

**How 'small' grants are doing
big things in the countryside**

A report of beneficiary experiences and voices on the impact of Social Assistance Grants for Empowerment grant on their lives. Published by Expanding Social Protection Programme - The Ministry of Gender, Labour and Social Development.

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Foreword

The Ministry of Gender, Labour and Social Development through Expanding Social Protection Programme has been implementing a 5 year Expanding Social Protection Programme (ESPP) since 2011 in partnership with DFID, Irish Aid and UNICEF. The goal of the programme was to improve life chances of poor men, women and children in Uganda. The programme was aimed at developing a National Social Protection Policy framework, implement two direct income support pilot schemes and generate evidence on impacts of the programme on beneficiaries.

For the past five years, the Government of Uganda with support from UK's Department for International Development (DFID) and Irish Aid have piloted an old age pension for everyone over 65 years of age – and 60 years in the Karamoja region – across fifteen of the country's 112 districts. The programme has reached about 125,000 people. The transfer is currently set at UGX 25,000 (US\$7.50) per month and is paid every two months. This publication shares the views and experiences of the people who have benefited from the programme.

The grant has shown evidence of positive changes in the lives of beneficiaries and their households. The positive changes cover a wide range of areas including reductions in poverty and hunger, improved diets, investments in productive activities by beneficiaries, greater dignity for older people, better lives for children, and more dynamic local markets. These changes are evidence that sustained roll out of SAGE will increase the impacts of the program thus contributing to the aspirations of the Vision 2040 to change the country from a predominantly low income to a competitive upper middle income country within 30 years.



Pius Bigirimana

Permanent Secretary

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To all of you we say Thank You

Jane Namuddu

Acronyms

CDO:	Community Development Officer
ESP:	Expanding Social Protection Programme
LC1:	Local Council 1
M& E:	Monitoring and Evaluation
SAGE:	Social Assistance Grant for Empowerment
SCG:	Senior Citizens Grant
SOCADIDO:	Soroti Catholic Diocesan Integrated Development Organisation

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When news first broke that the government planned to give some elderly citizens Shs 25,000 a month, some commentators in the national press asked what the equivalent of \$7 could do. It was, they argued, way too little, and many found it tempting to agree.

But going by evidence from the countryside, these critics were wrong. From numerous testimonies detailing how beneficiaries have used the money to improve themselves, their family members and their environment, it is clear that the senior citizens grant is more than half a loaf.

Widowed, childless, and hypertensive, 88-year-old Agnes Nabukalu from Kibiga sub-county in Kiboga district offers a telling example of how much the senior citizens grant can help vulnerable people.

Although she owns two acres of land, Nabukalu cannot dig, and has been struggling to look after three orphaned children of her relatives. Her greatest source of hope now is the SCG, which helps her to buy such commodities as milk, sugar, soap, salt, paraffin, and scholastic materials. However, Nabukalu wishes the government could increase the grant to Shs 50,000 per month, so it could cover all her needs.

While it has had its challenges, the SAGE programme is full of stories of otherwise vulnerable people suddenly developing incredible hope. From Bufunjo sub-county in Kyenjojo district comes the incredible tale of 70-year-old Samuel Babinyanga and his 70-year-old wife Maga Kabajungu. Despite their advanced age this couple is building their first ever semi-permanent house. The theme of building an iron-roofed house – by people who do not have very long to live – keeps coming up, from Kyenjojo to Kiboga, Karamoja to West Nile.

But that is not all the grants are doing. We have talked to many beneficiaries who have bought goats, sheep, pigs chickens and cows and who are now looking to profit. Many have invested in farming and other businesses and have used the grants to create revenue streams with a life of their own. Other beneficiaries are paying school dues and buying scholastic materials for their grandchildren, while others have rediscovered skills they had long abandoned.

Just like programmes such as Universal Primary Education, SAGE is already being hailed by beneficiaries and other commentators as one where the government got it right. While voices calling for the grant to be increased are growing, there is no denying that the grant that was called 'small' has had a big impact in the countryside.

GOVERNMENT COMMITMENT

The Social Assistance Grant for Empowerment (SAGE) is a component of the Expanding Social Protection (ESP) programme, implemented by the Ministry Of Gender, Labour and Social Development and partners UKAID/Dfid and Irish Aid. It was piloted in 15 districts between 2010 and 2015, when the government announced it would be rolled out to more 40 more districts over five years. Last financial year alone, 20 districts came on board.

According to Mr Pius Bigirimana, permanent secretary in the ministry of Gender, Labour and Social Development, the government is more than committed to the idea of social protection, which is much broader than senior citizen grant.

“For instance, towards the end of last year, government approved the National Social Protection Policy which will harmonise and coordinate all social protection initiatives,” Mr Bigirimana told us.

He added that the government had also come up with a committee to work on establishing a single registry for all social protection schemes in Uganda. Mr Bigirimana reiterated that eventually, funds allowing, SAGE grants would reach the whole of Uganda.

“There is hope for every district to be covered because the government has the commitment. For instance in the budget for the coming financial year, Shs 18.5 billion has been provided and will continue to be provided [in subsequent years],” he said, while commending the role played by development partners such as Dfid and Irish Aid.

HOW SAGE WORKS

In phase one of the program, a total of 15 districts benefited from the program. In the pilot districts, all elderly people above 65 in the pilot districts (60 for Karamoja sub-region) each receive monthly grants of Shs 25,000 each. With the roll out of the program to 40 more districts over the next five years, beneficiaries are reducing to 100 eldest person per subcounty in each of the selected districts. At the beginning, the money was delivered each month, but now it is received in bi-monthly dispatches of Shs 50,000. This change made the process cheaper for both beneficiaries and government. Some beneficiaries were spending much money on transport to the pay points and time waiting.

The money is dispatched through the MTN mobile money system; a recipient just has to safely keep his/her Sim card and present it along with their identification documents at the pay point. After the balances are verified against the payroll, the beneficiary is paid in the presence of parish chiefs who play different roles at the pay point. The beneficiary confirms money received and signs – as does the parish chief. At the end of the pay day, the pay point monitor and sub-county community development officer also sign.

If a recipient thinks he/she may be unable to travel to the pay point, he/she can appoint, in advance, an “alternative recipient” who gets registered. That person – but only if they were registered – would then go through the same process to access the money on behalf of the *bona fide* recipient.

RATIONALE

The grant is a social protection instrument aimed at addressing poverty and vulnerability amongst older persons in Uganda. Social protection itself refers to public and private interventions meant to mitigate risks and vulnerabilities that expose citizens to income insecurity and social deprivation, leading to lives miserable and undignified.

Direct income support is getting recognized worldwide as a key pillar of social protection. In developing countries with huge populations that never went through formal employment and therefore have no chance of getting pension or social security disbursement, SCG is a particularly important tool. In Uganda, for instance, less than 10 per cent of the population has access to formal social security options such as the NSSF.

Traditionally, in Uganda, older people have been the responsibility – and in some cases the ‘burden’ – of their families and communities. But this is becoming less and less reliable due to the changing socio economic situation in Uganda and issues such as HIV/Aids and rural-urban migration, which deprive older people of support. As a result, many older people fall into and die in abject poverty. It is on this basis that the SCG was introduced to provide income security by way of regular and reliable transfers of money to poor and vulnerable older persons.

Emphasizing diverse nature of social protection, Permanent Secretary Pius Bigirimana pointed out that by investing huge sums of money in schemes such as the Youth Livelihoods Programme (Shs 85 billion this financial year) and Women initiatives (Shs 40 billion), the government has put its commitment beyond doubt. Eventually, he said, as development partners pull out of social protection, the government will take over, which means sustainability is assured.

From the evidence and testimonies gathered by ESP staff, in the pilot districts, these grants have supported recipients and their households to access basic services such as health, better nutrition or education. Individuals have built houses or started income-generating activities that provide them more investments, security and sustainable livelihoods; this eventually pulls people out of poverty and puts them firmly on the road to hope and prosperity.



**Beneficiaries Share
their Experiences**



Delays with a Great Ending

Korobe at her home as she narrates her story

Starting a new project in rural Uganda was never going to be the easiest venture, and **KOROBÉ NAWOT** endured some frustrating delays. But her patience paid off, as she told **Clement Okeny** and **Susan Alupo**

It is a cloudy Monday evening when we arrive at *Akimat* Korobé Nawot's home, about five kilometres from Lolachat sub-county headquarters in Nakapiripirit district.

Deep in the middle of a muddy Manyatta, we find Nawot going about her normal chores. She quickly recognises us as coming from SAGE and happily shows us some logs to seat on. A slender but firm woman, Korobe exudes a bright smile that lights up this grey evening. She doesn't know her exact age but says she was about four years at the end of World War II. That was 1945, which would make her around 75 years old.

Korobe is a widowed mother of seven children, but three are now dead. She says she used to cultivate bigger plots of land and plant various crops. Now, though, her age can only allow her very little cultivation; she mostly relies on her children for support.

Korobe recalls that she was first enrolled into the SAGE programme in 2012.

"This was the time I received my Sim card. I was excited and waited to receive Money under SAGE," she says.

But months later, she had not got a cent. While the other beneficiaries in her cohort received their benefits, Korobe's card was found to be faulty. She reported to the parish chief, who promised to forward her problem to SAGE officials.

"The next time people came for their money, I also came back expecting to receive money. For the second time, I was disappointed. I talked to My LC 1 leader who then took me back to the parish chief; we realized that my first complaint had not been forwarded to the SAGE office," she narrates.

Korobe's problem was recorded again and forwarded to the community development officer, but several frustrating months would pass without a solution, something that edged her towards superstition.

"I then recalled that I hadn't performed the last funeral rites of my late husband. I concluded that probably my husband had a hand in my current woes," she says.

The CDO eventually collected Korobe's card and forwarded it to the SAGE offices, with a promise that the problem would be rectified "soon". But between 2 years, all she got was the same promise.

"I started doubting the system," Korobe says. "Every pay day, I would come to the pay point just like my other colleagues. While others would go home happy, mine was sorrow."

Then, one day in July 2014, Korobe was called to see the CDO, she was given her Sim card back and told that she would finally be able to receive money the following month. Yet this did not excite her because she still harboured serious doubts.

When pay day came in August 2014, the LC 1 chairperson made sure he informed Korobe to collect her money, but the old woman did not believe – and did not want to get disappointed again. As her neighbours went for payment, she went to her nearby garden. It was after the LC 1 chairperson came to remind her that Korobe got the courage to take her Sim card to the MTN mobile money agent. Then came the anxious wait as the dealer checked, and then the good news – that Korobe would receive Shs 700,000.

“Joy crept through my whole body,” Korobe recalls, as if she is feeling the same joy afresh. “I was grateful and jubilant. The rest of the community members were also excited because of what I received; others wished their money had also accumulated like mine.”

It was a very happy ending to an otherwise tortuous journey, and Korobe – who had long doubted the system – became its promoter. She preached to other beneficiaries that if they ever got any problem, they should report it and however long it took, it would be solved.

“The money has helped me to solve most of my household needs; I bought a calf at Shs 350,000 which I hope will produce more to provide for me milk,” she says, thanking the government and urging officials to resolve problems a little faster.

“In the subsequent months,” Korobe says, “I want to arrange for the last funeral rites of my late husband.”

SAGE Grant Improves the Life of a 70 Year Old Woman



Above and to the right: Nakong Lokwawei (Left) with her animals and then narrating her story to SAGE staffer Godfrey Abaca

It is hard enough for a Karimojong woman to lose her husband at 40; but it gets tougher when that widow then loses all her cows and goats. This is what left **NAKONG LOKWAWEI** a miserable person – until SAGE came to her rescue.

Like many Karimojong women, Nakong Lokwawei has always loved rearing animals. That is why she trembles at the memory of the nights in 1995, when her animals were raided by Bokora and Jie warriors from Napak and Kotido districts. Not only did she worry about what to eat, she was stressed about how she was going to raise bride price for her sons to marry.

“All my 200 cows and 50 goats were taken away by the warriors,” says Nakong at her home in Lokaal village, Lokisilei parish, Rupa sub-county, Moroto district. “I cried for them and said ‘now death has come for me’.”

Aged 70, Nakong says her life has never been good since her husband died in the 1980s and she had to struggle to feed the family that now has four children and three grandchildren. Nakong used to grow crops to feed her family but she had virtually

stopped because of drought. Without animals and without crops, it became extremely difficult just to find food. Sometimes even her children had nothing to spare for their mother.

Nakong's life started changing when the SAGE programme was announced on radio in 2012. She had never heard about anything like getting free money from the government; so, even when her LC 1 chairperson urged her to go and register at the sub-county offices and start getting money, she was reluctant .

I thought it was just a lie because I had never benefited from any government programme. I was very relaxed, but when I saw my fellow old women going, I also joined them," says Nakong, who did not realise that God has answered her prayers. "I had kept on praying for God to see me through the hard times that I was experiencing". But after three months, when I was told to go and get my card, I was very happy and said 'now nothing is impossible with God'."

With SAGE, Nakong receives Shs 25,000 per month from the government, although it is delivered every two months. She says she no longer worries much about feeding, using the money to buy sorghum and maize flour. Because she used to survive without the modest amount, she is spending the money wisely, and even has grander ambitions

"For now I want to buy more animals using the little money that I get, so that I can sell them in times of hunger and to help my two sons get married in future. And also when I get any problem I can sell them and use the money for solving the problem," Nakong says.

She is very happy to show this writer and the parish chief the animals she bought using the SAGE money – seven sheep and a goat. She plans to buy more sheep because they can multiply faster than the goats.

"I am very happy with what the government has done for me and now I know I can get back my cows that were taken. I was so worried when my animals were taken and I used to worry so much on how my sons will marry since I didn't have animals. But now the government has helped me," Nakong says. My life has changed because now I can eat two times in one day and you can even see from my body."

Story compiled by **Godfrey Abaca**



My Poultry Farm is a Result of Sage

The drive from Padel North pay point to Pamitu Central village in Parombo sub-county, Nebbi district, takes barely five minutes. But Mzee Martin Omaka's journey to becoming a proud poultry farmer has lasted much longer.

As he ushers us into his home at Pamitu, 71-year-old Mzee Omaka immediately and proudly points to his local chickens as evidence that he has been putting his Senior citizens grants to good use. Although he is not new to poultry, he says he is, now more than ever before, very optimistic that he is on the right track.

"In my life this is the fifth time am venturing in to chicken rearing. All the other four times failed because all the chicken died," Omaka says. "I started this project using my first SAGE payment; from SAGE money I built this area where they are confined using local materials [such as papyrus, reeds and fibres]."

Omaka explains that he first bought two rolls of nylon strings, which he used to make a fence because he could not afford the barbed wire. His plan was to have the chicken confined in an enclosed area so that they don't mix with others.

"After that I bought two hens and they started multiplying. Today I have 32 birds ready for sale and 14 chicks," Omaka says proudly.

When he just started the venture, he had a small grass-thatched hut; but using the profit he got from selling chicken, he has built a better, iron-roofed chicken house.



His farm represents a very interesting concept because in many rural areas, free-range chicken are very vulnerable to diseases and wild cats.

“During the day they move free range but within their enclosure. I fenced the area so that they don't mix with the ones from outside; inside this place they have enough water and shade,” he explains.

Mzee Omaka strikes a first-time visitor as a keen and organised farmer. He is one of the few rural Ugandan farmers, for instance, whose eggs have dates on them written in ink. When I ask about this studious approach, he answers: “As the birds lay eggs, I pick each one by one and label them according to the date it was laid; this helps me so much during time for incubation.

“When that time comes I then pick the first eight eggs that were laid first and those are the ones I put for the hen to hatch. Each hen can give me between 10 to 12 eggs; the remaining ones are sold off or eaten.”

Omaka sells three eggs at 1,000. He mainly sells them when the chicken run out of feeds. He buys feeds locally at between Shs 3,000 and Shs 5,000 per basin.

That all sounds good, but it has not always been a smooth ride. The main challenge Omaka faces is coccidiosis and other diseases.

Because of lack of veterinary personnel to treat the birds, when they are sick, he buys Tetracycline, Septrin and Flagyl from the nearby clinic and uses these for treating them. He said he wanted to use cockcide but it did not help him since he couldn't readily find it locally.

Omaka also feels he has a special relationship with his birds and fears that when he is not around, they do not seem happy.

"I am planning to train my wife on how to keep local chicken so that in my absence the project can continue," he says.

Omaka's main plan now is to expand the venture and start rearing local chicken for eggs that he can sell locally here in Nebbi.

For now, Omaka is not in a hurry sell the chickens. A cock sells for Shs 20,000, while a hen goes for Shs 10,000. But Omaka only sells when there is demand for extra money in the family. He wants the birds to first grow very big before he can sell.

As he explains, he can be patient because the grants give him a certain level of income security: "I do not rush to sell them since I am sure of the [bi-monthly] SAGE grant."

As told to Beatrice Achii

Sebazungu Builds a House with SAGE Grants



Above: Kanyankole puts final touches inside his newly constructed house and extreme right is his new home as of June 2012.

Although some people criticised the SAGE programme when it started, on the premise that the money given was little, evidence continues to come showing that the regular grants have real potential to impact people's lives. Take the case Sebazungu Kanyankole from Nyamanga village in Nyamanga parish, Bufenjo sub-county, Kyenjojo district.

Kanyankole is a 67-year-old man who lives with his wife and an orphaned seven-year-old grandson. For years, he lived off casual work and sometimes depended on kindness of others just to get what to eat. But having started getting Senior Citizens Grants in August 2011, he has a very positive outlook.

"Life was not all that good before the introduction of SAGE", Kanyankole says, explaining that he had no regular income and solely relied on handouts from the sub-county, where he used to do voluntary work such as cleaning and weeding.

It's because of his kindness and spirit of hard work, that he was rewarded with 10 iron sheets and an old window (removed while renovating the sub-county headquarters). Yet all Kanyankole could do at this time was to store these items – unable to afford to build a new house. His family house then was partly burnt and the family was sleeping and cooking in the lingering part that leaked during rainy seasons.

With the introduction of the Senior Citizens Grant under the SAGE programme, Kanyankole's dream has since become a reality. He used the money to buy timber, reeds and hired labor to construct a two roomed house. Kanyankole also bought pigs which have since reproduced and multiplied. He now owns three mature pigs. He usually sells off some male piglets to earn income and retains the female for reproduction.

"Kanyankole no longer comes around to clean and wait for handouts," says Bufunjo sub-county chief Businge Daniel. "Since the introduction of SAGE, he spends most of the time looking after his pigs and planning for his family".

Compiled by Musiime Michael Koima



Cash transfer brings optimism to Loumo and his grand children

Mzee Loumo is 80, and therefore not immune from the challenges of the old age – he is hard of hearing, physically weak most of the time, and talks with marked difficulty. He can hardly fend for himself regularly, which is why he comes across as indebted to his daughter.

I have come to talk to Loumo to get his experience since he started getting the senior citizens grants and, not surprisingly, he is full of praises for the initiative. He looks back decades earlier, when elderly people could not look forward to any form of support in their latter years and survived by investing in raiding communities for animals.

When asked about life before he was enrolled in SAGE, the 80-year-old says: "Before SAGE life was extremely difficult; we survived through raiding animals like cattle, goats, sheep and we greatly depended on these animals."

People who had animals could then trade them for Kenyan money, which they used to buy soap, salt and sometimes maize flour from Kenya. This involved moving long distances, and Loumo particularly points out that one could easily be killed by warriors from other tribes.

It was at around midday when we arrived at the home of Loumo Chepolobal, a senior citizen in Multikusan village, Akorikya parish, Loroo sub-county in Amudat district. He is a widower currently living with his only daughter, Anna Ilukol, who is also the alternative recipient that has devoted herself to taking care of her ageing father.

With the disarmament in Karamoja, insecurity reduced, allowing programmes such as SAGE to expand to the sub-region. SAGE, Loumo says, was the first government programme that he fully benefitted from as an individual.

"I am happy to have been identified as a beneficiary for the Senior Citizens Grants. Ever since I was born, this the only government programme that I have benefited from," he says.

But at his age, Loumo can hardly leave his home. He therefore says that without the dedication of his daughter, it would have been very difficult for him to get or even enjoy the SAGE grants. The programme allows infirm people like Loumo to nominate an alternative recipient to pick their money from the pay points.

"My greatest appreciation goes to my daughter who is able to plan for the good use of the money," Loumo says. "I have never slept hungry, currently, the family have seven goats."

What he calls family is himself, his daughter and her children. He says the SAGE money is also used by his daughter to make local brew commonly known as Busa. The earnings are used for buying scholastic materials like books, pens, uniform for the three grandchildren who are now in primary five, six, and Seven since his daughter's husband abandoned her and she taking care of him now.

With the SAGE money providing the capital, Loumo's daughter has made good business, and the family now has a large maize garden. Being able to farm has brought in a measure of food security.

"Now that I am weak, my daughter does everything for me she picks the money and uses it to plan for the family," Loumo says.

Compiled By M&E Officer-Amudat

SAGE Moved us from Grass to Grace



Bukenya and Nambi in front of their new house and below are their investment (pigs)

Every recipient of the senior citizens grants is a story in itself. And even if the themes sometimes recur, each story belongs to the recipient, who tells it with an inimitable fervour.

In Baakijjulula village, Kalokola parish, Ddwaniro sub-county, in Kiboga district, I meet Besweri Bukenya, 82, and his wife Nalongo Eseli Nambi, 71. Not long ago the couple used to live in a small, grass-thatched house, but their fortunes were transformed by the senior citizens grants.

Bukenya relocated from Busunju 50 years ago and settled in Baakijjulula village. Villagers say they had never seen the relatives of the childless couple, who lived in poor conditions, and sometimes slept hungry.

Nalongo, however, says their lives changed after they were enrolled on the senior citizens grants programme. She says she has been receiving the SAGE grant ever since the program started in the district in 2012. Unfortunately for Bukenya, he could not start receiving his immediately because his Sim card malfunctioned. Hence Nalongo's grant used to support both of them since they did not have another source of income. She used some of her money to buy 2 pigs which gave birth to 3 piglets.

Unfortunately the mother of the piglets died. She bought hens which also died.

Due to lack of financial support, and because Nalongo's SAGE grant was supporting her and her husband, the couple could not save enough money to put up another house. The small grass thatched house they were living in almost collapsed on them. Then, on a sunny Thursday 25th June 2015, a SAGE staffer and the village chairman came to Bukenya's home to announce that the long-awaited grant had finally been put on his account.

Bukenya signed for Shs 800,000 and when asked what he would use the money for, he said he would pay school fees for his grandchildren, pay back all his debts (he had gained trust of the shopkeepers so they used to give him commodities on credit), and rest of the money, he was to spend it on buying family basic needs.

But with Bukenya's house almost collapsing, the SAGE staff and the village chairperson, Isma Kyambadde, advised him to build a new house first and he agreed. The chairman helped him to buy iron sheets and hired labour all at a cost of Shs 550,000 and balance of Shs 250,000 was given to him to pay off his debts and meet some basic needs at home.

Now both Bukenya and Nambi are receiving their SAGE grant every two months and thank the government for the assistance given to the older persons because it has changed their lives.

As told to Katushabe Cecilia

How a Vulnerable Family Fortunes were Transformed

Nastina Acola, 68, does not remember the date when she joined the SAGE programme, but she recalls being registered by a team from Unicef at her home at Te-ltek village, Amii Amilo parish, Ibuje sub-county, in Apac district. She and her husband Richard Ojuka were not told why they were being registered in and none of their 8 children told them anything.

However, when Acola learnt that her name came back among the short listed people, she knew there was a chance of getting support.

“The LC chairperson and parish chief briefed us that there was a programme to support vulnerable families with cash grants for two years, and this was the very exciting news for the day,” Acola recalls.

She says that when she got 48,000 cash grants for the first time, she immediately got the idea of forming a group, so that members could put their little savings together.

And so Imaki Oyere Group (Fellow Elderly Women Group) was formed, with only three members. They agreed to contribute Shs 20,000 every payday and give to one member on a rotational basis. When Acola's turn came, she got Shs 48,000 plus Shs 40,000 contribution, making a total of Shs 88,000 in cash.

“I used Shs 80,000 to buy a trip of sand and as transport cost, all the way from Ibuje quarry. The remaining Shs 8,000 catered for our welfare diet,” reports Acola.

The old woman further reported that after accumulation of 2 pay cycles (Shs 96,000), they all agreed to terminate the contribution, simply because the round was complete and the accumulated grants were good enough to start on individual investment plans.

“When I received my accumulated grants, I topped it with Shs 240,000 from the sale of my 6 small piglets and sold the mother pig as well at Shs 100,000 reveals,” says Acola.

With her Shs 436,000, Acola was determined to start a three-room semi-permanent house and her sons supported the idea and offered to make burnt bricks and buy iron



Acola's mud block iron sheet leaking roof (left above) before expansion and now turned into a kitchen

sheets from their pockets. She explains that labour support cost her Shs 280, 000 and mud-heaping cost Shs 98,000 while other miscellaneous items took the balance.

Acola pointed out that the subsequent pay took a little longer, but accumulated up to Shs 100, 000, which she received and helped her to buy 2 bags of cement at Shs 60,000 and a bag of lime at Shs 10,000. I supplemented the grants with the sale of my groundnuts which earned me Shs 70,000 and used it to buy 4 pieces of iron sheets for the extension.

Acola concludes by remarking that she now stays in a safe house that does not leak, and feels great before her associates. She hopes that SAGE will continue, not least because she has to plaster her house, get the floor cemented and fittings bought.

Compiled by; **Jimmy Alemo - M&EO - Apac**

SAGE Grant Re-Awakened My Hope

Eight years ago, 70-year-old Romana Akumu, commonly known as Miss Oywaya, lived a full life. Her family was the envy of Warr sub-county, owing to its success and the fact that all her children were studying well. Like any other parent, she envisaged the usual trajectory of a good rural life – growing to what the Bible calls a prosperous old age.

In 2007, however, things took a dramatically different turn for Romana. Happiness and hope for a dream future were replaced by bumps of sorrow. Painfully, her husband passed on after a long illness that drained the family of its resources and left her with a burden too heavy for her frail hands. Once the master, Romana became a servant in order to fend for the family.

“My situation was worse in 2010,” Romana says. “I started working as a casual labourer on people's gardens, smearing people's houses with mud and selling water in Warr trading centre in order to get money for feeding my family.”

Unknown to Romana, somewhere in the ministry of gender, labour and social development, government technocrats and development partners were hammering out a programme that would wipe her tears and restore her hope. In 2013, the SAGE programme entered Warr sub-county. On learning that the programme would get her regular cash grants, Romana hoped that registration day would automatically become pay day. Fortunately, she did not have to wait long.

“We were registered in October 2013 and I received my first payment in January 2014. Since my husband's death, I had never seen Shs 50,000 in my house,” Romana says.

She explains that she wants to work and lead a meaningful life like she did when her husband was alive. Together with four friends, they formed a saving group called Can Lalu Mer (The Poor Come Together). Every payment cycle – except during the festive seasons – each of the five members contributes Shs 40,000, making it Shs 200,000. It is out of this effort that she was able to realize her dream of having assets.

"My husband died and left me without a semi-permanent house, animals or even a radio, but through our saving, I have started acquiring them," Romana says with pride. "I have already bought 10 iron sheets, a radio; I am making bricks and I bought three goats which have multiplied to six within a period of one year. I am only requesting that the program supports me for another five years to enable me achieve all my heart's desires".

Romana says she is grateful to the SAGE programme for enabling her to lead a meaningful life again. Her saving group has enabled her get people to share ideas with and she has gained respect from community members. She and her group members feel empowered in terms of knowledge on coping with bereavement and planning for the future of their families "even if we are old".



SAGE to Save Me from the Annual Replacement of the Roof of My Grass-Thatched House

It is not very common to find a 77-year-old widow who is planning to build her own semi-permanent house, but that is the exact plan of Ayugi Bitorina of Abongongwen village in Aumi parish, Bala sub-county, Kole district.

Bitorina, whose late husband served in the army, is a mother of three and now a beneficiary of SAGE. She does not remember when exactly she enrolled for SAGE, but she began receiving the grant around February/March of 2014.

Interestingly, before SAGE came into the picture, Bitorina's ambitions were different. She only thought about how to support her sons to pay school fees for her grandchildren. "When I heard from radio that elderly persons of Bala are going to be registered for the Direct Income Support, I humbled myself and prayed to be considered for the programme," Bitorina says.

She was considered, which not only pleased her but also made dream bigger dreams.

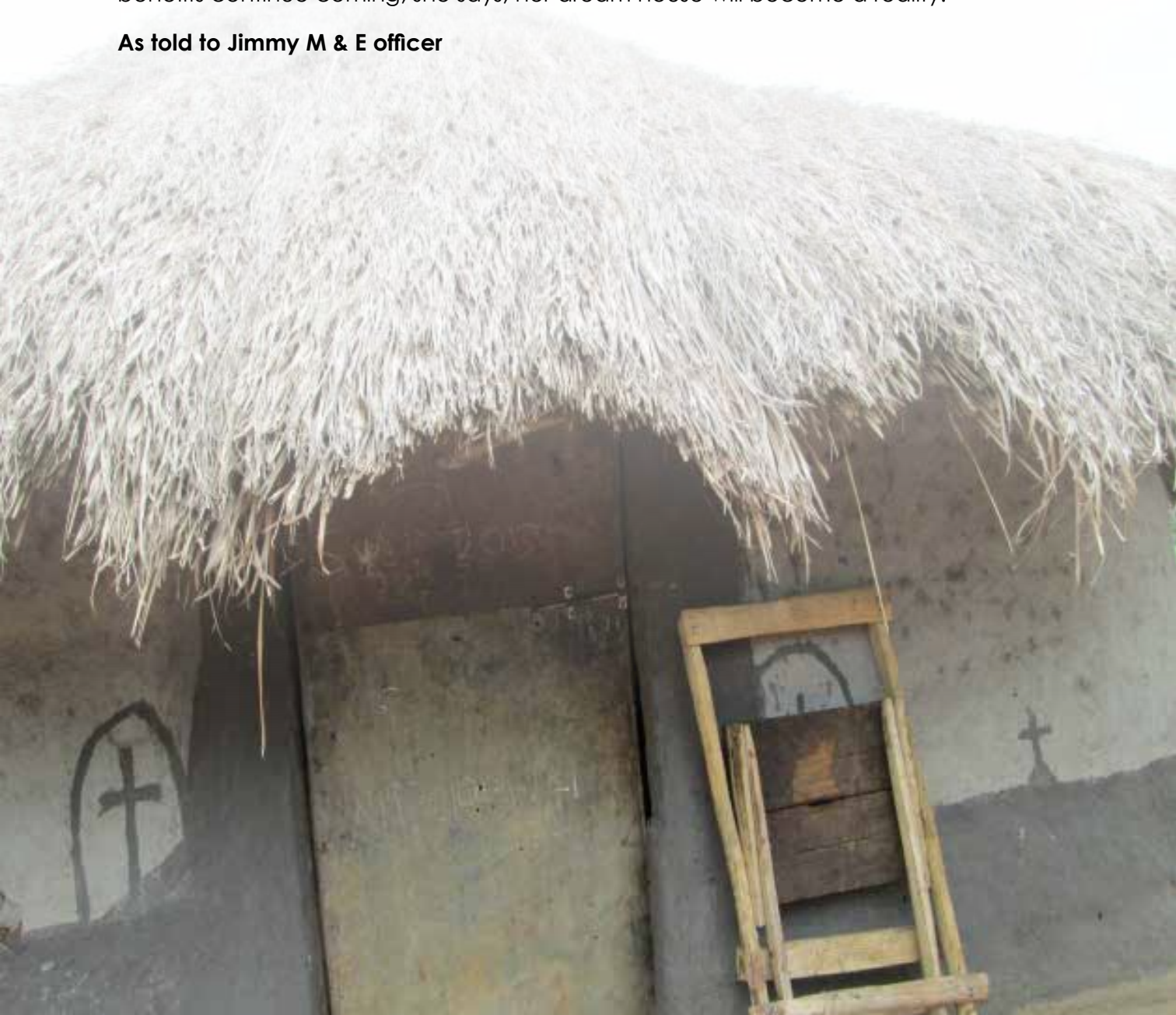
"The first grant I received was Shs 50,000. At that time, I had also saved 80,000 from the sale of my groundnuts and millet. I initiated a meeting with my eldest son to explain how I could invest the grant to relieve me of the burden of replacing the roof of my grass-thatched house every year," Bitorina says.

She explains that her son supported the idea of putting up a small house with a corrugated iron roof, and offered to provide locally burnt bricks for the project. The grant, together with part of the savings, was advanced for a trip of sand and two bags of cement. Unfortunately, Bitorina missed the second cycle payment because she was hospitalized. She sent an alternative recipient to pick up the money but he was rejected because he was not registered. But Bitorina kept calm.

"I knew my grant was safe and it was just a matter of time to receive double Shs [100,000]," she says. "And indeed when I received the Shs 100,000, I committed it straight away into ferrying sand, buying more cement and advance for labour to start the construction."

Bitorina is a member of Oribcing Famers Group and has so far bought eight iron sheets in preparation for a mega challenge of roofing her new house. As long as the SAGE benefits continue coming, she says, her dream house will become a reality.

As told to Jimmy M & E officer



Washington Okori's Experiences of the SAGE Enrolment Process

Village life can be challenging for senior citizens without a very strong family network, but the same is also true for a younger woman formerly in captivity of Lord's Resistance Army rebels. Yet it is these two fates that brought Washington Okori and his sister Rojina Akello together in Barigweri village, Apuru parish, Aboke sub-county in Kole district.

Both Okori, 73, and his sister Rojina, a single mother formerly captured by LRA rebels, started receiving senior citizens grants in 2012. Before he started living with his sister and her one child, Okori lived a lonesome life.

The fact that they are both beneficiaries who live and eat together encouraged them to combine their grants for saving and investment. Eventually they bought a goat, a sheep and a cow which they own and look after together. All the three animals have already started multiplying and the household now boasts of three goats, two sheep and a cow with a calf. The cow produces milk which is partly sold to generate a daily income of Shs 1,000. That means that the SAGE money has also assured this family of a monthly income of Shs 30,000.

Okori says the processes of getting enrolled for the SAGE grant was very transparent, but he laments that sometimes the system fails to work, yet people have travelled and are prepared to receive the money.

"It becomes very frustrating on a pay day



Okori Washington (Red shirt) with the Parish Chief of Apuru-Aboke at his home

when MTN network is not stable'' Okori says.

He is optimistic that with continued programme support, he and Rojina can get many more animals. They hope to be able to sell some and use the money to build a small house with an iron roof, which, in rural areas like theirs, is a sign of progress.

SAGE has Enabled Me Enhance My Carpentry Skills During My Old Age

There seems to be no limit to the different ways in which the senior citizens grants can change people's lives. Imagine a skilled carpenter who has long abandoned his trade and survives only on farming. SAGE comes in and he suddenly realizes that he can actually dust his carpentry skills to diversify his income.

That is what happened to Wilson Oyala, a resident of Okapel 'A' village in Okapel parish, Aperkira sub-county, Kaberamaido district. Married to Maria Iguata, Oyala is 73 years old. He and his wife enrolled for the grants in 2011 as some of the first beneficiaries of the SAGE pilot programme.

Oyala says SAGE first paid him Shs 23,000, then Shs 24,000 and later increased to Shs 25,000 per month which he now receives after every two months. He moves only half a kilometre to pick his grant from the pay point at Okapel trading centre



Wilson Oyala advertising his handmade wooden chairs at Okapel trading Centre, Kaberamaido



SAGE team sharing with Wilson Oyala – Kaberamaido

"SAGE Okonya ngo kede jo paco na twatwal", Oyala says, meaning: SAGE has supported me and family tremendously.

Before the SAGE programme arrived, Oyala survived on farming and selling chicken and food items. With regular cash inflows, Oyala was able to buy carpentry tools to help him make folding chairs from his home using locally-available materials. On average, he sells four chairs every week, at 3,000 each. He says the money he gets from the chairs helps him to buy food and clothing.

By the time of the interview, Oyala said he had even saved enough money to wed his lovely wife Maria Iguata in church at a cost of Shs 365,000. He pays fees for his two grandchildren who are in secondary school and the family can afford medical care whenever anyone is unwell. He has also bought beddings and a bicycle that cost him Shs 150,000. In addition, Oyala says he bought a goat at Shs 80,000.

While appreciating the government's efforts to support the elderly, Oyala said he preferred monthly payments to the bi-monthly ones. He also recommends an increase in the grant to make it Shs 30,000 per month.

As told to Alfred Okajje

SAGE Saved Yowana Segayi from Displacement following his wife's Death

Yowana Segayi is a resident of Kawango village, Kiteredde Parish Mulagi sub-county, Kyankwanzi district. Born in 1933, Segayi is now 83 years old and lives alone in a small grass-thatched house built with support from fellow senior citizens after his house collapsed in 2013. Segayi married in 1953 but lost his wife seven years ago, and never had any children.

Originally from Matugga in Wakiso district, Segayi was forced to leave his relatives in the 1970s, following accusations that his wife was a witch and that was the reason they had failed to get children. Rather than divorce his wife, he moved to Mulagi, where the wife came from.

But he faced more challenges after his wife's death, when his in-laws expelled him from the family land, claiming he does not belong to their clan. He was left to live in a ramshackle house belonging to one of the wife's relatives that later collapsed. Fortunately, SAGE had just enrolled him into the programme and with the help of a few community members, he used the first grant to buy a small hut in which he now lives.



Segayi has since used the SAGE grants to buy food and other basics for himself, and saved more from which he has bought four piglets that he keeps with one of the late wife's relatives. He has also bought three chickens which he keeps himself. He intends to sell the pigs



when they have matured enough to buy iron sheets and build a stronger house for himself on his plot.

He is very happy for the government support that has kept him alive. He said: *"Nze sirina nnyo byakogera, naye, Museveni, namwe abakozibe, m b a k w a s a K a t o n d a . Muwangale nnyo nnyo! Mukwatiridde obulamu bwange!"* Literally translated, it means: I do not have much to say but, I pray that God blesses President Museveni and you his staff. You are the ones sustaining my life.



Investing in Small Livestock has always been my Dream

Imelda with her sheep and goat bought using SAGE grant. Photos by Jesca Atyang.

Imelda Aguti is a 70-year-old widow from Akoboi village in Orimai parish, Kapujan sub-county, Katakwi district. She has struggled through life in recent years, since her husband died. But the coming of the senior citizens grants to Katakwi in 2013 has helped to show her as a very innovative old woman. Unlike other senior citizens who have endured tortuous and frustrating delays, Aguti has been receiving her money without any problems.

Before SAGE, Aguti used to get money from offering labour in people's gardens and rearing animals, like cows and goats as well as poultry.

"At first when I got the money, I bought a sheep at Shs 70,000, which has given birth to two lambs," Aguti says. "I

also bought a he-goat that I intend to sell and buy a female goat.

"I am so happy with this program because I have been able to help my family. Right now I have improved my beddings: I bought a mattress at Shs 60,000, and now I sleep well. I am also able to support my grandchildren with books, pens and pay some development fund required from the children at school."

Aguti is also a member of Acamanaros savings group, whose names loosely translates into "Holding Hands And Supporting Each Other". The group was initiated by the Soroti Catholic Diocesan Integrated Development Organisation (SOCCADIDO). The savings group has 30 members and 5 of them are SAGE beneficiaries. She says every beneficiary saves 2000-5000 every week and right now Imelda has Shs 200,000 on her Account.

Imelda plans to buy a cow if the program continues.

"The money also helps me in buying food for the family such as cassava and sorghum and changing diet for the home people."

Authored by Atyang Jesca and Wandera Ronald



The Impact of the SAGE Grant on two Household Beneficiaries

Raymond Ongwala, aged 71, is a resident of Asega village in Aperkira parish, Aperkira sub-county, Kaberamaido district. He was enrolled into the SAGE program in 2011, together with his wife Immaculate Achieng.

Ongwala is disabled, and only walks with a lot of difficulty. He travels together with his wife for 2½ Km to access his grant from the pay point at Okapel trading Center.

After starting to receive the grants, the couple saved their money over time to buy a bull at 380,000, a goat at 60,000 and a mattress at 120,000. Ongwala explains that on a monthly basis, they agreed to use one person's money received from SAGE while they save the other's for the other for investment.





Their bull is so far the biggest investment they have made and they are very proud of it. They named it Obama, after the first African-American president of the United States of America, Kenyan-born Barack Obama.

Ongwala says he likes Obama because he is a black African whom Americans have trusted to lead them. He also bought the cow in 20013, when Obama started his second term of office.

He said the grant has helped him to travel to “Dokolo Health Centre Point”, where he accesses treatment for him and his wife.

On 30th July 2015, Ongwala hosted a team from DFID in his home, where he shared his SAGE story and proudly showed his visitors the “Obama” bull.

Elderly and Disabled Sipola Asio Eats and Sleeps Well Because of SAGE



Sipola Asio, on her wheel chair, After 4 months pay.



Sipola in her home organizing sweet potatoes.

Sipola Asio is a senior citizen aged 69, born on June 14, 1947 in Getom village, Getom parish, Katakwi sub-county in Katakwi district. She is a disabled lady who moves in a wheel chair. Sipola is not married but produced two children who have since died.

As a recipient of the senior citizens grants, Sipola has mostly good things to say about the programme. As a wheelchair-bound woman, Sipola cannot do large scale cultivation. Hence, before the SAGE grants came, the orphan she stays with, Pesto Adokot, is the one who used to go and dig in people's gardens in order to get some money for buying food and household needs.

"When I got the money I bought 2 basins of groundnuts [we] planted it and have harvested 2 bags. I also bought a mattress, a net and Bed sheets," Sipola said

"I am very grateful for this program because I get money every month. We eat well now because we are able to change diet: if we eat today meat, the next day fish and the other day greens," Sipola says. "I am also happy because I am sleeping well because of the new mattress I bought with this money. My life has really changed."

With the Help of the SAGE Grant, Kellen Katsigaire (67) Opens up a Shop

Kellen Katsigaire lives in Isunga village, Nkaakwa parish-Hapuuyo sub-county, Kyegegwa district. She started receiving the senior citizens grant in July 2012 and has not missed since.

Katsigaire was born in 1946 in Kabale district, but shifted to Kyaka county 10 years ago, because there was a lot of vacant land.

She is among the beneficiaries that have utilised the grant extremely well, putting it in a small salon where she even sells hair products.



Kellen in her Salon in Isunga trading Centre, Nkaakwa Parish-Hapuuyo Sub County-Kyegegwa district

"I invest every amount of money I receive into my business and this has helped me a lot because every time I have money to use and my business has remained," Katsigaire says.

To improve her profit margins, she buys hair products from Mubende because Kyegegwa is a little expensive.

Katsigaire also bought a solar Panel for her business and she is able to work till late. She says she is so happy about the SAGE program and she advises other beneficiaries to put their grant into useful ventures where they are able to get some money to sustain them.

James Aleper waited two years but says the Grant was Worth the Wait

James Aleper says he was six years during the time of “Ngirwothi”, a local historical event when prominent chiefs were killed in Karamoja. From documented accounts, that was around 1953, which means Aleper is perhaps in his mid-60s.

Currently a farmer in Lopedur village, Lolachat sub-county, Nakapiripirit district, Aleper lives with two wives. But he has 18 children from a greater number of women, the rest having left or died.

“I also keep some animals which I occasionally sell to buy food or meet any basic needs,” he says.

Previously, Aleper relied mostly on his livestock. When he occasionally grew crops, the yields were good because the animals provided manure. But then, as was common before the Karamoja disarmament exercise, the animals were raided and the garden started providing poor yields. His children ventured into different things, such as gold mining and charcoal burning.

This left Aleper struggling to make ends meet.

In 2012, he was registered to receive the senior citizens’ grant from the government. He could not readily imagine this was true, and matters were not helped when technical problems delayed his money for two years.

“I joined the programme at 65 years, only to receive money when I was 67,” Aleper recalls. “My name would be called each time there was payment but my card had a fault. I couldn’t receive money like other beneficiaries.”

He says whenever this happened, the agent would tell him that the problem would be rectified. Eventually, he filed a complaint with the parish chief, and his card was collected by the community development officer and taken to Kampala. But the solution would not come.

“Throughout this time, those who had missed registration even started mocking me

that I am just like them,' Aleper says.

His patience paid off in 2014, when he was informed that the card problem had been rectified.

"I was glad to receive all my money; the paying agent handed over to me six hundred and something thousand Shillings – I don't remember well now," he says.



James narrates his story to the CDO

The money helped Aleper to sort out most of the problems he had: "I have been able to stock foodstuffs, helped my child at school with scholastic needs, addressed medical needs of the family, and I have also been able to buy drugs for the animals. I also bought a small calf at Shs 320,000 with the hope that it will help me next time. In future, I plan to stock more food stuffs for the family because the one I had planted have been stolen by thieves."

Aleper frankly shared his views on the process he endured before finally getting his money. In frustration, he blamed the government and the officers for his troubles.

"I reached an extent of saying maybe I am not a child of the government. Why is everybody getting money, even those younger than me?"

However, after receiving the money, his heart melted with joy.

He recalls: "I finally said, 'the government has realized my plight'. Even those who used to laugh at me now realized the need for patience and following the right procedures in order to get the money. I am grateful for the programme and I pray for its continuation."

As told to Clement Okeny

SAGE has Empowered me as a Woman and Widow

Now 72, Joyce Alekot is a widow in Palam sub-county, Katakwi district, and one of the recipients of the senior citizens grant. She says she has worked hard with the help of SAGE to acquire a permanent home for herself.

When she first started receiving this money in January 2013, her immediate problems were medical treatment and investing in farming. But as these basic problems were dealt with yet the money kept coming, Alekot's aspirations climbed higher.

"After accumulating two arrears, I bought an improved he-goat, and also bought a she-goat that has produced twins twice, giving a total of 6 goats," Alekot says. "I sold off the he-goat at Shs 180,000 and built myself a house. I also bought groundnut seeds for planting and then I paid some money for ploughing a garden for cassava, some of which I sold after harvesting."



Joyce in front of her house

Alekot accumulated more savings and managed to buy two bags of cement for cementing the floor of her grass-thatched house.

"I am extremely happy with the project because I wouldn't have been what I am today if it was not for the SAGE project," she says. "I now have my own house and animals. I also managed to hire people to help me plant sweet potatoes and right now I have 11 bags of sweet potatoes in my two granaries."

Alekot reveals that with the proceeds from agriculture, she can now pay fees for her granddaughter.

"I have also bought a mattress and two bed sheets from the SAGE grant," she says. "I am so grateful to the government of Uganda for the support given to us as senior citizens of Katakwi district."

Captured by Wandera Ronald



Joyce with her goats



SAGE Saved Me From Dependency

Rose with her two children poses for a photo before their main grass-thatched house before she started benefiting from the grant.

Rose Adongo is a resident of Acor village in Otkwach parish, Alito sub-county, Kole district. At 80, she happily tells the story of how the senior citizens grant saved her from having to beg after the death of her husband.

"I am happy because I was considered an outcast when I lost my husband in a road accident," she says. "Life was very hard for me. I had only got a cycle of my first payment with which we started a two-room house, but the construction work stopped when my husband passed away."

With a smile on her face she shows this writer the room which was left uncompleted due to the death of her husband. However as she continued getting grants she managed to do the roofing, which cost her Shs 280,000.

She hoped to use her husband's transitional grant to buy a door and a window and do the plastering, since her old house leaks and is so congested. Sleeping in such a condition, Adongo reasons, affects her wellbeing and reduces her life expectancy.

Adongo says the grant has also boosted her spiritual life since she is now able to pay tithe in the church. She has been able to join a group of the elderly locally known as *Obanga Maro Odong*. Loosely translated, it means "God Loves the Elderly".

Well, so do the Uganda government and its development partners!



Rose a mother of two near her newly constructed house with hope to shift soon when doors are fixed.



Our Dream from Grass Thatch to Iron Roof came via SAGE

Above Zedekiya and Mable in front of their old and new houses, and on the extreme right with their cow.

Zedekiya Kamuntu, 80 and his 70-year-old wife Mabel are beneficiaries of the senior citizens grant in Kirembe village, Ruyonza sub-county, Kyegegwa district.

They got to know about the SAGE program in mid-2013 through their local council chairperson, who later invited them for a village meeting where they completed application forms at no cost.

This exercise was followed by age verification at the sub-county offices, where they had to present all relevant documents proving that they were at least 65 years of age. In October 2013, the couple was called to the sub-county offices to pick up their yellow cards. They, however, did not receive the grant until February 2014, when they were called again to the sub-county offices for Shs 100,000.

They used the money to buy iron sheets, two doors, a bed and poles for building their house and buying other household needs.

Today, every two months Zedekiya and his wife receive Shs 50,000 each. They use the money for paying labour for the house, which is still not fully completed. In addition, they bought a cow from which they get milk. Their SAGE money has also helped to increase production through hiring more farm labour.

Story as told to Apio Namakwa Suzan

SAGE is my Haven

He may not be able to see you, but you can't miss the excitement in the voice of Sebastian Kateba, when he talks about the SAGE programme. Suddenly the quiet voice bubbles with energy and the words seem to dance off the tongue of this blind, 86-year-old resident of Kisuga village, Isandara parish, Butiiti sub-county, Kyenjojo district.

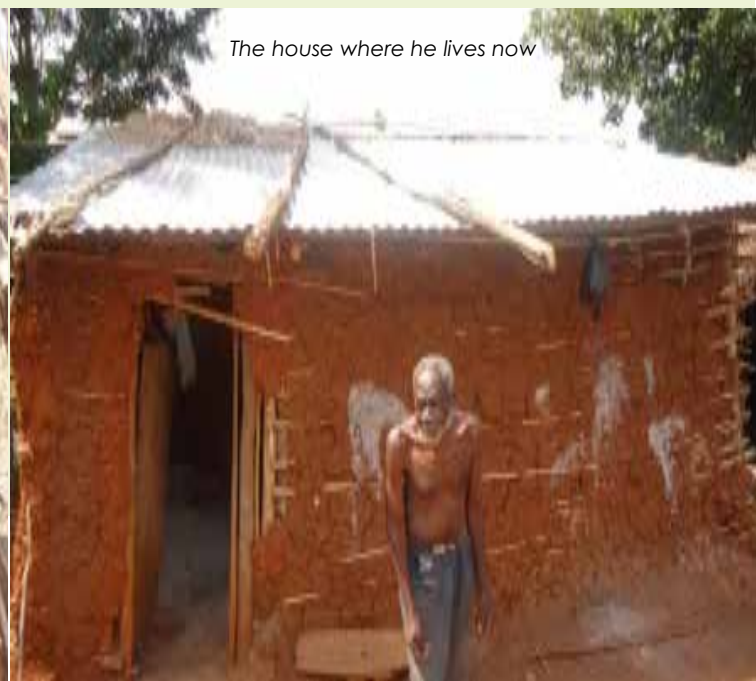
Kateba says he had almost lost hope of enjoying his latter years until he started receiving SAGE money. Having lost his wife, his sight and his children, he had not imagined that he would have a source of income again. His only hope was his younger brother, who is not only disabled but also has a very big family to fend for.

Kateba lived a miserable life in an old shack that wasn't even fit for animals. All hope was regained, however, when he started receiving the SAGE money. Not only was he able to buy iron sheets and build a more habitable house, he bought a pig and is now able to get workers to help him till his garden, on top of being able to pay for his basic needs.

"This grant is my only source of income and if it ever stops, I will be ruined," Kateba says.



The house where Sebastian used to live



The house where he lives now

SAGE has made me Young Again



A busy Florence tends to some of her goats



Her renovated house

Walking around her home with a spring in her step, Florence Bonabaana, 74, boasts of becoming young again because of the state cash transfer she receives every month.

It is a measure of how impactful the senior citizens grant has been for this resident of Mukunyu Central village in Butiiti sub-county, Kyenjojo district.

Florence had always wanted to invest in something for her grandchildren but she had no steady income. She was worried that she would age without any investment and developments in her home, which would leave her family rather vulnerable.

Her worries became history when she started receiving a monthly income of the grant. First, she bought hens of which she now has at least 10. She also bought a goat that produced and she now has eight goats.

In addition, she has managed to renovate her house and has bought new Iron sheets.

"Yes I have done all this using SAGE income", says a confident Florence, who has mastered the art of investment. "I feel young again! My animals keep me busy and this income has given me real hope."

Albino Otoke chose early Investment, later Spending

When the LC I chairperson of Amilo village in Amii Amilo parish, in the Ibuje sub-county of Apac district announced one market day that government would support older persons with cash, Albino Otoke paid keen attention. He and his wife later registered and then endured an anxious wait.

“Our names were screened from Kampala; luck was on our side,” recalls Otoke with a radiant smile. “I and my wife are now jointly benefitting from the programme.”

Otoke is 73 years old. His wife has given him 13 children, although he inherited a widow with five children. He has three homes, one being a farmhouse for keeping animals, while the other two are for family settlement and hosting visitors.

Asked about the time he got the first grant, Otoke replies: “I did not easily believe it had come true. We received about Shs 200,000 for myself and my wife in cash, paid manually at the sub-county headquarters”.

Otoke made up his mind early that investing and postponing consumption was the way to go. He bought two packets of sunflower seeds at Shs 45,000 and 1 sachet of cotton seeds at Shs 3,000. He was able afford labour for opening up gardens and weeding. The harvest from two gardens of sunflower earned the family Shs 320,000, while cotton fetched Shs 240,000.

Otoke says they used the proceeds to buy two small bulls at Shs 500,000. The animals are now grown up and are helping with ploughing. Otoke now feels a little proud of his cows, 17 sheep and five goats, which he says he can sell any time in case of an emergency.

Otoke says the SAGE support has helped him to improve the welfare of members of his extended family, and hopes the SAGE money will continue flowing.



Albino Otoké(right) explains to the Parish Chief how he acquired the Oxen, tracing it back to the SAGE grants support and showing case of part of his current readings (below)





SAGE grant Ushers Lulu into Profitable Livestock Farming

(Above) Right to left is Mr. Lulu Stephen sharing his SAGE experience with the Butemba S/C LCIII chairperson, left is his sheep acquired utilizing SAGE grants and his house.

Stephen Lulu is a 68-year-old resident of Bugulama B village, in Butemba sub-county, Kyankwanzi district. He migrated from Bulambuli about eight years ago, escaping from Karimojong tribesmen who raided his livestock time and again.

With his wife and 12 children, they relocated after being tipped off by a friend that had moved to Kyankwanzi earlier. It was in Kyankwanzi that he got registered for the senior citizens grant when the programme was extended to the district in 2012.

He used the first SAGE grants to buy three sheep which have since multiplied to 12. He also saved more and bought 2 goats and a cow which he wants to rear, so that they multiply.

Lulu plans to sell off some of the animals to buy materials to construct a permanent house. He pays fees for his children and tops up from other sources to grow maize for family livelihood and income generation.

Cows, Lulu points out, can easily be converted into liquid cash any time in case of need. He is very thankful for the SAGE programme.

Serina Busingye becomes a Proud Land Owner at 74

At the advanced age of 74, Serina Busingye does not have a very strong family support network. With his children all out of home, her main company is three grandchildren, who are also her responsibility.

Serina lives at Kyakasana village in Nyabirongo parish, Bufunjo sub-county, Kyenjojo district. She says she always desired to have large farmland on which to grow crops. But she had to wait many years to realize this.

Her dream was only achieved when she started collecting money from SAGE. Today, she is all smiles as she talks about SAGE and how she has benefited from it.

She says she used SAGE money to join a revolving group, from where she later accumulated Shs 400,000 that she used to top up on her land that she bought at Shs 800,000. And now she is looking to do even bigger things.

The house in which Serina and her grandchildren live is small and she hopes to use SAGE money to build a bigger and more permanent house. She has already started making bricks from her SAGE savings.

With utmost confidence, Serina declares: "I know I will make it."



Serina in front of her house and besides are the bricks



Serina in her garden



THE ROADMAP TO 2020

THE PILOT DISTRICTS

- | | |
|----------------|-------------------|
| 1. Kyenjojo | 9. Moroto |
| 2. Kyegegwa | 10. Napak |
| 3. Kiboga | 11. Nakapiripirit |
| 4. Kyankwanzi | 12. Amudat |
| 5. Apac | 13. Nebbi |
| 6. Kole | 14. Zombo |
| 7. Katakwi | 15. Yumbe |
| 8. Kaberamaido | |

BATCH I (2015/16)

- | | |
|------------|---------------|
| 1. Kaabong | 9. Amolatar |
| 2. Abim | 10. Pallisa |
| 3. Kotido | 11. Amuria |
| 4. Koboko | 12. Kween |
| 5. Gulu | 13. Namayingo |
| 6. Pader | 14. Mayuge |
| 7. Agago | 15. Kamuli |
| 8. Lamwo | 16. Kayunga |

17. Nakasongola
18. Kibaale
19. Kisoro
20. Bundibugyo

SECOND BATCH (FY 2016/17)

1. Kitgum
2. Nakaseke
3. Kabale
4. Bugiri
5. Amuru

THIRD BATCH (FY 2017/18)

1. Dokolo
2. Sembabule
3. Kasese
4. Sheema
5. Mubende

FOURTH BATCH (FY 2018/19)

1. Alebtong
2. Adjumani
3. Otuke
4. Moyo
5. Kumi

FIFTH BATCH (FY 2019/20)

1. Nwoya
2. Arua
3. Mbale
4. Tororo
5. Kibuku

Imagine you asked this question in the national media: How much can a monthly cash payment of Shs 25,000 change for a family in rural Uganda?

What answers are you likely to get? Nothing! Not much! Very little! Peanuts! That is where Uganda was in the run-up to the start of the pilot scheme of the Social Assistance Grants for Empowerment (SAGE) in 2010.

Perhaps, for the people commenting, Shs 25,000 is not even enough for one meal at their regular hotel. Or it is what they use on fuel to and from work in a single day.

Fortunately, the Government of Uganda was not swayed critics, who probably genuinely did not believe it could work. It listened to its own researchers and took the monthly grants to elderly Ugandans in 15 pilot districts. And what has been the impact?

Amazing! You just have to read the testimonies in here to realize that small resources coupled with a big vision and discipline can yield big achievements. Not only have these modest cash transfers helped vulnerable families start dreaming and planning big, senior citizens know that at a certain time every two months, they will get Shs 50,000. And that certainty comes with peace of mind and a positive outlook.

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Expanding Social Protection Programme

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