THE REPUBLIC OF UGANDA
MINISTRY OF GENDER, LABOUR
AND SOCIAL DEVELOPMENT

better life chances for all

EXPANDING
SOCIAL
PROTECTION

AN ASSESSMENT OF THE LITERACY, NUMERACY, EYE SIGHT AND MEMORY OF SAGE BENEFICIARIES

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August 2016

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Special thanks go to the district SAGE teams and Local Government staff in all the 15 SAGE pilot districts who led on the administration of the questionnaires in the districts and sub counties where VFG was implemented.

We are also indebted to all the SAGE beneficiaries who willingly participated in the interviews and shared their views.

To all of you we say Thank You.

ACRONYMS AND ABBREVIATIONS

ESPP	Expanding Social Protection Programme
MTN	Mobile Telephone Network
SAGE	Social Assistance Grants for Empowerment
SCG	Senior Citizens Grant
VFG	Vulnerable Family Grant

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CHAPTER ONE: **INTRODUCTION**

1.1 Background

The Ministry of Gender Labour and Social Development through the Expanding Social Protection (ESPP) has for the last five years been piloting the Social Assistance Grants for Empowerment (SAGE) in 15[1] districts. The programme is implemented as part of the wider Expanding Social Protection (ESP) programme which aims to embed social protection within Uganda's institutional, policy, planning and fiscal framework. SAGE has been piloting two direct income support components i.e. Senior Citizen Grant (SCG) and Vulnerable Family Grant (VFG) until recently when a decision was made to roll out the Senior Citizens Grant and phase out the Vulnerable Family Grant. In sub counties where SAGE was formerly paying VFG, elderly people above 65 are to be enrolled on the SCG while in the new 20 districts, targeting process will consider the 100 oldest people per Sub County are to be targeted.

All beneficiaries new and old will receive a grant of 25000/= The grant is received bi-monthly making it 50,000/= the roll out in the 20 districts is however going to target the oldest 100 beneficiaries. It is however important to note that the older the beneficiaries, the higher the chances/ likelihood of not being in position to see, remember or count the amount of money received hence exposing beneficiaries to the risk of losing / not receiving all their money. It is on this basis that ESP sought to conduct this study and establish the literacy, numeracy, sight and memory of the beneficiaries to inform any interventions that could be put in place to try and reduce beneficiary risk to fraud.

[1] The 15 districts include; Kaberamaido, Kyenjojo, Kiboga, Nebbi, Moroto, Katakwi, Nakapiripirit, Apac, Napak, Amudat, Kole, Kyegegwa, Kyankwanzi , Zombo and Yumbe distributed in the Western, Central, Northern, West Nile and Karamoja regions.

1.2 Objectives

Broadly the objective of this assessment was to establish the literacy, numeracy, eye sight and memory of SAGE beneficiaries to inform ESP II programming on possible options that could be taken to guide ESP understanding on whether and how pin numbers could be used in ESP II as a way of managing risks.

Specifically the study set out to;

i. Establish the literacy of beneficiaries specifically focusing on their levels of education as well as assessing their ability to read and write.

ii. To establish their ability to identify numbers as well as counting the money they have received

iii. We further assessed beneficially eyesight. The focus was on establishing their ability to visualize things that are near as well as those far from them including money. Both figures and numbers were used to establish this.

iv. To establish beneficiary memory.

1.3 Structure of the report

The report is structured based on the objectives. The first section presents the general findings of the assessment starting with a general description of beneficiary characteristics. The sections following are thematically developed based on the objectives. Additional subthemes follow on from the main thematic areas of literacy, numeracy, eye sight and memory as presented below.

CHAPTER TWO: METHODOLOGY

The assessment was quantitative in nature conducted in all the 15 pilot districts with a focus on only electronic and SCG sub counties. One pay point per Sub County was selected per sub county using simple random sampling procedures.

A sample of 30 beneficiaries were systematically selected and interviewed from the sampled pay points (systematic Random sampling procedure). At that paypoint a sampling interval **k**, was determined and a random start **s** was selected such that i.e. ($1 \leq \mathbf{s} \leq \mathbf{k}$). Then the $\mathbf{s}^{th}$ beneficiary was interviewed as a start and thereafter, every $\mathbf{k}^{th}$ beneficiary was interviewed until the 30 beneficiaries per pay point were completed.

Example: A district with 5 eligible sub-countries was expected to produce a minimum of 150 interviews.

Sub-counties	Pay point 1	Pay point 2	Pay point 3
Sub-county1	**X (30)**		
Sub-county2		**X(30)**	
Sub-county3	**X(30)**		
Sub-county4			**X(30)**
Sub-county5		**X(30)**	

Note that pay points are selected randomly

2.1 Data Entry

Monitoring and evaluation officers entered all data at collected using a designed data entry file. This was done after the payment cycle on ensuring that all the interviews were conducted.

2.2 Ethical Considerations

Introductions were made to all beneficiaries prior to conducting the interview, the purpose and objectives of the assessment were explained to beneficiaries and consent sought before starting the interview. Beneficiaries who dedlined to participate in the interview werenot compelled.

CHAPTER THREE: **STUDY FINDINGS**

3.1 Beneficiary background statistics

A total of 2,748 beneficiaries were interviewed from all the SAGE pilot districts[2] with 1,325 (48.2%) males and 1,423 (51.78) females. Their age group ranged from 60-80 and above. Majority of the respondents were aged65-69 (38.29%) followed by 70-74 (26.92%) Beneficiaries of 80+ comprised 16% while those of 75-79 were the lowest with 11.6%.

3.2 Beneficiary literacy

Levels of education and ability to read what was presented to beneficiaries were used to assess literacy levels. Efforts were made to ensure what they had to read was in big font and legible. Findings indicated that 48.9% had no formal education, 28.7% attended lower primary while 11.6% attended upper primary and only a few had attained post primary education (7,1%).

In addition, findings indicated that females were less educated compared to their male counterparts with 66.6% of the females reporting no formal education. Males (54.8%) had attended lower primary compared to 45.2 females and 68.2 males attended upper primary compared to 31.8% males.80% males had attended post primary education compared to 20% women.

Majority (54.7%) of the respondents were able to read, 38.6% could not read while 5.7% of them could not see the numbers. The study revealed that 37.0% of those with no formal education were capable of reading. Approximately 8 in 10 with upper and post primary education could read. 54% of those with no education were unable to read and only 1 in 10 with post primary was unable to read. The study therefore reveals that there is a significant relationship between education level and ability to read.

[2]

Despite the lack of formal education (48.9%), 55.7% beneficiaries were able to read what was presented to them while 38.6% were not able to read. This is an indication that in addition to formal education, there are other factors contributing to beneficiaries' ability to read. The fact that some beneficiaries with no formal education are able to read can be attributed to FAL, motivation to understand their small businesses, being taught by children and grandchildren as well as friends among other factors.

3.3 Numeracy of beneficiaries

Level of education and ability to count were used to assess beneficiary numeracy. Beneficiaries were given money of different denominations to assess their ability to count accurately. This would enable the program understand the extent to which beneficiaries are able to verify the money given to them. Findings indicated that majority beneficiaries had not attained education as earlier noted. Despite not having attained formal education, as already cited above, more than half of the interviewed beneficiaries could read numerical digits that were presented to them. Asked whether they knew how to count money, 92.1% confirmed that they count their money after receiving it at the pay point.

Table 1: Beneficiary ability to identify and differentiate currency notes

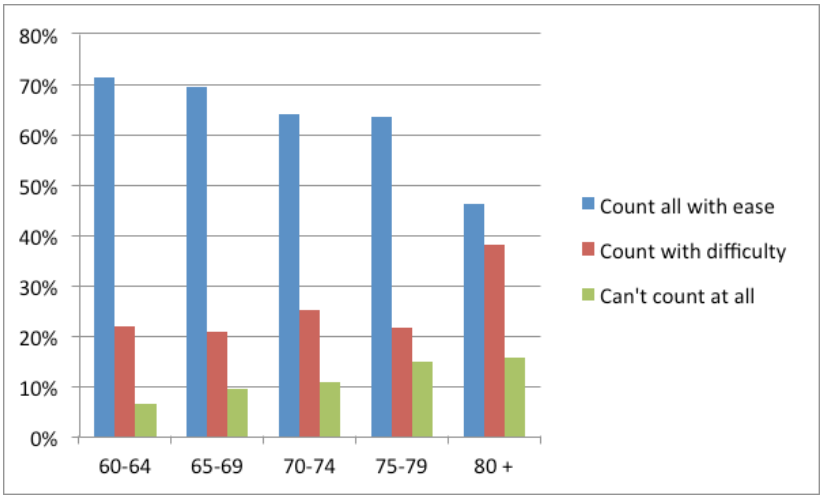
Identify and differentiate the different notes	Frequency	Percentage
All notes with ease	2,104	77.4
All with some difficulty	326	12.0
Some with difficulty	208	7.7
Can't identify or differentiate any	80	2.9
Total	2,718	100.0

From table 1, 77.4% differentiate all notes with ease 12% could identify and differentiate all notes with some difficulty, and only 2.9% could not identify or differentiate any note.

To further triangulate beneficiary ability to count, beneficiaries were given money of different denominations (notes) totalling to 50,000/=to confirm their ability to add up the notes and tell how much it is. The findings of the same indicated that 64.7% of beneficiaries who responded would count all the money and tell the total with ease, 25.9% would tell the amount with some difficulty and only 9.5 could not count at all.

3.4 Ability to add up the respective notes by age

Figure 1: Beneficiaries ability to count



Beneficiaries with the ability to add up the respective currency notes were analysed by age as indicated in figure 1; 80+ ranked last in all areas compared to other age categories 46.2% of the 80+ were able to count with ease compared to 71.7% of 60-64, 69.5% of the 65-69, 64.0% of 70-74, 63.4% of 75-79. Majority of those who counted with difficulty (38.1%), and only 2 in every 10 (20%) of those aged below 80 years had difficulty in counting. Majority of those aged 80+ (15.7) could not count at all. Thus the study established that there is a relationship between age and ability to count at $P<0.05$.

38.1% of 80+ could count with difficulty compared to 20.9% and 15.7 % of the 80+ could not count at all compared to 9.5% of the 65-69. The findings are however not surprising given the likely significant relationship between age and ability to count. It is however surprising that of the 60-64 age group, 71.4% could count all money with ease, 22% count with difficulty yet only 6.6% would not count at all. This is surprising because all 60-64 year old beneficiaries are from Karamoja, a region with the highest levels of illiteracy. The results above indicate that there is a significant relationship between age and ability to add up the respective notes ($P<0.05$). The higher the age, the higher the chances of having difficulty adding up the respective notes.

The large percentage of beneficiaries who are able to count their money on receiving it and confirming the amount they have received before leaving the pay point is an advantage to the programme because of the reduced risk to being defrauded. It is therefore important that during the pre-payment address, beneficiaries are educated and sensitised on how much they are entitled to per payment cycle to enable them monitor their payments. It's also important that they are empowered and encouraged to demand for the right payment from the payment agents to reduce any risk of being defrauded. The 12 % beneficiaries who reported identifying some notes with difficulty and 7.7% beneficiaries who identified all notes with difficulty need to be supported to enable them clearly differentiate all currency notes with ease. We recommend that a session displaying the different notes and their value be held during the prepayment address. During this session, beneficiaries should also be educated on how many of the given notes total up to the entitlement value.

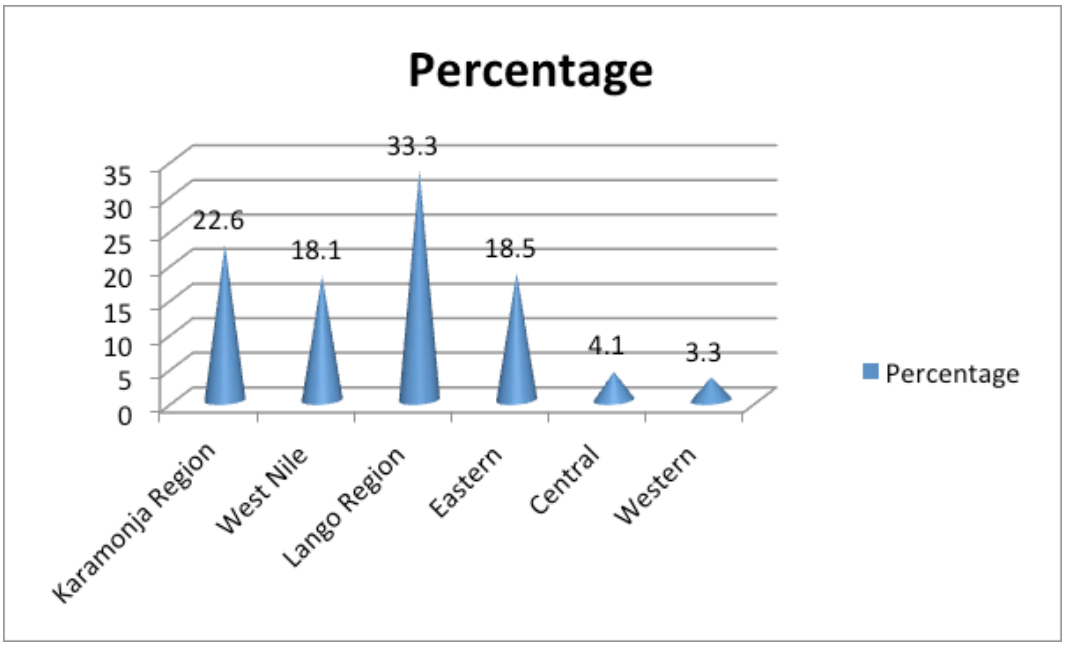
3.5 Distinction between the various currency notes

Currency notes reported to be more confusing and hard to differentiate were mostly the 1000/= note cited by (29%), five thousand note cited by 27.6% and the 2000/= note cited by 17.7% while 13% reported being more confused by the 50,000/= shilling note. The 20,000 was more distinctive cited by only 5.8% followed by the 10,000 shilling note cited by 7.7%. With regards to gender, females were reported to be more confused by the currency with 58.4% compared to their male counterparts at 41.6%. We recommend that payments be restricted to specific currency notes to reduce the confusion. Very small currency notes could be discouraged to reduce the number of notes and ease the counting. Pinning of currency charts at the pay points is also recommended. We recommend that special attention is given to women to support them better distinguish the various notes.

3.6 Distinction of currency notes by region.

When all beneficiaries who experienced confusion in distinguishing currency notes were analysed by region, it was surprising that Lango region ranked highest, followed by Karamoja, Eastern and West Nile as in the graph below.

Figure 2: Showing beneficiary distinction of currency notes by region



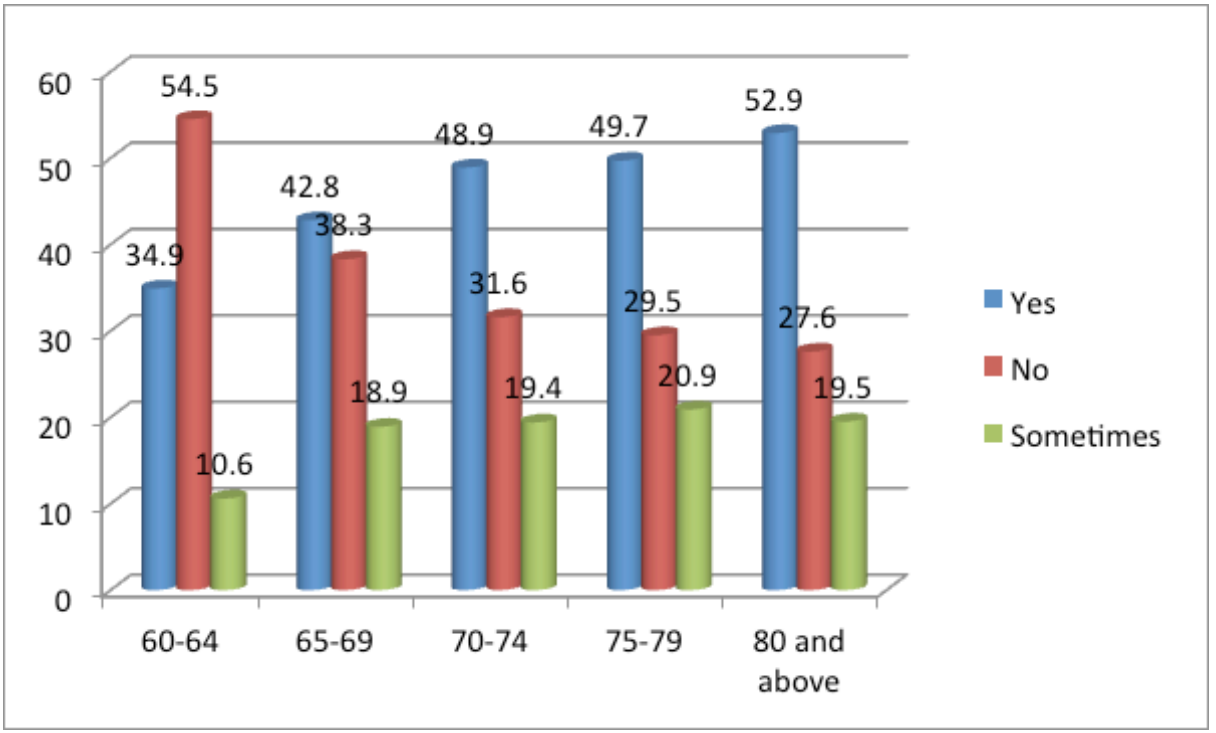
3.7 Beneficiary Eyesight

Of the 2,736 beneficiaries who responded to the question that required reading, 156 (5.7%) of them could not see what was on the reading card and could therefore not read. In establishing whether beneficiaries had trouble seeing what is close to them especially when reading, 46.3% confirmed having this problem while 18.4% of them said they sometimes get difficulty seeing what is close to them when reading. 35% of the same group however reported having good eye sight when reading. The high numbers of beneficiaries reporting difficulties with eye sight has implications and has the potential to expose beneficiaries to the risk of being defrauded especially if not being supported by honest providers. In such situations, beneficiaries can easily fail to confirm whether the money they have received is the one on the pay roll or whether it is actually the same amount they have signed for hence exposing them to the risk of fraud.

An analysis of age in comparison with eye sight showed a significant relationship between age and eyesight. It was evident that the older the beneficiary, the higher the chances of having trouble with eye sight. In the graph below, beneficiaries were

asked whether they have trouble seeing, it was only among the 60-64 year olds that we see the highest numbers (54.5%) reporting they have no trouble seeing compared to the rest where confirmation of having trouble seeing was reported to be higher. Almost 5 in every 10 (53%) of the 80+ beneficiaries reported experiencing trouble seeing.

Figure 3: showing whether beneficiaries have any trouble seeing



The challenges beneficiaries experience with eye sight are further highly likely to be impacting on their ability to identify and differentiate the money received. In such situations it cannot be guaranteed that beneficiaries will be able to count and confirm the amount they have received thus exposing them to the risk of being defrauded.

The increasing number of eye sight problems with age has implications on ESP II where the target group is the oldest 100 per Sub County. This implies that serious considerations have to be made in the implementing modalities to cater for the older beneficiaries and their associated challenges.

3.8 Knowledge of SAGE pin number

At the commencement of the program, SAGE beneficiaries were given generic pin numbers that came with the MTN cards. These were however uniform numbers for a sub county. These were called SAGE pin numbers and beneficiaries were expected to change them to pin numbers they felt comfortable using and remembering. When asked about their knowledge of what the term SAGE pin numbers meant, only 10% of the interviewed beneficiaries reported knowing them and there was no significant difference among the different educational levels or gender of those who reported knowing. This could be attributed to the limited awareness of beneficiaries on the pin numbers and no continuous reminders seem to have been made on the same to enable beneficiaries know more about their pins and the importance of the pins.

Despite this, encouragement and opportunity to change to numbers of their choice that they were comfortable with and could easily remember a large percentage of beneficiaries could not change the pin number for fear of forgetting them. They therefore remained with the generic ones but were not using them. Asked whether the beneficiaries knew their pin numbers, out of the 2,487 who responded to the question, 95.2% did not know them and only 4.8% knew their pin numbers. Of those who knew, 63% had used them which is only 3.6% of the total sample.

In order to further explore the issue of pin numbers, beneficiaries were asked if they had bank accounts and whether those who had bank accounts had cards and pin numbers for the cards. Only 224 (8.2%) of the sample reported having bank accounts. There was a relationship between having bank accounts and education. Those with no education had the lowest number of people with bank accounts and the beneficiaries with post primary education had the highest numbers as illustrated in the table below.

Table 2: Showing number of sampled SAGE beneficiaries with Bank Accounts by level of education

	Do you have a bank account		
Education	**Yes**	**No**	**Total**
No education	39(2.9%)	1290(97.1%)	1,329
Lower primary	72(9.2%)	707(90.8%)	779
Upper primary	47(11.2%)	371(88.8%)	418
Post primary education	65(33.3%)	130(66.7%)	195
Total	223(8.2%)	2498(91.8%)	2,721

Pearson chi2 (3) = 218.9638 Pr = 0.000

It is therefore important that when thinking about the implementation modality that involves account opening, beneficiaries are properly sensitised to ensure they are comfortable using that modality.

We further established whether beneficiaries who reported having bank accounts had bank cards and pin numbers for them. Out of the beneficiaries who reported having bank accounts, 11.6% had cards for their accounts compared to the 88.4% without cards. Of the beneficiaries with cards 89.3 % had pin numbers. 35.4 % of those with pin numbers reported having difficulty using them.

If cards and pin numbers are to be used by beneficiaries, it is important that much awareness creation is done and efforts are made to give refresher trainings and provision of security measures to enable them ensure security of their money and cards.

From the evidence above, it's important that the programme explores other security measures such as biometric systems and any other means other than pin numbers.

3.9 Beneficiaries' ability to Remember

Beneficiary memory was assessed using various questions including questions to do with ability to remember what they were shown at the beginning of the interview at the end of the interview. (A card with different animals was shown to them at the beginning of the interview, a different card was shown to them with one animal interchanged at the end and they were requested to identify which animal was not part of the first set of animals). Ability to remember their SAGE pin numbers, the year they started receiving the grant as well as the amount of money they usually receive, whether they can recall pin numbers if introduced among others.

In assessing short term memory, beneficiaries were shown animals at the beginning of the interview and requested to identify them. Of the 2,695 participants who responded to this question, 66.1% could identify them with ease, 25.7% could identify but with some difficulty while 8.2% could not identify any animals at all. When ability to identify animals was compared to age, there was evidence that increased age was associated with inability to see as illustrated in the table below.

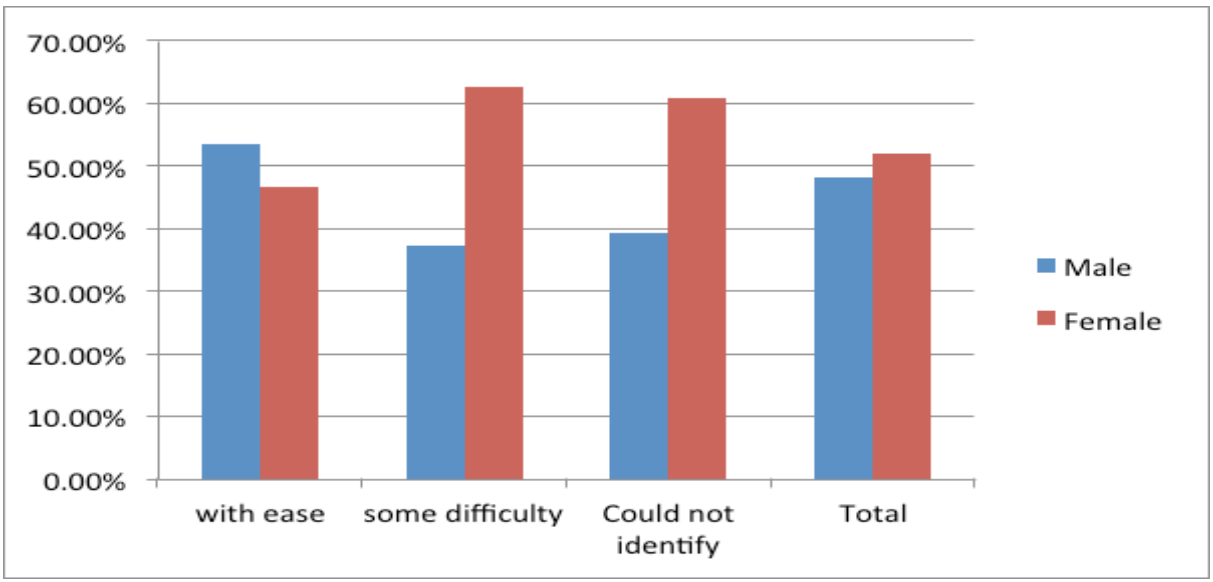
Table 3: Showing beneficiary's ability to identify animals by age group

Ability to identify animals				
Age groups	**with ease**	**some diff**	**Could not**	**Total**
60-64	131(69.7%)	44(23.4%)	13(6.9%)	188
65-69	703(71.1%)	223(22.6%)	63(6.4%)	989
70-74	472(68.0%)	169(24.4%)	53(7.6%)	694
75-79	192(65.3%)	82(27.95)	20(6.8%)	294
80 and above	226(54.5%)	138(33.3%)	51(12.3%)	415
Total	1724(66.8%)	656(25.4%)	200(7.8%)	2,580

Pearson chi2 (8) = 41.1794 Pr = 0.000

The table above shows that there is a significant relationship between age and ability to identify animals. Older persons (80 and above) are more likely to face difficulty in identifying animals compared to their young counterparts. With regards to gender, more females reported more difficulty in identifying animals than men as in the graph below. This could be attributed to women's hard work and exposure to smoke when doing household chores.

Figure 4: showing Beneficiaries' ability to identify animals by gender



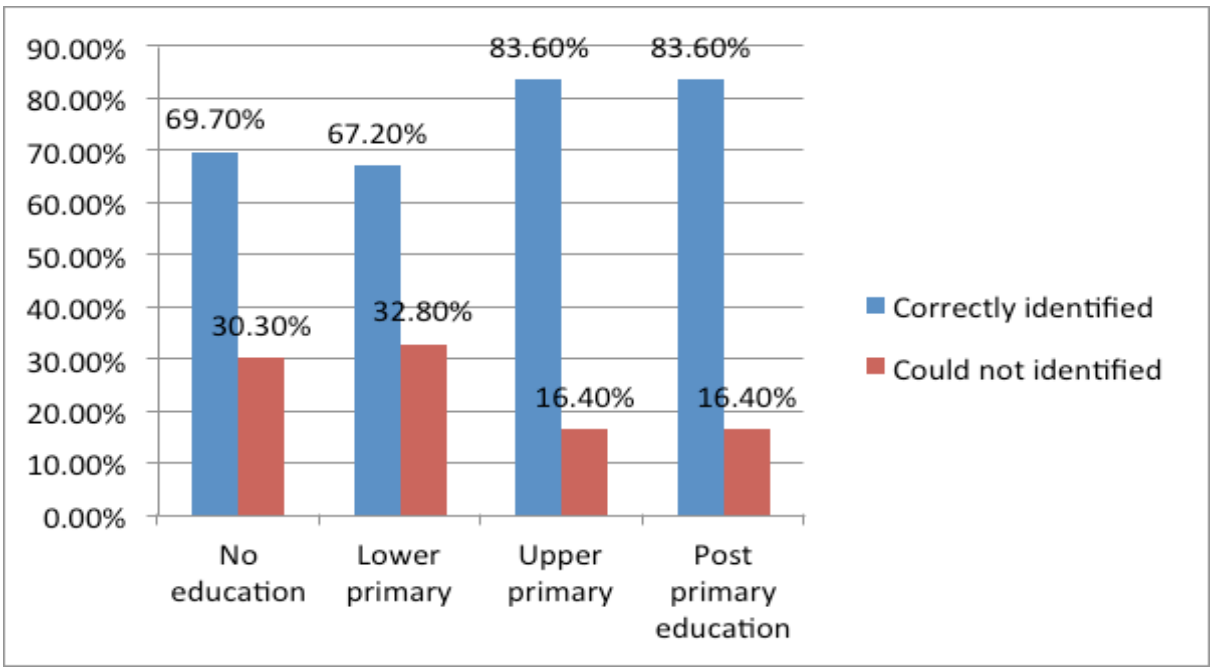
3.10: Assessing ability to remember at the end of the interview

The ability to remember was assessed among beneficiaries who reported ability to identifly animals either with ease or with some difficulty at the beginning of the interview. The following was observed. Out of 2,307 responses, 72.1% (1,664) could identify the animal that had been altered while 27.9% could not tell the difference. This indicates the relatively high number of people with short term memory or memory limitations. The comparison of ability to remember and education level indicated that the higher the education level of the beneficiary, the more easily they could recall.

3.11: Memory and Level of education

From the figure below, respondents with upper and post primary education had higher chances of correctly identifying the altered animals (83.6%) compared to their counterparts with lower primary and no education at 67.2% and 69.7% respectively

Figure 5: Graph showing ability to memorise and level of education



3.12: Beneficiary memory

We further established whether beneficiaries can remember the amount of money they are entitled to per month and what they usually receive from SAGE. Majority of the sampled beneficiaries (92%) knew that they are entitled to 25000/= and 84.8% of the sampled beneficiaries reported that they usually receive 50,000/= an indication that they receive a bi monthly payment. On the other hand 11.8% reported that they usually receive 25000/= which could be attributed to lack of clarity during the interviews.

CONCLUSIONS

Even with low levels of formal education, more than 50% of beneficiaries interviewed were able to read thus an indication that formal education is not the only factor contributing to ability to read.

Although 92% of beneficiaries reported ability to count, only 64% would count the money with ease while others could only do it with difficulty due to confusing notes/ denominations or could not count at all hence the need to support them in ensuring they are all able to verify their money on receiving it.

RECOMMENDATIONS

- Beneficiaries should be sensitised more on the different currency notes to enable them get a clear understanding of the different currency notes.
- The payment service provider can agree on the specific denominations to be used during payments to enable the beneficiaries count their money with ease.

Expanding Social Protection Programme
Ministry of Gender, Labour and social Development
Plot 9, Lourdel Road, P.O Box 28240, Kampala. Uganda
Tel: +256 0414534202, +256312202050
Email : esp@socialprotection.go.ug
http://www.socialprotection.go.ug

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