Uganda: Digital Sub-Wallets

Overview
The Digital Sub-Wallets (DSW) project aimed to build financial literacy and increase access for women to financial services. It worked with couples where one was member of a VSLA to improve intra-household relations and increase women's financial autonomy.

Results
Women who participated in household dialogues experienced increased participation in financial decision-making.

Household dialogue participants were more likely to achieve financial goals than sub-wallet-only group.

- **81%** Of women saw a positive change in their partners' behavior; 96% said this was sustained after project-end.

- **76%** Of participants in the HHD arm reached their financial goals in comparison to 69% in the Sub-wallets-only arm.

Project details:
- **When:** 2015-2019
- **Donors:** Bill & Melinda Gates Foundation
- **Partners:** DoubleXEconomy, Post Bank

Learn more: