



Donor

Bill and Melinda Gates Foundation



Period

Nov 2015 to Dec 2020



Targeted Districts

Bushenyi and Rubirizi



Total Budget

\$3,104,401



Reach

199,149 people

Direct Reach - 7,003

(M 2,696 • F 4,307)

Indirect Reach - 192,146

(M 73,976 • F 118,170)



Partners

PostBank Uganda Limited, APROCEL, COVOD, DoubleX Economy, and IPSOS



CMP

CARE USA



SDG



The Central Problem

There is significant evidence that financial services and structures have huge impacts on the economic empowerment and livelihoods of women and the well-being of their families, particularly when those services are made accessible directly to the women, and not through their partners and other power holders in their families. Equal participation in decision making at household level coupled with access to banking services increases women's capacity and likelihood to save, reduces their risk of loss of income and improves their financial stability, resilience to shocks, and safety. Women have specific financial needs such as financial and digital illiteracy and lack of mobility to access financial services. However, there has been a shortage of financial products and systems designed to align with these

specific financial behaviors and needs despite numerous interventions to increase women's access to such services.

Within rural families in Uganda, women are often required to turn earnings over to the male head of household. Knowledge of family finances is frequently withheld from them. Their own goals and needs are trivialized, ignored, and normally go unmet. Anger usually greets their questions about the finances of the family and violence is often threatened (or used) to force them to turn over their money.

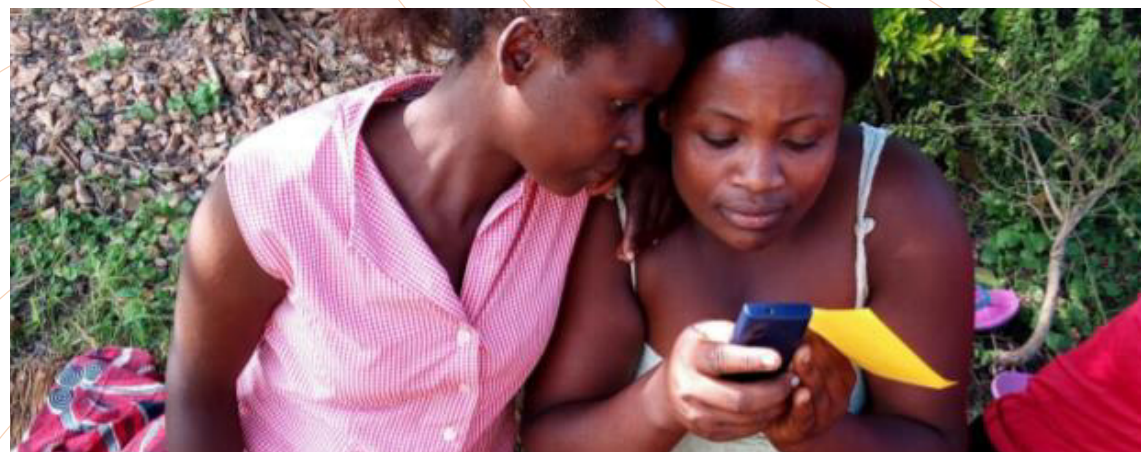
Since women are more likely to make expenditures that reduce poverty, development goals are less likely to be achieved if this situation prevails. Furthermore, when control over money disappears, women cannot spend their earnings on realizing their own goals nor do they have safety

nets to support them should they need to escape abuse.

Solution

Providing opportunities for women to increase their financial control supports their empowerment, as well as creates chances to improve development outcomes for their families. Women's increased financial autonomy also reduces the mental and emotional stress that results from unequal financial conditions. The Digital Sub-Wallets project included two main objectives:

- ➔ Increase women's autonomy through more private control over money; and,
- ➔ Improve cooperation by enhancing communication and relationships within the household.



The Approach

Digital Sub-wallets

CARE worked with research partners, DoubleXEconomy and Innovations for Poverty Action (IPA), to identify prioritized savings categories for longer-term savings goals.

CARE onboarded Uganda's PostBank to develop a user-friendly mobile platform named "Women in Progress" to

build financial literacy and increase access for women to financial services without having to leave their homes.

CARE & its local partners, COVOID and APROCEL started with a training focused on core concepts of financial management including budget management, financial planning, and banking literacy. Following this, members were offered the opportunity to sign up for PostBank accounts and trained

by APROCEL on how to access and use Women in Progress.

Household Dialogues

This is a curriculum that includes a series of modules designed to foster equity among all household members and specifically engages all household members who influence decision-making. CARE and partners trained female and male community-based facilitators to conduct the household dialogue sessions.

Facilitators focused first on fostering an open and safe space for discussion allowing household members to share their respective financial goals and come to alignment. This process sought to foster balance and equity within the household as well as elevate the status of women's needs and goals and increase their financial autonomy and role in household financial management.

Methodology



Randomized Control Trial



Psychometric Scales



Bank Data



Baseline & Endline Surveys



Semi-structured Interviews

Impact

In each treatment group, about 30% of respondents reported that they were better able to save for the future and to provide for children and family after the intervention. In addition to caring for their families and saving, the women in this intervention were also able to invest and spend money on themselves and their own business goals. Therefore, outcomes benefitted from both interventions.

The evidence from this intervention supports a conclusion that the counseling resulted in better financial management within families and more women's participation in decision-making, including both more voice and more knowledge.

In the HHD+DSW intervention, there was measurable improvement in the elements of mastery and increased sense of

agency that could indicate a woman's sense and level of empowerment or disempowerment. There were no correlations between these measures and the DSW only intervention; in fact, all but one of the correlations were specifically related to the features of the household counseling sessions.

Recommendation & Next Steps

Upon the successful completion of this invention, the clear benefits of incorporating household dialogues into financial inclusion programming can be seen. The impact on women's sense of empowerment makes the combined intervention promising for continued efforts around women's economic empowerment. Women who participated in these dialogues were more active in household

financial planning and decision-making than those who only received financial literacy training and access to the digital sub-wallets platform. This indicates that household dialogues address gender norms that include power relations, decision making, and access/control over resources while improving spousal communication. Further rollout of these interventions are

recommended based on the research results.

There were also some stark contrasts between the married women and unmarried women across all treatment arms. Moving forward, more information is needed on how household dialogues and the digital sub-wallet platform affect married and unmarried women differently.

Key Findings

- Women in HHD+DSW group increase their ability to save
- Household dialogues had a positive impact on the emotional and mental health of married women
- The highest uptake of the PostBank account came from married women in the HHD+DSW group
- The impact of the Post Bank intervention was sizeable enough to bring women's bank account ownership equal to men's
- Nearly three-quarters of women met their financial goals by the end of the project
- The HHD+DSW intervention moved family decision-making toward gender-equal practices

