

Driving savings behaviour among adolescent girls in Uganda



CASE STUDY | Trust Girls



TRUST girls

For girls, by girls

PROGRAMME DETAILS

PARTNER: **FUNDED BY:**

COUNTRY: Uganda

DURATION: August 2017 - December 2018

OVERVIEW

Trust Girls is an online community that offers an integrated approach to financial education and sexual and reproductive health and rights (SRHR) education to enable adolescent girls in Uganda to achieve greater economic empowerment. Trust Girls is a responsive mobile site where girls come to connect, share, exchange and learn about themselves as well as setting and tracking goals around money management.

THE CHALLENGE

While young women are much more likely to save than any other population group in Uganda, they often face social and cultural barriers to doing so. The overall goal of this project is that young women become financially independent and make informed decisions about their sexual and reproductive health which, in turn, can lead to greater economic empowerment and gender equality. While young women in Uganda have a desire to save, they often lack the tools and financial know-how, due to lack of awareness of financial products available, high transaction fees and restricted mobile access.

CUSTOMER TESTIMONIAL

"It has greatly changed my life in a way that I set a saving plan before I start saving and has helped me to learn how I can become income independent, how to become protective to my body, and how to make decisions about my body."
Anonymous User, Kampala.

THE SOLUTION

We developed the mobile-friendly Trust Girls platform to increase young women's understanding of how taking control of their sexual and reproductive health can lead to greater economic empowerment.

ECOSYSTEM

Ugandan Girls

- Get Smart Academy that teaches users about financial literacy and the benefits of saving.
- Training and information on sexual health and financial services.
- The Girls Choice eWallet product to encourage savings.
- Tracking tools for each of their savings goals.
- Access to anonymous advice on finances and sexual health.



Finance Trust Bank

- Provision of the "Trust Mobile" and "Girls Choice" products.
- Engagement with their existing customers and reaching new adolescent girls.
- Creation of a sustainable platform.

United Nations Capital Development Fund

- A mobile interactive application to demonstrate the link between the provision of financial digital services and education to encourage girls to save.
- Cultivating a culture of savings amongst the target group.

PROGRAMME RESULTS

Trust Girls connected over 2,000 Ugandan adolescent girls with their peers, amplifying their voices, and creating digital safe space to discuss both sexual health and financial management

- **+2,000+** registered girls, of which **+750** are under 18.
- **+\$1,4k** total savings recorded to date, indicating a safe space to record & track their savings.
- **280** girls started the "Get Smart" course.
- **+150** girls have completed the "Get Smart" course and were awarded certificates.

ABOUT OUR COMPANY

Every1Mobile is a digital and mobile services provider dedicated to improving lives through digital solutions - at scale. Founded in 2010, we have led and supported more than 50 projects in multiple sub-Saharan countries for clients and funders including Unilever, DFID, USAID, Bill & Melinda Gates Foundation, the UN, the World bank, ONE, Old Mutual, Mozilla Foundation and the EU. We are proud to be identified by the UK Department for International Development (DFID) as one of three UK "cutting edge" Small and Medium Sized Enterprises (SMEs).

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