

Digital Sub-Wallets for Increased Financial Empowerment of Women

The Digital Sub-wallets program (DSW) is a BMGF funded initiative, which has demonstrated that social norms work needs to be closely aligned with traditional financial inclusion efforts to achieve women's economic empowerment. CARE worked with PostBank Uganda to design digital sub-wallet – pockets of savings designated for a particular use to help women achieve their set goals (saving, particularly for school fees, medical emergencies, and longer-term purchases such as land).

The project's theory of change recognizes that women's power over their own money, as well as their participation in household decision-making are very limited. The authors hypothesized that providing married women with greater autonomy and voice in household decision-making would facilitate achievement of their own financial goals especially those believed to alleviate poverty, such as keeping children in school. The project has supported more than 1400 people in Western Uganda since 2017.

Quick facts

Barriers addressed



Social norms

[Biases that center men as financial customers >](#)

[Ambivalence or antagonism towards women's financial independence >](#)

Segment focus

1 2 3 4

Geography

[Western Uganda >](#)

Sources

[Scott et. al., 2020.](#)

Customer Journey Relevance



Key stakeholders involved

PostBank Uganda
CARE

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Key activities

- A multi-method study, using an RCT, psychological scales (scientific method of measuring empowerment), bank data, two extensive surveys, and a large sample of semi-structured interviews with 1,423 total participants (1,112 women with male partners, 213 women who did not have male partners, and 93 men)
- Two treatment groups for the RCT: "A mobile banking service with digital sub-wallet folders labelled for women, and the same service coupled with a course of seven household counselling sessions aimed at equalizing the influence of women and men in the context of family money management."

Outcomes/results

- 38% of previously unbanked women signed up for bank accounts and increased their account ownership
- More participatory behavior among male partners regarding household budgets
- Women reported they are increasingly respected for their financial needs by their husbands, and a significant improvement to women's mental and emotional wellbeing
- 61% of women said their spouse now shares household financial decision-making with them

Key enabling environment factors for the intervention

Project conducted a pilot which found that the household practices anticipated by the theory of change were as expected, and increased uptake for both interventions.

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Key design elements and principles that led to successful outcomes

- Project included gender and gender-based violence (GBV) prevention and protection training as part of the intervention. All trainers were trained in gender sensitivity and prevention of GBV to enhance their skills in supporting women during household dialogue sessions.
- The research resolved issues of measuring women's empowerment by basing the measure of empowerment on the woman's experience, specifically by using established psychometric scales that have previously been validated through rigorous scientific testing.

Recommendations from the research

- "Collect additional data in order to better understand the reasons behind the effects on both married and unmarried women."
- Standardize the of measures of women's empowerment to allow comparison across projects. Having a reliable way to measure empowerment, as opposed to the number of accounts opened, is important for showing an independent impact on women. Using proxies is a problem because the uptake of an intervention does not necessarily lead to empowerment.