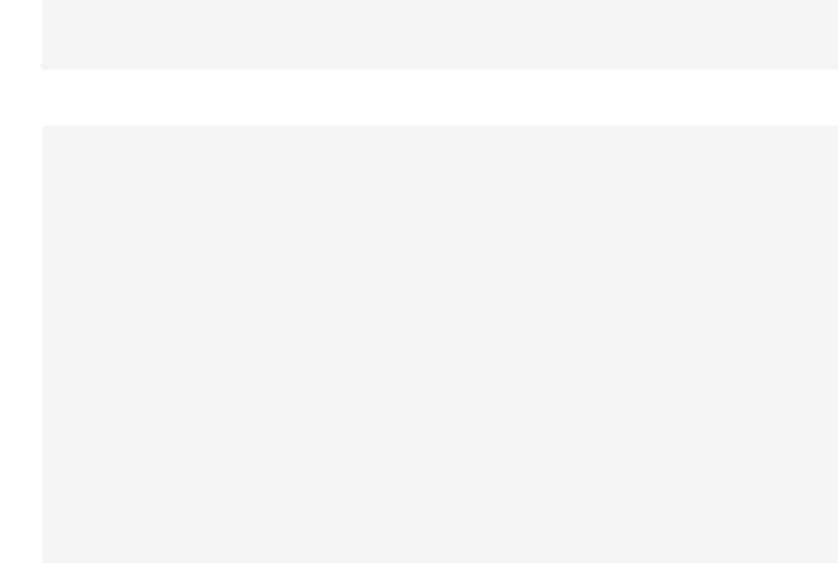
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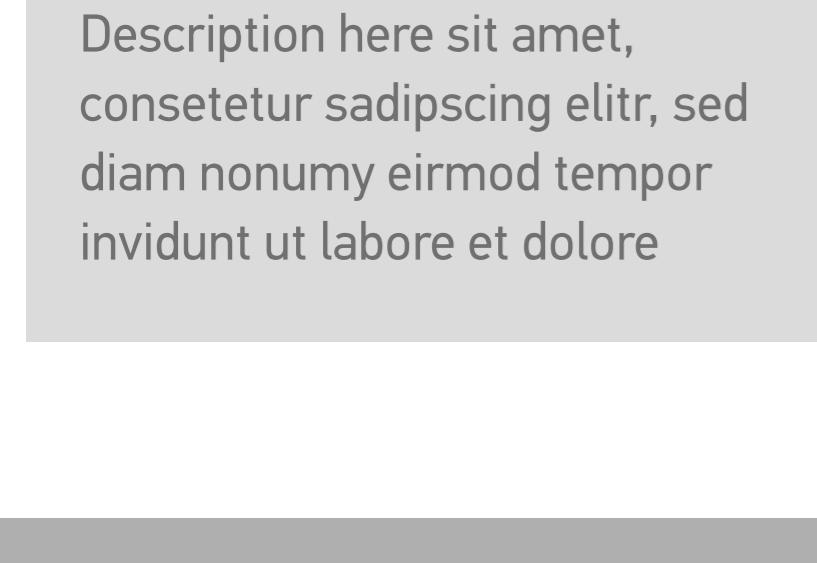
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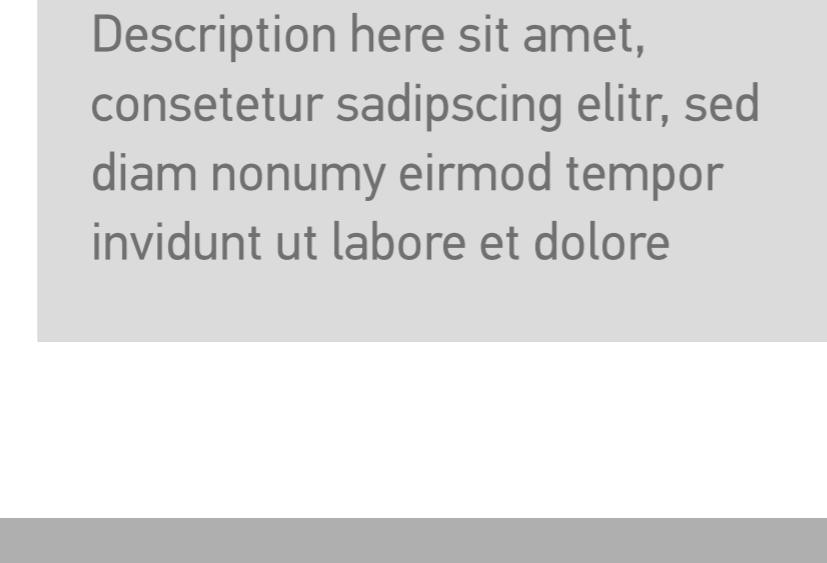
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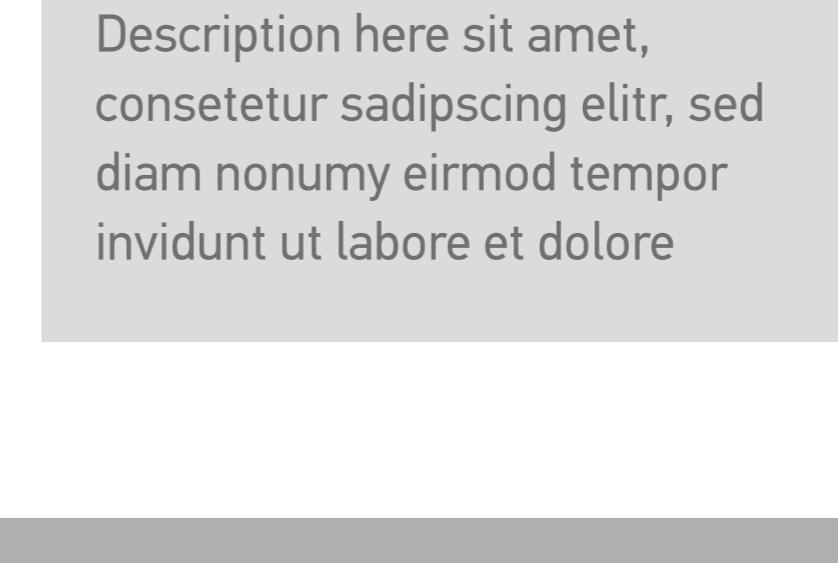
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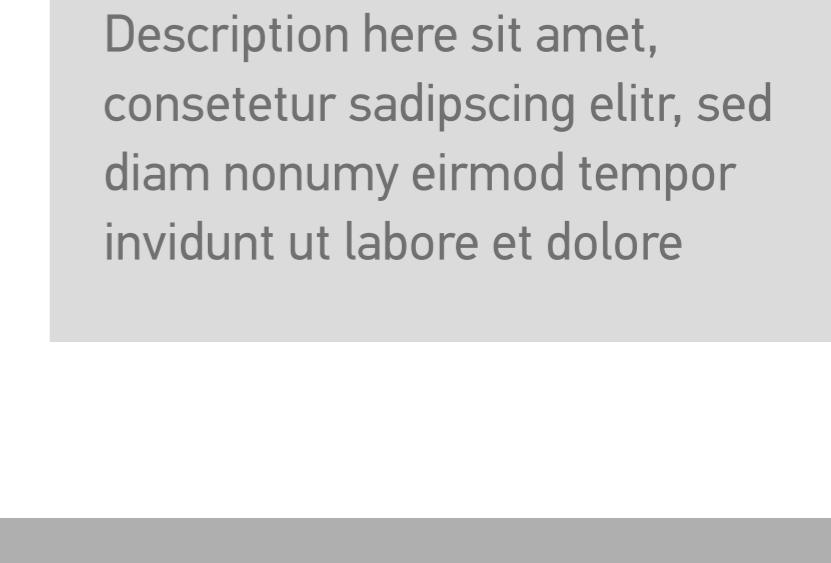
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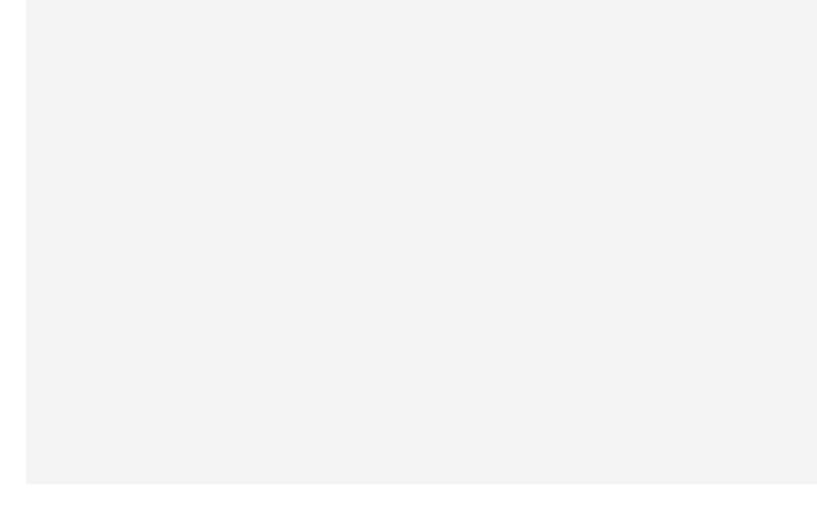
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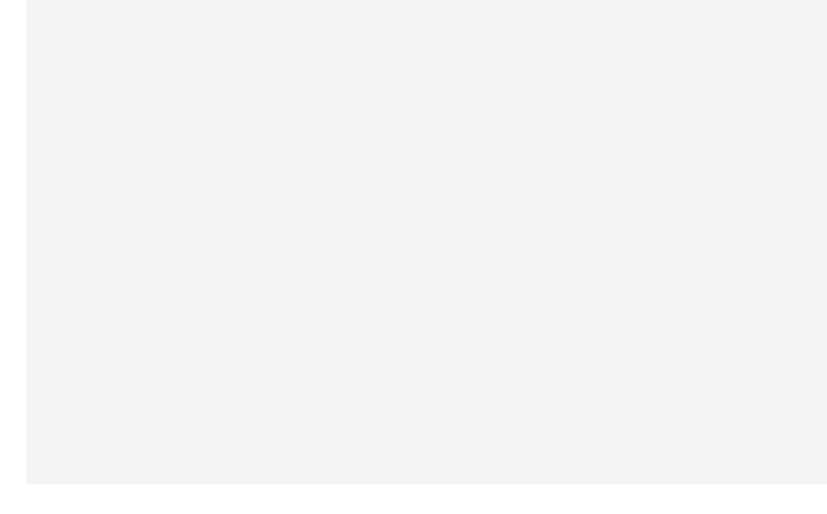
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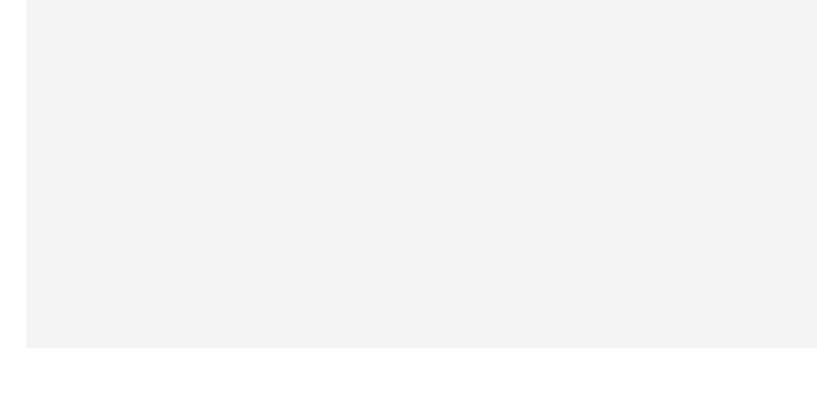
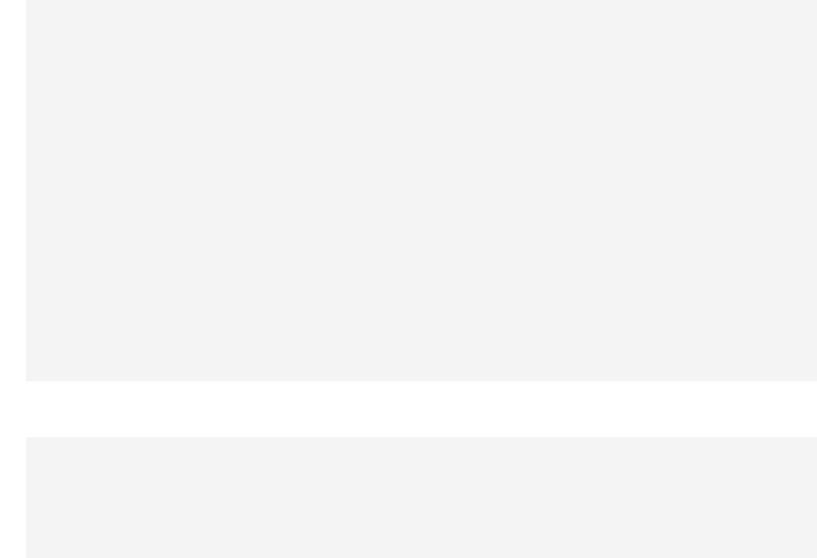
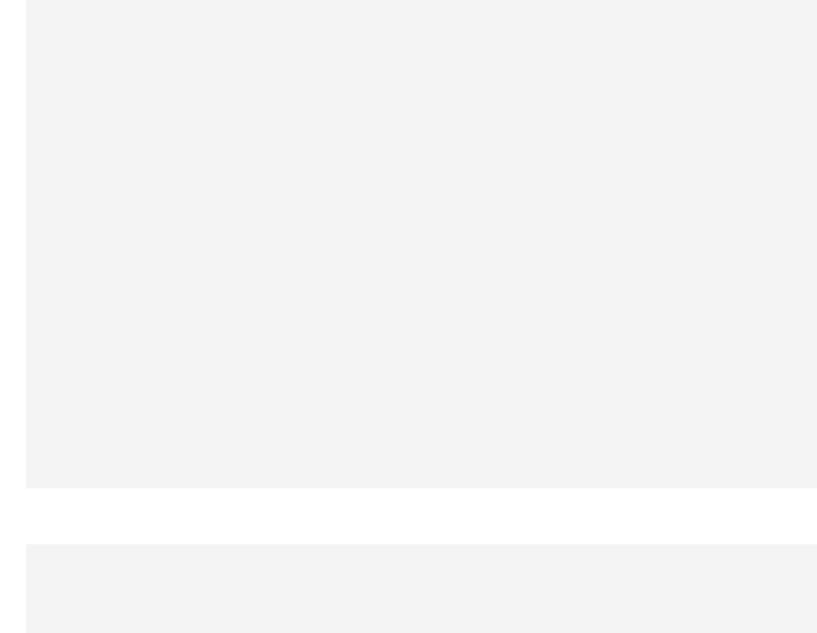
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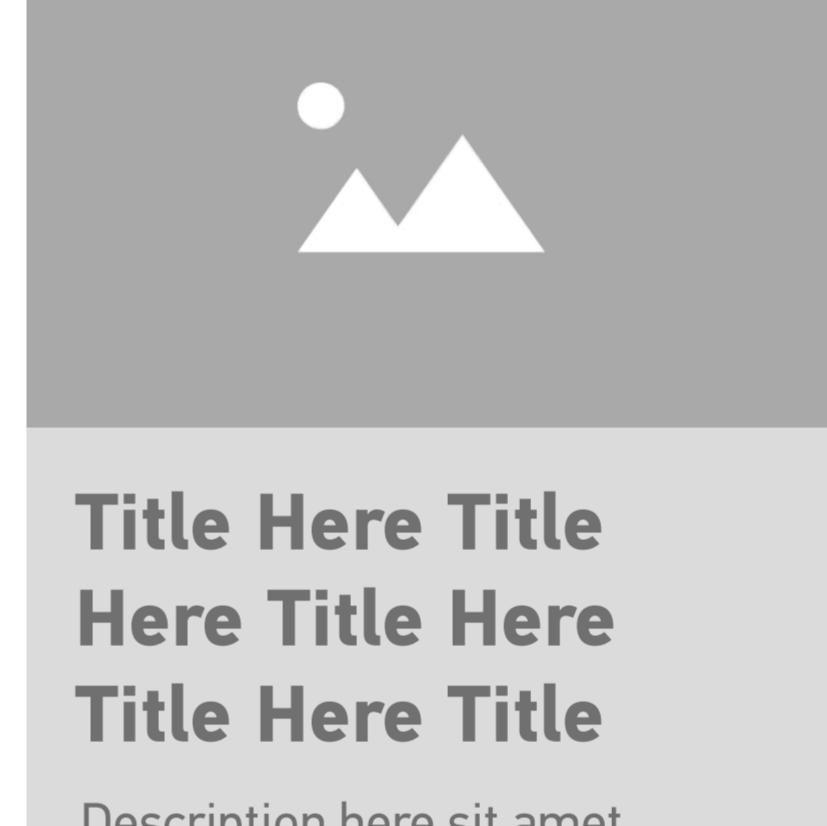
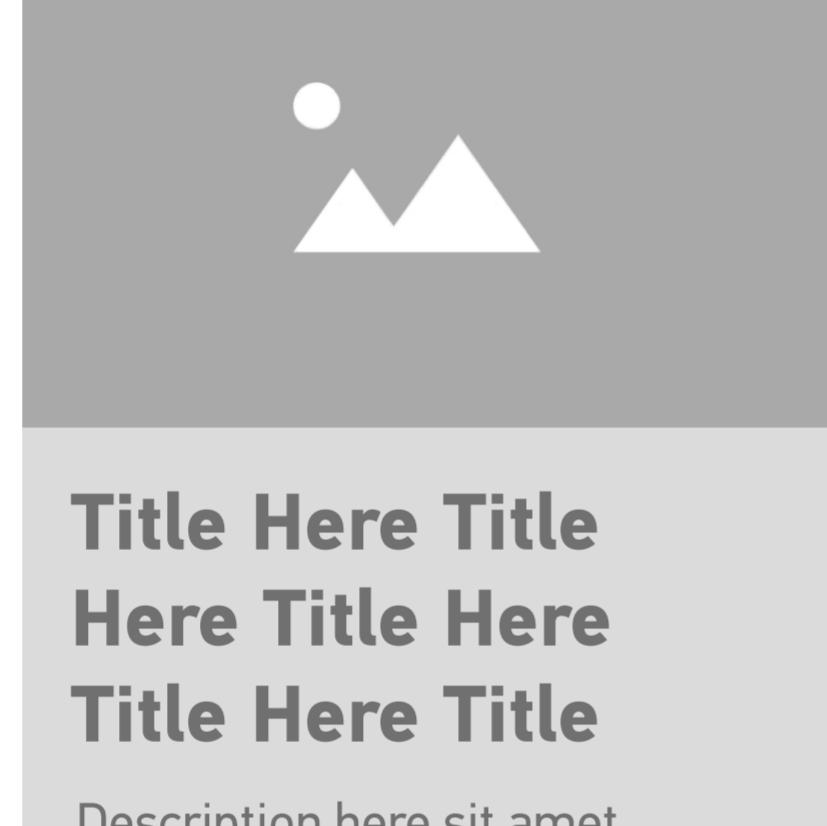
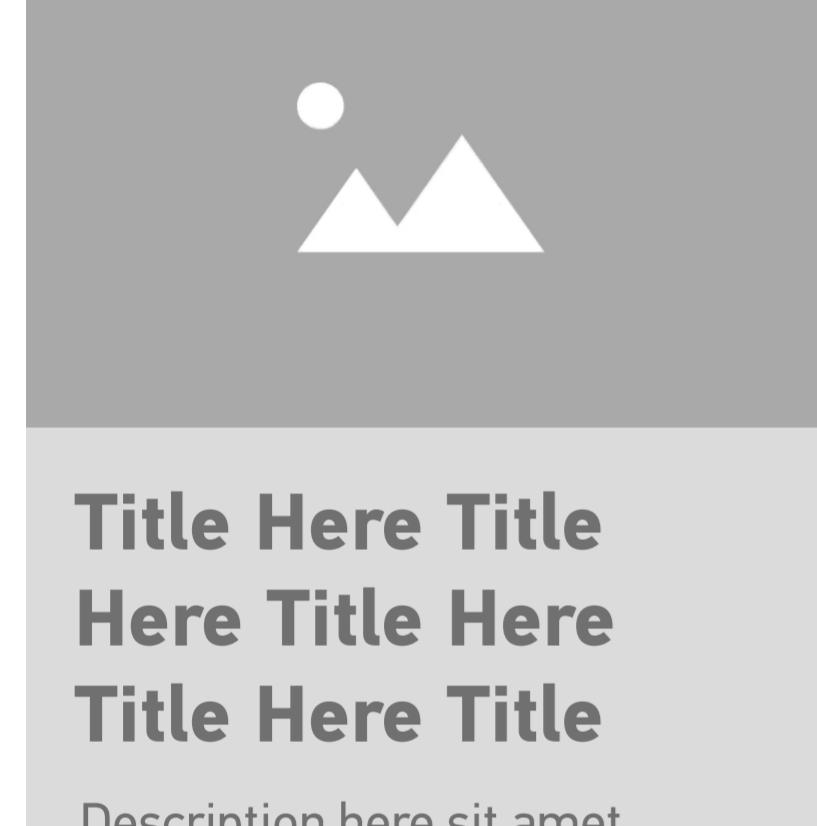
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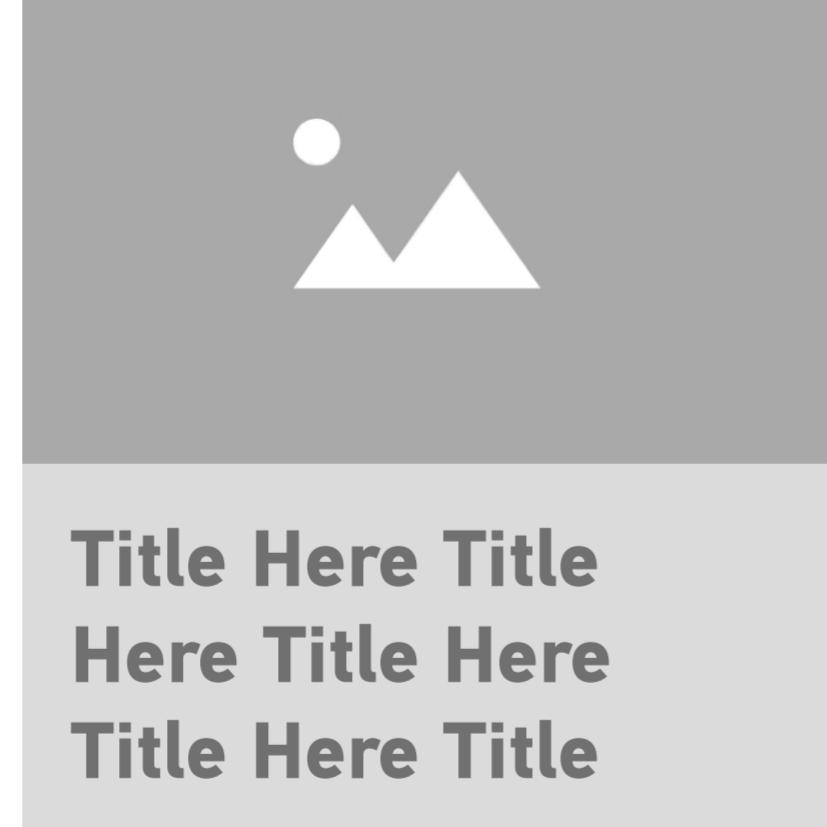
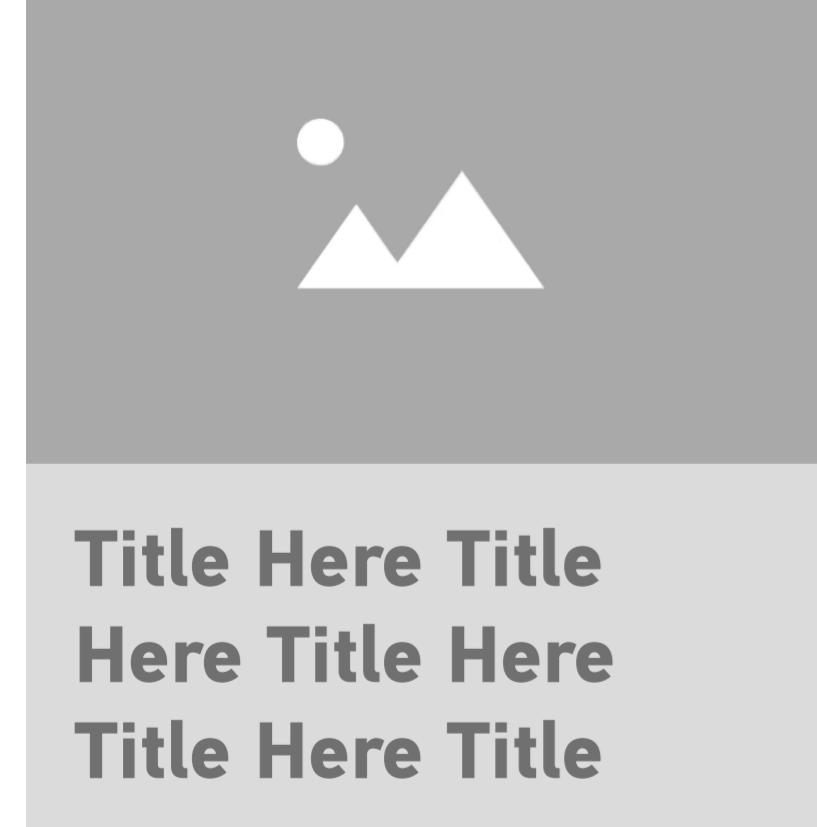
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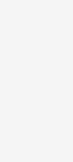
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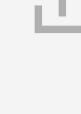


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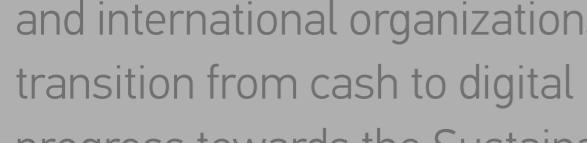
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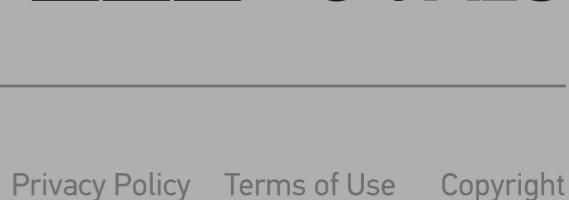
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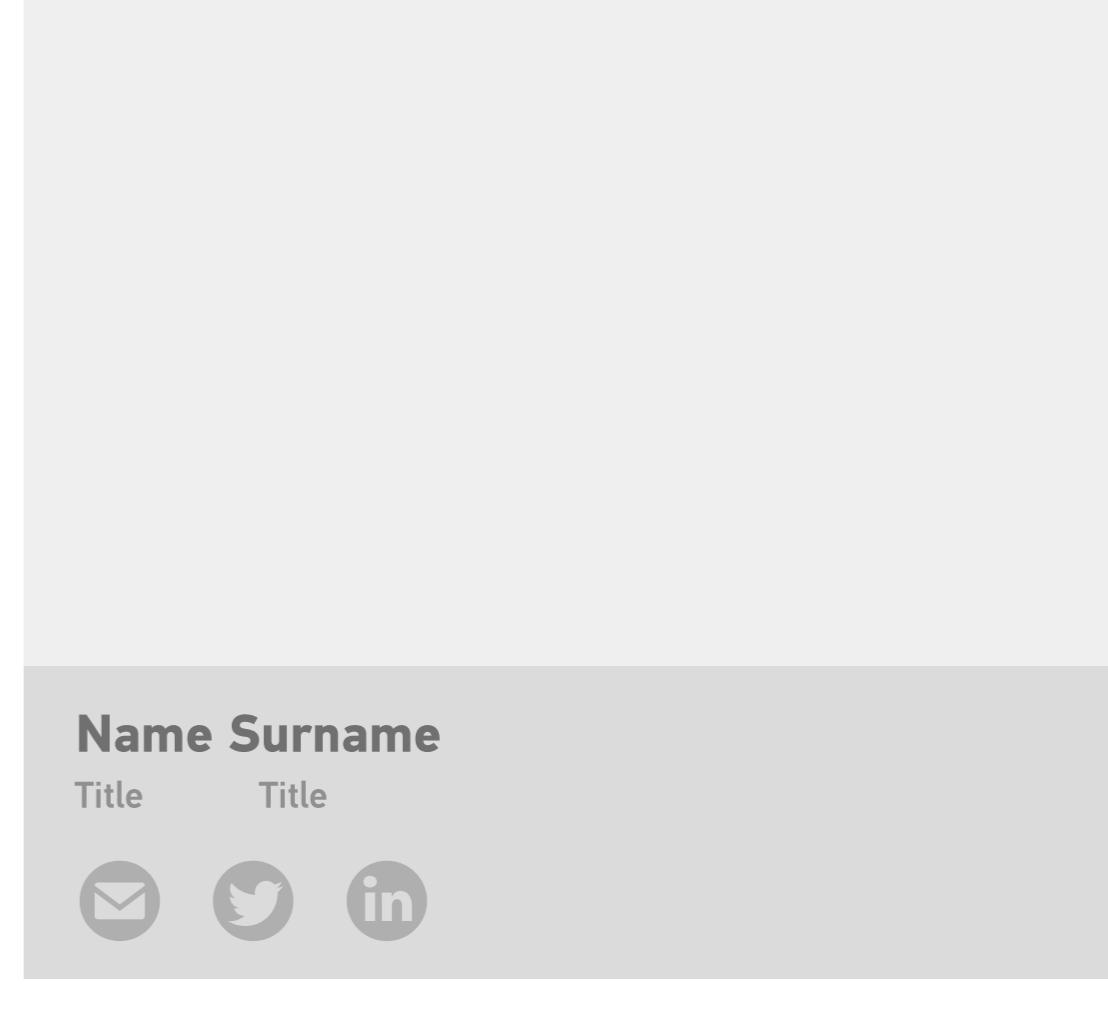
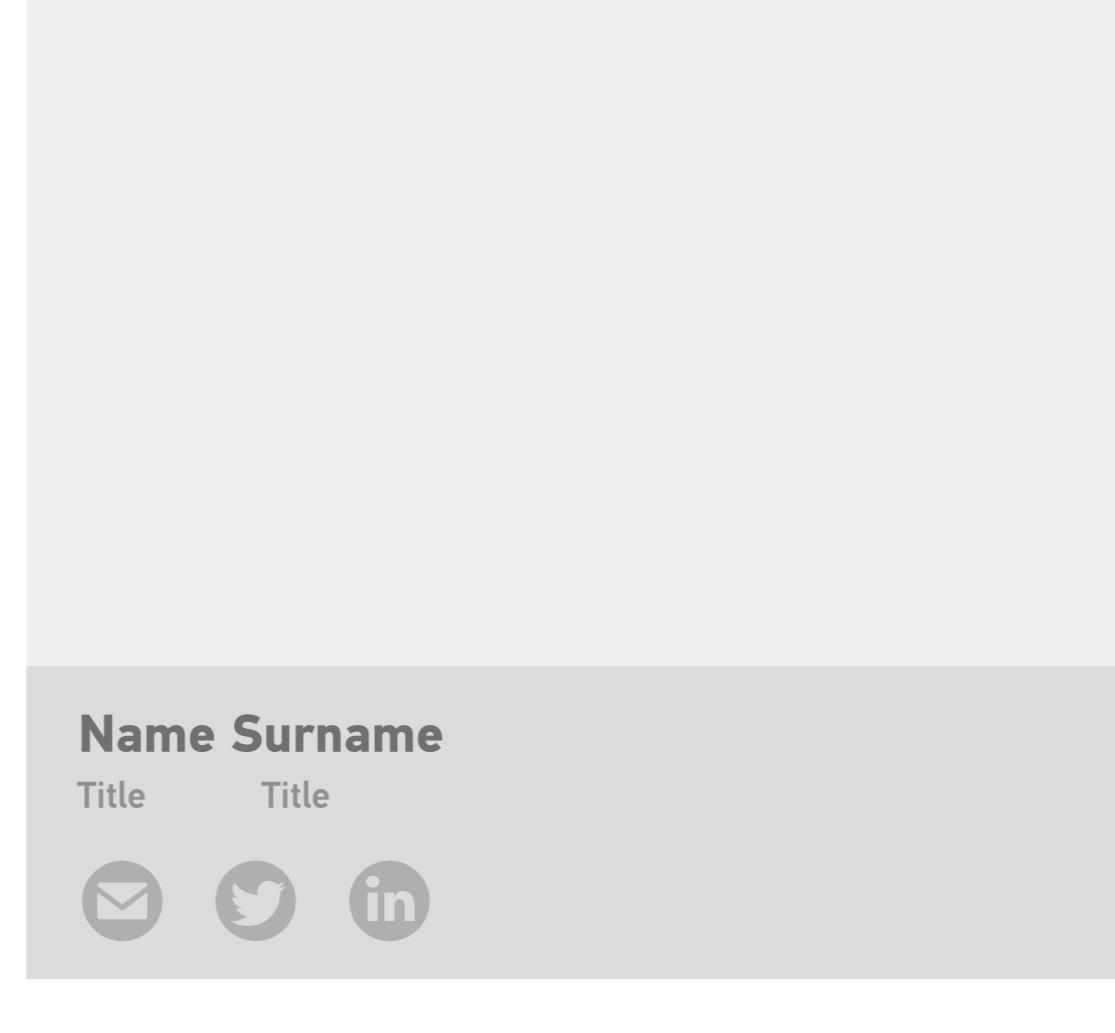
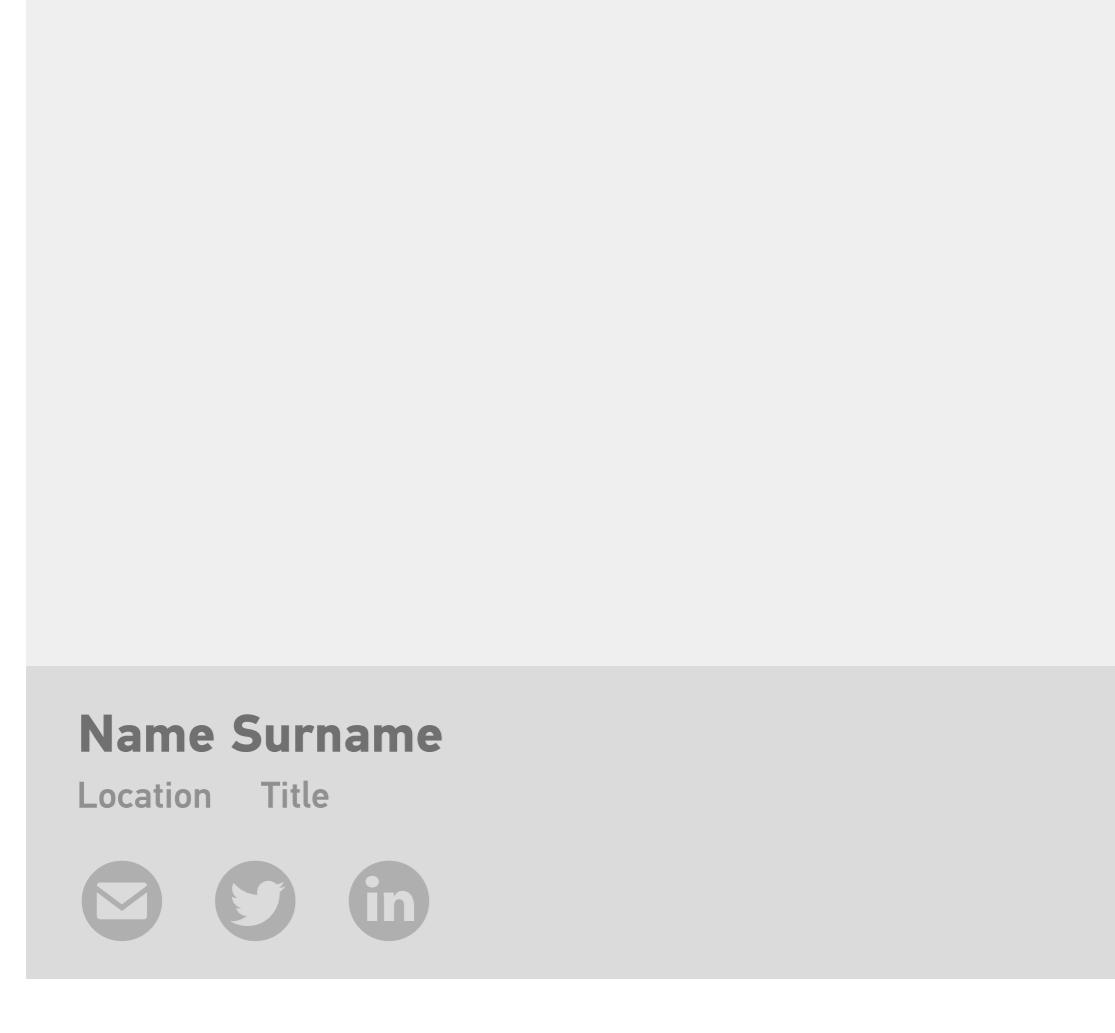
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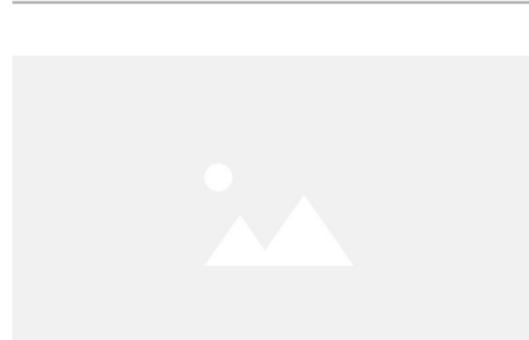
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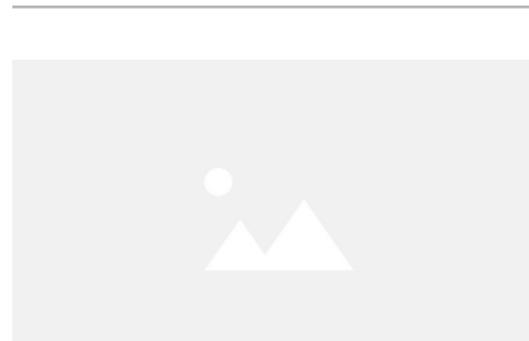
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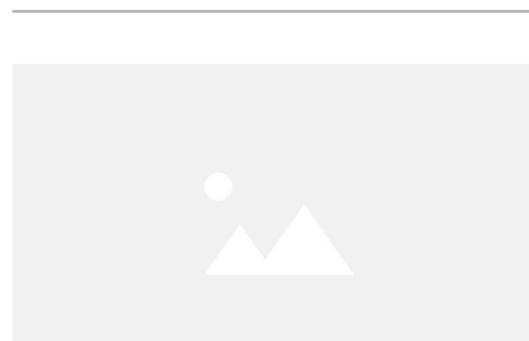
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