

# DOUBLEXECONOMY

*Digital Sub-Wallets for Increased Financial Empowerment of Women*

Pilot Report

May 24, 2017

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#### 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 subwallet 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 this women's empowerment intervention: offering of the Post Bank product in a mixed gender setting, generic labelling 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 subwallet 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.

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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. The interventions were implemented by CARE Uganda 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

### Description and Delivery of 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 subwallets, on the expectation that the privacy allowed by mobile technology and the mental labelling provided by the subwallets 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-labelled digital subwallets (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. The product was offered by a team 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 subwallets, 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-labelled subwallets. 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 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 were households with a single head (widowed, divorced, or single). In execution, however, some variability appeared, which made results difficult to interpret. Though violence was raised as a concern by several parties who evaluated the grant, including the local Uganda Institutional Review Board, no gender-based violence referral system was actually put in place nor were incidents reported to the research team.

### Research Design and Delivery

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).<sup>1</sup> Summary statistics of the VSLAs and respondents are presented below. The total sample was 586. The pilot was delivered over a four-month period.

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

<sup>1</sup> At baseline we interviewed 624 respondents in total, 310 and 314 in Bushenyi and Rubirizi respectively. At endline, 20 of these respondents were found to not be VSLA members. The remaining 18 respondents were not surveyed because 8 respondents had changed location (3 in Rubirizi and 5 in Bushenyi), 6 respondents we were unable to identify at endline (5 in Rubirizi and 1 in Bushenyi) and 4 refused/unable to meet us (3 in Rubirizi and 1 in Bushenyi).

In addition to the surveys, qualitative interviews were conducted with a sample of individuals who received the baseline survey. Forty-seven qualitative interviews were conducted before the treatments (39 females and 8 males) were introduced. Of the 47 interviewees, 29 received the treatments and were interviewed at the endline (27 females and 2 males).

Finally, a trained observer attended the household counseling sessions of 11 families.

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.

It was outside the scope of this study—as well as this project—to assess the impact of broader national and institutional influences, such as legal restrictions, access to education, or contraceptive availability. However, it is noted where some institutional and cultural barriers, such as the documentation required to open a bank account or the inability to leave home without male permission, seemed to block the female participants' ability to take up the interventions offered.

## Detailed Findings

### 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  $p > 0.001$ ).

The selection of sites for the pilot was made by CARE, based on their knowledge of the communities and their judgment that these sites were generally similar. Since economic data granular enough 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.

### Psychometrics

Two frequently-used measures for confidence and wellbeing were tested to see whether, in comparison, the psychometrics, specifically mastery and mental health, were better able to discriminate. Confidence was measured using the Rosenberg Self-esteem scale.<sup>2</sup> We measured wellbeing using a simple question from the Afro-barometer.<sup>3</sup> The psychometric scales used were the Pearling Mastery Scale<sup>4</sup> and the Kessler Mental Health Scale.<sup>5</sup>

Importantly, neither the self-esteem nor the wellbeing measure, both commonly used to assess women’s empowerment interventions, showed any differences between men and women. However, the new measures tested did show important differences at baseline, as we describe in this section.

“Mastery” is the perception that you can control your own destiny. Not surprisingly, the men had a significantly higher average mastery score compared to women ( $p < 0.01$ ). Women who were separated, divorced, or abandoned, when compared to married women, those who were cohabiting, or widowed, had both a significantly lower average self-esteem score ( $p < 0.05$ ) and had a significantly lower average mastery score ( $p < 0.05$ ).

“Mental health risk” is the name we gave to a well-recognized test (Kessler’s Mental Health Scale) that measures both depression and anxiety. In this study, women had a statistically significantly higher mental health risk ( $p < 0.05$ ) compared to men. Specifically, women felt more hopeless ( $p < .05$ ), restless ( $p < .01$ ), and depressed ( $p < .01$ ) than men. However, the average

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<sup>2</sup> <https://www.wwnorton.com/college/psych/psychsci/media/rosenberg.htm>

<sup>3</sup> In general, how would you describe your own present living conditions? From: [http://www.afrobarometer.org/sites/default/files/questionnaires/Round%206/uga\\_r6\\_questionnaire.pdf](http://www.afrobarometer.org/sites/default/files/questionnaires/Round%206/uga_r6_questionnaire.pdf)

<sup>4</sup> <https://www.nlsinfo.org/sites/nlsinfo.org/files/attachments/141120/Pearlin%20Documentation%20with%20IRT.pdf>

<sup>5</sup> [https://www.hcp.med.harvard.edu/ncs/ftplib/k6/Self%20admin\\_K6.pdf](https://www.hcp.med.harvard.edu/ncs/ftplib/k6/Self%20admin_K6.pdf). And for more information: [https://www.hcp.med.harvard.edu/ncs/k6\\_scales.php](https://www.hcp.med.harvard.edu/ncs/k6_scales.php)

absolute score for both genders was low.<sup>6</sup>

Importantly, the mental health score varied significantly with indicators of economic empowerment.

- Women who have their own mobile phone had a higher average mastery score ( $p < .01$ ).
- Women who have their own bank account had a higher mastery score ( $p < .01$ ) and lower mental health risk ( $p < .05$ ).
- Women who earn money have a higher average self-esteem ( $p < .01$ ) and mastery score ( $p < .05$ ), as well as a lower risk of mental health ( $p < .05$ )

### Attitudes, Relationships and Financial Vulnerability

A bank of “patriarchal beliefs” tested in an earlier study (Yoon et al. 2015) done in a developed country was adapted slightly for the setting.<sup>7</sup> The items were further collapsed into three types of belief for analysis. We measured these items at endline and tested the correlations between each subgroup and the psychometrics already collected.

#### *Institutional Dominance*

- I would feel more secure with a male president running the country than a female.
- I prefer to have men lead village meetings, rather than female.
- When men and women are doing the same work, it is okay to pay the men a bit more
- Banks should not give credit to women, but only lend to their husbands.
- It is more important for boys to have formal education than girls.
- Men do some jobs that should not be done by women.

Men are far more likely to believe in the statements on this scale than are women (significant at .000). Of the other psychometrics, only mastery showed a relationship to this set of items. The correlation showed that the higher the belief in this scale, the lower the mastery score was, regardless of gender. This means that people who agreed that men should dominate across all these settings were less likely to believe in their own ability to affect their future. Essentially this equates to an inverse relationship between a traditional view of established power and the belief in one’s own sovereignty. When analyzing women only, the relationship with mastery was even stronger, from a statistical perspective. In other words, the more women believe in institutional male power, the less they believe in their own ability to set and achieve goals.

#### *Private Dominance*

- It is acceptable for a man to physically reprimand his wife.
- Women are less able than men to manage money.
- Police should not intervene in domestic disputes between a husband and his wife.
- Men are inherently smarter than women.
- A man has the right to have sex with his wife even if she may not want to.

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<sup>6</sup> A frequently used cut point is the middle of the scale (Kessler et al. 2010, p. 7). At baseline, respectively 77% of the women and 87% of the men in the pilot had a score below the cut point.

<sup>7</sup> Yoon, Eunju, Kristen Adams, Ingrid Hogge, John P. Bruner, Shruti Surya, and Fred B. Bryant (2015), “Development and validation of the Patriarchal Beliefs Scale,” *Journal of Counseling Psychology*, 62 (2), 264–79.

Men were much more likely to believe in these “private dominance” items than women (significant at  $p < .001$ ). There was no statistical correlation between agreement with these items and any of the psychometrics, except that, for women, there was a negative correlation between mastery and these private dominance items (significance  $p < .017$ ). What this means is that the more a woman believes a man may dominate her privately, the less she believes in her own ability to determine her future.

### *Traditional Sex Roles*

- A man should be the head of the household.
- A man should control the household finances.
- A woman should be the one to do the housework.
- A man should make the rules of the house.
- A woman should be the primary caretaker for children.

On average, there were no differences between men and women on agreement with these items describing traditional gender roles at home, nor was there any correlation with any of the psychometrics. It is notable, however, that, despite the averages, 55% of men agreed, to some degree, with ALL the items, while only 40% of women agreed with all of them.

In sum, these scales do seem to be providing a link between the beliefs held in the community and the women’s perception that they can decide their own destiny. It also seems likely these scales would be sensitive to changes produced by the interventions, since the items covered are directly relevant to the changes being enacted. In the pilot, these measures were only taken at the baseline.

Given the evidence provided by these measurements of belief, it is not hard to see why the qualitative interviews suggested that it is not customary for women in these sites to make independent decisions, or to contribute to household decisions on financial matters. For instance, 50% of female respondents reported they did not even know what their husbands earned (compared to 25% of men,  $p < 0.0001$ ). Qualitative interviews further revealed that these women often informed their husbands of their own earnings or turned them over to him entirely.

Overall, the women were positive about their VSLA group and the savings/earnings potential it offered. But most also claimed that their husbands and/or other family members knew the amount in this account. In quite a few cases, husbands were controlling both the deposits the wife made and the loans she took out.

Women in the two pilot sites experience a lack of privacy and control over savings, both within and outside of VSLA groups. Their main means of controlling money is to hide cash in a physical secret space. Respondents indicated that this practice was common among all women in the area. Indeed, 69% of women reported to save cash secretly. Nearly all of those are keeping the savings secret from their husbands (91%).

Qualitative interviews revealed that women in these sites cannot leave home without permission, a finding consistent with our own experience of practice elsewhere in Uganda as well as studies conducted elsewhere in the developing world. One respondent remarked that she had never heard of any woman leaving home without permission. This comment may indicate that the behavior is rare or that, if it happens, the act is extremely furtive.

Given also the nature of the financial relationship with their husbands, it is further not



surprising that women were not only less likely than men to believe that their spouse trusts them ( $p < .01$ ), they also were significantly less likely to feel they can trust their spouse to help them if needed ( $p < .001$ ). On the other hand, they did report they feel equally important as a family member.

The qualitative interviews indicated that household dynamics and gender norms, especially combined with the women’s lack of financial privacy, were causing a high level of financial anxiety in some cases. Based on these observations, as well as our familiarity with the existing literature on women’s subordination, we compiled a list of risk factors to combine into an index that could be correlated to both psychometrics and financial behavior. These items were intentionally chosen to reflect conditions specific to women. We measured these at the endline and found the following distribution.

*Gendered Financial Distress Factors*

**% of Respondents**

<b>There is more than one wife.</b>	23.7
<b>Her in-laws are negative toward her.</b>	10.7
<b>If she needed to leave, her birth family would not take her back</b>	7.0
<b>Her husband has never paid bride price.</b>	24.3
<b>She has no sons.</b>	7.6
<b>Husband has other children.</b>	48.9
<b>At least one of her children is under five.</b>	47.4
<b>Her husband has hit or otherwise hurt her physically.</b>	33.0
<b>There are no women's groups in the area she can meet with.</b>	28.5
<b>Her husband drinks all or most of the time.</b>	16.7
<b>She does not have a bank account in her own name.</b>	91.5
<b>She is not able to make the decision on how to spend her own earnings.</b>	11.2
<b>She does not earn an income.</b>	8.7
<b>She does not know how much her spouse earns.</b>	52.4
<b>She does not know how much wealth her spouse has accumulated.</b>	37.3
<b>She has no adult children to give her money.</b>	36.6
<b>She saves cash secretly.</b>	63.4

Though the levels of incidence for some of these items were low, we had always intended to analyze them as they occurred in multiples. We found, for instance, that more than 60% of the women in the sample had two or more of the described situations. These items were then subjected to a factor analysis and the resultant loading produced two subsets of important factors. One set we grouped into “family stress factors”: her husband has hit or otherwise physically hurt her, her husband drinks, and she has a birth family that would not take her back. Then we grouped another set we called “financial distress factors”: knowing how much her spouse earns, knowing how much wealth he has, and saving cash secretly.

The two groups were then analyzed for their relationship to the psychometrics. We found that the “family stress factors” were negatively correlated to self-esteem and mastery, but positively correlated to depression and anxiety, all at a statistically significant level. Similarly, the “financial distress factors” were negatively correlated to self-esteem and mastery, but positively correlated with depression and anxiety, again with significance. In other words, both family and financial conditions occur alongside low self-esteem and low mastery, while also co-occurring with higher mental health risk.

Perhaps most importantly, the financial distress and family distress factors were highly correlated to each other. Thus, if you have the family distress items, you will also have the financial distress items, and vice versa. What is important here is, first, to show that there are financial and familial factors that will affect the outcomes of the intervention independently. Then, second, that there are likely to be correlations between these items and some of the outcomes. Finally, note again that all these items are very gender-specific and thus would potentially be explanatory variables for different outcomes between men and women.

### Uptake and Usage of E-Wallets

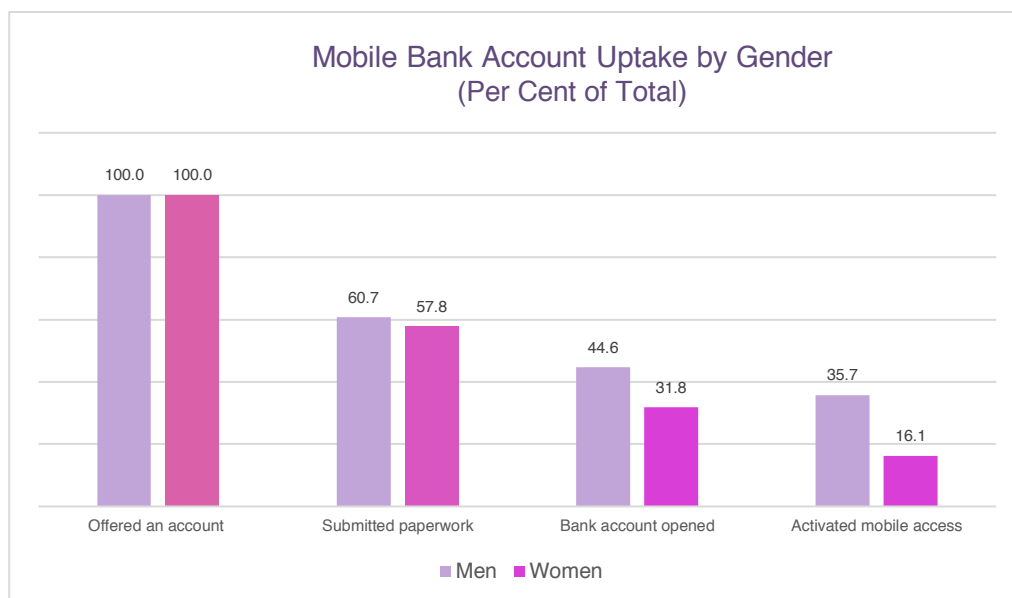
Observers in the field reported that some respondents were taking a “wait and see” attitude, watching the experiences of others before adopting the product themselves. Some responded at the endline that they had waited to watch the experiences of others before adopting. Of those who submitted their paperwork, 46% waited to see whether other VSLA members would sign up first and 26% reported that they relied on the experience of others in their decision to adopt. For those who had not submitted their paperwork, when asked whether they would be interested in signing up in the future, 22% said no, 21% said yes, 37% said maybe, and 20% said they do not know. This behavior would have signaled that the uptake process would follow a “diffusion of innovations” curve, rather than simply being a matter of adoption in a single moment. There were no differences between men and women on this reported behavior.

However, the process of signing the groups and individuals up for the Post Bank account was long and seemed irregular. Post Bank data on the process of the pilot customers coming on line also showed a gradual uptake. Thus, it is not possible to say whether a diffusion phenomenon was at work because of the processing delays that occurred at the same time. We are reporting uptake rates here that are final as of the end of the pilot. Going forward, however, some attempt to look at the curve of diffusion may prove useful.

*Groups.* Out of the 15 VSLAs that were offered a Post Bank Group Account, ten adopted the product. Three other groups had submitted their documentation for opening a group account but the accounts were not active yet. Two groups refused to adopt, based on the following reasons: the distance to the Post Bank branch (over an hour away), the costs associated with registering and making transactions on the e-wallet, the lack of interest accrued on savings, concerns surrounding the security and safety of mobile money (fraud, no proof of receipt, how to claim money in the event of a problem etc.), and having a pre-existing account (SACCO and Centenary), with which they were satisfied.

Though ten VSLAs signed up for group accounts, none of the groups had started using the Post Bank account for their savings by the end of the pilot, perhaps because of the long lead times to get customers up and running with their accounts or perhaps because they do not intend to adopt. .

*Individuals.* Overall, 58% of respondents submitted the paperwork supporting the application for a Post Bank account. Slightly fewer women than men applied. However, fewer women than men were able to produce the necessary documentation to actually open the account. In the end, there was a large difference between women who successfully opened the account, actually using the mobile function and men doing the same.



The 103 respondents who did not sign up for the individual Post Bank account were asked why they had not yet done so. The reasons given were:

- Don't have enough money: 45%
  - Women 53%, men 14%, significant.
- Were not there during the sign up: 18%
  - Men 41%, women 12%, significant.
- Did not have their own personal phone: 8%
- Did not have their own personal SIM: 7%
- Did not have a national ID: 6%
- Wanted to see others use the product first: 5%

Thus, the women seem to have been at a disadvantage at the point of offering because they were less likely to have money with which to open the account than the men.

The data suggest that women were also less likely to have the necessary documentation in place to successfully open a bank account. Out of those respondents who submitted their paperwork, only 55% of women's bank accounts were activated, contrasting with 74% of men's accounts. A significant portion of women who submitted their paperwork (45%), thus had insufficient documentation (compared to 26% of men).

Further, however, there is a gender difference in the final activation. Considerably more men than women had a mobile phone at the baseline (88% versus 67%), so women were more likely to have to arrange for a phone in order to use the mobile function. Both mobile phone and bank account ownership increased in Bushenyi for both genders, and the increase among women was statistically significant, growing from 67% to 73%. Their ownership of bank accounts also went from 5% to 12%. In comparison, men increased phone ownership from 88%

to 91% and bank account ownership remained the same. Thus, the gender gap continues to be significant for both mobile phone ownership and bank account ownership, but the intervention may have had the effect of closing that gap somewhat.

In qualitative interviews, women reported being intimidated by the mobile technology and worried about the “immateriality” of their money when transferred and saved digitally. They seemed to feel a continuing need for human interaction and the concreteness of cash. They also expressed worries about how their families would access the money if “something happened” to them. All reported given their codes to someone in case of their own death.

In addition to concerns about immateriality, some women expressed a lack of confidence in using the mobile money technology. Women were six more likely than the men to have no schooling at all and the qualitative interviews indicated that they worried about not having enough education to use the mobile product. These concerns may have contributed to women having a much lower activation rate than men, even after signing up for the Post Bank product.

Women expressed a number of concerns about using the e-wallet, some of which are specific to Post Bank while others relate to broader anxieties associated with using mobile money. In terms of Post Bank, some women reported that the distance to the branch was too far and they would not be able to travel there without their husband’s permission. There was also the perception that the costs of registration and transactions were too high given the little cash they have available to save. There was also a great deal of confusion about the nature of the charges and of the relationship between the VSLA and the e-wallet. Most women didn’t understand much of what was covered in the training and felt they would need further instruction before using the e-wallet. There was also a great deal of skepticism about the intervention. Women did not know or trust the people who came to deliver the training, making the scheme seem suspicious, and there was general anxiety about the immateriality of the technology. Women did not understand where the money went or how to withdraw it if needed. They were concerned that they would not know whom to speak with if a transaction went awry. Fears of fraud and references to the COWE scheme occurred frequently.

In spite of all these concerns, the women made clear that they saw potential advantages in the product. In the interviews, women described a number of ways the e-wallet could improve their ability to save, such as helping them to control their expenditures and allowing them to deposit and withdraw money quickly. The e-wallet was also perceived as more discreet than going to the bank or using the VSLA, allowing women to shield their savings from spouses and/or family members. Some women reported that e-wallets would ensure greater safety over their savings, primarily because its “invisibility” would reduce the likelihood of theft or family and kin making claims on their money. At the same time, all of the women we interviewed said that their husbands, and in many cases their children too, knew that they had registered for an account, largely because the product was presented to the entire VSLA, which included their husbands or men who would inform their husbands. Even so, when Post Bank’s new customers were asked, at the endline, whether their spouse knew about the account, 85% of all respondents said yes, including 100% of the men, but only 79% of the women. This difference between males and females in telling the spouse was significantly different.

When asked whether they wanted to or intended to keep their deposits private, 68% of respondents said yes and there was no difference between the genders. In addition, 100% of the respondents who wished to keep the account private said they would be able to do so. Importantly, 93% of respondents felt that the e-wallet offered more privacy than saving cash in

the house (no difference was found between men and women). At the endline survey, women reported more often than men that they were comfortable opening a bank account in their own name without consulting their spouse (46% of women versus 29% of men,  $p < 0.001$ ), indicating a demand for private control over money.

All women interviewed reported that registering for the e-wallet entitled them to a loan, with low-interest rates, “reasonable” repayment plans, and, in some cases, free cash. It is clear that the possibility of such benefits was mentioned during the training. In fact, women were quick to connect the e-wallet to positive development opportunities that should not be turned away, which suggests that the training created misleading expectations.

Overall, a number of barriers to uptake and usage became evident.

- Proximity of bank branch
- Insufficient funds for registration fee
- Group use of alternative account
- Post Bank documentation requirements
- Insufficient funds to save
- Inability to manage the product interface
- Dissatisfaction with the costs per transaction
- Anxiety about the immateriality of mobile money (fear of loss, being scammed)
- Complexity of Post Bank offering (irrelevance of pre-selected e-wallets and inability to change them)
- Lack of privacy at signup.

Nevertheless, the overall uptake was good for a financial product and, at least in the short run, the intervention seems to have stimulated women to try mobile banking.

#### Response to Household Counseling

Take-up for the household dialogues was 89% of the total sample, but 99.6% of those who were offered participation. Out of these, 80% of respondents participated in all seven sessions.

At the outset of the project, there was a concern that the household dialogue sessions might precipitate violence or raise domestic issues that placed women at risk. In order to determine whether this was the case, and if so, in what contexts it emerged, we conducted participant observation of 11 households engaged in the seven-week process.

Participant observation did not yield reports of violence, but did indicate existence of tension in a few cases. The participant observation also allowed us to understand which members of the household participated in the intervention and the nature of their participation over the seven weeks. The composition of households varied from monogamous families with and without children present, a female-headed household, and four polygamous households, of which two included all wives. Six out of the 11 households completed the intervention within the seven-week period, while five completed the sessions but over a longer period of time.

Men tended to dominate discussions, particularly in the earlier sessions, and seemed to have been encouraged by CBTs to do so, as these moderators addressed most questions to men. The level of women’s involvement did increase considerably over the course of the intervention. As time went on, they became willing to express views of their own accord, challenge the points raised by their spouse, and appeared to gain a clearer understanding of household financial

flows. But though conversations became more gender balanced over time, tensions also increased in the later sessions, which foregrounded questions of household spending and income control. Men often trivialized women's expenditures as frivolous; criticizing them for the financial problems the household was experiencing.

Three additional patterns were observed through participant observation. First, there was a significant difference in the behavior of monogamous and polygamous households. In the latter, male heads sought the opinion of their male children before that of their wives, and sons consistently spoke before women. Second, there was generally less equanimity in households with younger wives, who appeared to dismiss the process and gain less value from it. Finally, the presence of children appeared to affect women's willingness to participate freely, particularly during the more fraught sessions on household budgets and expenditures.

Polygamous households struggled with the question of who to include, as did the organizers. In one case, a husband, furious at the suggestion of the intervention, forbade all of his wives to participate. In two of the polygamous households, the VSLA member did not want her co-wives to participate in the dialogues.

In addition to observing the dialogues, nine (8F/1M) qualitative interviews were conducted with participants, all of whom reported having a positive experience. Most had looked forward to the dialogue sessions, and were hopeful about what they could achieve for their families and their children through their participation. They found the convenience of the dialogues, conducted at their homes rather than a place they had to travel to, and the personalization of the sessions --- the fact that the trainer asked them to draw examples from their own experiences --- helpful. The benefits mentioned most frequently included learning how to plan and budget expenditures as a family, improved communication within their marriage, and for women --- their husband's willingness to be 'transparent' about his incomes. There was language in the interviews that suggested women may have taken a lesson from the household dialogues that was opposite to the intention: that the woman was meant to subsume her own needs desires to the rest of the household and should work to get along, rather than make any trouble.

The household dialogues seemed to be viewed positively by all participants. However, the responses recorded are uncannily similar, almost as if scripted. Especially given how few interviews there were, we hesitate to conclude that the response was as positive across the board as the interviews suggest.

### Reference

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