

From the Editorial Advisor



Welcome to our first edition of the 2019 ESP Newsletter. It has been a wonderful 8 years of implementing the Social Assistance Grants for Empowerment (SAGE) programme in Uganda. This year, our biggest task is to roll out SAGE to the

whole country. Parliament passed a recommendation to roll out SCGs to all Older persons who are 80 years and above.

In order for us to do this, we need UGX 142 billion. This will enable us to enrol an additional 201,000 beneficiaries in about 70 more districts.

With the continued support in the financial year 2018-2019 of our valued partners, DFID (UK) and Irish aid, we believe that we will achieve this. Government has committed shillings UGX 62.88 billion to the National Roll out and Development partners have committed UGX 50 billion, the short-fall is only UGX 29 billion expected from the Government of Uganda. None the less with this level of funding the resolve within government to have a National roll out still stands.

SAGE is just one component of Social Protection. The Ministry is implementing other streams of work related to the policy. For instance we launched the gender and equity strategy for the National Social Protection Policy, and we have drafted and submitted to cabinet the Principles of older person's bill which were passed. The process of drafting and consulting on the bill has started. The bill provides for the protection of rights and care of older persons. The bill also provides for a continuation of the National Council for Older Persons. It suggests to institute a legal framework that will enable the Government to set up a revolving grant to empower vulnerable older persons. More importantly the bill is intended to cater for the social care and social support of vulnerable older persons;

We have also drafted the disability bill (Bill No. 19). The bill aimed at promoting respect as well as promotion of fundamental human rights and freedoms for persons with disabilities.

A lot of work has been done to FastTrack the roadmap for the implementation of Social protection. We will share some developments that have taken place in the implementation of the roadmap.

We have created platforms where you could share information or even acquire more information beyond this Newsletter. You are encouraged to visit our sites on web www.socialprotection.go.ug. On twitter @ESPprogramme and face book @ <https://www.facebook.com/Expanding-Social-Protection-Programme>

Good reading.

Pius Bigirimana
Permanent Secretary MGLSD

SAGE National Roll Out, a Good Decision for Uganda

By Prosper Muhumuza DH/ESP



A beneficiary in Karamoja receives SCGs

When Uganda rolls out the Senior Citizens grant to the whole country in FY 2019/20, the country will be on record as the second country in East Africa after Kenya, to take a step aimed at providing universal cash transfer to Older persons. This decision will also brand Uganda, Kenya and the semi-autonomous island of Zanzibar, as pilot countries in east Africa with a state-funded universal grant that targets all older persons in the various countries.

Uganda needs to raise UGX 142 billion to achieve this dream. On the 28 November 2018, the Parliament of Uganda recommended that Government should plan for the National roll out of the SAGE programme to the whole country beginning next financial year. The Committee recommended that the national rollout should cater for all Older Persons 80 years and above. It maintained that older persons already benefiting or receiving Senior Citizens Grants in the 61 districts of Uganda will continue to receive such grants weather they are 80 years or not.

The House, unanimously agreed that *“Government should come up with a roadmap for reducing the eligibility age from 80 years 65 years within three years from the year of the national rollout”.*

So when the 80+ targeting option is implemented, the programme will be rolled to an additional 66 districts, up from 61 with numbers increasing to 358,000 beneficiaries. The 80+ Option alone will target over 271000 Older persons. The increase in coverage means that the number of older persons who access SCG's payments will increase.

While it's obvious that the SCG payments improve the welfare and livelihoods of direct recipients and their households, evidence from the past implementation initiative point to spill over effects to local traders, boda-boda cyclists and employment of other youthful labourers.

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SAGE National Roll Out, a Good Decision for Uganda

In addition there is evidence of beneficialness forming and benefiting from rotational savings and investment schemes within their communities. The summation of such positive micro economic actions drive the country faster to middle income status and certainly reduce the income gap between the haves and have-nots.

There is also an undeniable fact that by creating more SAGE accounts to pay senior citizens, the bankable population will increase by the number of enrolled citizens creating more business for bank agents and the financial sector. Currently Post Bank boasts of over 197,000 accounts for older persons in Uganda.

In 2010, the Government of Uganda (supported by DFID (UKaid), UNICEF and Irish Aid) piloted SAGE in 15 Districts. The pilot produced documented evidence that UGX 87bn that was paid to 123,153 beneficiaries for 5 years, improved the welfare of older people and their families. It increased productivity of beneficiary households and facilitated better health. The Wazees were able to afford to live

more dignified lives. These undisputable social and economic benefits in the pilot districts resulted in overwhelming public support and demand for the programme's expansion.

As a result, in June 2015, Government with support from Development Partners decided to implement a gradual rollout of SAGE to 40 new districts covering 100 oldest persons per Sub County. Government also committed Shs 149 billion while development partners like DFID committed £57,137,101 (pounds sterling) and Irish Aid £12,000,000 (£8,500,000) for five years to finance the rollout to new districts. Government also committed to take-over 7 of the pilot districts initially funded by Development Partners over a 5-year period. Under this roll out plan, the Programme expected to increase coverage to 226,085 beneficiaries over the 5 years.

With the development partners support and commitment from UKaid and Irish Aid, Government has to utilise this chance to raise the UGX 142 billion this financial year to make National roll out a reality. Part of

this money has already been realised and or budgeted. Therefore, with the contribution of Development partners and counter-part funding from Government, Uganda needed to mobilise 59.9 billion in FY 2019/2020 to fund the national roll out.

It is true that as people grow older, they rely less on income from employment for a number of reasons ranging from retrenchment to frailty and retirement. While highly educated professionals may often continue to serve in well-remunerated occupations until late in their life, the majority of the population is usually excluded from access to well-paying jobs at older ages. Data from the Identity Card Registration Authority indicates that there are 1,131,662 older persons in Uganda aged 60 years and above. This number could slightly go up, with the mop up exercise to register all Ugandans who missed ID registration that started in February, 2019. ■

Kibaale SAGE Beneficiary Gets a New Lease of Life

By Joseph Basoga, Senior Programme officer communication and Advocacy



SAGE beneficiary Mariko Kasajja, hosts the Minister of Gender labour and Social Development Hajat Janat B. Mukwaya and Head ESP Stephen Kasajja in his shop, during a monitoring visit in Kibaale.

Many people simply think that there are laid out tenets and rules for aging gracefully. Some have gone ahead to publish a list of “do’s” and “don’ts” on aging with dignity, poise and esteem, which include practices like a healthy diet, managing stress, exercising and much more.

In many African community settings, this list is just but a writing on the wall. Most people only afford to live beyond 80 years by simply adapting to the harsh environment, avoiding poverty, stress and other ills that are a cancer to healthy living. They simply conform to live with a peace of mind despite the harsh conditions, something which helps them survive longer.

In the district of Kibaale in Western Uganda, Mzee Mariko Kasajja 83, has defied all life rules of an Octogenarian.

His knees do not often ache, his memory is still sharp, he does not creak and groan when getting out of bed in the morning and he is still economically productive. He is living life with Dignity.

This is the lesson from the Social Protection story, that the Government of Uganda has been writing for 8 years. Mariko and others in his generation should be able to overcome effects of life shocks and live dignified lives.

Most of the people you interact with in Kayolo village, Bwamiramira Sub County-Kibaale where Mariko lives, will tell you that he is a good example of investing in Older persons. He was enrolled to the SAGE programme in November 2016 and to-date he has reaped multiple benefits from the SAGE programme.

Mariko says that before rolling out SAGE to Kibaale district, he mainly survived on proceeds from subsistence farming. But as he advanced in age, he became weak and frail because the work was tedious. This was aggravated by the death of his wife a few years later *“When she died I became*

stressed and jittery about life because she was the greatest support to my livelihood” he adds.

His turning point was when he started receiving the Senior Citizens Grant. After his first grant, Mariko sold off some stock of scrap metal (old metallic collection for recycling) to make capital for his dream investment. The sales and monthly contribution from SAGE amounted to a starting capital of UGX 70,000. This was enough to help him start a retail a shop. For 3 years his capital has multiplied to about 1 million shillings. He mainly deals in household consumables and the SCGs help him to invest more every time he is paid.

Mzee Mariko has also renovated two rooms on his apartment that are rented out at UGX 10,000 per month. *“Life is now certain, I am almost sure that tomorrow will be better if the government continues to support us”* he stresses

Parliament has recommended that the SAGE programme be rolled out to the whole country to cover all Ugandans

80 years and above. In order to do this, the programme needs UGX 142 billion shillings.

For the last 8 years, the Government of Uganda, with support from development partners- Department for International Development (DFID/UKaid, Irish Aid and UNICEF, have been implementing the Expanding Social Protection Programme, the Social Assistance Grants for Empowerment and the Senior Citizens Grants. The programme that started as a pilot in 15 districts, has grown to cover 61 districts out of 127 in the whole country. Every after two months, each beneficiary receives fifty thousand shillings (UGX 50,000), being total of the mandatory UGX 25,000 (USD) that they are supposed to receive monthly.

The Senior Citizens Grants is a social protection intervention intended to enable older persons to access basic services and where they can invest so as to further improve their livelihood and income security. ■

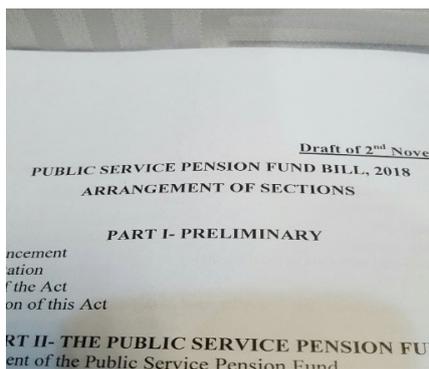
The Public Service Pension Fund Bill, 2018

By Beatrice Okilan, Policy Coordinator

Pension is a periodic regular payment made to an employee or member who serves and retires under pensionable circumstances. Pension may be transferable in case of death to a legal representative for a defined period of time in accordance with the scheme rules.

Currently pension in the Ugandan context is provided by the Public Service Pension Scheme and the Parliamentary Pension Scheme.

The Public Service Pension Scheme is a non-contributory, unfunded Pay as you Go Scheme whose liabilities are wholly financed from the consolidated fund while the Parliamentary Scheme is a contributory and a funded pension Scheme. The Public Service Pension Scheme covers the traditional public service, teachers, police and prisons service, judicial service, local government service, former employees of the defunct East African Community as well as the Uganda People Defence Forces.



Apart from the two pension schemes, mentioned above, the sector also has one mandatory national scheme, the National Social Security Fund (NSSF) which operates as a provident fund and several in-house occupational schemes also operating as provident fund.

The objective of a pension scheme operated by the Public Service and Parliament is to mainly provide guaranteed social security at retirement. This could be through sponsor

financing as in the case with the unfunded Public Service Pension Scheme and financing by the pension Fund itself as is the case with the Parliamentary Pension Scheme. Other funded retirement benefits schemes aim to invest member's contributions in order to achieve value for the contributions and provide better retirement income on retirement (in old age).

The pension scheme has served well, although it now faces operational and fiscal challenges ranging from governance issues to validation of the older persons. The Public Service pension scheme which is an unfunded scheme also faces the challenge of sustainability, affordability, governance and accountability. It also has a record of accumulated arrears. The challenges have prompted Government to approve conversion the unfunded defined benefit scheme to a funded, contributory defined benefits scheme.

Government has drafted the Public Service Pension Fund Bill, 2018 to establish a scheme called Public Service Pension Fund (PSPF).

The scheme will provide for the collection of contributions and payment of retirement benefits. The scheme is expected to resolve among others problems of accumulation of arrears, delayed payments, unfairness and inequalities of the current scheme. It is also aimed at fulfilling the legal requirement under the Uganda Retirement Benefits Regulatory Authority (URBRA) Act, 2011.

The Bill however excludes people in elective political position such as political leaders, presidential appointees (who are not covered by the Parliamentary Scheme), the UPDF and other staff and officers of the security organisations.

The fund is proposed to be a self-governing and regulating entity or body corporate i.e. it will have its own legal rights and responsibilities to acquire and manage its own resources, with a board and chief executive officers appointed using a fair and competitive mechanism.

The bill also seeks to diversify and improve on the sources of funding to include monies appropriated by parliament, contributions from individuals, income on investment, interest, donations, among others.

Different from the old scheme that only provides for the age of 55-60 (depending on the circumstances) as the age when someone can access pension, the new bill provides for early retirement at age of 45. Other than that, one could be paid their emoluments upon death, abolition of office, retrenchment, retirement from public service (having served the qualifying period), transfer to other public service where a member may not be required to contribute e.g UPDF, medical grounds and or injury. Interestingly one qualifies for a one off refund if they are dismissed which was not the case before. The one off refund is also given upon abscondment of duty, dismissal and resignation from office.

In Uganda most, if not all pensioners are older-persons. The population figure for this large pensionable group keeps growing. Uganda adopted the UN definition of older persons as those aged 60 years and above. According to the 1991 Uganda Population and Housing Census, the population of older persons was 686,260 or (4.1%) of the total population of 16,671,705. This population increased to 1,101,039 (4.6%) as per the Uganda Population and Housing Census results of 2002.

The National Housing and Population census indicates that older persons constitute 3.7% of the entire population of 34.6 Million people (UBOS 2016).

The proportion of older persons with access to pension was at only less than 2 percent by 2013 and it is less than 5% to date. This figure is not to be blamed on anyone. Most of the Older persons are either not eligible for pension or are just excluded because of the various clauses in the pensions bill that do not cater for the category of trades that employ them. In a country where life expectancy after retirement is about 10 years, the growing number of old-aged retirees face a high risk of old age poverty and vulnerability because they neither have alternative savings nor income to survive on.

Save for the Social Assistance Grant for Empowerment (SAGE) that is financed through annual government budget allocation and donor support, there has hardly been any other deliberate attempt to help older persons outside the formal employment pension bracket scheme to save. The public service pension fund bill, 2018 would provide the long awaited solution because it allows for individual contribution of qualifying members. ■

Scale up Social Protection interventions to mitigate Climate change effects in vulnerable communities like Karamoja

By Joseph Basoga Senior Communications Officer SAGE

Majority of Older persons in Uganda now understand that climate change is a reality. They can easily predict and recognize this by observing the change in weather patterns, evidenced by short rain seasons, flooding and long dry spells.

Over time, the ecosphere has exposed significant change in the earth's average atmospheric temperature sometimes manifested in the melting of glaciers in Europe. In Uganda, especially in arid Karamoja, the eastern Teso region and Elgon Mountain slopes climate change has caused disaster raging from extreme hunger, a torrent of heavy rains that result in flooding



and landslides. These unfortunate incidents have caused vulnerability to the extent of death.

Older persons, more than any other, vulnerable groups have been worst hit by the effects of climate change. They are too weak to escape the rapidity and wrath of landslides, too frail to get alternative means of survival after flooding and often have no voice or platform to complain when they are faced with such challenges.

Even when there are opportunities to escape such vulnerability, financial institutions find it hard to extend credit to them, since they consider this category of people to be a high risk and therefore a liability. So an older persons facing severe effects of climate change is really a distressed person.

Social protection programmes like SAGE help to mitigate the effects of climate change. A vivid example of climate change effect mitigation can be seen from the story of Mzee Lowok Andrew of 67, a renowned sim-sim farmer in Rapada Village, Kokipirit cell, Lorengedwat sub-county, Napak district.

Lowok, has been a sim-sim farmer for the last 20 years. He was able to expand his farmland from half an acre to 4 acres because the rain used to be predictable and caused good harvests.

But as fate would have it, Rapada village experienced heavy rains that resulted into floods in 2017 and Lawok lost almost all the four acres of sim-sim to floods.

He contemplated selling part of the land to pay off the loan he has acquired from the village savings group to plant sim-sim. What saved his land was the fact that Lawok was a registered SAGE beneficiary. The SAGE programme paid him arrears of up to 6 months in June 2018, amounting to UGX 150,000. He used part of this money to pay back the loan he had acquired and he used the remaining money to feed his family. The grant helped him to recover from extreme poverty.

This narrative is a reality that paints a great picture of “small” interventions that make great changes in lives of vulnerable poor. Government has extended SCGs to 61 districts of Uganda. If more funds are

realised and a national rollout takes place it could save even many more vulnerable individuals. Deliberate and predictable and timely cash transfers go a long way to help vulnerable communities escape climate change challenges. Imagine a Uganda where all Older person in the country have access to credit through the SCGs. ■

New staff at ESP



Hellen Achan.
Human Resources Coordinator



Peace Namara
Risk and Compliance
Coordinator



Tusiime Precious Phoebe
HR Intern



Ajok Ursular
Policy and Advocacy Assistant



Arinaitwe Ronald Alex
Administration Officer, Kiboga



Agaba Innocent
Driver, Moroto



Constantine Alimungiza
Administration Officer, Moroto



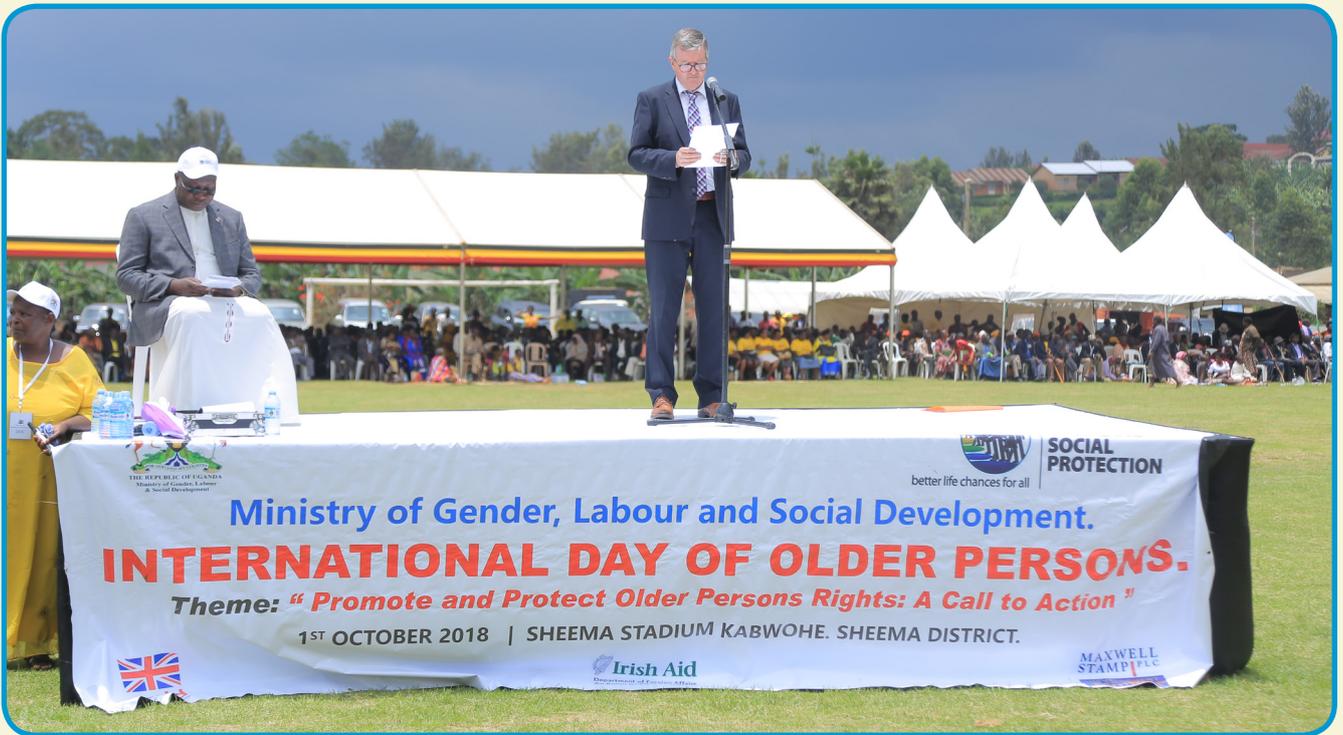
Anama Grace
M&E Officer, Kyenjojo



Linkages; A medical worker attends to an older person during the IDOP in Sheema.



Minister for Gender and Culture Hon. Peace Mutuuzo launches the SP Gender and Equity Strategy in Dec 2017



H.E Ambassador William Carlos, Ireland Amb.in Uganda speaking at the IDOP meeting in Sheema



Minister for Gender Labour and Social Development chats with a one Nyagahima, a beneficiary from Kyankwanzi



Progress! Minister for GLSD Hon. Janat Mukwaya (red scarf) visits a house built by a SAGE Beneficiary using SCGs in Nakaseke



Vice president Edward Kiwanuka Ssekandi launches SCG payments in Ankole (Sheema)



Minister of GLSD, Hon. Janet B. Mukwaya (with Purple head scarf) listens to a beneficiary in Kyankwanzi



ESP staff pose for a picture with the Minister for Gender Labour and Social development at the PMU head office in Kampala



Good harvest. Investing SCGs



CSW in the USA

We Are Prepared To Scale Up SAGE Implementation In 2019

By Stephen Kasaija Head PMU

For the last 8 years, the Government of Uganda, with support from development partners- Department for International Development (DFID)/UKaid and Irish Aid has been implementing the Expanding Social Protection Programme. The Social Assistance Grants for Empowerments (SAGE) and the Senior Citizens Grants have been major components of the Programme. At the technical helm of programme implementation, is Mr. Stephen Kasaija. Joseph Basoga talked to him about the plans for 2019 and how the programme is prepared to implement the recommended 80 years and above roll out plan to the whole country.

Question; It has been 8 years of SAGE and counting more, what is your assessment of the programme.

Answer; Well that's a broad question but I would summarise it by saying that as a team, we have overwhelming evidence to show that what started as pilot in 15 districts, has grown to cover 61 districts. We have grown beneficiary numbers from zero to 157,000, Government commitment and support to the programme has been awe-inspiring despite the unavoidable delays in release of funds experienced in the past. We have severally been rated A+ in performance. The Development partners DFID and Irish Aid have demonstrated terrific support for the programme and have acknowledged that the value for the money invested is realised. Above all, we have not only empowered Older persons to be productive in agriculture but also endowed them with skills and capital to invest and employ others to escape poverty.

But maybe, the bigger impact is that this UGX 25,000 monthly grant, has caused a spill over effect to the local economy. Local traders, boda-boda cyclists, retail shops and other businesses can testify that during payments they benefit even more. In a nut shell, the fact that the impact of SAGE is seen to be more universal than individual, makes the programme relevant and automatically ranks us as one of those programmes "driving" Uganda to middle income status.

Question; Wow! How much money have you invested in the programme so far?

Answer; When the Government and Development Partners decided to implement a gradual rollout of SAGE to an additional 40 new districts covering 100 oldest persons per Sub County, Government committed Shs 149 billion.

This was counterpart funding to DFID's commitment of £57,137,101 (pounds sterling) and Irish Aid £8,500,000 for over



five years, to finance the rollout to new districts. Government also committed to finance (take-over) 7 of the 15 pilot districts initially funded by Development Partners over a 5-year period. But you will recall, that in 2010, Government (supported by DFID (UKaid) UNICEF and Irish Aid piloted SAGE in 15 Districts. The pilot produced documented evidence that the UGX 87bn that was paid to 123,153 beneficiaries for 5 years, improved the welfare of older people and their families, improved productivity of beneficiary households and facilitated better health. The Wazees were able to afford to live more dignified lives. These undeniable social and economic benefits in the pilot districts resulted in overwhelming public support and demand for the programme's expansion.

Question; Talking about the demand, let's dive into the 2019. What do you have in plan to address the overwhelming demand?

Answer; Well we have a lot in plan but may be more importantly, the Parliament of Uganda in November 2018 approved a National roll out for SAGE. This is our master plan for 2019. Parliament also requested that the Government should come up with a roadmap for reducing the eligibility age from 80 years to 65 years within three years from the year of the national rollout. The roadmap should be

presented to Parliament in the first quarter of the next financial year after rollout. We are focusing most of our energies and attention towards this.

Question; What does this then mean to an Older person in any district of Uganda.

Answer; It means that Older Persons should prepare to take advantage of the ongoing NIRA registration exercise to prepare for this roll out by registering for the national ID. Not all of them will qualify at once but this means that once they make 80 years they would qualify.

Question; Does this then mean that come July 1st 2019, SAGE will automatically be launched in all the districts of Uganda?

Answer; I can tell you that Parliament has tasked the Ministry of Finance, Planning & Economic Development to find funds for the roll out. And I can also tell you that the Ministry of Finance has been of great support to the scaling up of SAGE. The ministry of Gender Labour and Social Development is currently in advanced stages of preparing for the national roll out. However, all Funds for the roll out are not yet reflected in the budget for 2019/2020.

We think once this is solved; we should be ready to roll out. We need UGX 142 to be able to roll out SAGE to the whole country. Most of the money has been realised. What is needed is a top up of only UGX 29.9 billion for Government of Uganda to complement the resources from government and development partners contribution.

Question; This sounds like a lot of money. Can we afford it given the competing demand for resources?

Answer; Government commitment to fund any programme is based on return on investment, public good, value for money, clean accountability as well as affordability. We have passed most of

these assessments and benchmarks and we believe we still have comparative advantage to be considered for funding. We have made some gains and savings using our prudent management. We also have an ongoing commitment from government. We are only asking for a top up on these two investments to cover the funding gap of UGX 29.9 billion to afford this. The discussions we have within government have revealed that it is not too big a figure to afford.

Also Based on the evidence that has been generated from the pilot, the national rollout of the SAGE programme under the options ranging from older persons aged 60+ to 80+, represents very good value for money. It improves the income security for Uganda's older persons and their families, causes significant benefits in living standards, equality, welfare and livelihoods for individuals in recipient households and their community.

Development Partners have agreed to support a redesign within the current MOU commitment of UGX 50 billion, in each of the FY 2018/19, FY 2019/20 and FY 2020/21. We believe with this contribution UGX 142 billion is achievable

Question; But you are technically eliminating those who do not have IDs. Is it fair?

Answer; Government under NIRA this year from February 14th till end or April has created a window for ID registration and has brought the ID registration process to nearest sub county in all districts. The

Programme has written to all CAOs and Councilors for Older Persons to mobilize all people for this. The programme encourages all district leaders to sensitize older persons on the importance of getting registered for the national ID.

Question; Let me ask you a direct question. If MFPED provides the additional money, when will the Older Persons who turn 80 years be paid?

Answer; Once the funds required for the National rollout are confirmed. we expect to make the first payment within 5 months. This is because there are several activities to be undertaken before payments. for instance, we will have to register, verify and enrol older persons. we also need to conclude procurement of a payment service provider to cover the additional districts and also establish additional regional technical support units (RTSUs), to support the implementation of the programme. In addition, Local governments staff and leadership have to be trained and oriented on the programme procedures to ensure that there is smooth implementation of the programme with minimal errors.

Some of these activities will require funds to be released first before they are implemented Payments to new beneficiaries could start in December 2019 though we shall try to fast track the process to make payment earlier than that.

Question; Who pays this money. The enrollment area is too big?

Answer; The current payment service provider is Postbank Uganda (PBU). The payment service provider uses the "bank on wheels" – mobile banking vans that go to designated pay points. It is at these pay points that beneficiaries go to receive their money from the tellers on the vans, after identifying themselves using their fingerprints (biometrics). PBU has demonstrated excellent capacity but in future if need arises other service providers will be brought on board. Kenya is already doing this and we are benchmarking. During the pilot, beneficiaries were paid their grant through the MTN Mobile money system.

Any last remarks

I want to use this opportunity to make 3 statements;

1. I want to appreciate all our partners who support the Social Protection agenda, especially those that are advocating for better living standards of Older persons in the diaspora, cabinet, parliament, MDAs, the society and local government. Your effort is not in vain
2. All the older persons need to register for national IDs so as to enable them become eligible beneficiaries of Government services that require this document e.g SAGE enrolment
3. It is the responsibility of all citizens to prepare well for Old age but also work to support all older persons especially those who are related to them. Traditional social protection needs to be revived. We are all obliged to support our parents in their old age.

Out going staff at ESP



Kakooza James
MERL Advisor



Pius Ongom
SAGE Advisor



Jason Tumugabe
Risk and Compliance
Coordinator



Racheal Nakibuuka
HRA Coordinator

Accountability: Current roll out progress; geography (no of districts);

By Moses Odoch, SPO MIS

In August 2010, The Government of Uganda approved and announced a phased national rollout of Senior Citizen Grants to additional 40 districts over a 5-year period. This would bring the total number of districts to 55 by the financial year 2019/2020. The implementation commenced in FY 2015/2016 and the programme was rolled out to 20 new districts. They included; Kaabong, Abim, Kotido, Koboko, Gulu, Pader, Agago, Lamwo, Amolatar, Pallisa, Amuria, Kween, Namayingo, Mayuge, Kamuli, Kayunga, Nakasongola, Kibaale, Kisoro and Bundibugyo. The FY 2016/2017, additional five (5) districts; Kitgum, Nakaseke, Kabale, Bugiri, and Amuru were enrolled in the programme bringing the total number of SAGE districts to 47 including the then newly created districts of Omoro from Gulu, Kagadi & Kakumiro from Kibaale, Rubanda & Rukiga from Kabale and Butebo from Pallisa.

In October 2018, 10 more districts were added to the programme. The districts include Kasese Kumi, Sheema, Alebtong, Adjumani, Otuke, Moyo, Dokolo, Sembabule and Mubende. The roll out in these 10 new Districts was done under the new targeting mechanism where eligibility considered Ugandan who are 80 years and above, registered with the National Identification Registration Authority, and in possession of a Ugandan national ID. Additionally one must NOT be receiving another government pension.

Below is the Status of beneficiary payments, number of beneficiaries, as at February 2018

Number 4:- CURRENT NUMBER OF BENEFICIARIES ENROLLED/BEING REACHED BY GENDER					
SN	District Name	SOURCE OF FUNDS	Female	Male	Grand Total
1	ABIM	GoU	716	413	1,129
2	ADJUMANI	GoU	75	69	144
3	AGAGO	GoU	930	569	1,499
4	ALEBTONG	GoU	636	463	1,099
5	AMOLATAR	GoU	1,159	902	2,061
6	AMUDAT	GoU	2,568	1,474	4,042
7	AMURIA (Kapelebyong)	GoU	818	600	1,418
8	AMURU	GoU	262	194	456
9	APAC (Kwania)	DP	5,837	3,977	9,814
10	BUGIRI	GoU	520	511	1,031
11	BUNDIBUGYO	GoU	708	633	1,341
12	DOKOLO	GoU	620	464	1,084
13	GULU (Omoro)	GoU	914	553	1,467
14	KAABONG	GoU	1,367	953	2,320
15	KABALE (Rukiga, Rubanda)	GoU	1,345	909	2,254
16	KABERAMAIDO	DP	4,121	2,487	6,608
17	KAMULI	GoU	611	549	1,160
18	KASESE	GoU	1,106	1,251	2,357
19	KATAKWI	DP	5,116	3,142	8,258
20	KAYUNGA	GoU	389	421	810
21	KIBAALÉ (Kakumiro Kagadi)	GoU	1,792	1,387	3,179
22	KIBOGA	GoU	2,517	2,174	4,691
23	KISORO	GoU	771	521	1,292
24	KITGUM	GoU	547	353	900
25	KOBOKO	GoU	308	348	656

26	KOLE	DP	5,380	3,068	8,448
27	KOTIDO	GoU	601	505	1,106
28	KUMI	GoU	890	716	1,606
29	KWEEN	GoU	690	450	1,140
30	KYANKWANZI	GoU	2,820	2,402	5,222
31	KYEGEGWA	GoU	3,033	2,354	5,387
32	KYENJOJO	DP	6,604	4,596	11,200
33	LAMWO	GoU	620	402	1,022
34	MAYUGE	GoU	554	610	1,164
35	MOROTO	GoU	2,764	1,632	4,396
36	MOYO	GoU	135	117	252
37	MUBENDE (Kasanda)	GoU	641	771	1,412
38	NAKAPIRIPIRIT (Nabilatuk)	GoU	4,018	1,882	5,900
39	NAKASEKE	GoU	708	676	1,384
40	NAKASONGOLA	GoU	524	469	993
41	NAMAYINGO	GoU	390	454	844
42	NAPAK	DP	4,793	2,307	7,100
43	NEBBI (Pakwach)	DP	7,956	4,586	12,542
44	OTUKE	GoU	362	237	599
45	PADER	GoU	1,414	871	2,285
46	PALLISA (Butebo)	GoU	906	856	1,762
47	SHEEMA	GoU	1,206	971	2,177
48	SSEMBABULE	GoU	330	468	798
49	YUMBE	GoU	4,860	2,949	7,809
50	ZOMBO	DP	6,570	3,254	9,824
Grand Total			94,522	62,920	157,442

Exploring Opportunities for Extending Social Security to the Informal Sector

By Lydia Nabiryo SPO Policy & Advocacy

Social protection discourse has been ongoing since 2002 when Uganda first articulated it in the Poverty Eradication Action Plan. When the Ministry of Gender, Labour and Social Development came up with the first sector development plan in 2004, given her mandate of addressing rights of vulnerable persons, social protection was specifically addressed. The National Development Plan I and II all recognise the role of social protection in promoting inclusive growth. These are acknowledged together with Uganda Vision 2040 in the National Social Protection Policy 2015. The policy recognises that under the social security pillar, social insurance which is contributory needs to be reformed, and coverage extended to reach out to the informal sector where the majority of the population especially women work. This is informed by the fact that coverage of formal sector is low yet social security is a right which every citizen should enjoy.

To ensure that coverage is extended to the informal sector, the Uganda Retirement Benefits Regulatory Authority licensed two retirement benefits schemes, KACITA and Mazima Retirement Plan. In addition, the National Social Security Fund has been encouraging voluntary registration for members in the Informal sector. The NSSF Voluntary saving scheme covers former NSSF members who have left formal employment and crossed over to the informal sector. It also gives an opportunity to companies employing less than the mandatory 5 employees to voluntarily contribute for the social security of its employees. So far the scheme has been able to recruit 11,000 members with collections worth 6.5 billion. There are challenges however in NSSF being able to reach out to the informal sector notably; Restrictions within the law that prevent NSSF to tap into the entire informal sector, Knowledge gap from the public on what social security is about, Lack of short term benefits to NSSF savers to help meet different life stages requirements.

The NSSF has been investing in increased sensitization on the NSSF Voluntary saving scheme, ensuring re-activation of the NSSF dormant member accounts amounting to



One of the SAGE beneficiaries from Kiboga uses her SCGs to invest in weaving baskets.

200,000 with a view of converting them into voluntary savers. Creation of partnerships with association bodies that bring together SMEs to work towards recruiting their subscribers on to the NSSF Voluntary scheme. Participating in exhibitions meant to increase the voluntary membership.

In order to ensure that the legal framework facilitates increased social security coverage, there are proposals made such as Amendments within the NSSF Act to allow the extensive coverage into the informal sector without restrictions. Allow the introduction of short term benefits to cover different stages of life course and allow an increase in the percentage contributed by members.

Mazima has been doing amazing work in the informal sector and encouraging voluntary registration and saving through its phone app and website. If you are a member for one full year, you will not pay any charges if you choose to withdraw from the scheme and all your money will be paid to you. However, Mazima notes that 8 out of 10 women do not save for Retirement. Many women do save; however, their savings are aimed at short term goals such

as children's school fees, rent, relatives and others that they feel should be handled.

An Urban Residing woman even has more requirements than a Rural residing woman which in all may deter from her from saving for retirement and other long-term goals like acquiring pieces of land, or construction of houses.

Women choose jobs that will allow them balance between work and home chores and are in most cases paid little in comparison. This cripples their savings culture as there is hardly any left for saving. This calls for deliberate efforts to address this challenge and encourage women to save for social security. The ministry is keen to creating awareness among informal sector workers and encouraging them to save while they still can work. The government is keen to ensure safety of your savings as the regulator Uganda Retirement Benefits has in place clear legal safeguards and checks and balances. I call upon you to take advantage of the opportunities to contribute towards your retirement and guarantee social security. ■

About this newsletter

ESP news is published by the Expanding Social Protection Programme as one of the ways to share information about direct income support and Social Protection in Uganda.

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About the Expanding Social Protection programme

The Expanding Social Protection (ESP) Programme is a Government of Uganda initiative under the Ministry of Gender, Labour & Social Development. The development objective of the 5-year Programme is to embed a national social protection system that benefits Uganda's poorest as a core element of the country's national policy, planning and budgeting process.

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