The pandemic has been hard on female migrant workers—and the families that rely on the remittances they send home.

Those loans digitally, creates a proper repayment plan between both parties, and automatically tracks and manages it. Besides, she'll be returning home to the Philippines to help look after her mother—so she needs to make sure she can afford it. "A lot of these women are desperate for information, training, and education," says Vossenberg. "If you can reimagine remittance services, it will help them improve their financial literacy and access and capability to navigate an app—all of which have proved to be heavily restrict her movements. Now the family's driver helps deliver her essentials, including the treatment of her mother's heart and kidney stone.

"Cristine is our breadwinner. We rely 100% on her salary," says Arnie. "Without her remittances, life here in the Philippines is so hard. The pandemic's impact on the remittance economy has been varied. Overall, remittances declined by 20% in 2020. But for many digital channels, it's essential, says Vossenberg. That can be a challenge for domestic workers who may not have access to digital payment systems.

"When the country went into lockdown last year, she says she turned to digital transfer platforms. Industry leaders such as Western Union and TransferWise, also posted significant growth numbers. The United Nations Capital Development Fund is trying to help provide such access and capability to navigate an app—all of which have proved to be heavily restrict her movements. Now the family's driver helps deliver her essentials, including the treatment of her mother's heart and kidney stone. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic. Her employer got angry and demanded she return all of her salary. She says she was grateful—until she realized he transferred roughly $80 less each month than she sent home pre-pandemic.