

Institutional Review Board, raised violence as a concern, however, no gender-based violence referral system was actually put in place nor were incidents reported to the research team.

Summary of Findings

- 58% of female VSLA members applied for a Post Bank digital banking product when it was offered. During the pilot, both phone ownership and bank account ownership among women showed statistically significant increases in the test site. Actual bank account activation among women, however, was much lower than sign-up (32%) and sub-wallet activation was even lower (16%).
- Uptake of the household counseling among those who were offered participation was very high (99.6%) and the feedback positive.
- Several aspects of delivery were not aligned with the purposes of the women's empowerment intervention; offering of the Post Bank product in a mixed gender setting, generic labeling of the digital sub-wallets, gender bias in dialogue facilitation, and failure to have a gender-based violence referral system in place were the most important problems. With these barriers, the development outcomes expected in the grant proposal, which stipulated an underlying assumption that women who control their money will spend to benefit children and communities, could not be expected to appear.
- Initial experience with psychometric variables indicated that such measures discriminate between outcomes and risk groups better than the empowerment measures currently in common use. New indices for familial and financial stress were devised and were shown to have a strong relationship to the psychometric variables.
- Important and useful information was gathered about the demographics of the population and their use of financial products and digital technology.
- Clear indications of gender limitations emerged, all of which were consistent with existing research. The women in the test generally had limited knowledge about their husbands' financial situation, had trouble controlling their own money, wanted a way to keep it private, and were secretly hiding cash, especially from their husbands. They expressed a clear desire to have a way to save that could be kept safe from expropriation by others. They also had mobility constraints and, being considerably less educated than the men, were more intimidated by the sub-wallet technology.
- There appears to have been a misunderstanding that the bank accounts would give recipients access to loans or even cash grants and this may have affected uptake rates.

Way Forward

- The Project has included Gender and Gender Based Violence (GBV) prevention and protection training as part of the intervention. All trainers will be trained in Gender sensitivity and prevention of GBV, so as to enhance their skills in supporting women during household dialogue sessions. The Role Model Men (RMM) approach, where key men in the community are used as agents to influence behavior change of men and boys in the community, would be a preferred method for addressing GBV within the community.
- Strengthen CBT capacity in delivering the household dialogues through the revision of the training of trainers (TOT) to include:
 - Techniques and tips for CBTs on ways to increase participation of reluctant members to ensure they are not crowded out by more dominant members
 - CBTs in both districts to participate in CARE's Gender Equity and Diversity training
 - CBTs and project staff to participate in gender and GBV training that includes basic concepts such as definitions, the reasons for the occurrence of GBV and how socio-cultural norms influence GBV etc. to assist them when dealing with the more sensitive issues raised during the household dialogues.
- The Project will use the launch to disseminate pilot findings, recommendations and gender analysis summary report to community leaders. Discussions on GBV findings in the area and mitigation methods will be disseminated to religious, cultural and opinion leaders, local government, community members, other stakeholders, service providers and government. Support will be sought from all stakeholders for mitigation, and referrals.
- The project should work on a case by case basis with all participating households to determine how they can best participate in household dialogue trainings, in order to respond to members specific circumstances. Use a trial for the guidance for handling polygamous families developed by implementing partners in one VSLA. Document the process and note specific concerns and revise as appropriate with CBTs.

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DIGITAL SUB-WALLETS FOR INCREASED FINANCIAL EMPOWERMENT OF WOMEN PILOT REPORT SUMMARY

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Commemorating 16 Days of Activism against Gender Based Violence

This report summarizes the findings from a pilot study of two interventions intended to promote gender equality, a mobile banking innovation and financial counseling for households, in western Uganda between September 2016 and March 2017. The study was designed and analyzed by DoubleXEconomy. CARE Uganda implemented the interventions in partnership with Post Bank Uganda. The data were collected by IPA Uganda.

Purpose

The purposes of the pilot were:

- Produce an empirically based estimate of uptake rate, to inform sample size estimates for a randomized, controlled trial (RCT) that was expected to follow
- Get experience delivering treatments and working with partners, in order to identify problems that could be sorted out before an RCT would be undertaken
- Get better information on respondents that may be important to outcomes, specifically:
- Current mobile and bank account ownership

- Demographics
- Get experience with new measures proposed under the grant, especially psychometrics
- To see whether an uptick of domestic violence is a serious risk from the household counseling intervention
- Get experience working with the banking partner in gathering and analyzing usage data from their records

Methodology:

The pilot took place in two districts in Western Uganda, Bushenyi and Rubirizi, selected by CARE for socioeconomic and demographic comparability to each other and to the general area in which the RCT is expected to be conducted. In each district, the pilot was conducted with all VSLAs in one parish. Bushenyi received the digital subwallet intervention (n=287) and Rubirizi received the household dialogues (n=299). Summary statistics of the VSLAs and respondents are presented below. The total sample was 586. The pilot was delivered over a four-month period.

	Rubirizi	Bushenyi
Number of VSLAs	15	18
Average # of members per VSLA	19	17
Average # of women	15 (78%)	13 (76%)
Average # of men	4 (23%)	4 (24%)
Total # of respondents	287	299
Total # of women	222 (77%)	228 (76%)
Total # of men	65 (23%)	71 (24%)

Limitations: It is very important to bear in mind that the pilot did not intend to assess the impact of the interventions. The timeframe was too short to judge impact. Indeed, many of the e-wallet respondents were still awaiting activation at the end of the test. Because there was no impact measurement intended, several commonplace measures, such as household decision-making metrics, were not included in the pilot, but will appear in the final test.

Demographics and Existing Inclusion

The survey data showed that the districts were not, in fact, comparable to each other. Rubirizi is wealthier than Bushenyi (significant at $p < 0.01$), with the main differences being electricity and piped water in the house, as well as television and refrigerator ownership (each significant at $p > 0.001$).

CARE, based on their knowledge of the communities and their judgment that these sites were generally similar, made the selection of sites for the pilot. Since economic data to pick up the differences among parishes is not available in Uganda, the wealth discrepancy could not have been known in advance. In a scaled-up test, the randomization should eliminate this problem for purposes of analysis. In what follows, averages are presented for the sample studied at large. These averages are informative for the characteristics of the population the scale-up test intends to study, which too will have some variation across sites.

At baseline, women were more likely to be widowed, separated, and abandoned than men, while men were more likely to be married than women. Ages were similar, but men had more education.

Marital Status

- Married, 58% women, 74% men
- Widowed, separated or abandoned, 24% women, 3% men
- 24% of married women have co-wives

Age

- Average age is 41 for both women and men
- More young men than women: 30 or younger = 32% male, 25% female)

Education

- Never went to school, 19% women, 3% men
- Higher than high school, 3% women, 9% men

Mobile phone ownership was skewed toward men, but both genders were higher than expected. However, bank account ownership was low, with a strong skew toward males. Most of those who had bank accounts could use them privately.

- Mobile phone ownership: 70% women, 86% men
- Bank accounts in own name: 5% women, 21% men
- Mobile phone and bank account in own name: 4% women, 21% men
- 71% of women and 69% of men with bank accounts have no one else accessing their account.

Interventions

The interventions outlined in the Grand Challenge proposal were to include the following:

- **Female mobile money agents**, on the expectation that, given the existing norms about gender and money, women would be more likely to trust females in the field.
- **Mobile money with gender-specific digital sub-wallets**, on the expectation that the privacy allowed by mobile technology and the mental labeling provided by the sub-wallets would help women save toward their chosen goals.
- **Household financial counseling**, on the expectation that guided discussions would lead women toward more power in household decision-making, as a result of bringing their goals and dreams into consideration during joint planning and budgeting.

The first intervention implemented in the pilot was to offer a Post Bank account that was accessible through mobile technology and had pre-labeled digital sub-wallets (Post Bank is a well-known bank in Uganda, but it has previously been a branch bank). As planned, the design of the product required that each VSLA open a group bank account and then individuals could do the same, with their accounts linked to the group account. Each respondent had to have a bank account in order to access the mobile technology. A team offered the product from Post Bank, along with CARE’s community-based trainers. Most members of the delivery teams were male. In each case, the offering was made to an entire VSLA group at a regular meeting. All VSLAs in the test area were mixed sex. It was learned, after the intervention was delivered, that Post Bank had only provided their own version of the sub-wallets, so the gender specific categories were not part of the pilot. Thus, the two primary mechanisms for women’s empowerment were not present in the piloting of the intervention: privacy and specially labeled sub-wallets. Furthermore, the respondents were required to present extensive documentation in order to open the account. There was also a long time lag (1) between signup and acceptance of documentation and (2) between acceptance of documentation and activation of the mobile interface. Thus, the expected usage and saving activity had not yet had a chance to develop by the end of the pilot.

The second intervention was a series of counseling sessions offered to the VSLAs in a group meeting, but delivered at the household level. There were seven sessions in total. All of the sessions were delivered by community-based trainers (CBTs), and the teams were of mixed gender. Initially, the sessions were only to be offered to households with a couple consisting of one wife and one husband, though other members of the same household could attend.

Polygamy was not anticipated nor was households with a single head (widowed, divorced, or single). In execution, however, some variability appeared, which made results difficult to interpret. Though several parties who evaluated the grant, including the local Uganda



2. Refine the delivery of Household Dialogue Trainings

A number of issues emerged during the delivery of household dialogue trainings. Men would sometimes dominate discussions and women did not participate fully in the earlier session, however they became more involved over time and spoke positively about the exercise.

Recommendations

Strengthen CBT capacity in delivering the household dialogues through the revision of the training of trainers (TOT) to include:

- Techniques and tips for CBTs on ways to increase participation of reluctant members. Politely manage dominant characters
- CBTs in both districts to participate in CARE's Gender Equity and Diversity training, to hone their skills in techniques to manage differences
- CBTs and project staff to participate in gender and GBV training. The training helps them understand the context of GBV, as well as approaches that enhance community activism against GBV.

3. Address prevalence of GBV in the project Districts

During the pilot phase, household dialogues observations revealed family tensions associated with reconciling individual financial needs and power dynamics. Although local government officials are an important channel for referrals, government services for survivors of GBV are limited in Uganda.

Recommendation

The Project will use the launch to disseminate pilot findings and recommendations to community leaders. Discussions on GBV findings in the area and mitigation methods will be disseminated to local leaders, local government, community members, other stakeholders, and service providers. Support will be sought from all stakeholders for mitigation, and referrals.

4. Incorporate all households, such as polygamist, single headed, young women and wives, widows etc.

Households involved in the pilot project represented a wide range of unions and configurations. The household dialogue-training manual was developed for a couple (man and woman) and therefore not conducive or easily adapted to other household configurations, in particular polygamist households.

Recommendations

The project should work on a case by case basis with all participating households to determine how they can best participate in household dialogue trainings, in order to respond to members specific circumstances. Use a trial for the guidance for handling polygamous families developed by implementing partners in one VSLA. Document the process and note specific concerns and revise as appropriate.



CARE
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**Digital Sub-Wallets for
Increased Financial
Empowerment of Women
Project Gender Analysis**

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*Commemorating 16 Days of Activism
against Gender Based Violence*

Background

The Digital Sub-Wallets for Increased Financial Empowerment of Women Project is a research based project implemented by CARE International in partnership with DoubleXEconomy and Post Bank in Bushenyi and Rubirizi Districts, Western Uganda. The project's goal is for women to have equitable influence over household financial decisions and to use mobile financial technology to improve their own and their family's opportunities and lives.

A six-month pilot project was conducted between September 2016 and March 2017 by CARE, Post Bank, two local partners, Community Volunteer Initiatives for Development (COVOID) in Rubirizi and Ankole Private-Sector Promotion Centre Limited (APROCEL) in Bushenyi, and included a research component designed and led by DoubleXEconomy using a sample of 616 VSLA members. Several gender issues identified at project design were affirmed during the pilot phase that need to be addressed prior to full scale-up of the project.



Gender Norms in Bushenyi and Rubirizi

The two project areas differ in economic activity and culture. In Bushenyi, the majority of people are Banyankole and the main economic activities are growing bananas, dairy farming and some participation in tea and coffee growth. The Banyankole run shops and small business and in general allow women to participate. Women in Bushenyi are engaged in small-scale business and agriculture entirely for home consumption. Culturally, women in Bushenyi participate in income generating activities and household responsibilities such as planning for family development.

Rubirizi has more economic opportunities as it borders Queen Elizabeth National Park, including tourism and fishing at a number of fresh water resources found in the district. Rubirizi District is home to the Banyaruguru, Banyankole, Bakiga, Baganda, Batoro and Bakonzo peoples. These tribes are considered to be more conservative and expect women to be housewives and participate more in land cultivation. They have higher levels of alcohol consumption than Banyankole men. In both areas, women have limited decision-making power and participation within the family and public life.

Findings and Recommendations

1. Household decision-making

In both project districts, women have limited decision-making power and participation within all areas of family life. While women contribute financially to the family budget, they have little say over how the money will be used or spent. There is widespread mistrust and lack of transparency between family members regarding individual earnings and money deposited into the VSLA by women.

Recommendation

The Project has included Gender and Gender Based Violence (GBV) prevention and protection training as part of the intervention. All trainers will be trained in Gender sensitivity and prevention of GBV, so as to enhance their skills in supporting women during household dialogue sessions. The Role Model Men (RMM) approach, where key men in the community are used as agents to influence behavior change of men and boys in the community, would be a preferred method for addressing GBV within the community.

