# **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.

# Gender light: Financial literacy training + Digital Sub-wallets Gender transformative: Financial literacy training + Digital Subwallets + Household dialogue and joint financial planning

### Results

Women who participated in household dialogues experienced increased participation in financial decisionmaking

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 Subwallets-only arm

## **Project details:**

- When: 2015-2019
- Donors: Bill & Melinda Gates Foundation
- Partners:

   DoubleXEconomy, Post
   Bank

### **Learn more:**

care.org/ourwork/education-andwork/microsavings/digital -sub-wallets-forincreased-financialempowerment-of-women/