

CARE Uganda

Digital Sub-Wallets for Increased Financial Empowerment of Women Project

Semi-Rapid Gender Analysis

August 2017

EXECUTIVE SUMMARY

Background

The **Digital Sub-Wallets for Increased Financial Empowerment of Women Project** is a research based project implemented by CARE Uganda in partnership with DoubleXEconomy and Access Africa in Bushenyi and Rubirizi Districts, Ankole Region, 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**. The project works with mature Village Saving and Loans Associations (VSLA) that were formed under the previous SAVE-UP project and aims to reach 2,166 VSLA Members. Following the six-month Pilot Phase the project is to commence for a 4 year period in October 2017.

Methodology

This rapid gender analysis builds on findings from the research conducted during the pilot, a desk review of national and international relevant surveys and reports and a four-day field visit to meet with district level implementing partners, pilot project beneficiaries of VSLAs.

Summary of Major Findings and Recommendations

Findings	Recommendations
Household decision-making is dominated by men, however women are gaining influence	Recruit and train appropriate male VSLA members as CARE Role Model Men (RMM) to engage with other men to promote the project and contribute to transforming attitudes and perceptions of gender norms
Refine the delivery of Household Dialogue Trainings	Strengthen CBT capacity in delivering the household dialogues through the revision of the training of trainers (TOT) and ensure all CBTs participate in CARE's Gender Equity and Diversity training and in gender and GBV training to assist them when dealing with the more sensitive issues raised during the household dialogues
Address prevalence of gender-based violence in the project Districts	Develop, implement and monitor a GBV Referral Mechanism System
Incorporate all households such as polygamist, single headed, young women and wives, widows and women participating on their own into project interventions	Work on a case by case basis with all participating households to determine how they can best participate. Trial the guidance for handling polygamous families developed by implementing partners in one VSLA

INTRODUCTION

Background

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Pilot Project Phase

A six-month pilot project was conducted between September 2016 and March 2017 by CARE, two local partners - Community Volunteer Initiatives for Development (COVOID) in Rubirizi and Ankole Private-Sector Promotion Centre Limited (APROCEL) in Bushenyi - and Post Bank, and included a research component designed and led by DoubleXEconomy using a sample of 616 VSLA members. Designed to determine intervention uptake rates, practical experiences with primary interventions and a better understanding of factors that may influence adoption and experience among VLSA members. The pilot also implemented two activities: a) a digital sub-wallet product targeting women's priority needs; and b) household financial planning modules targeting gender and intergenerational conflict resolution. DoubleXEconomy conducted a quantitative survey of 576 participants to measure uptake and test a set of measurement tools, and qualitative interviews with 47 participants before the intervention (39 females and 8 males), 29 of whom received the treatments and were interviewed at the endline (27 females and 2 male) and direct observation of the household counseling sessions with 11 families.

Scope, Methodology and Limitations

Several gender issues were raised during the pilot phase which need to be addressed prior to full scale-up of the project. This assessment is to inform how the project will approach gender norms and power relations in order to facilitate the change that the project is aiming to affect. The core objectives of this gender analysis are to:

- analyze the root causes of gender inequality in the context of women's financial control and decision making within the family
- Identify project opportunities, strengths, gaps and lessons learned and recommended strategies for project implementation.

This rapid gender analysis builds on findings from the research conducted during the pilot, a desk review of national and international relevant surveys and reports and a four-day field visit to meet with district level implementing partners, pilot project beneficiaries of VSLAs.

Both time and budget within the project (pilot phase and full scale-up implementation) to conduct an extensive gender analysis were extremely limited and it was not possible to conduct primary data collection and analysis of the two project districts. Furthermore, the gender analysis was conducted after the implementation of the six-month pilot phase and after resource and funding allocations had taken place for the full scale-up of the project. Therefore, there are limited funds within the existing project

design to add any significant or resource-intensive gender related activities beyond those already planned within the household dialogue training activities and the establishment of the gender-based violence (GBV) referral mechanism system. Recommendations are also limited in scope by the requirements of the randomized control trial methodology.

KEY PROJECT INFORMATION

Project Goal

The Digital Sub-Wallets for Increased Financial Empowerment of Women Project is a research based project implemented by CARE Uganda in partnership with Double X Economy and Access Africa in Bushenyi and Rubirizi Districts, Ankole Region, 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**. The project works with mature Village Saving and Loans Associations (VSLA) that were formed under the previous SAVE-UP project and aims to reach 2,166 VSLA Members. Following the six-month Pilot Phase the project is to commence for a 4 year period in October 2017.

Profile of Target Areas

Rubirizi and Bushenyi Districts, Ankole Region, Western Uganda

There are economic differences between the two project areas. Rubirizi is wealthier than Bushenyi with the main differences being electricity access, piped water, television and refrigerator ownership.¹ Both districts rely mainly on subsistence farming, however Rubirizi has more economic opportunities as it borders Queen Elizabeth National Park. These include tourism and fishing at a number of fresh water resources in the district including Lake George, Lake Edward, Kazinga channel, 32 crater lakes and Kyambura River. Rubirizi District is home to the Banyaruguru, Banyankole, Bakiga, Baganda, Batoro and Bakonzo peoples.² The Banyankole people run shops and small business and in general allow women to participate. The latter are more conservative and expect women to be housewives and participate in land cultivation. They have higher levels of alcohol consumption than Banyankole men.³

Bushenyi has nearly twice the population of Rubirizi. Economic activities in Bushenyi include growing bananas and dairy farming and the district also promotes coffee and tea. Women in Bushenyi are engaged in small scale business and agriculture entirely for home consumption. Unlike Rubirizi which has access to fish, fruit and vegetables, Bushenyi families rely more on milk and have far less access to fruit and vegetables. Culturally women in Bushenyi participate in income generating activities and household responsibilities such as planning for family development.⁴ The majority of people in Bushenyi are Banyankole and other ethnic groups include Bakiga, Baganda and Bakonjo.⁵ See more district level information in Annex One.

¹ DoubleXEconomy, Digital Sub-Wallets for Increased Financial Empowerment of Women, Interim Baseline Report, n.d.

² Rubirizi District Local Government Statistical Abstract 2015/16.

³ Personal communication, Antony Agaba, Project Implementing Partner COVOID – Rubirizi.

⁴ Personal communication, Sylvia Natukunda, Project Implementing Partner, APROCEL – Bushenyi.

⁵ <http://www.bushenyi.go.ug/district/district-profile>.

According to the Uganda-SIGI Country Report 2015 which measures discriminatory social institutions,⁶ the Uganda's Western region, home to Bushenyi and Rubirizi Districts, displays high levels of gender-based discrimination in social institutions and is the poorest-performing region in the Uganda-SIGI.⁷ The report states that "discriminatory social norms severely restrict women's empowerment opportunities and rights in this region. Women have limited decision-making power and participation within the family as well as in public life. Moreover, women's economic role is blocked by restricted access to resources and assets: their role remains confined to domestic and reproductive roles. This is reflected in the Uganda-SIGI where the region is the poorest performer in four out of the five sub-indices: family code, son preference, access to resources and civil liberties."⁸

COUNTRY CONTEXT

Gender Inequalities across Uganda

The Human Development Index 2016 ranks Uganda as a low human development country, ranked 163 out of 188 countries; and on the Gender Inequality Index 2016 ranked 21 out of 188 countries.⁹ While some domains within the index fair better (health) in comparison to others (education), the country's relatively low ranking reflects pervasive gender inequitable norms that underpin disparities between men and women and boys and girls in regards to power and access to services, standing within society and the community, individual and collective agency, relations and structures

Uganda is signatory to key gender-related international and regional laws and instruments¹⁰ and its constitution (1995) prohibits discrimination against women and promotes women as equal partners in national development. In 1995 the government put in place legislation to allow each district to have an elected woman member of parliament. Currently, women hold 35 percent of seats in Parliament and 30 percent of ministerial level positions.¹¹

The Uganda Social Institutions and Gender Index Report 2015¹² revealed that early marriage and domestic violence are among the worst and most widespread practices, especially in the East Central, Mid-Eastern and Mid-Northern sub-regions. On average, two in three women in these regions are married before age 18. This discriminatory norm, alongside teenage pregnancies, has an insidious impact on girls' ability to complete their education or make good decisions about their reproductive health.

In a 2016 USAID gender assessment, overall men said that a husband should play the major role in making most household decisions. Forty-five percent of men reported that a husband alone should make decisions about major household purchases, whereas 48 percent said that the husband and wife should

⁶ Discriminatory social institutions are formal and informal laws, social norms and practices that restrict women's rights, access to empowerment opportunities and resources.

⁷ OECD (Organization for Economic Cooperation and Development), Uganda Social Institutions and Gender Index SIGI Country Report, 2015.

⁸ Ibid.

⁹ UNDP Human Development Index Report 2016 <http://hdr.undp.org/en/composite/GII>.

¹⁰ The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979), the Beijing Declaration and Platform for Action (1995), the Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (2008) and the Declaration on Violence Against Women (DEVAW 1993).

¹¹ World Bank Little Data Book on Gender 2016 page 217.

¹² OECD, Uganda Social Institutions and Gender Index SIGI Country Report, 2015.

make decisions jointly. A staggering 78 percent of women in Uganda have no decision-making power for health care, while 34 percent of currently married women have unmet family planning needs, and countrywide the contraceptive prevalence rate for women 15–49 is only 26 percent for modern methods.

Gender-based Violence in Uganda

GBV is widely acknowledged to be a major concern in Uganda, not just as a human rights issue, but also from economic and health perspectives. It has economic impacts GBV survivors as well as institutions that respond to GBV incidents. In 2012, GBV incidents cost the Uganda economy an estimated UGX 77 billion annually.¹³ **Ugandan national statistics show that 51 percent of women aged 15-49 years experienced intimate partner physical and/or sexual violence at least once in their lifetime while 35 percent of women aged 15-49 years experienced intimate partner physical and/or sexual violence in the last 12 months.**¹⁴ Updated Uganda Demographic Health Survey (UDHS) 2016 statistics¹⁵ show that for women aged 15-49 years, 21.9 percent have experienced sexual violence at some point in time. The final UDHS 2016 report will present additional data on domestic and sexual violence, however these figures still point to underlying socio-cultural norms that contribute to gender inequality and its manifestations. UNDP in its 2015 Country Gender Assessment¹⁶ identified law vs. practice; socio-cultural norms and patriarchal attitudes; and the persistence of sexual and gender-based violence as three of the main underlying and systemic issues that mutually reinforce and influence gender inequality in Uganda.

Government Gender-based Violence Prevention and Response

In the last few years Uganda has enacted a number of sector-specific laws¹⁷ however despite these progressive laws and regulations, effective implementation is lagging—for example the Marriage and Divorce Bill has been a source of contention for more than thirty years as Parliament has resisted passing it. **This bill could contribute to promoting and protecting women’s rights and fundamentally reform power relations between husbands and wives.**

¹³ CEDOVIP, Economic Costs of Domestic Violence in Uganda, 2012.

¹⁴ Uganda Bureau of Statistics (UBOS) and ICF International Inc., Uganda Demographic and Health Survey 2011, 2012.

¹⁵ Uganda Bureau of Statistics (UBOS) and ICF International Inc., Uganda Demographic and Health Survey 2016 Key Indicators, 2016. <https://dhsprogram.com/pubs/pdf/PR80/PR80.pdf>.

¹⁶ UNDP, UNDP Country Gender Assessment, 2015.

¹⁷ The Domestic Violence Act 2010 and its Regulations 2011; The prohibition of Female Genital Mutilation 2010 and Its regulations 2013; The Prevention of Trafficking in Persons Act 2009; The Penal Code Act, Cap 120; The Children Act Cap 59; The International Criminal Court Act 2010; The Employment (Sexual Harassment) regulations 2012.

The Government has also developed policies and frameworks to prevent and respond to GBV nationally¹⁸ and the Uganda Police Form P3¹⁹ has been amended to allow other medical workers to treat survivors of GBV. These are important policy frameworks and structures for GBV prevention and response yet implementation down to the district and sub-county levels is weak. The Ministry of Gender, Labour and Social Development (MGLSD) has structural linkages at the district level community development officer (CDOs) and the Youth and Women's Councils, but they are constrained by a modest budget and relatively small cadre of technical staff to implement policies.

FINDINGS

CORE AREAS OF INQUIRY

1. Household Decision-Making

The baseline survey found that men dominate major household decisions. Qualitative interviews revealed that it is **“not customary for women in these sites to make independent decisions, or to contribute to household decisions on financial matters.”**²⁰ Most women need to seek their husband's permission to travel outside the village; the remainder must inform him. Women are restricted regarding mobility, using their phone, participation in the VSLA and how they make decisions regarding savings and loans through the VSLA. The baseline also reveals that the VSLA does not offer women a private place to keep or save money as groups are not exclusively for women, therefore what individual members do with their finances in the group is general knowledge to men in the group and the wider community. Women had limited knowledge about their husbands' financial situation and secretly hid cash, especially from their husbands.²¹

Field discussions revealed men's suspicions over women's involvement in VSLAs in terms of how they were finding money to save, what they were saving for and how many groups they were involved with. There was a sense women could not be trusted to make decisions regarding money and that they were doing something wrong. This was far more pronounced within groups and individuals in Bushenyi, as they had not yet benefited from the household dialogue training. Men we spoke with had a very strong sense of entitlement over how women should participate in the VSLAs and how transparent they should be regarding their involvement in the VSLA and with their money. In both districts participants spoke of how husbands and wives kept money private, secretive and separate as much as possible. Although the man had final say over how money would be allocated, there was often an unspoken rule over who paid for

¹⁸ The Uganda Gender Policy 2007; The National Action Plan on Women 2008; The National Development Plan on Gender-based Violence 2010/11 - 2014/15; National Referral Pathway for Prevention and Response to Gender Based Violence Cases in Uganda 2013; National Guidelines on establishment and Management of GBV Shelters in Uganda; The National Action Plan on the United Nations Security Council Resolution 1325, 1820 and Goma Declaration 2008; The GBV Policy and the National Guidelines for the Provision of Psychosocial Support for Gender Based Violence Victims/Survivors 2016; and the establishment of the National Gender Based Violence Database (NGBVD) online MIS system;

¹⁹ To enhance access to medical services for survivors of Sexual and Gender-based violence (SGBV) cases the Police Form 3 was amended. This document is given to a victim or survivor of a crime after an assessment by the police officer that there is reasonable basis to believe that an offence has been committed against the victim or survivor. Source: The Justice Law and Order Sector, Uganda <http://www.jlos.go.ug/>.

²⁰ DoubleXEconomy Final Pilot Report, May 24, 2017.

²¹ Ibid.

what household expense. However women in Rubirizi said that after participating in the household dialogue training, they talked more openly with their husbands about sharing household expenses.

Household dialogue training was implemented to address the project goal of women having influence over household financial decisions, and delivered through 15 VSLAs using CARE’s gender transformative curriculum. Although trainings were originally developed for couples (man and woman), for the participants from polygamist and single headed households (widowed, divorced or single female households), **decision making processes were further complicated and different behaviors were noted between monogamous and polygamous households.**

Despite these challenges, women who participated in the household dialogue trainings reported that although men tended to dominate discussions, particularly in the earlier sessions, the level of their involvement **did increase considerably over the course of the intervention.** Households were very keen to take up the intervention and the dialogues were highly appreciated by women in particular. **“Women also cited improved relationships with their spouses, which is demonstrated by joint decision-making, budgeting and increased investment.”**

2. Control Over Productive Assets

Mobile phone ownership is higher in men than women and bank account ownership is low, particularly for women in the project districts.

	Women (76%)	Men (24%)
Mobile phone ownership (Non-productive assets)	69%	85%
Bank accounts in their name ²²	5%	21%
Have a bank account that no one else accesses (of those above with bank accounts in their name)	71%	69%
Mobile phone & bank account in their name	4%	21%
Reported being comfortable opening a bank account in their name without first consulting their spouse	46%	29%

DoubleXEconomy, Digital Sub-Wallets for Increased Financial Empowerment of Women, Interim Baseline Report - Total Number of Respondents: 663

Field discussions and the baseline survey found that although many women had mobile phones and participated in a VSLA, there was very little privacy or opportunity for women to determine for themselves how they would engage in the project. This could be a possible reason why women have had a much lower activation rate than men, even after signing up for the Post Bank product and after receiving financial education, intended to give women and men time and space to decide whether to open a formal account and described as a “a crucial, and necessary component before introduction of digital sub wallets.”²³ Alternatively the report also suggests the lower activation rate could be due to Post Bank inefficiencies, and reasons for women’s low activation rate need to be further investigated.

Livelihoods

²² By comparison in the most recent World Bank survey report the percent of financial account holders (note there was no specification made for having an account in your own name) was 23 percent among surveyed women and 32 percent among surveyed men. The Little Data Book on Gender, World Bank 2013.

²³ Digital Sub-Wallets for Increased Financial Empowerment of Women project, Pilot Summary Report, May 2017.

Although women generally face a far more restricted set of livelihood opportunities relative to men due to expectations related to domestic and family responsibilities, of the limited options available to women in the project area, Rubirizi is wealthier than Bushenyi and residents may have more economic opportunities than in Bushenyi. This is partly because the pilot project area of Katerera Town Council in Rubirizi is an urban area and offers some small business and retail opportunities, while the pilot project area in Bushenyi of Nyabubare Sub-County is rural.

The baseline report²⁴ found that “Where families have access to land, women are in a better situation: they are allocated land for use by their husbands or father-in-laws, on which they grow vegetables for consumption as well as local sale. In cases where land was limited, women are restricted to cultivating food crops (bananas, beans, onions) for household subsistence alone. Those with no access to land, trade in the informal economy (selling charcoal, timber and services such as hairdressing) to earn cash with which to purchase food.” Women are given access to land but only one in three land or real estate owners are women in the project region.²⁵ Land ownership rights are not addressed in the project however, during field observations, local government officials and police stated that conflict over land was a major source of tension, misunderstandings and a leading cause of GBV. Lack of understanding of rights and responsibilities and laws regarding land ownership resulted in numerous situations where men refused to acknowledge their wife’s rights, even after being informed of the laws and their responsibility in this regard by the police or even the courts.

According to the 2015 Uganda-SIGI Country Report, in the project region “discriminatory attitudes towards female economic empowerment restrict women’s ability to access financial services, entrepreneurship and control of resources. Economic activities are seen as a male domain with little room for women. Entrepreneurship and running businesses are particularly biased in favor of men: 42 percent of people in the project region compared to the national average of 16 percent think women should not have the same rights to establish a business as men. This appears to explain why women represent only one-third of entrepreneurs.”²⁶

Income and Savings

Qualitative findings from the pilot survey found that **although women manage money in different ways**, men still hold the power to determine how it is allocated or distributed, and expect women to share information on their earnings while not doing so themselves. Women in the project districts are mainly engaged in small scale retail or market business or agricultural activities for income generation.

VSLA Groups

CARE Uganda has a long history and experience with VSLAs having introduced the model in 1998. The VSLA methodology has been replicated and adapted to numerous CARE and other development organization projects and programs in Uganda and elsewhere.²⁷ As self-managed groups, VSLAs provide

²⁴ DoubleXEconomy, Digital Sub-Wallets for Increased Financial Empowerment of Women, Interim Baseline Report, n.d.

²⁵ OECD, Uganda Social Institutions and Gender Index SIGI Country Report, 2015.

²⁶ Ibid.

²⁷ Such as: Sustainable Comprehensive Response for vulnerable children and their families (SCORE) funded by USAID; Youth Economic Empowerment Project (YEPP) funded by the EU; A Working Future, Plan International

members a safe place to save their money, to access loans and to obtain emergency insurance. A newer feature is the VSLA Plus Methodology that provides job and employment strategies, links members to other programs, and uses the VSLA a mechanism to work with decision-makers—often husbands and fathers—to mobilize for change.²⁸ Beyond economic improvements for individual members, **VSLAs have proven sustainable and with positive impacts within households and the broader community in relation to participation, respect and decision making.**

Nevertheless the baseline report²⁹ found that in contrast to exclusively women-only spaces, such as rotating savings and loan associations, VSLAs' mixed gender nature affects the groups' experience and transformative potential. Few women perceived the VSLA as providing group solidarity and support networks, and expressed various levels of trust towards other members. Furthermore, the baseline report also states that VSLAs do not appear to offer women a private place to keep/save money. Although VSLAs were popular with women as an affordable and accessible way to borrow cash, women did not view them as a vehicle to build financial independence from their husbands. Plan International found numerous instances of women keeping their passbook in the VSLA box instead of taking it home as they did not want their husband or family to see how much they had saved.³⁰

3. Access to Public Spaces and Services

Digital Financial Services

Digital financial services are potentially one of the most accessible means for the rural poor to access the formal financial sector. Cellular based services break down barriers to traditional banking services that have failed to penetrate most of rural Africa, maintaining branches only in distant and difficult to reach urban centers. However, globally, women have lower adoption rates for digital technology, including mobile banking, compared to men.³¹ Research in sub-Saharan Africa shows that even when using mobile money, women are “passive” users; that is, they receive, but do not send money, probably a symptom of unequal authority over the deployment of funds. There are two major drivers inhibiting women's ability to take full control over their financial lives. Firstly, women use formal financial products less than men. Products and services are not tailored to the ways they think about and use money. Products are largely developed by institutions that are, at best, gender blind. Typically they are dominated by men who design products for ‘the mass market.’ Secondly, within their household women have less decision-making power than other household members including husbands and often in-laws or other male relatives.

A study across five emerging markets found women consistently prove to be highly active household financial managers. In addition to purchasing many daily household items such as food, they can also be responsible for paying bills, sending remittances and storing money for both routine and emergency

Uganda: National Association of Women's Organizations Uganda (NAWOU) Capacities of Women Organizations to Promote Gender Equality project (CAWOG) and the Women's Economic Justice project (WEJ) project.

²⁸ In Uganda Plan International has adopted this approach through its A Working Future program.

²⁹ DoubleXEconomy, Digital Sub-Wallets for Increased Financial Empowerment of Women, Interim Baseline Report, n.d.

³⁰ Personal communication, Mr Patrick SSebbowa, National Program Manager, Youth Economic Empowerment, Plan International Uganda, August 2017.

³¹ Cherie Blair Foundation for Women, “Women & Mobile: A Global Opportunity,” February 2010 (women_and_mobile_a_global_opportunity.pdf).

payments, even if they do not earn the income used to conduct these transactions.³² However, whilst women are implicitly or explicitly responsible for much of the household financial management in terms of meeting bills and basic needs, they do not have equitable power in decisions that affect household financial planning. A study in Kenya found that both men and women are most likely to report that the wife does most of the household's saving, whilst men were more likely to make the household's financial decisions.³³ The same study found that making women's money more accessible, without addressing her power to control or influence decisions about how money is allocated, can have a negative impact.³⁴ Currently, however, the majority of **women's financial empowerment approaches (including VSLAs) typically take place outside of the household, overlooking that in reality many women operate, and need to negotiate relationships, within the household.** This can result in interventions that place even more burden for women to negotiate at their already low power status.

The digital sub-wallet component of the project was perceived by women as offering more privacy than using a local bank or the VSLA and women in the VSLAs appreciated the training, particularly the budgeting and financial goal setting components. Demand for the mobile solution was high at 58 percent for women. Women were less likely to have the necessary documentation to open a bank account and the proximity to a bank posed an issue for some women who required their husband's permission to travel.

Financial Services

From the Finscope 2013 report, it is clear that access through the formal banking system is more pronounced in men than women; but the gender gap remained almost the same after four years (2009 to 2013). The gender gap in formal banking could be indicative of the fact that formal financial institutions' terms and conditions favor men over women, although this should not be interpreted as deliberate discrimination. While women were more likely to report use of only informal financial services, men were more likely to report use of only formal banking services. Whether the higher likelihood to access and use of informal financial institutions among women was due to easy access and flexible terms is debatable. More importantly, there is a growing gender gap in use of informal financial services. Financial exclusion by gender declined between 2009 and 2013 as well as the gender gap.³⁵ A 2013 report cited in the Gender Development Partners Group Report³⁶ states that women's lack of access to finance is strongly associated with the nature of their business rather than banks' discrimination or indeed their lack of land ownership or collateral. A further reason cited is that women tend to start smaller and less capital-intensive firms, in less profitable lines of work—both of which make them less attractive to banks. "Women's relative lack of education, business experience and employment status—not their gender per se—disadvantage them with regard to formal sources of finance."³⁷

³² GSMA mWomen Global Development Alliance, "Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets," February 2013.

³³ 49 percent of men perceive themselves to be the main financial decision maker, compared to 37 percent of women, while 8 percent of men perceive their wife to be the main financial decision maker, compared to 19 percent women.

³⁴ Schaner, S, "The Cost of Convenience? Transaction Costs, Bargaining Power, and Savings Account Use in Kenya." *Journal of Human Resources*, 2016.

³⁵ FinScope, Uganda 2013 FinScope III Report: Unlocking Barriers to Financial Inclusion in Uganda, 2013.

³⁶ Hallward 2013, cited in Coffey, "A Situation Analysis to Strengthen the Engagement of Development Partners in Promoting Gender Equality and Women and Girls Empowerment in Uganda," 2014.

³⁷ Ibid.

Barriers to Formal Banking

The Finscope 2013 report revealed that the majority of adults were non-banked. As such the report explores the self-reported barriers to bank account use with the aim of providing insights on the potential areas that need further policy refinement. The most common barriers to having a formal bank account in order of popularity were having no income, costs related to opening an account, having no job and lack of knowledge of opening an account, and distance to the bank. Distance to a bank was cited by only 13 percent of the adult population. However, there are some notable variations in the incidence of a given barrier. For instance, income related barriers seem to mirror the poverty profile and are also very clear in the gender of respondents, where females (52 percent) were more likely to report this as a barrier compared to their male counterparts (43 percent); and urban respondents (33 percent) compared to their rural counterparts (51 percent).³⁸

Access to Local Services

The Uganda-SIGI Country 2015 report states that “access to justice represents a significant obstacle for women in the Western region. Courts of law, police and local councils are important entities for the enforcement of justice, and impaired access to these structures implies lower protection of their rights.” Discrimination in access to justice by women was identified by 60 percent of the population in the project sub-region of Southwest, more than the Ugandan average of 31 percent and any other sub-region.³⁹

There are a number of barriers to women accessing health, legal or psychosocial services in both districts. As previously mentioned **women cannot move freely outside of the village without the permission or knowledge of their husbands**⁴⁰. From the mapping exercise completed for the GBV Referral Mechanism, it is clear that distance to the police or a health service **for many women could pose physical and logistical problems**, particularly if she is trying to maintain secrecy or privacy from her family or the wider community. Sub-County Government Community Development Officers (CDOs) do important work on outreach and case management but have extremely limited resources and there is usually only one or two CDOs per sub-county. CDOs have established a network of parish social workers, volunteers who move around the parish identifying issues and supporting community members. Likewise, health, police and legal services are overwhelmed and lack resources, particularly at the sub-county and parish levels. The Uganda Police form 3 and 3A⁴¹ are often not readily available for survivors of GBV at service provision points.

4. Claiming Rights & Meaningful Participation in Public Decision-making

Despite adoption of policies aimed at enhancing women’s political representation and promotion of affirmative action, a mid-term review of the National Development Plan⁴² found that the effectiveness of women’s participation at lower government levels has been limited by their low education levels and

³⁸ Ibid.

³⁹ OECD, Uganda Social Institutions and Gender Index SIGI Country Report, 2015.

⁴⁰ DoubleXEconomy Final Pilot Report, May 24, 2017.

⁴¹ Form 3: Medical Examination of an Injured Person and Form 3A: Medical Examination of a Victim of Sexual Assault

⁴² National Planning Authority Uganda, Mid Term Review of the National Development Plan 2010/11-2014/15, 2013.

socio-cultural and economic constraints they face. This is also despite progress in gender mainstreaming across sectors and investment in gender capacity building.

Oxfam's inequality report states that women now have significant representation in both parliament and cabinet, however it is crucial that improved representation yields tangible results in terms of decision making and policy changes that positively affect women at all levels of society. There has still been little progress in breaking down entrenched gender discrimination, especially for the majority poor. At the grassroots level, the impact of increased representation in decision making has barely been felt, and women remain marginalized and discriminated against.⁴³

5. Control over One's Body

Marriage Arrangements

Findings from the baseline report⁴⁴ suggest that women are involved in various types of marriage arrangements: customary, religious, co-habitation, and polygamous, each of which entails different obligations, constraints and freedoms for women.

Customary marriages: approximately **three quarters of the interviewed women are in (unregistered) customary marriages, typically sealed through the transfer of bride price**. Several women spoke of the constraints they experienced in their customary marriages. Upheld through binding social norms and local practices that privilege men, women feared losing their access to assets such as land if their marriage dissolved, whether through divorce, desertion or death.⁴⁵ At the same time, the practice of bride price appeared to cement their vulnerability: women reported that bride price made leaving an untenable marriage impossible, as their natal families were unable or unwilling to repay the bride-price, leaving them no choice but to remain in a (often dangerous) marriage.⁴⁶

Polygamous marriages: **a much higher number of women than anticipated were part of polygamous unions**.⁴⁷ In most cases, women did not share the same compound with their co-wives; men would shuttle back and forth between wives. Women discussed the anxieties polygamous arrangements induced, as second and third wives exerted claim on their husband's resources, placing themselves and their children in a more precarious position.

In both of these situations (customary and polygamous marriages) the degree of maneuver women experienced also depended on their relations with in-laws, who had the potential to alleviate or exacerbate their vulnerability. In a few cases, women claimed their in-laws offered them protection from the fallout of a troubled marriage, while in other cases women felt their in-laws would turn on them, evicting them from the marital home and forcing them to return to their parents or rendering them homeless. During meetings with service providers, polygamist households came up in discussions in

⁴³ Oxfam, Who is Growing: Ending Inequality in Uganda, 2016.

⁴⁴ DoubleXEconomy, Digital Sub-Wallets for Increased Financial Empowerment of Women, Interim Baseline Report, n.d.

⁴⁵ Though customary marriage provides equal rights to the disposition of property or grounds for separation and divorce of customary marriage.

⁴⁶ Though a man does not have the legal right to claim repayment from his spouse's family if the marriage ends, the practice continues.

⁴⁷ 23.7% of pilot survey respondents said that their husband had more than one wife and 48.9% said that their husband had other children out of wedlock.

Rubirizi District in particular, regarding family conflict and disputes of land usage and rights. The police noted that they dealt with numerous cases of men abandoning or neglecting their first wife and family. As previously noted, the lack of a comprehensive law on marriage and divorce continues to undermine the status of women within these different unions.

Given that Uganda has the youngest population in the world, a further challenge is early marriage and high levels of adolescent pregnancy. Women aged 25-49 living in urban areas marry at around 20 years of age compared with 17.6 years in rural areas. The first marriage for women living in northern Uganda is lower at 16.9 years as compared to western at 18.1 years and south western (where project districts are located) is 19.9 years.⁴⁸ Twenty-five percent of adolescent women aged 15-19 in Uganda have begun childbearing and adolescent childbearing is more common in rural than in urban areas (27 versus 19 percent respectively). In Ankole region 19 percent of adolescent women aged 15-19 have begun childbearing.

6. Violence and Restorative Justice

Gender-based Violence

In Ankole region, where both Rubirizi and Bushenyi Districts are located, of **women aged 15-49, 19.1 percent had experienced sexual violence within the last 12 months while ever-experienced sexual violence was even higher, at 25.8 percent.** Of men in the same age group, 2.7 percent had experienced sexual violence within the last 12 months while ever-experienced sexual violence was 5.3 percent. The prevalence of reported experience of sexual violence in the last 12 months and ever-experienced are higher in Ankole region in comparison to the national prevalence rates for rural areas of 14.2 percent and 23.0 percent respectively.⁴⁹

Reported sexual violence in Ankole compared to other Regions and Residences

Region/Residence	Experienced sexual violence Ever	Experienced sexual violence in Past 12 Months
Ankole	25.8% (fourth highest)	19.1% (second highest)
Rural	23.0%	14.2%
Bukedi	39.8%	28.4%
Tororo	26.3%	17.2%
Busoga	26.1%	13.2%

Source: Demographic Health Survey Key Indicators Report, Uganda 2016.

The Uganda-SIGI Country Report 2015 states that “the gendered dimension of violence within the household is strong: the prevalence of domestic violence is three times higher for women than for men. Low reporting rates perpetuate the cycle of violence: 48% of female victims have never sought help or told anybody to stop violence.”⁵⁰

⁴⁸ UNICEF, The National Strategy to End Child Marriage and Teenage Pregnancy 2014/2015–2019/2020, 2015.

⁴⁹ Uganda Bureau of Statistics (UBOS) and ICF International Inc., Uganda Demographic and Health Survey 2016 Key Indicators by Region, 2016.

⁵⁰ OECD, Uganda Social Institutions and Gender Index SIGI Country Report, 2015.

In a South African report on “What Works in Preventing VAWG” at the community level, GBV thrives when there are weak community structures, while at the societal level, traditional gender norms, social norms supportive of violence, and weak societal sanctions increase risks.⁵¹ **Extremely limited and under-resourced government, private and law enforcement structures exist in Bushenyi and Rubirizi.** While meeting with CDOs, doctors and police officers they all discussed their constraints in being able to assist women who are experiencing GBV. They all stressed their limited budgets, resources and capacity to assist survivors of GBV. CDOs when going to police for assistance with a survivor of GBV were asked by the police to pay for transport costs and often paid from their own money to assist a woman to go to the police or hospital. Gaps still exist due to a lack of professionalism in law enforcement organizations, especially in the police.⁵² The only doctor based in Nyabubare Sub-County Health Center serves over 36,000 people and she had already treated two female rape survivors that week. District police commented that they spend a great deal of their time counselling female survivors of GBV. It was also noted by the police and CDOs that the majority of survivors do not report or disclose violence outside their family relationships.

As with an IRCU/Irish Aid assessment,⁵³ we found that religious leaders attributed high GBV to a lack of self-control especially from men, alcohol, drugs and uncontrolled tempers. In discussions with religious leaders, although they all condemned GBV very strongly, it was viewed as a family issue and not a crime and in the first instance dealt with through couples counselling and religious instruction. Underpinning the prevalence of GBV is the widespread cultural acceptance of such violence from both women and men in society.

While some studies indicate that economic empowerment improves women’s status and reduces vulnerability to GBV, other studies have shown that improved access to income and livelihood assets among women is associated with higher reporting of increased conflict and GBV.⁵⁴ Although the baseline survey and household dialogue observations did not reveal any reports of violence they did **observe household tensions associated with the intervention and four cases of GBV were reported to project staff during the pilot phase.**

7. Aspirations and Strategic Inputs

Agency

There are a number of findings from the baseline that relate to women’s agency and aspirations. Women statistically were more satisfied with themselves and more likely to feel they have good qualities compared to men. On the other hand, they are less likely to believe that their spouse trusts them and

⁵¹ Rachel Jewkes, South African Medical Research Council, in “What Works in Preventing VAWG” cited in Coffey, A Situation Analysis to Strengthen the Engagement of Development Partners in Promoting Gender Equality and Women and Girls Empowerment in Uganda, 2014.

⁵² Coffey, A Situation Analysis to Strengthen the Engagement of Development Partners in Promoting Gender Equality and Women and Girls Empowerment in Uganda, 2014.

⁵³ IRCU/Irish Aid Capacity Assessment of Religious Leaders on Gender Based Violence in Busoga Region 2012 cited in Coffey, A Situation Analysis to Strengthen the Engagement of Development Partners in Promoting Gender Equality and Women and Girls Empowerment in Uganda, 2014.

⁵⁴ Schuler SR, Hashemi SM, Riley AP, Akhter S. “Credit programs, patriarchy and men's violence against women in rural Bangladesh.” Soc Sci Med. 1996. Cited in Perspectives on Gender-Based Violence and Women’s Economic Empowerment in Sub-Saharan Africa: Challenges and Opportunities, MEASURE Evaluation 2014.

trust their spouse will help if they need it. Interestingly there was no statistical difference between women and men’s self-esteem however separated, divorced or abandoned women have lower self-esteem than those who are marriage, cohabitating or widowed. Not surprisingly women who have mobile phones have a higher mastery⁵⁵ score.

Report being more satisfied with themselves	More likely p< 0.001
Feel like they have a number of good qualities	More likely p<0.01
Believe that their spouse trusts them (social cohesion)	Less likely p<0.01
Trust their spouse to help if they need it (social capital)	Less likely p<.001
Women who have a mobile phone	Higher mastery p<.01
Women with bank account	Higher mastery p<.01

FINDINGS AND RECOMMENDATIONS

1. Household decision-making is dominated by men, however women are gaining influence

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. Furthermore, there is widespread mistrust and lack of transparency between family members regarding individual earnings and money deposited into the VSLA by women.

After receiving the seven week household dialogue training, on setting collaborative financial goals, women reported that their relationship with their husband had improved and they were now making more joint decisions, discussing finances and budgeting and through the financial goal setting had started saving for a specific family goal.

Recommendation

Take advantage of the mixed gender make-up and maturity of the VSLAs and recruit and train appropriate male VSLA members as CARE Role Model Men (RMM) to engage with other men to promote the project and in particular, to reinforce the learnings from the household dialogue trainings and mobile money and digital sub-wallet product trainings. All activities should support and contribute to transforming attitudes and perceptions of gender norms and a balance needs to be found to ensure men do not further dominate, but rather play a supporting role for positive change. Periodically assess progress of the RMM through monitoring visits and consultations with implementing partners, VSLA members and RMMs.

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. The sessions on counselling and relationship building were appreciated and well received by participants. The presence of children and a perceived lack of interest by some young wives were cited as issues. The curriculum was developed with

⁵⁵ Mastery is “the extent to which people see themselves as being in control of the forces that importantly affect their lives” (page 340). Pearlin LI, Liberman MA, Menaghan EG, Mullin JT. “The stress process.” J Health Soc Behav 1981; 22:337–56.

monogamous couples in mind and did not translate well to other household or family unions (see further recommendations below).

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 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.

3. Address prevalence of gender-based violence in the project Districts

GBV is a major challenge in Uganda and women and girls in the project districts experience high levels of gender and sexual-based violence. Reporting rates are low and almost half of female survivors have never sought help. During the pilot phase household dialogues observations revealed family tensions associated with the intervention and four cases of GBV were reported to project staff within that period. Given the prevalence of GBV and recognizing that the project goal is not to end GBV, the project focus on women's economic empowerment through their increased influence over household financial decisions, and the introduction of new mobile financial technology, may lead to an increase in cases of GBV amongst project participants.

Although local government actors are an important channel for referrals, government services for survivors of GBV are limited in Uganda. Health, police and government agencies are overwhelmed and lack resources, particularly at the sub-county and parish levels. The Uganda Police form 3 and form 3A⁵⁶ are often not readily available for survivors at service provision points.

Recommendation

Develop, implement and monitor a GBV Referral Mechanism System.

Work has already started on developing a GBV Referral Mechanism System for each sub county of the two project districts. The formats were adapted using CARE's SCORE project referral mechanism previously developed by the project implementing partners in Rubirizi. Information on the GBV referral mechanism includes district, sub-country and parish service providers of health, police, legal and psychosocial/community services. The GBV referral mechanism is intended for CBTs and project staff to have up-to-date referral information should a survivor disclose or inform them of an abuse in the course of their work. The GBV referral mechanism should be updated on a regular basis (to be determined by the project) and shared widely with government agencies, service providers and community stakeholders.

⁵⁶ Form 3: Medical Examination of an Injured Person and Form 3A: Medical Examination of a Victim of Sexual Assault

Copies of the Uganda Police forms 3 and 3A should be made available to survivors and copies available at service provision points such as health centres and police stations.

Guidelines on how to refer a survivor of GBV to the appropriate service provider have been developed. CBTs should be guided and trained in how to appropriately refer a victim of GBV and to ensure that they employ a “Do No Harm” policy. CBTs must not intervene directly in response to cases of GBV as it can be unsafe for both the survivor and themselves. It should be made clear that the role of the CBT in cases of GBV is referral only, not identification or case management.

A GBV Incident Monthly Report has been developed and is intended to capture incidents of GBV reported to CBTs for internal project information only, not as part of the project’s M&E plan. Information captured includes date of the incident, date incident reported, type of incident, place and referred service. The report is based on the Ministry of Gender, Labour and Social Development’s National Gender Based Violence Database (NGBVD) Incident Report Form. CBTs should be guided on how to record non-identifying information and the importance of storing it in a safe place. Monthly report information should be confidentially shared with relevant sub-county CDOs as they are responsible for the collection of sub-county GBV incidents for the NGBVD.

Use the project launch to invite community members, stakeholders, service providers and government agencies to share project goals and activities and to present the GBV referral mechanism system.

4. Incorporate all households such as polygamist, single headed, young women and wives, widows and women participating on their own into project interventions

Households involved in the pilot project represented a wide range of unions and configurations, such as polygamist, single headed, young women and wives, widows and women participating on their own. 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. Trial 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. Periodically assess how all households are participating in household dialogue trainings.

Annex One

District level Population Information

Characteristic	Rubirizi	Bushenyi
Total Population	129,149 Female: 67,384 Male: 61,765	234,443 Female: 120,236 Male: 114,207
Main Source of Livelihood	Subsistence farming: 81.6% Households receiving remittances: 8.6%	Subsistence farming: 67.1% Households receiving remittances: 9.6%
Working Status of Children		
Children Aged 10-17 years:	Working: 62,817 Not working: 2,096	Working: 96,509 Not working: 32,474
Persons Aged 15+ years:	Working: 26,356 Not working: 1,895	Working: 18,459 Not working: 31,353
Education Levels – Highest grade completed 15+ years	Never been to school: 13,483 Primary: 36,484 Secondary and above: 14,946	Never been to school: 18,283 Primary: 64,237 Secondary and above: 46,463
Literacy Status 18+ years	Literate: 39,079 Not literate: 17,159	Literate: 89,516 Not literate: 21,997
Child bearing 12-17 years	Ever had a birth (excluding females who were pregnant for the first time): 563 Never had a birth: 9,630	Ever had a birth (excluding females who were pregnant for the first time): 1,293 Never had a birth: 17,478
Marital status 10-17 years	Ever Married: 527 Never Married: 13,522	Ever Married: 1,064 Never Married: 23,948
Construction Materials for Dwellings		
Wall	Temporary: 16,697 Permanent: 12,101	Temporary: 31,198 Permanent: 20,165
Roof	Temporary: 1,408 Permanent: 27,390	Temporary: 845 Permanent: 50,518
Floor	Temporary: 24,024 Permanent: 4,774	Temporary: 31,079 Permanent: 20,284
Households source of drinking water	Unprotected: 12,829 Protected: 15,969	Unprotected: 21,419 Protected: 29,944
Households with toilet facility	Improved toilet: 2,823 Unimproved toilet: 25,672 No toilet: 303	Improved toilet: 13,071 Unimproved toilet: 37,978 No toilet: 314

Source: National Population and Housing Census Subcounty Report – Western Region 2014