



expanding Social Protection

HIGHLIGHTS OF THE JUNE - AUGUST 2018 SENIOR CITIZENS GRANT PAY POINT EXIT SURVEY

Key Emerging Findings

- **Customer care:** A Majority of beneficiaries interviewed said they were impressed with the customer service at pay points on payment days. While 36.8% considered the services excellent, 54.6% reported services to be very good and 15.4% reported services as good. Only 1.7% ranked the services as fair while 0.5% considered services poor.
- Income Generating Activities: Of the beneficiaries that reported being involved in Income generating activities of any sort, majority (70.3%) were female compared to 29.7% males. This is an indication that the programme is doing well in terms of empowering women financially.
- **Expected amount of money:** In all, 95.1% of the interviewed beneficiaries confirmed receiving the amount of money they expected to receive. The remaining 4.9% reported that they did not receive what they expected to receive that day. Of those who reported not receiving the amount of money they expected, 34.5%, reported it as a complaint, an indication that they knew their right to report any dissatisfaction.
- **Self-care:** Of the total beneficiaries interviewed, 40.4% reported having difficulty in self-care compared to 59.6% who reported having no difficulty. Despite the lower number reporting difficulty in self-care, there is need to think about promoting community support for such beneficiaries to enable them continue living a dignified life by getting support in self-care.
- Number of meals: Majority (87.2%) of interviewed beneficiaries reported changes in the number of meals they had since they started receiving the grant. Kole reported the highest changes with 100% of the interviewed beneficiaries reporting having three meals a day. Despite being pilot districts and having been in the Programme since 2011, respondents in Katakwi and Kaberamaido only 28.1% and 18.3% beneficiaries respectively reported having two meals a day; meaning that a majority still have one meal or less a day. This could be attributed to drought that could have caused general food insecurity in the whole community. If this trend persists in subsequent surveys, then the Programme should take interest and conduct a more detailed survey to find the cause of these trends.
- **Gender based violence:** Chances of the grant leading to gender based violence are minimal with only 6.7% respondents reporting having experienced it compared to 93.4% who had not..
- **Poor Health:** A high number of beneficiaries experience poor health with 74% respondents in all sampled districts reporting having fallen sick at least once since the previous payment. 80 % of those who reported having fallen sick used the SCG grant to access health care.

Introduction

The Ministry of Gender, Labour and Social Development, through the Expanding Social Protection Programme (ESPP) is implementing the Social Assistance Grants for Empowerment (SAGE) with funding support from the UK Department for International Development (DFID), Irish Aid and the Government of Uganda.

The programme conducts bi annual beneficiary exit surveys to assess the effectiveness of payment services and the beneficiary satisfaction of the services received at the payment point. This exercise provides an opportunity for the beneficiaries to express their views and perceptions on SCG service delivery and how the programme can be improved. On the side of implementers it enables ministry learn the good practices that can be adopted for similar programme. This brief highlights the findings of the June-August 2017 beneficiary exit survey.

Methodology

The questionnaire was administered to 997 beneficiaries from 12 districts of Bugiri. Kaberamaido, Katakwi, Kole, Kyankwanzi, Kyegegwa, Kyenjjo, Moroto, Nakaseke, Nebbi and Zombo that were making payments in July/ August 2017 period. These districts are representative of all the regional technical support units. The selection of the sub counties was random. Systematic sampling was used to identify the respondents and every 10th beneficiary coming out of the pay point was interviewed. Interviews were conducted by parish chiefs and the SAGE M & E staff as beneficiaries left the payment point. Data was captured in an excel database and later analyzed using SPSS and STATA.

Study limitations

 The study was conducted at a pay point on pay day as beneficiaries exited and since they had waited for long it was hard to interview them for long • Due to the fact that we had to operate within the time of PBU payments, we could not reach the expected number of beneficiaries. The sample was determined based on the time Post Bank spent at the pay point.

Respondents demographic and social characteristics

A total of 997 beneficiaries were interviewed from 12 districts. The mean age for the interviewed beneficiaries was 75 years. 51.3% of the beneficiaries talked to were married while 41.2% were widowed, 3.5% separated while 4% were never married. Slightly more than a half (52.5%) was female while 47.6% were males.

Survey Findings

- Physical appearance of beneficiaries; on observation of the physical status of beneficiaries, majority of interviewed beneficiaries (55.9%) were looking strong compared to 43.6% who were weak and frail. 6.6% were reported very ill while 3.9% were disabled.
- Despite the fact that majority of sampled districts were pilot districts and have therefore been receiving the grant for some time, only 29.7% of the respondents reported being involved in an IGA of any sort compared to 70.3% who reported not having any Income Generating Activity.

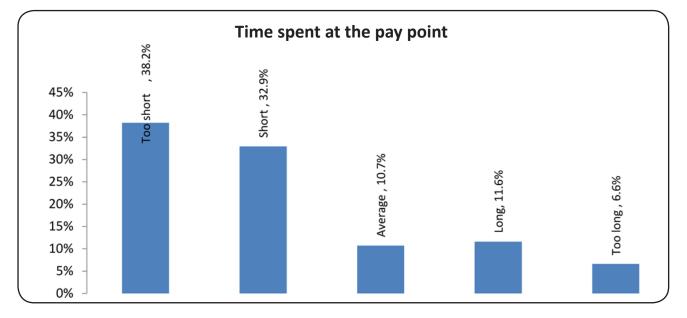
Beneficiary awareness and Suitability of Post Bank Services

 Post Bank has made efforts to create awareness of its services among beneficiaries. 59% of interviewed beneficiaries confirmed being oriented about PB services compared to 41% who had not. 64% of the interviewed beneficiaries reported knowledge of their bank account with PBU. <u>Summary brief</u>

- More than half of beneficiaries (60.7%) were aware of their right to receive a receipt showing their transaction balance after receiving payment. Important to note is that 62.6% confirmed their ability to confirm the money received in cash as indicated on the transaction receipt given. This reduces the chances of them being defrauded at payment.
- Majority (81%) of respondents reported receiving good customer care by being greeted by PBU staff at the pay point. The 19% who reported not being greeted are likely to have come late as beneficiaries are greeted in chorus by the staff at the pay point before making the prepayment address and guiding the beneficiaries on the procedure to follow during payments.
- Majority (97.7%) felt the service providers specifically bank staff were polite to them as evident in their support for the frail to enable them access their payments as well as supporting and directing those that had complaints to the complaints desk.
- Asked whether beneficiaries received the money they expected that payment day, 95.1% confirmed receiving what they expected. Only 4.9% did not receive what they had expected. Of the 4.9% respondents who did not receive the expected amount, only 34.5% reported it as a complaint. It is not clear whether they were comfortable with the explanation given by the PBU staff or didn't know they can report it as a complaint.

Time spent at the pay point;

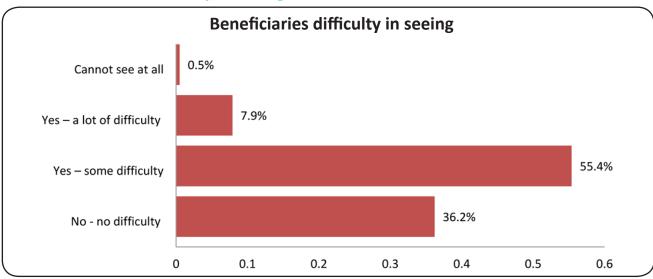
Majority of beneficiaries considered time spent at the pay point very short (38.2%) and short (32.9%). It is however important to note that some considered it average (10.7%), long (11.6%) and too long (6.6%). The challenge faced here is that even when beneficiaries are scheduled and mobilised to report at 2.00pm for payments, they still come in the morning. Future surveys will therefore include a question on what time they were told to arrive at the pay point.



Time spent at the pay point

Disability related issues;

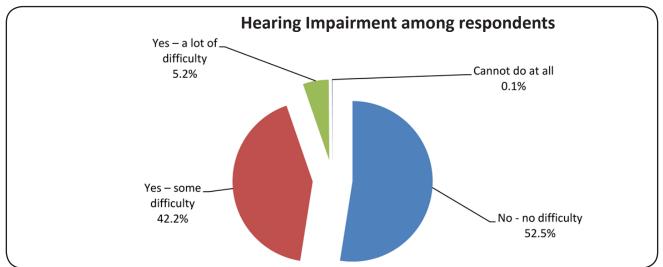
- Reports on whether respondents had difficulties in seeing, hearing, walking, self-care and memory indicated the following;
- More than half of the respondents (55.4%) had difficulty in seeing and 0.5% could not see at all. on the other hand 36.2% had no difficulty in seeing.



Beneficiaries with difficulty in seeing

Slightly more than half (52.5%) of the respondents did not have any difficulty hearing. 42.2% reported having some difficulties in hearing, and 5.2% had a lot of difficulty hearing and 0.1% could not hear at all. The % of respondents with difficulty in hearing is a signal to us to think about innovative ways of providing services to beneficiaries with hearing impairment as they are likely to miss out on the communications during the pre-payment address.

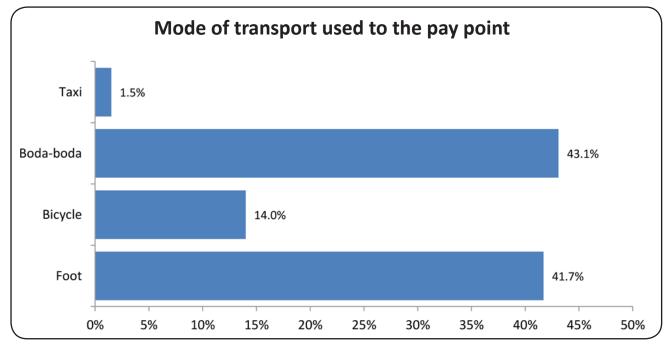
Respondents ability to hear



- Movement: 34.3% of respondents reported having no difficulty walking, 44.2% reported having some difficulty walking and 20.9% reported having a lot of difficulty. Only 0.6% could not walk at all. The low number of beneficiaries who could not walk at all is attributable to pilot districts with only one district being a roll out.
- Self-care challenges: More than a half (59.6%) of respondents reported having no difficulty in providing self-care while 27.7% reported having some difficulty. 9.3% had a lot of difficulty while only 3.4% of the interviewed respondents could not provide self-care or even dress themselves. There is need to promote social care among the elderly.

Respondent's mode of transport to pay point

- Mode of transport to pay points: Majority of beneficiaries travel to the pay points by bodaboda (43%), foot (42%) and bicycle (14%). Only (1.5%) reported having travelled by taxi as in figure below. It is however important to note that a recent satisfaction survey study indicated that some beneficiaries relocated. It is therefore likely that some of those who used taxi are among the relocated beneficiaries.
- Use of the grant; Use of the grant was most reported on food by 738 (26%) followed by medical 504 (18%), scholastic materials 409 (14.6%), and buying livestock 304 (10.9%). Among the least reported areas was alcohol 32 (1.1%), social obligations 42 (1.6%) and business ventures 59 (2.1%) as in figure below
- It is surprising that buying food is the most highly recorded use of the grant yet a significant number of beneficiaries also use the money for farming. There is need for a follow up study to establish whether beneficiaries who spend the money on agriculture use some of the produce for home consumption but also establish why no changes appear in expenditure patterns on food.

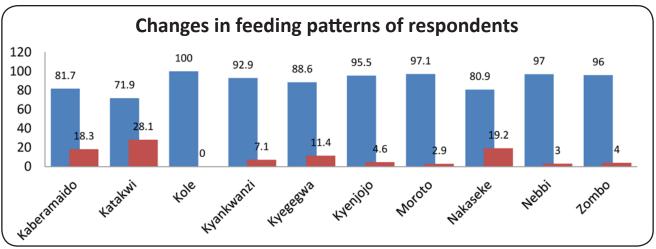


Respondents mode of transport to pay point



Changes in feeding patterns

• 87.2% respondents reported changes in feeding patterns since they started receiving the grant while only 12.8% reported otherwise. Kole had the highest changes with, 100% respondents reporting changes. It is impressive that Nakaseke a roll out district also recorded 80.9% beneficiaries reporting a change. Katakwi and Kaberamaido's 28.1% and 18.3% responses of no change are a big concern after receiving the grant since 2012 and 2011 respectively. There is need for follow up on such beneficiaries to establish the cause of the failure to realise change.

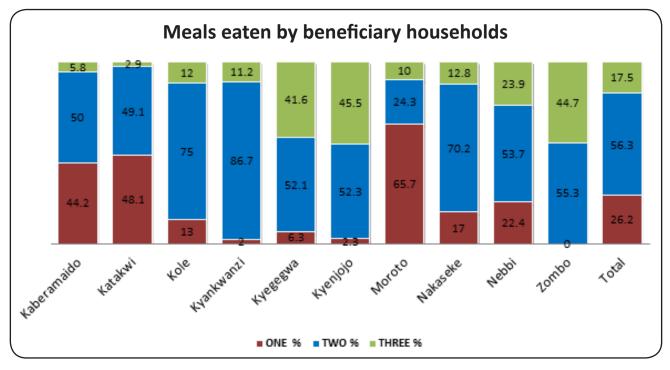


Change in Feeding patterns of respondents

Meals eaten per day

- On average, 56.3% of beneficiaries eat two meals a day while 26.2% eat only one meal a day and only 17.5% eat three meals a day. Zombo emerged the best performing district with no one eating one meal a day, 55.3% and 44.7% eating two and three meals a day respectively. Moroto however raises concern with a high number of households (65.7%) reporting one meal a day followed by Katakwi (48.1%) and Kaberamaido (44.2%) districts.
- Slightly more than a half (53.6%) reported having eaten a more preferred meal in the last 7 days compared to 46.4% who had not. hindrances to eating a preferred meal in the last 7 days could not be well analysed because beneficiaries were not asked why. This could however be attributed to the competing priority needs.

Meals eaten by respondents



Health outcomes

Overall 74% respondents in all sampled districts had fallen sick since the previous payment. High numbers were reported in Nakaseke (97.9%), Kyankwanzi (94.9%), Kaberamaido (91.7%), and 90.8% in Nebbi. Kyenjojo and Moroto reported the highest number of people who did not fall sick with 76.2% and 68.6% people respectively. Interesting to note is that the transfer had enabled them access treatment. 82.7% in Kaberamaido accessed treatment with the grant compared to 17.3% who had not and , 89.1% in Nebbi compared to only 10.9% who did not.

Changes in school attendance

 71.5% respondents reported having school going children compared to only 28.5% who didn't have them. Nebbi had the highest number of households with school going children with 89.4% followed by Moroto (84.3%), Zombo (82.6%), Kaberamaido (81.7%). Kyankwanzi and Nakaseke reported the lowest number of households with school going children at 39.8% and 48.9% respectively.

- 81.1% respondents reported having improved education as a result of SCG. Kole reported the highest improvement with 98.7% recorded followed by Moroto (98.3%) and Zombo (97.3%).
- The districts of Katakwi (35.2%), Nakaseke (32%), Kyankwanzi (27.3%) and Kaberamaido (21.7%) registered a high number of households with school children who did not improve as a result of the SCG transfer. While it is not surprising for Nakaseke that has just joined the program in the roll out, it is surprising and important to investigate why Katakwi and Kaberamaido still record low school attendance despite the long time they have been receiving the grant.
- SCG was specifically commended for enabling beneficiaries in the SCG households, buy scholastic materials (95%), pay school fees (76%) and buy food for the grand children (62.1 %) hence facilitating education of their children.

Changes in family support and social life

Improvements in family status as a result of the SCG transfer

• Majority (95%) acknowledged improved status in the family as a result of SCG with; Kyankwanzi, Kole and Zombo having the highest responses of 99 %, 98 and 97.9 % respectively, while Nebbi had the lowest response of 86.4%. Remarkable results are observed with Nakaseke (91.3%), which is a new district (see table).

District	YES	%	NO	%	Total	%
Kaberamaido	114	95.0	6	5.0	120	100
Katakwi	201	95.7	9	4.3	210	100
Коle	97	98.0	2	2.0	99	100
Kyankwanzi	97	99.0	1	1.0	98	100
Куедеджа	138	97.2	4	2.8	142	100
Kyenjojo	39	95.1	2	4.9	14	150
Moroto	61	87.1	9	12.9	70	100
Nakaseke	42	91.3	4	8.7	46	100
Nebbi	57	86.4	9	13.6	66	100
Zombo	46	97.9	1	2.1	47	100
Total	892	95.0	47	5.0	939	100

Family status improvement

Situation before the transfer

 Slightly more than a half (53.7%) of the respondents reported receiving support compared to the 46.3% who were not receiving any support prior to SAGE. Of those who were receiving support prior to the transfer, only 17.5% reported that their families and community stopped supporting them while 82.5% of the respondents continued receiving support despite the grant. This implies that receiving the grant did not affect the beneficiaries' support from elsewhere.

 Asked whether respondents knew of any person who has become reluctant to work because they receive the SAGE grant, only 9.3% reported knowledge of such beneficiaries. Analysis of this information by district revealed that Kole (23%) had the highest number of responses, followed by Zombo 17% responses as in the table below <u>Summary brief</u>

District	YES		NO		Total	
	Frequency	%	Frequency	%	Frequency	%
Kaberamaido	6	5.0	113	95.0	120	100
Katakwi	19	9.1	191	91.0	210	100
Kole	23	23.0	77	77.0	100	100
Kyankwanzi	4	4.1	94	95.9	98	100
Куедедwa	7	5.0	133	95.0	140	100
Kyenjojo	5	12.5	35	87.5	40	150
Moroto	7	10.0	63	90.0	70	100
Nakaseke	0	0.0	47	100.0	47	100
Nebbi	8	12.3	57	87.7	65	100
Zombo	8	17.0	39	83.0	47	100
Total	87	9.3	849	90.6	937	100

Respondents' reluctance to work due to the SCG grant

SCG and gender and based violence among beneficiary households

 Chances of the grant leading to gender based violence are minimal. Only 6.7% reported having experienced gender based violence as a result of the grant while majority (93.4%) of respondents reported not having experienced it. Of those who reported experiencing gender based violence, Kole district registered the highest responses (17%) followed by Katakwi district with 11% responses. Zombo and Kaberamaido registered 6.8% and 6.7 % respectively.

SCG and social relations in the community

 Overall, 68% of beneficiaries reported that receiving the grant had enabled them improve social relations in their communities while only 32% reported not having any impact on social relations. Details explanations on the particular social relations and how they had been achieved was however not investigated.

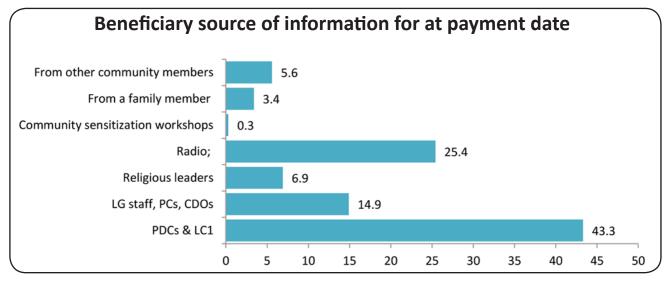
Communications

 Majority of respondents talked to reported having got to know about payments through the Parish chiefs and LC1 (43.3%), followed by radio (25.4%) and Local Government staff (14.9%) as indicated in figure below.

Source of payment information

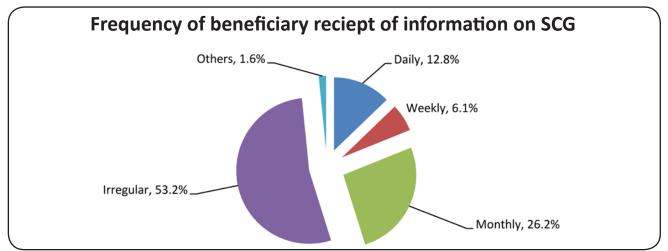
• Majority respondents (53.2%) reported receiving communication irregularly while 26.2% reported receiving information on a monthly basis as in figure below.

Sources of information for payments



Frequency in information receipt

Frequency in information receipt



• **Overall Beneficiary Satisfaction Of The Programme;** respondents were asked to rate their program satisfaction. This satisfaction included payments, service delivery and other program related services including information sharing. Majority 88.7% reported they were satisfied while 10.5% were neutral and only 0.8% were dissatisfied. Beneficiary dissatisfaction was mainly attributed to the delayed payments, absence of some members on the pay roll and delayed updates of the alternative recipients leading to frail beneficiaries coming to pay points and its associated implications such as increased cost of transporting the frail to pay points. It is therefore important that issues raised for beneficiary dissatisfaction are addressed.

Recommendations

- There is need for the program to come up with innovative ways of ensuring beneficiaries experiencing difficulty in hearing, seeing and walking still access their grants with ease and are not exploited or defrauded because of their respective challenges.
- Creation of linkages in the area of disability is critical for SCG to enable beneficiaries with eyesight, hearing and physical challenges access services and equipment to ease access to the program. There is also need to sensitise communities to play a supportive role in providing physical care for beneficiaries that are finding it hard to provide self-care.
- It is surprising to note that over the years, food tops the list of the areas of spending. However the same beneficiaries also spend some of the money on buying seeds and labour for farming. A follow up study to establish the causes of the continued high expenditure on food is recommended.
- Despite the low rates of domestic violence reported by 6.7% arising from accessing the grant, there is still need for awareness creation and creating linkages with GBV activists to talk to beneficiaries during pay days.
- The health findings indicate that a high number of beneficiaries are faced with poor health hence the need for linkages with health services for awareness creation and increased access to health services.

The second phase of the Expanding Social Protection Programme (ESP II) is implemented by the Ministry of Gender, Labour and Social Development, funded by the UK Department for International Development and Irish Aid, and managed by Maxwell Stamp in association with Development Pathways.





