



# **EVALUATION OF THE UGANDA SOCIAL ASSISTANCE GRANTS FOR EMPOWERMENT (SAGE) PROGRAMME**

Programme operations performance report

Fred Merttens, Emma Jones

28 February 2014

## Preface / Acknowledgement

The authors would like to thank all the individuals who have contributed to the undertaking of the SAGE Impact Evaluation to date, and to producing this report. These include: the SAGE management team for their support and cooperation throughout the life of the evaluation, in particular Stephen Barrett and Augustine Wandera are much appreciated for their engagement and assistance; Stephen Kasaija, Head of the Social Protection Secretariat at the Ministry of Gender, Labour and Social Development; the Impact Evaluation Peer Review Panel, Dr Anna McCord, Margaret Kakande of the Budget Monitoring and Accountability Unit in the Ministry of Finance, Planning and Economic Development, and Patrick Nolen of the University of Essex; James Muwonge of UBOS; Rachel Waterhouse and David Rider Smith of DFID, alongside DFID's funding partners, Irish Aid and Unicef, for their support to the evaluation and funding of the programme; Research Guide Africa and Ipsos-Synovate Uganda, and in particular the qualitative and quantitative research field teams who undertook the data collection for the evaluation, often in challenging conditions; and last, but definitely not least, the respondents, who generously gave their time and opinions for the interviews and focus group discussions.

All opinions expressed, and any mistakes, remain the responsibility of the authors.



Oxford Policy Management



This assessment is being carried out by Oxford Policy Management, Economic Policy Research Centre and Stella Neema of the Department of Anthropology and Sociology, University of Makerere, with additional assistance from The Uganda Bureau of Statistics. The project manager is Fred Merttens ([fred.merttens@opml.co.uk](mailto:fred.merttens@opml.co.uk)).

The contact point for the client is Kurt Koomen ([kkoomen@maxwellstamp.com](mailto:kkoomen@maxwellstamp.com)).

---

Oxford Policy Management Limited

6 St Aldates Courtyard  
38 St Aldates  
Oxford OX1 1BN  
United Kingdom

Tel +44 (0) 1865 207300  
Fax +44 (0) 1865 207301  
Email [admin@opml.co.uk](mailto:admin@opml.co.uk)  
Website [www.opml.co.uk](http://www.opml.co.uk)

---

Registered in England: 3122495

## Executive Summary

### Introduction

The Social Assistance Grants for Empowerment (SAGE) pilot social cash transfer scheme is a key element of the Government of Uganda's Expanding Social Protection Programme (ESPP). SAGE aims to help to tackle chronic poverty in Uganda and address the impact of poverty on social cohesion and the ability of chronically poor people to access healthcare, education and other key services.

The aim of the SAGE pilot is to test a range of implementation modalities for an efficient, cost effective and scalable social transfer, generate evidence for national policy making, and provide a reference point to relevant stakeholders about the government's acceptance of and commitment to social protection.

The SAGE pilot is expected to reach around 600,000 people in about 95,000 households over a period of four years (April 2011- Feb 2015), covering approximately 15% of households in 14 pilot districts. Two targeting methodologies are being implemented in separate sub-counties of the 14 pilot districts. One – known as the Vulnerable Family Support Grant (VFSG) – employs a composite index based on demographic indicators of vulnerability to determine eligibility. The other – Senior Citizens Grant (SCG) – uses age to determine eligibility<sup>1</sup>. For both types of grant, the telecoms provider MTN is contracted to transfer cash to beneficiaries using electronic transfers. A Management Information System (MIS) has been developed to facilitate monitoring of programme implementation. In evaluation areas households were registered into the programme via a census-style registration system in which details were gathered from all households and entered into the programme MIS. In other programme areas an on-demand registration area was used<sup>2</sup>.

The SAGE pilot is subject to an independent impact evaluation, based on quantitative and qualitative information collected over three years on a range of key indicators and supporting data. Evaluation findings feed into the SAGE programme's learning framework. This report, which draws on data produced by the independent impact evaluation, provides an assessment of operational performance by the SAGE programme after one year of programme operations. Its objective is to provide information as to whether the programme is functioning effectively and in line with its design.

### Methodology

This report provides an assessment of SAGE programme operations in relation to enrolment and case management processes (Section 2) and effectiveness of the transfer payments system (Section 3). The objective is to generate data on a range of indicators, including functional effectiveness of the payments system, beneficiary satisfaction with the programme, and cost to beneficiaries of participating in the programme. The report draws on both quantitative survey data and qualitative research. The data is largely provided by the first follow-up round of the evaluation, but results from the SAGE impact evaluation baseline report are also discussed where trends are relevant.

The impact evaluation and assessment of programme operations are conducted using a mixed methods approach, combining qualitative research with a quasi-experimental quantitative survey

---

<sup>1</sup> Over 65 years; over 60 years in Karamoja region.

<sup>2</sup> The on-demand registration system was used in 81 of the 131 pilot programme sub-counties.

design in which households are divided into treatment groups that receive the transfer, and control groups that do not. A quantitative survey is implemented in 399 clusters across 48 sub-counties in eight programme districts<sup>3</sup>. The two targeting mechanisms (SCG and VFSG) are randomly assigned evenly between the 48 sub-counties (with the exception of the Karamoja region where only the SCG targeting mechanism is implemented). Both the SAGE programme and the evaluation team drew on the same SAGE registration data: SAGE for enrolment (see section 3), and the evaluation team for sampling of treatment and control households. In the baseline year, qualitative fieldwork took place in four districts, selected from within the eight SAGE evaluation districts to provide a range of different contexts. Fieldwork included Focus Group Discussions (FGDs) with male and female SAGE beneficiaries and non-beneficiaries, key community figures, village to district level government officials, MTN pay agents and SAGE implementation officers.

Detailed supplementary tables are provided in Annex A of this report.

## Overall

Overall the SAGE programme appears to be functioning relatively well, albeit after some delays to the start of implementation. Ninety-nine percent of the study population are aware of the SAGE programme, and 99% of beneficiaries are in receipt of their programme card. Less than 2% of beneficiaries report having never received a payment, and 99% of beneficiaries report receiving the expected amount at the last payment. The cost of collecting the payment is relatively low, and the large majority of beneficiaries feel safe when collecting their transfer. These are all positive reflections that the SAGE programme is meeting its fundamental operational objectives.

## Enrolment

In order to provide cash transfers effectively to eligible households SAGE must first enrol them and then manage any queries or grievances they may have. For these processes to be functionally effective, impose minimal costs on households for participating in the programme, and leave a positive impression on households, a number of elements need to be managed. Households and communities first need to be informed about the programme, about its aims and eligibility criteria as well as how it works. The costs to households for participating in the programme enrolment and case management processes, in terms of any transport or documentation costs, as well as opportunity cost in terms of how much of their time is required to participate, need to be minimised as far as possible. Households need to be well treated by programme staff, with participation in the programme not seen as provoking stigma or insecurity in programme communities. Section 2 examines SAGE programme performance in these areas. Key findings in this section include:

**Awareness of the programme:** Awareness of SAGE programme is generally high. Ninety-nine percent of the study population are aware of the SAGE programme. However, not all of them were aware of the aims and objectives of the programme. Delays to the start of programme implementation in evaluation areas led to initial uneven payments and relatively low awareness about the correct payment period. In spite of this, ninety-seven percent of beneficiaries demonstrated correct knowledge of the payment amount.

**Understanding of programme targeting:** The targeting mechanism is better understood by households in SCG areas than VFSG areas. In SCG areas, SAGE is widely understood to be an initiative aiming to provide for the elderly because they are too old to work, to enable them to live longer and access their basic needs, and to reduce their dependence on family and the

---

<sup>3</sup> Apac, Kaberemaido, Katakwi, Kiboga, Kyenjojo, Moroto, Nakapiripirit and Nebbi.

community. However, in VFSG areas there is considerable variation in respondents' understanding of the aims and targeting of the programme. The accuracy of the responses given by beneficiaries to the evaluation team as to the way the programme was targeted varied across pilot districts. The most common way households were informed about SAGE was individually by the village chairperson (LC1).

**Perceptions of SAGE programme targeting:** Seven out of ten households that claim to understand the targeting criteria feel that these are fair. This is higher for the SCG (74%) than the VFSG (61%). Some needy households being missed and coverage being too low are the two main reasons given where perceived lack of fairness is cited. Concern about 'leakage' of the programme to wealthier households and lack of understanding of the targeting criteria are also cited in the qualitative research, the latter especially in VFSG areas. There is a perception by some that selection of beneficiaries has been influenced by local patronage and politics, especially under VFSG where the targeting method is not well understood.

**Stigma and community cohesion:** There appears to be no stigma attached to participation in the programme. On the contrary, being a SAGE beneficiary is associated with a positive social status, linked to the prestige and social capital that comes of being in a position to share and lend the cash transfer, rather than "begging and bothering" others. It is seen as somewhat beneficial to community cohesion in this context. However, SAGE does seem to be sparking some tensions particularly in VFSG communities, largely around frustrations with targeting and a lack of understanding of the targeting criteria, resentment of non-beneficiaries towards beneficiaries, and a perceived lack of response to grievances raised.

**Programme registration:** Overall, around three quarters of households who claim to understand the programme targeting criteria feel that these are fair. This is more pronounced in SCG where almost three quarters of all households feel that the targeting criteria is fair compared to two thirds in VFSG areas. Perceptions of the fairness of the programme are also influenced by the registration process. In evaluation areas registration was intentionally kept separate from the programme, but the resulting lack of information as to why registration data was being gathered affected both breadth of participation and the quality of information provided by households. Where registration was not conducted door to door, as in most communities, but instead held at a central point within the village, some households, such as the very old and infirm, are perceived to have been excluded. Other anxieties, such as fear that government officials wanted to appropriate property, also affected people's participation.

**Costs to households for participating in the enrolment process:** A quarter of all households report incurring expenses as a result of participation in the targeting and enrolment process. This figure is higher for SCG households than VFSG households (35% vs 16% respectively). For SCG beneficiaries, the largest element of cost was proof-of-age documentation, whereas for VFSG it was transport and accommodation. Five percent of households report having to pay an official (most often the LC1) or other person involved in the implementation of the SAGE programme (such as the pay-point agent) during targeting and enrolment. These payments are largely associated with obtaining the requisite documentation for enrolment, but some cases of apparent rent seeking by local officials are highlighted.

**Case management:** Around 16% of households report ever having raised an issue or query with the SAGE programme. Most people raise issues or complaints with the LC1. Around 12% of households appealed their lack of selection into the programme, less in SCG areas than VFSG areas. Under 1% of households enrolled in the programme report enrolling after appeal. These were all in SCG areas. Beneficiaries and local officials across both targeting mechanisms express

a degree of dissatisfaction about the lack of response to appeals or grievances raised with the programme.

## Effectiveness of the SAGE payment system

By supplementing household purchasing power, regular and reliable cash transfers have been shown to improve nutrition and consumption as well as enable longer term investments in schooling and health. They can also help households to improve their resilience to other shocks<sup>4</sup>. To maximise its efficiency around these benefits, the SAGE programme aims to ensure regularity and reliability of payments to beneficiary households, both in terms of timeliness of payment, and value of payments received.

Section 3 looks at some key metrics of programme performance in terms of delivering an effective payments system, such as receipt of payments by beneficiaries and value of payments received, the extent to which beneficiary expectations around payments have been met, costs to households associated with collecting the SAGE transfer, and beneficiaries' perceptions of the payments system. Key findings in this section include:

**Receipt of cards and payments:** Nine out of ten beneficiaries had received their SAGE programme SIM card. Eleven percent had received a temporary card and less than 1% had received no card at all. On average, beneficiary households have received around 2.7 payments in total since their enrolment in the programme, with a mean total value of UGX 132,000, against an expected target of five payments totalling UGX 244,000 as envisaged by the original enrolment plan. This is due to delays in programme implementation.

A very small proportion of beneficiaries report never having received a payment (2%). However, close to one in ten beneficiaries report having missed a payment or travelling to the pay point but not being able to receive their money. The reasons given for missing a payment include: card or identification trouble at, or prior to, the pay point; not enough cash available at paypoints; and a lack of time to organise either themselves or an alternative recipient to collect the transfer on their behalf upon hearing about the payment date. These problems are corroborated by pay agents and local officials. The lack of warning time beneficiaries receive before payment dates is cited as a particular problem. In the main, it is a beneficiary household member that collects the payment.

**Costs to households associated with collecting payments:** Transport constitutes the main cost to households collecting their transfer. At an average cost of UGX 1,500, this represents 3% of the current SAGE bi-monthly transfer value. This relatively low average cost of collection is due to the fact that most recipients walk to pay points. Bicycles and boda boda are the other two most common modes of transport used. For those situated far from pay points, transport costs can be relatively high, perhaps representing up to a quarter of the bi-monthly transfer value for a return journey. Cost of transport and long waiting times are cited as the main problems with the payments system.

Less than 1% of households report having to pay someone at the pay point in order to collect their transfer. However, rent seeking at the pay point is not completely absent. Qualitative testimony did provide some evidence, with pay agents and local officials such as LC1s being implicated. This behaviour on the part of some local officials could be related to the resentment that some local officials report regarding what they see as the low level of remuneration they receive for their role in the programme implementation.

---

<sup>4</sup> Social Assistance Grants for Empowerment Implementation Manual, May 2011.



**Treatment by SAGE staff and officials at the pay point and feeling secure:** In general, beneficiaries feel they are well-treated by pay agents, SAGE staff and relevant local officials at pay points. The vast majority of beneficiaries feel safe when collecting their payments.

## Implications for policy

Section 4 offers concluding summaries. It also considers implications for policy arising from the data, including:

**Programme branding:** There is generally good awareness about the SAGE programme but, as discussed in Section 2, the fact that it is not always identified as SAGE potentially poses a risk to its credibility. The SAGE programme is intended as a cash benefit provided by the state to all eligible households or individuals but there is a risk that it may be appropriated by particular agents or interests<sup>5</sup>. Clear branding and communication around the programme and its aims are required to mitigate this, but given the level of communications investment already made by SAGE this finding clearly highlights the significant challenges involved in successfully reaching target populations with complex communications about government programmes.

**Programme targeting and registration:** There were many challenges with the programme registration that impacted on both participation in the programme and its reputation. Some of these challenges have contributed to a sense by some that the programme is liable to be captured by local patronage and politics. There is a need for clearer and more extensive communication about the targeting of the programme and requirements for enrolment, acknowledging the limited effect communications efforts by themselves can achieve. Households applying to the programme need help to understand what information and documentation are required in support of their application. In all areas, some outreach is required to enable participation of the very old and infirm, or those who are otherwise unable to travel to on-demand enrolment sites.

Despite SAGE meeting many costs for many households, the documentation required for enrolment was reported as an obstacle for some households. Rolling registration (e.g. through applications submitted via LC1s) might ease this burden and might aid participation in the programme by the eligible population as well as case management. Ways of mitigating the cost of documentation required for enrolment, such as cost of photographs, which could help reduce exclusion, could be investigated.

**Case management:** Lack of response to appeals and grievances raised with the programme exacerbates tensions and undermines SAGE's reputation. Implementing officials require greater support from the programme HQ and more timely responses to queries raised. Appeals and late applications need to be resolved, and decisions and explanations for decisions passed back down to officials, communities and individuals. Of particular concern to respondents is the time required to manage changes to nominated recipients and to replace lost or faulty programme cards.

**Payments:** Greater advance notice of payment days is required. If the payments provider was able to provide more notice to sub-counties about the next payment date, local officials could provide more notice to beneficiaries who would then be better able to organise themselves or their nominated recipients to collect the transfers. Pay agents could be monitored to ensure they arrive

---

<sup>5</sup> Similar experiences have been cited in Kenya, where the government's Hunger Safety Net Programme was often identified directly with the payments provider rather than as a government initiative supported by DfID. Kenya Hunger Safety Net Programme Operational Monitoring Final Report: 2009-2012, June 2013.

in a timely fashion on payment days. Increasing the number of pay points and the number of pay agents would reduce costs of collecting payments for beneficiaries in terms of transport and time.

## **Next steps**

In conjunction with this Programme operations performance report the evaluation has produced an impact report and a qualitative report looking at impact after 12 months of programme operations<sup>6</sup>. These represent the main outputs from the evaluation at midline. At endline a final suite of impact reports will provide an assessment of impact and programme performance after 24 months of programme operations.

---

<sup>6</sup> Evaluation of the Uganda Social Assistance Grants For Empowerment (SAGE) Programme: Midline report: Impact after one year of programme operations 2012–2013, October 2014.



## Table of Contents

Preface / Acknowledgement	i
Executive Summary	ii
List of Tables and Figures	ix
List of Abbreviations	x
1 Introduction	1
1.1 Overview of the SAGE programme	1
1.2 Method for operational performance assessment	2
1.3 Structure of the report	3
2 Enrolment process and case management	4
2.1 Description of enrolment and case management processes	4
2.2 Functional effectiveness	6
2.3 Costs to households	12
2.4 Household perceptions	13
3 Payments system	18
3.1 Description of payments system	18
3.2 Functional effectiveness	19
3.3 Costs to households	24
3.4 Household perceptions	26
4 Conclusions	28
4.1 Enrolment process	28
4.2 Case management	30
4.3 Payments system	30
4.4 Implications for policy	31
Annex A Supplementary tables	34

## List of Tables and Figures

Figure 1 Programme evaluation timeline	5
Figure 2 Methods by which households were informed about SAGE, by targeting mechanism	7
Figure 3 Perceptions of SAGE targeting criteria by those who don't feel it is fair	15
Figure 4 Reasons for beneficiaries missing payments by targeting mechanism	21
Figure 5 How beneficiaries are informed of the date of the next payment	22
Figure 6 Mode of transport used to reach pay points by targeting mechanism	25
Table 1 Awareness of the SAGE programme	6
Table 2 Household knowledge of the programme payments system	9
Table 3 Grievances mechanism	10
Table 4 Costs to households for participating in the targeting and enrolment processes	13
Table 5 Household perceptions of the programme and targeting and enrolment processes	14
Table 6 Receipt of programme cards	19
Table 7 Receipt of payments	20
Table 8 Costs associated with collecting payments	24
Table 9 Perceptions of the payments system	26
Box 1 A word on interpreting the data in this report	2
Box 2 How to read the tables in this report	5

## List of Abbreviations

BDR	Birth and Death Registration
CDO	Community Development Officer
DFID	UK Department for International Development
EPRC	Economic Policy Research Centre
ESPP	Expanding Social Protection programme
FGD	Focus Group Discussion
LC1	Village Chairperson
LC3	Sub-county Chairperson
LCD	Labour Capacity and Dependency targeting
MoFPED	Ministry of Finance, Planning & Economic Development
MoGLSD	Ministry of Gender, Labour and Social Development
OPM	Oxford Policy Management
PDC	Parish Development Committee
RDD	Regression Discontinuity Design
SAGE	Social Assistance Grants for Empowerment
SCG	Senior Citizens Grant
UBOS	Uganda Bureau of Statistics
UNHS	Uganda National Household Survey
URSB	Uganda Registration Services Bureau
VFSG	Vulnerable Family Support Grant
VHT	Village Health Team

# 1 Introduction

This report provides an assessment of operational performance by the Uganda Social Assistance Grants for Empowerment (SAGE) programme after one year of programme operations. Its objective is to provide information as to whether the programme is functioning effectively and in line with its design. It draws on data produced by an independent impact evaluation.

## 1.1 Overview of the SAGE programme

The Government of Uganda is implementing the Expanding Social Protection Programme (ESPP). A key element of the ESPP is the pilot Social Assistance Grants for Empowerment (SAGE). The aim of the SAGE pilot is test a range of implementation modalities for an efficient, cost effective and scalable social transfer, generate evidence for national policy making, and provide a reference point to relevant stakeholders about the government's acceptance of and commitment to social protection. The SAGE pilot is expected to reach around 600,000 people in about 95,000 households over a period of four years (April 2011- Feb 2015), covering approximately 15% of households in 14 pilot districts<sup>7</sup>.

Two targeting methodologies will be implemented in separate sub-counties of the 14 pilot districts. One – known as the Vulnerable Family Support Grant (VFSG) – employs a composite index based on demographic indicators of vulnerability to determine eligibility. The other – Senior Citizens Grant (SCG) – uses age to determine eligibility<sup>8</sup>.

If present in a beneficiary household, adult women are selected by the programme to be the physical recipient of transfers under the VFSG. In the case of the SCG, the transfer is given to the individual older person enrolled. The programme makes provision for an alternate recipient to be able to collect the transfer in cases where the recipient is sick, infirm or where it is simply physically more convenient for another person to collect the money.

The transfer is currently worth 25,000 UGX per month and is paid bi-monthly. This amount represents a slight increase on the original value of the transfer when it was set in 2011 (UGX 23,000). The amount is updated once a year by a fixed rate of five percent<sup>9</sup>.

The telecoms provider MTN is contracted to transfer cash to beneficiaries using electronic transfers. A Management Information System (MIS) has been developed to facilitate monitoring of programme implementation. Households were registered into the programme via a census-style registration exercise, in which details were gathered from all households and entered into the programme MIS. The registration exercise was carried out by local government with the support of URSB, UNICEF and the SAGE programme. Registration took place between April and June 2012.

Responsibility for implementation of SAGE sits with the SAGE Implementation Unit based within the Social Protection Secretariat in the Ministry of Gender, Labour and Social Development (MoGLSD). An ESPP Steering Committee oversees the work of the Social Protection Secretariat, including implementation of the SAGE programme. The ESPP Steering Committee reports to the Minister of Gender, Labour and Social Development, who in turn reports to Cabinet and Parliament on a regular basis keeping them informed on progress.

---

<sup>7</sup> Apac, Kaberamaido, Katakwi, Kiboga, Kyenjojo, Moroto, Nakapiripirit, Nebbi, plus the newly created districts of Zombo, Kole, Napak, Amudat, Kyegegwa and Kyankwanzi.

<sup>8</sup> Over 65 years; over 60 years in Karamoja region.

<sup>9</sup> The transfer increased to UGX 24,000 in July 2012 and again to UGX 25,000 in July 2013.

Within the pilot districts SAGE is administered by local government officials, including district chairpersons, Community Development Officers (CDOs), sub-county chairpersons, parish chairpersons and village chairpersons (LC1s). Payments are administered by agents supplied by the payments provider, the telecommunications company MTN, and overseen by relevant local government staff (sub-county and parish chairpersons) at the pay point.

This report is written for an audience which is assumed to have a minimal working knowledge of the SAGE programme and Uganda administrative context. For more detail on the SAGE programme, including on enrolment and eligibility procedures, see Evaluation of the Uganda Social Assistance Grants for Empowerment (SAGE) Programme Baseline Report (2013)<sup>10</sup>.

## 1.2 Method for operational performance assessment

The SAGE pilot is subject to an independent impact evaluation. The purpose of the impact evaluation is to produce evidence on the effectiveness of the programme against its aims, to discover any challenges to its implementation and ability to achieve impact, and to provide insights into how to mitigate those challenges. It will also inform the development of other social protection programmes worldwide.

In order to assess the impact of SAGE, the Evaluation collects quantitative and qualitative information over three years on a range of key indicators and supporting data<sup>11</sup>. In addition, the evaluation is designed to provide an assessment of programme operations in relation to enrolment and case management processes and effectiveness of the transfer payments system. The objectives are to generate data on a range of indicators, including functional effectiveness of the payments system, beneficiary satisfaction with the programme, and cost to beneficiaries of participating in the programme. These data will feed into the programme's learning framework.

### Box 1 A word on interpreting the data in this report

The multi-stakeholder process that led to the methodology adopted by the evaluation has an implication for the data that it reports. This is that **the study sample is not representative of the entire population** or programme beneficiary population. However, although the study sample for the two targeting methodologies are not *fully* representative, they do represent a significant portion of the two treatment groups. This means that while the evaluation does not provide estimates representing the whole of the beneficiary population, it does provide estimates representing the substantial portion of that population. A small degree of caution is thus necessary when generalising the results of this evaluation.

The impact evaluation and assessment of programme operations are conducted using a mixed methods approach, combining qualitative research with a quasi-experimental quantitative survey design in which households are divided into a treatment group – who receive the transfer – and a control group – who do not receive the transfer. A quantitative survey is implemented in 399 clusters across 48 sub-counties in eight programme districts<sup>12</sup>. The two targeting mechanisms (SCG and VFSG) are randomly assigned evenly between the 48 sub-counties (with the exception of the Karamoja region where only the

SCG targeting mechanism is implemented). Both the SAGE programme and the evaluation team drew on the registration data: SAGE for enrolment, and the evaluation team for sampling of

---

<sup>10</sup> <http://www.opml.co.uk/projects/uganda-social-assistance-grants-empowerment-sage-programme>

<sup>11</sup> For more information on how impact is assessed see baseline and follow-up reports: Evaluation of the Uganda Social Assistance Grants For Empowerment (SAGE) Programme: Baseline report (August 2013); Evaluation of the Uganda Social Assistance Grants For Empowerment (SAGE) Programme: Midline report: Impact after one year of programme operations 2012–2013 (October 2014); Evaluation of the Uganda Social Assistance Grants For Empowerment (SAGE) Programme: Midline qualitative research evaluation report (February 2014).

<sup>12</sup> Apac, Kaberamaido, Katakwi, Kiboga, Kyenjojo, Moroto, Nakapiripirit and Nebbi.

‘treatment’ and control households. The SAGE programme implemented the enrolment process in evaluation areas after households were surveyed at baseline. A panel of both treatment and control households is interviewed on an annual basis for two rounds of follow-up surveys, with a gap of 12 months between each round. The baseline survey was conducted in September-October 2012.

Qualitative fieldwork took place in four districts in the baseline year, selected purposively from within the eight SAGE evaluation districts to give a range of different contexts. In subsequent years the qualitative research is expanded to cover all eight evaluation districts. The fieldwork included Focus Group Discussions (FGDs) with SAGE beneficiaries and non-beneficiaries (males and females); as well as interviews with key community figures, village to district level government officials, MTN pay agents and SAGE implementation officers.

The assessment of programme performance provided by this report draws on data from both the quantitative survey and the qualitative research. The data is largely provided by the first follow-up round of the evaluation (collected in September and October 2013), but results from baseline are also discussed where trends are relevant.

In conjunction with this Programme operations performance report the evaluation has produced an impact report and a qualitative report looking at impact after 12 months of programme operations<sup>13</sup>. These represent the main outputs from the evaluation at midline. At endline a final suite of impact reports will provide an assessment of impact and programme performance after 24 months of programme operations.

### **1.3 Structure of the report**

The rest of this report is structured as follows. Section 2 assesses the programme enrolment process and case management. Section 3 looks at the effectiveness of the SAGE payment system. Section 4 offers concluding summaries and implications for policy.

---

<sup>13</sup> See footnote 11.



## 2 Enrolment process and case management

Ninety-nine percent of households in the study population are aware of the SAGE programme operating in their community, but only one in three of them identify it as SAGE. Around half of all households claim to have had the programme objectives explained to them and to understand how the programme selects beneficiaries. This understanding is better in SCG areas than VFSG areas, and amongst programme beneficiaries than non-beneficiaries. Of those that do claim to understand the programme targeting criteria, seven out of ten think the criteria fair. This is higher in SCG areas (74%) than VFSG areas (61%). For those that do not think the targeting criteria are fair, missing some needy households and low coverage rates are the main reasons given. Delays to the start of programme implementation led to 'lumpy' payments for the first couple of payment runs and relatively low awareness about the correct payment period. However, understanding of the value of the entitlement is strong, with ninety-seven percent of beneficiaries demonstrating correct knowledge of the payment amount. Some 12% of households appealed their selection to the programme but only 1% of these were successful (all in SCG areas). A quarter of all households incurred some kind of cash expense from participating in the SAGE targeting and enrolment process, with this figure higher for SCG recipients than VFSG, largely due to cost of required documentation for SCG beneficiaries. Five percent of households report having to pay an official during the enrolment process, though payments to officials are not nominally required. Almost no households report any stigma attached to participation in the programme but SAGE does seem to be sparking tensions in a few VFSG communities. These tensions are largely catalysed by frustrations around programme targeting, resentment of non-beneficiaries towards beneficiaries, and a perceived lack of response to grievances raised.

In order to provide cash transfers effectively to eligible households SAGE must first enrol them and then manage any queries or grievances they may have. For these processes to be functionally effective, impose minimal costs on households for participating in the programme, and leave a positive impression on households, a number of elements need to be managed. Households and communities first need to be informed about the programme, about its aims and eligibility criteria as well as how it works. The costs to households for participating in the programme enrolment and case management processes, in terms of any transport or documentation costs, as well as opportunity cost in terms of how much of their time is required to participate, need to be minimised as far as possible. Households need to be well treated by programme staff, with participation in the programme not seen as provoking stigma or insecurity in programme communities. Below we examine programme performance in these areas.

### 2.1 Description of enrolment and case management processes

The enrolment process (in evaluation areas only) for SAGE began with a mass registration exercise. This occurred between April and June of 2012, and took the form of a census in most pilot communities. In some places it was reported that registration was held at a central point within the village. Where a census was conducted, each household was visited and data gathered from which eligibility to the programme was determined. These data included household membership, age of household members, and orphanhood and disability status of household members<sup>14</sup>. Where registration was held at a central location, the same data was gathered from those who attended.

---

<sup>14</sup> In Karamoja region only SCG was implemented so no mass registration exercise was conducted. Instead, communities were informed about the eligibility requirements of the programme and then beneficiaries applied accordingly.

**Figure 1 Programme evaluation timeline**



The programme then conducted an information and awareness campaign using the same local government structures that implement the programme. At the sub-county level, this campaign was instituted through sub-county chairpersons, Community Development Officers (CDOs), parish chiefs, and village chairpersons (LC1s). These local government staff were given training about the aims of the SAGE programme, the eligibility criteria, and how the targeting process would be carried out. They were also trained on the administrative procedures for the programme, and their own roles and responsibilities. It was intended that LC1s then hold village meetings to introduce the SAGE programme to the local population, although this was not instituted in all locations<sup>15</sup>.

Once sub-counties had received beneficiary lists from the programme they were distributed to villages for LC1s to inform the local populations. LC1s then called village meetings to inform beneficiaries about their selection into the programme and explained the programme targeting and requirements for enrolment. This was the first opportunity for village members to raise any issues, complaints or appeals with the programme, which the LC1 could collect and pass back up to the sub-county.

Next came the enrolment of beneficiaries. Accompanied by staff from the payments provider (MTN), sub-county, parish and village officials called beneficiaries for a demonstration of the payments system and to be enrolled. Enrolment required beneficiaries to provide photographs, as well as photo identification such as voters' cards or National ID. Those who were not able to provide photographs at this first stage are enrolled into the programme at a later date. Those who

**Box 2 How to read the tables in this report**

The majority of tables in this report follow a standard format. The first two columns present estimates and numbers of observations per indicator for the SCG sample. The second two columns present the same for the VFSG sample. The final two columns present estimates for the programme as a whole. Asterisks (\*) in the VFSG column indicate that the difference between SCG and VFSG estimates is significant. If no asterisks are shown, it means that the estimates are statistically similar. The level of significance is denoted as follows: three asterisks (\*\*\*) indicate the difference is significant at the 99% level of confidence; two asterisks (\*\*) indicate a 95% level of confidence; one asterisk (\*) indicates a 90% level of confidence. All significance tests are based on standard errors taking into account the survey design and clustering by village. The specific population under consideration, e.g. 'all households' or just 'beneficiary households', is specified in the descriptive text for each indicator. All estimates are weighted to represent the population from which the samples are drawn.

Table references in the text beginning 'A' are found in Annex A Supplementary tables..

<sup>15</sup> The qualitative research found that this sensitization meeting had not occurred in any of the VFSG locations visited.

had photographs, but were missing a voter ID card were issued a sub county resident ID card and enrolled.. Case management of appeals and grievances is on-going.

Payments started sometime after enrolment was completed, with significant variation between sub-counties as to exactly how long after enrolment first payments were made (see section 3 below).

## 2.2 Functional effectiveness

**Table 1 Awareness of the SAGE programme**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households aware of SAGE programme	99	1,943	99	1,953	99	3,896
Aware of the programme and identifies it as SAGE	36	1,943	41	1,953	39	3,896
Aware of the programme but doesn't identify it as SAGE	63	1,943	58	1,953	60	3,896
Unaware of the programme	1	1,943	0	1,953	1	3,896
Proportion of households aware of how beneficiaries are selected into the programme <sup>2</sup>	55	1,927	35***	1,947	45	3,874

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%. (2) To the question 'Do you know how households have been selected to be beneficiaries by the programme?' households responses were coded as to whether they gave an exactly correct answer, a generally correct answer, or an incorrect answer. Households who answered either exactly correct or generally correct are counted as being aware of how beneficiaries are selected into the programme.

### 2.2.1 Understanding the objectives of the SAGE programme

**Ninety-nine percent of the study population are aware of the SAGE programme, but not all of them identify it as SAGE** (Table 1). Just over one in three SCG beneficiaries and four out of every ten VFSG beneficiaries identify the programme by the title of SAGE.

Just under half of the study population claim to be aware of how the programme selected beneficiaries. **The targeting mechanism is better understood by households in SCG areas than VFSG areas**, where just over half of all households claim to understand it, compared to just a third of VFSG households. Similarly, just over half of all households claim to have had the programme objectives explained to them, with slightly more in SCG areas than VFSG areas (58% vs 52%).

There are also significant differences in awareness about the programme between treatment (SAGE beneficiary) groups and control groups. Beneficiaries are much more likely to understand how the programme is targeted in both SCG and VFSG areas (65% vs 47% and 49% vs 31% respectively), just as they are more likely to have had the programme objectives explained to them (71% vs 47% and 69% vs 45% respectively) (see Table A.1).

In SCG areas, qualitative research reveals that SAGE is widely understood to be an initiative to provide the elderly with a source of support because they are too old to work, to enable them to live longer and access their basic needs, and to reduce their dependence on their family and community. However, in VFSG areas there was more variation in understanding about the aims of

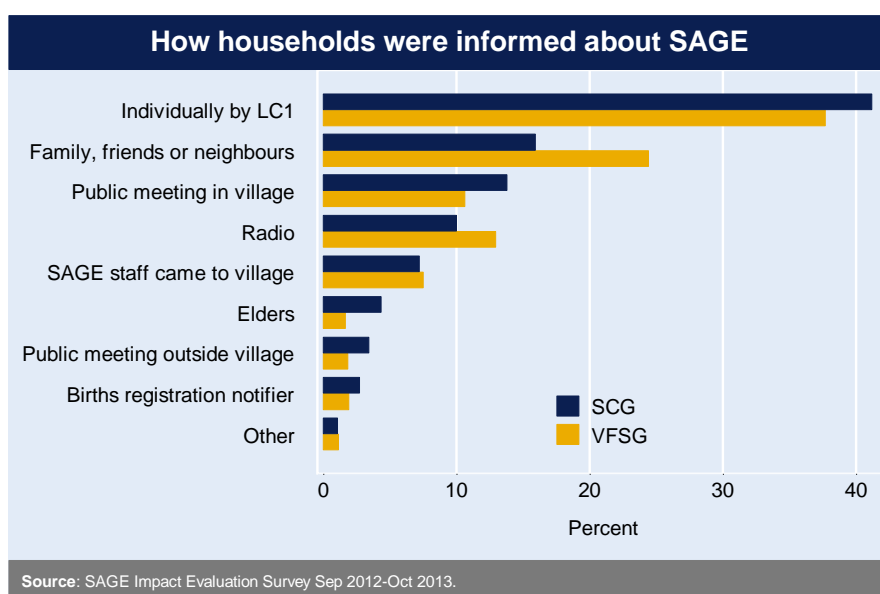
the programme. Some claim not to know the aims of the VFSG; some feel the VFSG is for vulnerable households and individuals; while others report that the VFSG is intended to provide support to the elderly. Amongst beneficiaries understanding is better. Many state that the VFSG aims to provide support to households with orphans and people with disabilities, or more broadly to households that are poor and landless. Some of these respondents claim there has been debate over the intention that the VFSG supports families rather than individuals, and expressed frustration with VFSG recipients who use the money solely for themselves (see section 2.4 below). In general, the confusion over the aims of SAGE in VFSG areas seems to be related to the lack of understanding about targeting.

The qualitative research also found that the community meetings intended to explain SAGE to the local population were less commonly held in VFSG areas. In some VFSG areas (Pakwach in Nebbi and Arak Town Council in Kaberamaido) a confusion over the targeting that would be implemented in the sub-county led some LC1s to erroneously explain the SCG programme to the community rather than the VFSG. The quality of information provided about the programme was also of varying quality in some SCG areas. Beneficiaries in Abongomolo (Apac) reported that the programme was first formally explained to them during enrolment, and yet this meeting focused largely on documentation and verification and so limited information was shared. In Kisojo (Kyenjojo), information on the objectives of the SCG was shared during church services rather than in a dedicated meeting about SAGE.

## 2.2.2 How people learnt about SAGE

**The most common way households were informed about SAGE was individually by the LC1** (Figure 2). There are some differences in the way households were informed about the programme between SCG and VFSG areas. In VFSG areas, family, friends and neighbours, as well as the radio, were more common means of learning about the programme; whereas SCG beneficiaries were more likely to receive information from a public meeting held in the village or from village elders.

**Figure 2 Methods by which households were informed about SAGE, by targeting mechanism**



In most of the SCG areas in which qualitative research was undertaken, a formal meeting was facilitated for the elderly (most often by LC1s and parish chiefs) to share information about the SCG objectives. In several communities across the districts, a wider range of processes of community sensitization were used. For example in Usuk (Katakwi), Kapeke (Kiboja) and Kisojo (Kyenjojo), beneficiaries explained that they heard the news on the radio, LC1s shared information door-to-door, and then the LC1 held a meeting for the elderly to explain the objectives of SAGE and the forthcoming enrolment. However, in other communities (for example Abongomolo in Apac) beneficiaries reported that the only source of information about the programme had been the radio, or that they had not received any information prior to enrolment (Nebbi Town), indicating that the medium by which the population engaged with the information campaign was not uniform across SAGE pilot districts.

### 2.2.3 Challenges of the registration process

The qualitative research reveals that in both SCG and VFSG areas, people's **perceptions of the fairness of the programme have been influenced by the registration process**. Intentionally, the registration process was not nominally connected with the SAGE programme. However, the lack of information on why the data was being gathered affected both the breadth of participation and the quality of information provided by households. The quote below explains some of the reasoning for this response to the registration process by some households.

*The LC1 chairperson and PDC [Parish Development Committee] came to the village and started registering people in all the households. After that the LC1 called the whole village for a meeting. They had a list of some villagers whom they told us were going to be receiving some money monthly from SAGE. This information came after they had registered us. During registration they did not tell us what they were going to use the information for. You see, people were already fed up with NGOs which would come and they do not fulfil their promises of helping the poor. So some people did not even bother to register. Yet they are suffering from poverty. They could do with some SAGE assistance. So when we registered we did not take the questions they asked seriously. Some people who were poor would give false information not to look bad. Those who had disabled children were not registering them because people here have a habit of hiding such information. [Female non-beneficiary, Kiboja, VFSG area]*

Other anxieties also affected people's participation in the registration survey. In Kyenjojo, for instance, some respondents expressed fears that the registration was being facilitated because government officials wanted to take their land and property, which led to low registration rates. The sub-county CDO also explained that those that were not ancestrally from the village where they live feared the registration would lead to officials 'chasing them away'.

Evidence from the qualitative research also shows that in some villages (both SCG and VFSG) the registration process was not conducted through a census-style data collection approach. Instead, people were asked to visit a central location to register their household details (e.g. Chawente in Apac; Kapeke in Kiboja; Kisojo in Kyenjojo; Nadungnet in Moroto). In these cases, and especially because the purpose of the registration was not explained, many households did not participate. It thus inadvertently excluded some of those who could not travel to the registration site, such as the very old or infirm.

*Most elderly were included, but the very old and disabled were not selected because they couldn't make it to the registration point, but we don't know why they were excluded because the chairman knew about them. [Female beneficiary, Nakapiripirit, SCG area]*



As a consequence of these factors during FGDs, a number of non-beneficiaries in both SCG and VFSG areas believe that they are excluded from the SAGE programme because they did not participate in the registration, or did not provide full information on their economic situations or household members. Such exclusions contribute to a sense by some that the targeting process was unfair or has been politicised or partially captured by local officials (see section 2.4 below).

## 2.2.4 Knowledge about SAGE payments and processes

**Table 2 Household knowledge of the programme payments system**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households reporting correct knowledge of the SAGE payment period	76	1,075	81	905	78	1,980
Proportion of beneficiary households reporting a transfer equivalent to:						
UGX 24,000 a month	95	1,063	93	898	94	1,961
UGX 25,000 a month	2	1,063	4	898	3	1,961

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%.

**Just over three quarters of beneficiary households demonstrate correct knowledge of the SAGE bi-monthly payment period.** This is the same for recipients of the VFSG and the SCG. This relatively low figure is likely influenced by the ‘lumpy’ nature of the programme payments in the first few payment runs (see section 3 below). It should be expected to increase markedly to near universal proportions as delivery of programme payments settles into a routine.

Given the majority of payments received were prior to the increase in transfer value from UGX 24,000 to UGX 25,000 per month in July 2013, it is unsurprising that the majority identify the payment type as this amount. Taking either of these values as valid, some 97% of beneficiaries demonstrate correct knowledge of the payment amount.

Just over half of beneficiaries report that they attended a demonstration of the programme payment system. This is slightly more the case for VFSG households than SCG households (six out of ten compared to five out of ten respectively; see Table A.2). Demonstrations tended to take place in the village or sub-county centre, or in a nearby village or trading centre.

The qualitative research identified that, where training took place in local communities (e.g. in Moroto and Nakapiripirit) as opposed to the sub county office, they tended to be more detailed and to include information on the SAGE enrolment, payment and grievance processes, as well as counselling on making good use of the cash transfer. Community-based training appears to have been effective, with the majority of beneficiaries demonstrating good recall of the training content, and reporting that the information was useful and enabled them to understand SAGE systems. However, in Kiboja, Apac, Nebbi and Kyenjojo the meetings for beneficiaries were held at the sub-county office and often merged with the SAGE enrolment. This approach to training was less effective, with a large number of respondent beneficiaries to the qualitative research reporting that they were not trained on payment processes or grievance mechanisms and that they do not understand the SAGE systems. The fact that participation in and quality of such training sessions



is unevenly reported suggests that the training provided was sometimes weakly delivered and/or not well understood by many beneficiaries.

## 2.2.5 Appeals and grievances

**Table 3 Grievances mechanism**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households that appealed their exclusion from the programme	10	1,930	14	1,949	12	3,879
Successful	1	1,930	0	1,949	0	3,879
Unsuccessful	9	1,930	14	1,949	12	3,879
Proportion of households who have ever raised any problem, query or formal complaint with the SAGE programme	15	1,927	18	1,943	16	3,870
Of these, proportion who received a response to their query	80	254	84	270	82	524
Satisfactory response	52	193	43*	219	47	412
Average response time (days)	9	189	4*	217	6	406

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%.

Overall, around **12% of households reported appealing their exclusion from the programme**, with no significant differences between SCG areas and VFSG areas. This is in a context of less than half of all households claiming to be aware of how households are selected into the programme. Of those that appealed, less than 1% claimed to have been successful, all in SCG areas<sup>16</sup>.

Including appeals on selection, the proportion of all households that have ever raised any problem, query or formal complaint with the programme is 16%. These are largely driven by appeals in both VFSG areas (18%) and SCG areas (15%). Four out of every five households raising an issue received a response. In SCG areas, the response received is described as satisfactory in half of cases. In VFSG areas this is less so at 43%. The average response time of the programme to queries was six days. In VFSG areas the subject of issues raised with the SAGE programme was overwhelmingly appeals on selection (47%) and queries on selection criteria (43%). This was also

<sup>16</sup> We have two sources of quantitative data on the issue of appeals, which give very slightly differing results. First, we ask whether a household is enrolled in the programme, to which there are four possible answers: yes; yes, after appeal; no, did not appeal; no, did appeal but did not get in. The data reported in Table 3 are based on the answers to this question. Later in the questionnaire module we ask whether a household has 'ever tried to raise any problem, query or formal complaint with the programme'. If they answer yes we ask who they raised the query with. This question allows for multiple answers. We then ask what the query or complaint was about. We then ask whether they received a response, whether the response was 'satisfactory' or not, and who informed them of the answer to their query. Here we find 16% of households report every raising a query, and for around half of these the query was about appeals. This implies around 8% of hhs may have appealed or enquired about appealing their selection into the programme (as opposed to the 12% from the indicator above). Ninety-five percent of those raising an issue do so with the LC1 or 'other local authority figure'. The two sources thus report slightly differing results, but only slightly so (both are close to 10%). This discrepancy could well be explained by the fact that data from the second source could include households who simply enquired about their eligibility for the SAGE transfer, for instance, but did not raise a formal appeal. Only from the first source can we derive a notion of whether an appeal was 'successful' or not.

the case in SCG areas, only with the proportion of queries about the selection criteria much lower at 23%; in SCG areas the subject of appeals constituted 52% of all issues raised. Queries are largely raised directly with the LC1 or other local authority figure, who is also the person through which responses to queries are channelled back to communities (Table A.3).

Although **most people raise issues or complaints about the programme with the LC1**, some prefer to go directly to SAGE officials, pay agents or more senior government officials, most often at the SAGE pay point (see section 3.1 below). Qualitative testimony shows that some beneficiaries even choose to pay for transport to take their complaints to a higher level because they believe that complaints cannot be addressed at the village level and are uncertain whether the LC1 will take their complaint forward effectively.

A small number of respondents to the qualitative research also explain that they do not complain because they fear that it will result in their removal from the recipient lists. A larger number suggest that they do not complain because one 'cannot complain about something that is given for free', indicating that SAGE is perceived by some more as a gift than an entitlement.

The issue of appeals often seems to be related to the way the population was notified about the SAGE beneficiaries in each community. In most SCG areas, after the lists of SAGE recipients had been developed, the beneficiaries were called to a community meeting. Many non-beneficiaries complained that they were not called to these meetings and so were not given the chance to learn about the programme or to complain about their exclusion. This meeting was often the start of a community verification process in which the ages of named recipients were publically confirmed or queried.

Sometimes, the process of age verification in SCG areas was criticised – for instance, where age verification included looking at people's faces and removing headscarves so that officials could check if applicants had grey hair (as reported in Kiboga). In other areas (e.g. Nebbi, Moroto and Katakwi), the verification process was reportedly more proficient and thus more acceptable to the local population. In these instances, verification was facilitated by community elders, who led a series of public meetings in which ages were validated by identifying people in the same age-set, and enabling witnesses to debate the age of each person on the list by recalling their school mates, when they got married, and so on. The elders would explain to any younger people if they had been mistakenly included on the list, and make efforts to explain to those that narrowly missed out on being selected why they are believed to be younger than 65 (despite their appearance and limited physical capacity etc.). Once this process was completed, a revised list was submitted to SAGE. Such verification and revisions of the beneficiary lists were widely appreciated in the SCG communities where they occurred, particularly because they were facilitated in a manner that makes sense to the elderly and utilised traditional and respected systems that place elders in decision-making and arbitration positions.

Similar style meetings were not referred to in VFSG areas during the qualitative research. This could be due to the more nebulous nature of 'vulnerability' (compared to age) and the multiple definitions of vulnerability within communities, some of which differ to the definition used by SAGE. The VFSG has also contributed to considerable tensions in some communities (see section 2.4 below), which local leaders may have been keen to avoid exacerbating by creating a public forum in which such tensions would be aired.

The qualitative research reveals that many of those lodging appeals or making complaints that don't receive a response express a sense of powerlessness and lack of knowledge on how to take their grievances further. Beneficiaries and non-beneficiaries alike claim they have been told to be patient, but increasingly feel denied and that their grievances are falling on deaf ears.

This experience is corroborated by a number of government officials up to district level, some of whom claim that they forward complaints to the next level of authority within the SAGE programme but do not receive responses. They confirm that they ask people to be patient, but say that this response is creating disappointment that is increasingly difficult to manage. Interviewed officials at all levels demonstrate a strong understanding of the SAGE grievance mechanism, in terms of recording complaints and sending them up the authority chain when they can't be addressed at local level. In several districts officials refer to monthly or quarterly coordination meetings at the parish and sub county levels, which officials from LC1s to sub-county CDOs attend. In these meetings, complaints from the communities are heard and (ostensibly) responses from previous complaints are reported back. However, several senior officials indicate that they lack the ability to address valid grievances because they get no response from higher up within the programme. Two sub-county officials claim to have forwarded complaints to their MPs in Kampala, in the hope that larger issues (such as entire villages or wards being missed from the SAGE recipient lists) will be addressed.

## 2.3 Costs to households

Households may incur various types of cost for participating in SAGE programme targeting and enrolment processes. These could include direct costs, such as cost of documentation required for enrolment, or having to pay informal fees to programme officials to secure their selection, as well as indirect costs such as cost of transport to reach the enrolment point. They also include opportunity costs, such as the time spent in the targeting and enrolment process.

Overall, **a quarter of all households report incurring expenses as a result of participation in the SAGE targeting and enrolment process** (Table 4). This figure is higher for SCG households than VFSG households (35% vs 16% respectively), and, as expected, much higher for beneficiary households than control households (Table A.4)<sup>17</sup>. Sixty-four percent of SCG recipients claimed to incur some cash expenses against 52% of VFSG beneficiary households. That all beneficiaries required photograph ID to enrol in the programme might imply that all households would incur at least some expenditure (see below). However, this is not necessarily the case as apart from those households who already had photographs it is also the case that the programme itself and perhaps other involved official already met the cost of providing the necessary identification (e.g. sub-county resident cards; see section 2.1 above) for some households.

The types of costs incurred differed slightly by targeting mechanism. For both groups, **transport and documentation constituted the main cost incurred**, but for SCG beneficiaries the largest element was the cost of proof-of-age documentation (average of UGX 5,000), whereas for VFSG beneficiaries the most significant expense was associated with transport and accommodation (average of UGX 6,500)<sup>18</sup>. While fewer VFSG households incurred costs than SCG households, the total average cost to beneficiaries was statistically similar for both types of household.

The cost of obtaining photos for the enrolment process was a common issue raised in the qualitative research. On average, a photo costs around UGX 3,000, but in many communities the beneficiaries explained that they had to pay for the transportation of the photographer or travel to town to have their photo taken, which raised the overall cost to around UGX 8,000. The short notice given on the enrolment requirements also created problems for some beneficiaries who had to pay extra to get their photos in time. Across districts, some non-beneficiaries in each community

---

<sup>17</sup> Very few control households report spending any money on the enrolment process (8% for SCG and 4% for VFSG) but it is possible for control households to have made some expenditures during the enrolment process, for example if they paid for transport to attend a meeting about the SAGE programme targeting and enrolment process.

<sup>18</sup> Amounts reported rounded to nearest UGX 500.

reported that they had not been able to afford the cost of the photos and therefore were not able to enrol despite the fact that they were on the SAGE recipient list. In addition, though the time taken for enrolment was not widely mentioned as a problem, some noted the opportunity cost (a few days) associated with obtaining photos and enrolment documentation.

**Table 4 Costs to households for participating in the targeting and enrolment processes**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households reporting having spent any money during registration	35	1,926	16***	1,939	25	3,865
Total amount spent during registration (UGX) <sup>1</sup>	7,000	105	9,500	95	8,000	200
Time spent on registration (hours, excl. waiting time)	3.7	1,772	2.9**	1,795	3.3	3,567
Proportion of households reporting paying SAGE staff or officials during the enrolment process	3	728	8**	506	5	1,234

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%. (1) Rounder to nearest UGX 500.

**A small proportion of households report having to pay officials during the targeting and enrolment process** (5%). However, this was significantly higher for VFSG (8%) households than SCG households (3%). For those who did report having to pay an official, this official was overwhelmingly the LC1 (Table A.4). As mentioned above, many of these payments to officials may relate to assistance or facilitation in obtaining the documentation required for enrolment. However, qualitative research did identify a few sub-counties where the enrolment process was a site for rent-seeking by local officials.

*The chairman told us that there were good hearted people who have come to support the old. They started registering us and taking pictures. For the enrolment some paid UGX 3,000, some UGX 5,000. [Female beneficiary, Katakwi, SCG area]*

The time taken to participate in the targeting and enrolment process totals around three hours and 20 minutes on average. This is slightly less (c. three hours) for VFSG households than SCG households (c. three and a half hours).

## 2.4 Household perceptions

In order to achieve its aims a cash transfer programme must foster a credible reputation. Beneficiaries and non-beneficiaries need to feel the programme is fair and that they are well treated when they come into contact with programme officials. They also need to feel that there is no stigma attached to involvement with the programme, and that tensions within communities are not created or exacerbated by the programme.

**Table 5 Household perceptions of the programme and targeting and enrolment processes**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households who feel selection criteria are fair	74	1,108	61**	794	69	1,902
Proportion of households who feel that some people who should have been beneficiaries have been excluded	72	1,926	84***	1,948	78	3,874
Proportion of households describing their treatment by programme staff and related officials during enrolment as						
Good	79	1,915	89**	1,940	84	3,855
Neither good nor bad	18	1,915	10*	1,940	14	3,855
Bad	3	1,915	1	1,940	2	3,855
Proportion of households reporting shame or stigma associated with being enrolled in the programme	2	1,927	3	1,942	2	3,869
Proportion of households reporting tensions or insecurity caused by the programme in their area	8	1,923	10	1,939	9	3,862

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%.

### 2.4.1 Perceptions of programme targeting

For around 10% of all households the programme is considered to be a source of tension in the community. This seems to be directly related to perceptions of the programme targeting, but is statistically no more the case in VFSG areas than SCG areas.

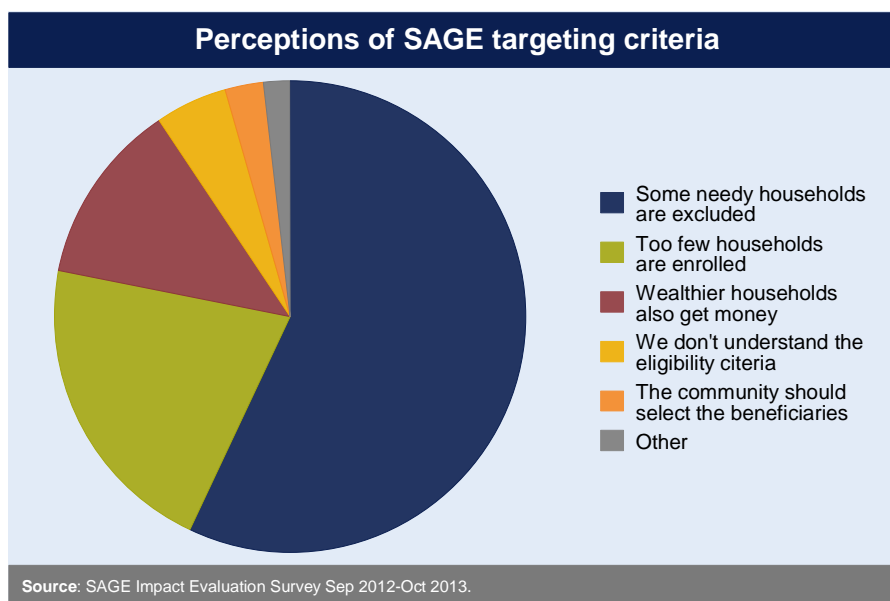
When asked, almost **seven out of ten households that claim to understand the programme targeting criteria** (see Table 1 above) **feel that these are fair**. This is more the case under the SCG, where almost three quarters of all households feel the targeting criteria are fair, than for VFSG, where it is slightly less than two thirds. As might be expected, there are big differences between treatment and control groups in this regard. Eighty-eight percent of SCG beneficiaries feel the targeting of the programme is fair compared to just 56% of the control group. This finding is likely influenced by the fact that the SCG control group is constructed from households containing one or more members just below the age of eligibility. In VFSG areas a similar disparity is observed, with 84% of treatment households considering the programme targeting to be fair against just 48% of the control group. These findings are not surprising, especially given the way the control group is constructed. The control group comprises households that fall just below the eligibility threshold for the transfer, meaning that they are likely to feel the arbitrary nature of the threshold particularly keenly, whether in SCG or VFSG areas.

When asked why they do not feel the targeting is fair, respondents highlight that some needy households are missed and coverage being too low as the two main reasons. Some concern about



leakage of the programme to wealthier households is expressed, and lack of understanding of the targeting criteria remains a small issue, especially in VFSG areas (Table A.5).

**Figure 3 Perceptions of SAGE targeting criteria by those who don't feel it is fair**



Evidence from the qualitative research across districts indicates that the SCG is generally perceived to be fair and to have provided important support to a social group that is perceived to be particularly vulnerable. Yet despite this generally positive perception of the SCG targeting, there are complaints about the processes that led to the exclusion of some elderly people. Where the registration process was not clearly explained many elderly people did not register or did not provide accurate information about their age. Where registration was convened in a central location rather than conducted door to door, it is perceived that the very old and infirm were excluded (see section 2.2.3 above). Moreover, **in some locations there are beliefs that the selection process was influenced by local patronage to some degree.**

*Some below 60 were included because they are relatives of government officials, and many that are over 60 have not been included just because they look young. It is not fair. [Male beneficiary, Moroto, SCG area]*

*You find that some leaders like LCs and LC3s are only picking those whom they know and leaving those who are very far from them. [Youth leader, Nebbi Town Council, SCG area]*

It may be that some of the excluded elderly people referred to by the respondents either had appeal cases on-going or subsequently launched appeals, but the outcome of any such appeals was not known at the time of the research.

Across districts in SCG areas there was also a call for inclusion of other vulnerable social groups, such as widows with dependents, orphans, the disabled (particularly the disabled that are near 60/65) and vulnerable families that have no source of income. This helps explain the finding reported above that age as an eligibility criteria may be seen to have missed some needy households. In this regard it may also be that the co-existence of two forms of SAGE targeting has affected people's perceptions of vulnerability and associated entitlements to support.



That the programme is causing tensions in some communities was particularly evident in the qualitative research in VFSG areas. Across all the communities with VFSG targeting surveyed by the qualitative field teams, respondents noted an increase in tensions and conflicts within and between households related specifically to the SAGE cash transfer. A strong catalyst for this tension is the VFSG targeting system. The VFSG targeting is widely perceived to have excluded some vulnerable households, excluded some eligible households, and selected others as beneficiaries that are either ineligible or better-off or both. These latter are often perceived to have gained access to SAGE benefits through patronage and 'politics'.

*SAGE has created tension because some of us were registered, but we were not considered at all. When we complain, they tell us to wait till next year and yet some of our families are really doing badly. And worst of all, some of the women who are given the money have better homes, so it makes me think that there was segregation in the selection of the beneficiaries, politics has come in. [Female non-beneficiary, Kaberamaido, VFSG area]*

*We are taking care of orphans but we are not benefitting. I have two orphans. You find someone living with HIV was registered but is not benefitting. Some children head families and they are orphans but they were not considered. In cases where there are two disabled people in a family only one is considered, who should support the other one who was left out? [Male non-beneficiary, Apac, VFSG area]*

*Some very poor families are left out – they come to me to complain. People do not understand the targeting. It is very confusing for them. You see some beneficiaries are actually just ok, while some of the families that were missed are very poor. [CDO, Nebbi, VFSG area]*

*In the targeting process, everything went smoothly. We only got complaints when the list of beneficiaries was brought. The people that did not appear on the list blamed us for it. They said we had been bribed to choose who was to be on the list. We have a problem of politicians who keep pestering us to include their relatives as beneficiaries and yet we have no power to do so. They even managed to sneak their relatives' names on the list at the district and yet these people are not poor and vulnerable. The SAGE team should look into the way they do the targeting. We do not understand why some people were not selected and yet they are evidently poor and vulnerable. [Parish Chief, Kiboga, VFSG area]*

This said, the extent and character of tension experienced in VFSG communities is not uniform. Reported tensions are broader and more intense in the research sites in Apac, Nebbi and Kaberamaido; while in Kiboga and Kyenjojo they appear to be smaller and, to some degree, to have abated over time. Often the tensions are rooted in jealousy of beneficiaries by non-beneficiaries and gossip.

*Households do not relate well, the non-beneficiaries are not feeling good towards the beneficiaries, it has caused jealousy. ... When you go to borrow something they will tell you, "Why don't you buy yours?" Whenever they see you they say, "There she is, she is now coming to beg," even though you have no intention of begging. [Female non-beneficiary, Apac, VFSG area]*

These tensions being acknowledged, a number of respondents in VFSG areas also spoke about the way **SAGE has enhanced community cohesion**. This is seen to be underpinned by greater respect for beneficiaries who have been able to share the benefits of the cash transfer; and processes of non-beneficiaries working to tie themselves into reciprocal support relationships and friendships with beneficiaries, with associated avoidance of disagreements to maintain good relations. Community cohesion has also been supported by the impacts of SAGE on the ability of

beneficiaries to socialise more than was previously possible, particularly related to VFSG male recipients building their social capital, status and self-esteem by buying local brew or food for male non-beneficiaries.

In SCG communities, by contrast, though some frustrations are expressed over programme targeting, and some non-beneficiaries are reported to be jealous, the overarching finding is that SAGE has contributed to existing systems of sharing and mutual support. Many respondents perceive that this has enhanced cohesion between households in similar fashion to that explained above for VFSG areas. One reason for this more positive perception, compared to the tensions reported in some VFSG communities, is the belief that everyone in the community will one day benefit from the SCG once they reach eligible age. While a fairly large number of elderly people feel unfairly excluded from the present list of beneficiaries (for example due to dispute over their actual age), there seems to be greater confidence that these problems will be resolved in time, and that they are computer errors or mistakes rather than being caused by 'politics'.

### 2.4.2 Treatment by SAGE staff and local officials

In terms of people's interaction with programme staff and related officials, **98% of households report their treatment as either good or neutral during the targeting and enrolment process** (Table 5 above). Interestingly, the proportion of households identifying their treatment as good was significantly higher in VFSG areas than SCG areas (89% vs 79%), perhaps indicating higher appreciation by selected beneficiaries of being targeted at all, given the broader general support for the SCG than the VFSG (see above). This is corroborated, perhaps, by differences in this regard between selected and not selected households. As might be expected, the proportion of households reporting good treatment by officials involved in the implementation of the programme is significantly higher for the treatment group than the control group in both SCG and VFSG areas (98% vs 62% and 97% vs 86% respectively; Table A.5; though control households don't have direct involvement with the programme now it is up and running, they were involved in the targeting and enrolment process and continue to engage with the same local officials that are involved in the implementation. Moreover, they continue to be affected by the programme indirectly, for example by all the activity that tends to take place on payment days).

### 2.4.3 Is there any stigma attached to the SAGE programme?

**Almost no-one reports any stigma attached to participation in the SAGE programme.** On the contrary, being a SAGE beneficiary is associated with a positive social status, linked to the prestige and social capital that comes of being in a position to share and lend the cash transfer, rather than 'begging and bothering' others<sup>19</sup>.

---

<sup>19</sup> This positive perception was partially contradicted in one research site in Kyenjojo, where SAGE was linked (particularly by male respondents) to 'fuelling the homosexuality movement'. There is not a firm indication as to why this opinion has developed, but it was mentioned in more than one focus group discussion. It is possible that this has to do with some HIV-affected people benefitting from the programme, though the research at this stage cannot answer this question definitively.

### 3 Payments system

Nine out of ten beneficiaries own a programme SIM card, with only 1% not in possession of either a SIM card or a temporary card to use in place of the SIM card in the short term. Beneficiaries received 2.7 payments on average in the last 12 months, totalling UGX 132,000, against an expected five payments totalling UGX 244,000. This discrepancy is due to delays to the start of programme implementation. Delays to first payments led to some 'lumpy' payments as the programme played catch-up by issuing double payments for some payment cycles. This led to some uncertainty by beneficiaries about how much they should expect at their most recent payment. Only a negligible portion of beneficiaries report never having received a payment, but one in ten report missing a payment or travelling to the pay point but not being able to receive their money. In some cases this is due to beneficiaries only being given a few days' notice as to the next payment date. The average cost of collecting the transfer is relatively low for beneficiaries, at just 3% of the current transfer value. The primary mode of transport used to reach the pay point is by foot. Recipients take an average of five and a half hours to collect each transfer. The time and cost of collecting the transfer are the main reasons given by the 30% of households that perceive any problems with the payments system. Virtually all recipients feel safe collecting the transfer.

By supplementing household purchasing power, regular and reliable cash transfers have been shown to improve nutrition and consumption as well as enable longer term investments in schooling and health. They can also help households to improve their resilience to other shocks<sup>20</sup>.

In order for the SAGE cash transfer to maximise its efficiency around these benefits, the programme aims to ensure regularity and reliability of payments to beneficiary households, both in terms of timeliness of payment, and value of payments received. Below we consider some key metrics of programme performance in terms of delivering an effective payments system, such as receipt of payments by beneficiaries and value of payments received, the extent to which beneficiary expectations around payments have been met, costs to households associated with collecting the SAGE transfer, and beneficiaries' perceptions of the payments system.

#### 3.1 Description of payments system

SAGE cash transfers are delivered to beneficiaries via an electronic payments system. Each beneficiary is given a SAGE programme card, which contains a SIM. This programme card is produced by MTN and branded as an MTN card. The beneficiary takes the card to a designated SAGE pay point, along with the necessary documentation<sup>21</sup> to prove they are the transfer title holder or nominated recipient, whereupon they are able to withdraw their payment.

Payments are made on a bi-monthly basis at one or two central points in each sub-county, such as the sub-county centre. The location of pay points is largely determined by electricity and mobile network coverage. Once they have received the money for each payment run from the ministry, MTN, as the payments provider, informs the sub-county that they will be delivering payments on given dates<sup>22</sup>. Usually the payments provider remains at each pay point for around 1-3 days, depending on the number of beneficiaries to serve.

---

<sup>20</sup> Social Assistance Grants for Empowerment Implementation Manual, May 2011.

<sup>21</sup> Identification required comprises a photo ID, such as a Voter's Card or Citizen's Card, and the MTN SAGE card. Nominated recipients are also required to bring an authorisation letter.

<sup>22</sup> According to interviews conducted with sub-county staff in the SAGE pre-pilot locations, the notice period provided by MTN to sub-counties is normally about one week.

Once the sub-county has received the payment dates from MTN they inform the parish chiefs who in turn inform the LC1s. Each village is given an allotted time and day on which to receive payments. Some sub-counties try to rationalise the time available by awarding later timeslots to villages that are further away. If a beneficiary is unable to attend at the allotted time they can either nominate an alternative recipient or collect payment on the next payment cycle.

On arrival at the pay point beneficiaries present their identification and collect their payment. Identification verifications are made by the appropriate sub-county or parish staff. Once their identification has been verified, beneficiaries proceed to the payments machine and hand over their card. The card is entered into the machine and the operative then enters the card pin and the amount to be withdrawn. The cash is then handed to the beneficiary. If a payment is not collected the cash remains on the card.

### 3.2 Functional effectiveness

Once enrolled in the programme beneficiaries require programme cards in order to receive their transfers. Table 6 shows that almost **nine out of ten beneficiaries had received their programme SIM cards from MTN** at the time of the follow-up survey. Eleven percent had received a temporary card (to use in place of the MTN SIM card) and less than 1% had received no card at all.

**Table 6 Receipt of programme cards**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households in receipt of programme card <sup>2</sup>						
MTN card	88	1,078	88	909	88	1,987
Temporary card	11	1,078	12	909	11	1,987
No card	1	1,078	0	909	1	1,987

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%. (2) Beneficiaries defined as those claiming to be enrolled in the programme.

#### 3.2.1 Number of payments received

According to the original enrolment plan for evaluation areas, enrolment was due to occur immediately (c. one month) after the evaluation baseline survey was conducted in September-October 2013. First payments would then be made around one month after that. This implies that the aim was to make first payments around January (for the months of December and January) in evaluation sub-counties. With payments made on a bi-monthly basis, beneficiary households are expected to have received five payments by the time the first follow-up survey is conducted, totalling UGX 244,000<sup>23</sup>. In fact, first payments were not made until sometime after January in most evaluation areas (see Figure 1 above). In many cases, some of the arrears were made up with double payments on the first couple of payment runs.

<sup>23</sup> The value of the transfer when payments were due to commence in evaluation areas was UGX 48,000 every two months. This rose to UGX 50,000 in July 2013. With payments beginning in January (for months of January and December), beneficiaries could thus be expected to receive three payments of UGX 48,000 and two payments of UGX 50,000.

On average, **beneficiary households have received around 2.7 payments in total since their enrolment in the programme, with a mean total value of UGX 132,000** (Table 7). This corresponds to roughly the equivalent of UGX 144,000 if three full payments of UGX 48,000 had been received (two thirds of beneficiary households had received three payments, another quarter had received two payments, 4% four payments and 3% one payment). The value of the last payment received tends towards UGX 50,000, indicating that at least one of the payments captured by the study was made after the increase in transfer value in July 2013. Anecdotal evidence suggests that in some cases the first payment received was for two bi-monthly payments at once, with the third payment being for just one bi-monthly amount.

**Table 7 Receipt of payments**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Average number of payments received	2.7	1,064	2.9***	886	2.7	1,950
Average total value received <sup>2</sup>	128,500	1,063	138,500**	885	132,000	1,948
Proportion of beneficiary households reporting never having received a payment <sup>3</sup>	1	1,078	3	910	2	1,988
Proportion of beneficiary households reporting that they did not receive the expected amount at last payment	1	1,009	1	850	1	1,859
Proportion of households that ever missed a payment or travelled to the pay point but could not receive their money	11	1,061	7*	876	9	1,937

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%. (2) To nearest UGX 500. (3) Beneficiaries here defined as households in possession of a programme card.

The average number of payments received, and the total value of transfers made, is considerably less than envisaged by the original enrolment plan. This was due to delays encountered by MTN in the procurement of beneficiary SIM cards from its card supplier. These **delays, and consequent ‘lumps’ in the payment cycle have affected beneficiaries’ expectations about the transfer.** While very few beneficiaries report not receiving the expected amount at the last payment (1%), some 14% did not have any expectations as to how much they should receive. This proportion of beneficiaries with no expectations as to how much they should receive on their last transfer was larger for SCG recipients, at 16%, than VFSG recipients, at 9%<sup>24</sup>.

### 3.2.2 Missed payments

**A very small proportion of beneficiaries report never having received a payment (2%). However, close to one in ten beneficiaries report having missed a payment or travelling to**

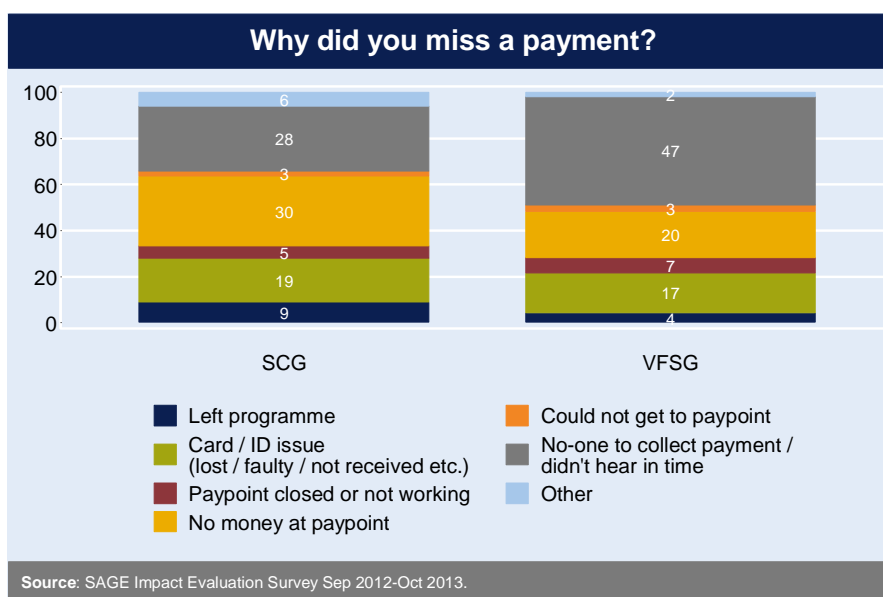
<sup>24</sup> The qualitative research found that elderly SAGE beneficiaries sometimes have limited familiarity with large denomination notes (UGX 10,000-20,000), and most cannot read, so many of them get confused and feel cheated when they receive just three or four notes. This may help explain some of the variation between SCG and VFSG areas regarding expectations and understanding about the amount received.



**the pay point but not being able to receive their money.** This is higher for SCG recipients than VFSG recipients.

The reasons given for missing a payment are varied and often idiosyncratic (note proportion of ‘Other’ responses in Figure 4 below). However, there are some common problems experienced across households. Between 17% and 19% of households that had ever missed a payment or travelled to the pay point without being able to collect their payment suffered some kind of card trouble or ID trouble; for example had lost their card, had not yet received the programme card, or had some problem verifying the identification of the person collecting the transfer. Pay agents running out of money was also mentioned, with 20% of these cases in VFSG areas and 30% in SCG areas reporting this as a problem<sup>25</sup>. A lack of time to organise either themselves or an alternative recipient to collect the transfer on their behalf upon hearing about the payment date was another considerable issue, with 28% of cases in SCG areas and 47% of cases in VFSG areas giving this as a reason. One driver here is illness or injury suffered by beneficiaries, or having to tend to sick family or relatives on the payment day. In SCG areas the larger portion of cases that report missing a payment due to leaving the programme is partially driven by beneficiaries passing on.

**Figure 4 Reasons for beneficiaries missing payments by targeting mechanism**



Notes: The figures presented in this chart differ slightly from those presented in Table A.6 due to being calculated differently. The answer to the question ‘Why did you miss the SAGE payment or not receive any money?’ allowed for multiple answers, whereas the above figures are based on the first answer given only. In addition, responses given as ‘other’ have been recoded based on their description as far as possible.

The qualitative research produced some testimony around the problems associated with organising alternative recipients to collect the transfer on behalf of beneficiaries. Cases are reported of forms being filled out and signed by the parish chief, but the alternative recipient still not being recognised when they present themselves at the pay point. A related complaint is that beneficiaries who are unwell shortly before the payment day cannot appoint an alternative recipient in time, and therefore have to wait two months for the next payment.

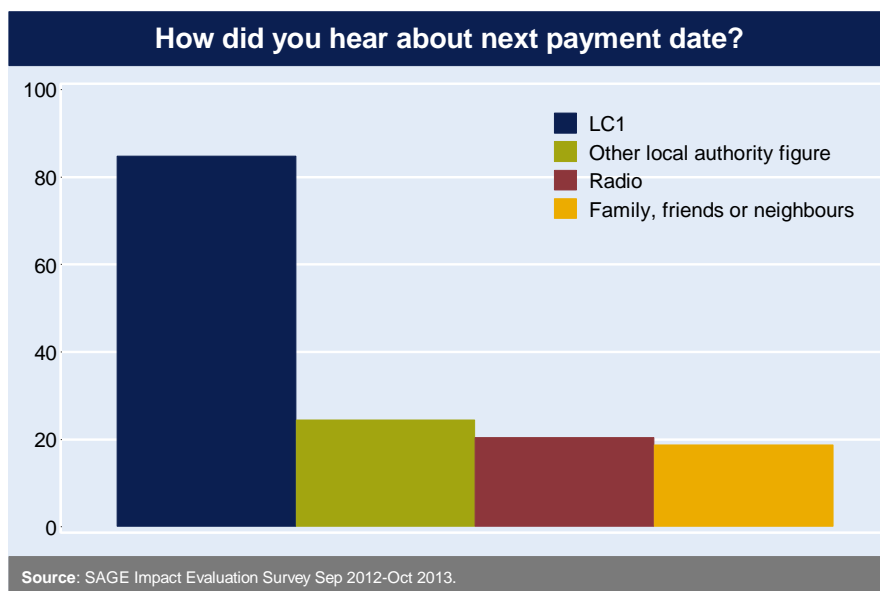
The high proportion of households that miss payments due to being unable to organise someone to collect them results from the fact that in the vast majority of cases (91%) households learn about

<sup>25</sup> In one SCG sub-county households reported that the reason for there being no money at the pay point on one instance was that the money had been stolen *en route* to the pay point.



the next payment date only a few days beforehand (less than one week). They receive this information largely, but by no means exclusively, from the LC1 (more so in the case of SCG recipients). Other sources of information as to the date of the next payment include another local authority figure, the radio, and family, friends or neighbours (Figure 5).

**Figure 5 How beneficiaries are informed of the date of the next payment**



### 3.2.3 Perceptions of pay agents and local officials

Interviews with SAGE pay agents (from the service provider MTN) reveal that they generally feel the payment system to be working well, particularly as time has progressed. Yet some challenges were highlighted:

- **Liquidity:** some pay agents (particularly in Moroto) reported difficulties obtaining the necessary amount of cash from the bank.
- **Damaged SAGE cards:** pay agents suggest SAGE provides jackets for the cards and that replacement cards should be provided more quickly.
- **Mobile network failures (particularly during rain):** network failure leads to delays in payment and in some cases the pay agents have requested that the beneficiaries come back the next day.
- **Too few payment points:** the small number of pay points in each sub-county increases the time taken in each location and causes a long journeys and waiting times for beneficiaries. Some agents feel there are also too few pay agents relative to the number of beneficiaries that need to be served in one day.
- **Insecurity:** several pay agents spoke of fears that SAGE money would be robbed (particularly in Katakwi, where an incidence of robbery had occurred; and Nebbi, where the payments provider mini-bus full of cash broke down on the way to a pay point). In both Moroto and Nebbi, pay agents reported hiring security.

Pay agents also spoke about the opportunity cost of their work on the SAGE programme, during which time they may have to close their businesses. Pay agents receive commission for each transfer but suggest that the remuneration is not fully adequate due to the time spent travelling to and from the pay points, and the network failures and payment complications that increase the

time spent in each location. Some pay agents spoke of their work on the SAGE programme more as providing a service for their districts than a business opportunity per se:

*This is a business but with minimal profits, we only charge UGX 450 per transaction. But then we decided to help the beneficiaries in this area, because in this town there was only one pay agent before we came, so we have enabled the beneficiaries [to] transact money easily. [Pay agent, Apac, VFSG area]*

Despite the opportunity cost posed by administering the SAGE payments, pay agents did mention a number of positive aspects to their involvement with the programme. SAGE has exposed them to new markets and holds potential to increase their customer base. Additionally, some have been able to get bank loans based on their status as a SAGE programme pay agent.

All pay agents reported that they received adequate training from the SAGE team. This included not only technical and systems training, but also how to communicate with beneficiaries.

*They told us we need to handle them with care and not say words that can annoy them, in case they annoy us do not react, we just play it cool. [Pay agent, Kiboja, SCG area]*

Local officials involved in the payments system broadly concur with the issues raised by pay agents. Liquidity problems, time taken to process replacement SAGE cards (in some instances this was reported to take up to five months) and fears of security were all cited. Additional issues mentioned by local officials included:

- SAGE cards not being credited on time: this necessitates last-minute delays to the payment date which make communicating and organising the payment days more difficult. Some beneficiaries consequently spend time or money they can ill-afford travelling to pay points on the original date when the actual date has been postponed. The same costs are incurred when the problem is restricted to individual cases rather than whole segments of the beneficiary population; i.e. when individual cards are not credited in time.
- SAGE cards being credited with a lower amount: a case was reported in Apac where all beneficiaries were credited by UGX 2,000 less than expected.
- Beneficiaries disappearing from the SAGE recipient lists: this problem is also cited by some beneficiaries who are thus prevented from accessing the transfer. The lack of resolution to such issues is also cited as a problem.
- Late notice from MTN about payment dates: this creates a challenge for officials in their role to communicate timely information to communities.
- Pay agents arriving late to pay points: this increases waiting times for beneficiaries and also causes payments to be rushed and stressful, for instance by giving less leeway to cope with network problems.
- Pay agent attitudes towards beneficiaries: this was noted as a challenge in a few areas, particularly when the agent is young, although in several areas this was reported to be improving due to interventions by officials.
- 'Lumpy' payments and uncertainties about the timing of the next payment: this creates anxiety and affects beneficiaries' ability to plan their expenditures.

Despite these challenges, government officials also mention changes that have helped resolve some of the problems they encounter. For example, to help resolve the problem of long distances from villages to pay-points, officials in Katakwi reported that they have now moved the pay points from the sub-county to the parish level. In Kiboja, officials reported that the previous challenges

with network failures have greatly reduced in recent months, partly because MTN has erected new network masts in rural areas.

### 3.3 Costs to households

There may be costs to households for collecting the transfer. These could include the cost of transport to reach the pay point or fees paid to alternative recipients collecting the transfer on behalf of beneficiaries that are unable to collect it themselves. They also include the time spent queuing for payments and traveling back and forth from the pay point.

#### 3.3.1 Who collects the transfer?

In the main, it is a member of the beneficiary household that collects the transfer. This is the case for both SCG and VFSG recipients. Those that cannot do so explain that they have appointed alternative recipients and in most cases this system seems to be working well. However, in the small proportion of cases where the transfer is collected on behalf of the household by someone else, a fee is charged to the household in 40% of cases. Once again, this proportion is the same across the two targeting mechanisms (Table 8). The average cost of this transaction to beneficiary households is UGX 6,500.

**Table 8 Costs associated with collecting payments**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households where a household member collects the transfer	90	1,067	89	888	90	1,955
Where a non-household member collects the transfer, proportion reporting having to pay that person to collect the transfer on their behalf	38	93	43	86	40	179
Proportion of households reporting having to pay someone at the pay point in order to collect their transfer	0	949	1	779	1	1,728
Average total cost of collecting transfer (UGX) <sup>1</sup>	1,000	835	2,000	712	1,500	1,547
Average time taken to collect transfer (minutes)	345	935	306	781	331	1,716
Travel time (one way)	102	919	101	775	102	1,694
Waiting time	247	925	209*	769	234	1,694

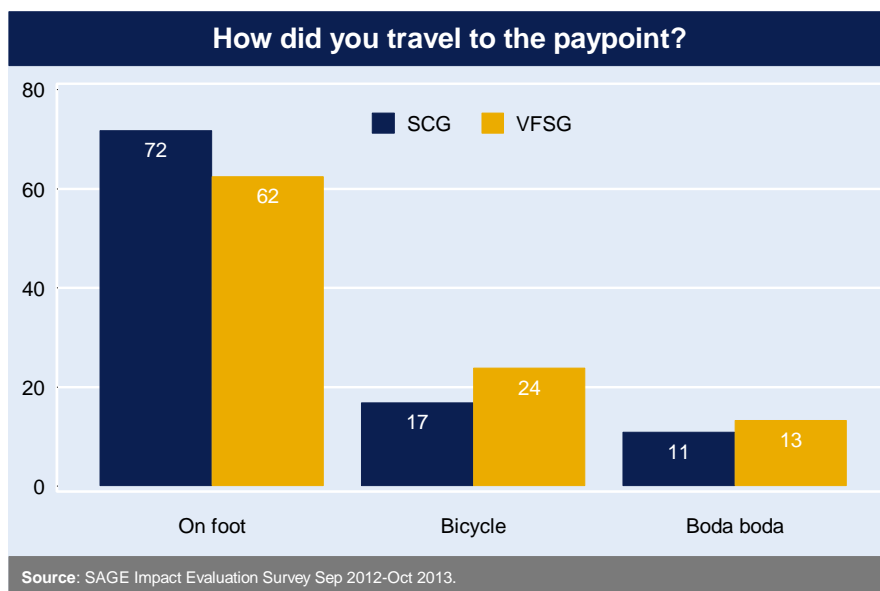
Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%. (1) Amounts to nearest UGX 500.

#### 3.3.2 Getting to the pay point

**The main direct cost imposed on households to collect their transfer is the cost of transport.** At an average cost of UGX 1,500 this represents 3% of the current bi-monthly transfer value. This relatively low average cost of collection is due to the fact that the primary mode of transport used to reach pay points by recipients is walking (Figure 6). Bicycles and boda boda are

the other two most common modes of transport, with fewer VFSG recipients walking to pay points than SCG recipients and more using bicycles. For those situated far from pay points, transport costs can be relatively high, perhaps as much as a quarter of the bi-monthly transfer value for a return journey.

**Figure 6 Mode of transport used to reach pay points by targeting mechanism**



Walking to the pay point takes some time. Average travel time one way, by whatever mode of transport is used, is over one hour and forty minutes. Waiting time at the pay point averages almost four hours. In general, average total time required to collect the transfer is some five and a half hours. This time is statistically similar for SCG beneficiaries and VFSG beneficiaries, though it appears average waiting times are slightly longer in SCG locations (just over four hours as compared to 3.5 hours in VFSG locations).

The qualitative research produced testimony of frustration at the organisation of pay points on payments day. Beneficiaries complain that they are told to arrive at the pay point by 7am, yet the pay agents often arrive as late as 4pm and some beneficiaries then have to walk home in the dark. The long wait is particularly difficult for elderly beneficiaries, who end up exhausted and sometimes spend the day without food or water.

### 3.3.3 Fees at the pay point

**Less than 1% of households report having to pay someone at the pay point** in order to collect their transfer. However, rent seeking at the pay point is not completely absent. Qualitative testimony did provide some evidence in this regard, with pay agents and local officials such as LC1s being implicated.

*We have had some pay agents who have tried to cheat the beneficiaries of some of their money but we usually have the community leaders monitoring the process. So this has not happened again. The pay agents had started a habit of paying the beneficiaries less money especially when payments were made after two to three months. They were taking advantage of the fact that some beneficiaries are illiterate. This has now been sorted by the full-time presence of the community and local council leaders at the pay point. [CDO, Kiboga, VFSG area]*

*Some of the mobilisers or LC1s are fleecing the old people of their money. They tell them that they mobilised them and helped them, so they need to get their share, they ask for UGX 200, 500 or even 1000. At every payday, we make announcements to tell the old people and mobilisers that this is illegal, we are very clear and even name names “Do not give any money to the LC1 or the town agents, the money is for you the old people, not for them. If they take from you it is illegal”. But it still happens, some of the old people give to them freely, they get confused and feel pressured. [CDO, Nebbi Town Council, SCG area]*

*We give the LC1 money because we fear being erased from the list. We pay him between UGX 1,000-2,000. [Male beneficiary, Apac, VFSG area]*

This behaviour on the part of some local officials could be related to the resentment that some of them report regarding what they see as the low level of remuneration they receive for their role in the programme implementation. Another common complaint relates to delays in receiving their SAGE mobilization allowance, which forces officials to use their own money for mobilization and then hope that they are reimbursed. Additionally, across the districts, many officials do not feel that their allowance (often reported as UGX 10,000 per month) covers the costs incurred mobilizing community members, making necessary phone calls, and travelling to meetings and pay points.

### 3.4 Household perceptions

**Table 9 Perceptions of the payments system**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households who feel there are any problems with the SAGE payments system	32	1,064	28	885	30	1,949
Proportion of households that feel safe when collecting the transfer	96	951	96	783	96	1,734

Source: SAGE Impact Evaluation Survey Sep 2013-Oct 2013. Notes: (1) Asterisks (\*) indicate that the SCG estimate is significantly different to the VFSG estimate: \*\*\* = 99%; \*\* = 95%; \* = 90%.

Just under a third of beneficiaries feel that there are problems with the payments system<sup>26</sup>. For those that do, the main reasons given are the time and cost of collecting the transfer. Only being able to collect the transfer on a single given day was cited as a problem by 8% of households, more so for VFSG beneficiaries (11%) than for SCG (6%). The cost of reaching the pay point was also cited more often by VFSG beneficiaries than SCG beneficiaries, whom tend to walk less and travel by bicycle more (see Figure 6 above).

Across the qualitative research sites **the general sentiment was of appreciation of the SAGE officials and pay agents, who are largely reported to treat beneficiaries well.** This corroborates the finding reported above that the vast majority of respondents to the quantitative survey claim to be well treated by programme staff and related officials (see section 2.4.22.4.2).

**The vast majority of beneficiaries feel safe when collecting their payments.** The qualitative research did uncover a couple of incidences of robbery of elderly beneficiaries travelling back from

<sup>26</sup> The question asked to respondents is: ‘Do you feel that there are any problems with the current SAGE payment mechanism?’ The questionnaire allows for multiple answers, including descriptive answers.

the pay point, but these appear to be isolated cases and overall the payment system is perceived to be secure.



## 4 Conclusions

Overall the SAGE programme appears to be functioning relatively well, albeit after some delays to the start of implementation across the evaluation areas. Almost the entire population surveyed (99%) are aware of the SAGE programme (even if they don't all identify it as SAGE), and 99% of beneficiaries are in receipt of their programme card (with only a small portion of these owning a temporary card in place of the MTN SIM card). Less than 2% of beneficiaries report having never received a payment. Less than 10% report having ever missed a payment, or travelling to the pay point but not being able to receive their money. Ninety-nine percent of beneficiaries report receiving the expected amount at the last payment. The cost of collecting the payment is relatively low, and the large majority of beneficiaries feel safe when collecting their transfer (96%). These are all positive reflections that the SAGE programme is meeting its fundamental operational objectives.

At the same time, the evaluation also produces a number of findings that shed light on particular challenges and issues arising in relation to the functional effectiveness of different programme operations. Some of these are quite marginal, while others are less so, but the issues raised bear reflecting on for what they tell us about the kinds of problems beneficiaries or others involved with the programme are facing, and the insights they provide in terms of how things may be improved. Below we elaborate on some of these specific issues in connection with the enrolment process, case management and payments system.

### 4.1 Enrolment process

#### 4.1.1 Awareness of the programme and knowledge about programme targeting

Awareness of SAGE programme is generally very high, with 99% of the study population aware that the SAGE programme is operating in their area. However, not all of them identified it as SAGE or could explain the aims and objectives of SAGE.

Despite strong awareness about the SAGE programme in general, the way in which households are selected into the programme is not very well understood. Less than half of the study population claim to be aware of how the programme selects beneficiaries. Even in SCG areas, where the targeting approach is notionally simpler, only 55% of those interviewed claimed to understand the targeting. Moreover, even amongst beneficiaries the targeting is not universally understood; though understanding is better in SCG areas compared to VFSG areas (65% of SCG beneficiaries claim to understand the programme targeting, compared to just 49% of VFSG beneficiaries).

People's understanding of the targeting mechanism influences their understanding of the programme's aims and objectives. In SCG areas, SAGE is widely understood to be an initiative aiming to provide for the elderly because they are too old to work, to enable them to live longer and access their basic needs, and to reduce their dependence on family and the community. However, in VFSG areas there is considerable variation in understanding about the aims of the programme. Some claim not to know the aims of the VFSG; some feel the VFSG is for vulnerable households and individuals; while others report that the VFSG is intended to provide support to the elderly.

This lack of understanding about the VFSG targeting appears to have led to tensions within some communities, which seem at least partially to be driven by a discrepancy between the communities' understanding of vulnerability and the households identified by the weighted vulnerability index used to target the programme.

These findings highlight a key challenge for the programme which is also made apparent in connection with other dimensions of programme operations considered below: the difficulty of communicating messages about programme aims, design and processes to the target population, many of whom are likely to be elderly, un- or under-educated, and located in remote rural areas.

In this regard the evaluation found that the quality of information provided about the programme was of varying quality across pilot districts, and the medium by which people were informed about the programme also varied. The most common way households were informed about SAGE was individually by the LC1. This suggests that the success of the SAGE programme's communication agenda hinges to a significant extent on the capacity of LC1s to communicate it effectively.

#### **4.1.2 Perceptions of programme targeting**

Seven out of ten households that claim to understand the programme targeting criteria feel that these are fair. This is more the case under the SCG (74%) than the VFSG (61%). Where perceived lack of fairness is cited, the two main reasons given are that some needy households are missed and that coverage is too low. Concern about leakage of the programme to wealthier households and lack of understanding of the targeting criteria are also cited, with the latter especially in VFSG areas. There is a perception by some that selection of beneficiaries has been influenced by local patronage and politics, especially under VFSG where the targeting method is not well understood.

#### **4.1.3 Stigma and community cohesion**

There appears to be no stigma attached to participation in the programme. On the contrary, being a SAGE beneficiary is associated with a positive social status, linked to the prestige and social capital that comes of being in a position to share and lend the cash transfer, rather than 'begging and bothering' others. SAGE is seen to be somewhat beneficial to community cohesion in this regard, as beneficiaries seem to have been able to share some of the benefits of the transfers with the wider community.

#### **4.1.4 Programme registration**

Perceptions of the fairness of the programme are influenced by the registration process. The registration process was intentionally kept nominally separate from the programme but the lack of information given as to why information on households was being gathered affected both the breadth of participation and the quality of information provided by households. Where the registration was not conducted door to door, as in most communities, but instead held at a central point within the village, some households, such as the very old and infirm, are perceived to have been excluded. Other anxieties also affected people's participation in the registration survey, such as fear that government officials wanted to appropriate property.

#### **4.1.5 Costs to households for participating in the enrolment process**

A quarter of all households report incurring expenses as a result of participation in the SAGE targeting and enrolment process. This figure is higher for SCG households than VFSG households (35% vs 16% respectively). Transport and documentation constituted the main costs incurred.

A small proportion of households report having to pay officials during the targeting and enrolment process (5%). This was higher for VFSG (8%) households than SCG households (3%). For those who did report having to pay an official, it was overwhelmingly the LC1. Many of these payments to

officials may relate to assistance or facilitation in obtaining the documentation required for enrolment. However, qualitative research did identify a few sub-counties where the enrolment process was a site for rent-seeking by local officials.

## **4.2 Case management**

Around 12% of households appealed their exclusion from the programme, less in SCG areas than VFSG areas. Just 1% of appeals were reported as successful (all in SCG areas). Sixteen percent of households report ever raising a query or formal complaint with the programme; this is higher in VFSG areas (18%) than in SCG areas (15%). About half of all issues raised relate to appeals. Most people raise issues or complaints about the programme with the LC1. Beneficiaries and local officials express a degree of dissatisfaction about the lack of response to appeals or grievances raised.

## **4.3 Payments system**

### **4.3.1 Understanding of SAGE payments system**

Delays to the start of payments led to some 'lumpy' first payments which have affected beneficiaries' knowledge of the correct payment period. Despite this, knowledge of the correct value of the transfer is very high, with 97% of beneficiaries demonstrating correct knowledge of the payment amount. Training sessions on the SAGE payments system for beneficiaries seem to have been unevenly implemented.

### **4.3.2 Receipt of cards and payments**

Nine out of ten beneficiaries had received their SAGE programme SIM card. Eleven percent had received a temporary card and less than 1% had received no card at all. On average, beneficiary households have received around 2.7 payments in total since their enrolment in the programme, with a mean total value of UGX 132,000, against an expected target of five payments totalling UGX 244,000 as envisaged by the original enrolment plan. This is due to delays in programme implementation.

A very small proportion of beneficiaries report never having received a payment (2%). However, close to one in ten beneficiaries report having missed a payment or travelling to the pay point but not being able to receive their money. The reasons given for missing a payment include card or identification trouble at or prior to the pay point, liquidity constraints at the pay point, and a lack of time to organise either themselves or an alternative recipient to collect the transfer on their behalf upon hearing about the payment date. These problems are corroborated by pay agents and local officials. The lack of warning time beneficiaries receive before payment dates is a problem in this regard. In the main, it is a beneficiary household member that collects the payment.

### **4.3.3 Costs to households associated with collecting payments**

The payments system is nominally 'electronic'. However, evaluation findings do not produce a clear sense of how the payments system differs from a non-electronic system. Beneficiaries are required to travel to pay points at particular times and dates, where they use their card essentially as a form of identification. Beneficiaries are nominally able to save payments on the card, though use of this facility is not widely reported; the tendency is for beneficiaries to withdraw their full entitlement at each payment cycle.

Transport constitutes the main cost imposed on households to collect their transfer. At an average cost of UGX 1,500 this represents 3% of the current bi-monthly transfer value. This relatively low average cost of collection is due to the fact that the primary mode of transport used to reach pay points by recipients is walking. Bicycles and boda boda are the other two most common modes of transport used. For those situated far from pay points, transport costs can be relatively high, perhaps representing up to a quarter of the bi-monthly transfer value for a return journey. Cost of transport and long waiting times are cited as the main problems with the payments system.

Less than 1% of households report having to pay someone at the pay point in order to collect their transfer. However, although minimal rent seeking at the pay point is not completely absent. Qualitative testimony did provide some evidence in this regard, with pay agents and local officials such as LC1s being implicated. This behaviour on the part of some local officials could be related to the resentment that some local officials report regarding what they see as the low level of remuneration they receive for their role in the programme implementation.

#### **4.3.4 Treatment by SAGE staff and officials at the pay point and feeling secure**

It is generally expressed that beneficiaries are well-treated by pay agents, SAGE staff and relevant local officials at pay points. The vast majority of beneficiaries feel safe when collecting their payments.

### **4.4 Implications for policy**

#### **4.4.1 Programme implementing officials**

The SAGE programme relies extensively on local government officials for major parts of its operations. In particular, LC1s perform a variety of functions vis-à-vis programme implementation. LC1s are the major point of contact with both beneficiaries and non-beneficiaries alike when anyone has an issue or query to raise with the programme, and they are the main mobilisers of the beneficiaries in preparation for payments days. Much of the programme's communications strategy also relies on LC1s for its delivery, as they are often the primary source of information about the programme for the population.

Given this situation, and the varying levels of capacity and competence of LC1s, SAGE should consider ways to provide more support to them (and local government officials involved in the implementation of the programme more broadly). This could take the form of top-up trainings on the programme's aims and functional processes, and perhaps even airtime allowances to aid mobilisation efforts or increased remuneration. At the same time, there is a need for oversight to ensure officials are performing the duties required of them adequately and not engaging in any inappropriate behaviour.

#### **4.4.2 Programme branding**

There is generally good awareness about the SAGE programme but that it is not always identified as SAGE poses a potential risk to its credibility. The SAGE programme is intended as a benefit to all eligible households or individuals provided by the state, but there is a risk that it may be appropriated by particular agents or interests<sup>27</sup>. Clear branding and communication around the

---

<sup>27</sup> Similar experiences have been cited in Kenya, where the government's Hunger Safety Net Programme was often identified directly with the payments provider rather than as a government initiative supported by DfID. (see Kenya Hunger Safety Net Programme Operational Monitoring Final Report: 2009-2012, June 2013.)

programme and its aims is required to mitigate this. Appropriate branding of the SAGE programme cards could be one possible element in such a communications strategy. However, it is also clear that the SAGE programme has already invested heavily in its communication strategy, which again highlights the significant challenges involved in successfully reaching target populations with complex communications about government programmes.

#### **4.4.3 Programme targeting and registration**

There were many challenges with the programme registration that impacted on both participation in the programme and its reputation. Some of these challenges have contributed to a sense that the programme is liable to be captured by local patronage and politics. Once again, the need emerges for clearer and more extensive communication about the targeting of the programme and requirements for enrolment. Recognising the challenges with achieving this, it would nonetheless aid households to be better informed about the information and supporting documentation applicants are required to submit in support of their application prior to enrolment. In addition, some outreach is required to enable participation of the very old and infirm, or those who are otherwise unable to travel to potential enrolment sites.

The SAGE programme states that it has met the cost of providing sub-county IDs to many beneficiaries. However, the documentation required for enrolment was reported as burdensome by some households. Rolling registration (e.g. through applications submitted via LC1s) may help ease this burden and could aid participation in the programme by the eligible population as well as case management. Investigating ways to alleviate the cost of documentation, such as photographs for identification, might also help decrease exclusion rates, low as these are. For example, if the application process were able to be digitised, the use of photographs taken by enrolment agents using smart phones, attached electronically to each application, may be one way of eliminating the cost of obtaining photographs for beneficiaries. Of course such technical solutions are not without their own costs and challenges, but they may be appropriate for consideration.

#### **4.4.4 Case management**

Lack of response to appeals and grievances raised with the programme exacerbates any tensions and undermines SAGE's credibility. Implementing officials require greater support from the programme HQ and more timely response to queries raised. Appeals and late applications need to be resolved, and decisions and explanations for decisions passed back down to officials, communities and individuals. Of particular concern is the time required to manage changes to nominated recipients and to replace lost or faulty programme cards.

#### **4.4.5 Payments**

Some beneficiaries report receiving insufficient notice prior to the payment date in order to organise either themselves or alternative recipients to collect their payments. This results in frustrations related to the process for assigning or changing alternative recipients to collect the transfer on behalf of beneficiaries. Clearly the programme requires robust systems to ensure recipients of the transfer are verified and these require time to process. But one solution to this would be more advance notice of payment days. If the payments provider was able to provide more notice to sub-counties about the next payments date, local officials could provide more notice to beneficiaries who would then be better able to organise themselves or their nominated recipients to collect the transfers. This would require timely receipt of the transfer funds from the MOGLSD.

Pay agents could also be monitored to ensure they arrive at pay points in a timely fashion on payment days. This could potentially be done by tracking electronically when payments are withdrawn. Increasing the number of pay points and the number of pay agents would reduce costs of collecting payments for beneficiaries in terms of transport and time; although clearly this has resource and security implications for the payments provider.

Finally, there is a slight concern that the payments system is somewhat vulnerable to fraud, given that the pin numbers associated with the programme SIM cards are not generally unique and not kept confidential (or even known) by beneficiaries. Instead cards tend to be handed over to pay agents who enter the pin and amount to be withdrawn on behalf of the beneficiary. This risk is exacerbated if beneficiaries are not aware of the correct payment amount. Although our findings show that beneficiaries do on the whole have good knowledge of the correct payment amount, that they will continue to do so is not a foregone conclusion, especially as the transfer value is set to rise once a year to adjust for inflation. The data presented above only show very few examples of any fraud being committed, but because a potential security risk exists here we flag it for the programme's consideration. The ability of local officials or pay agents to demand or extract payments from beneficiaries, either with or without their knowledge, remains a risk that needs to be monitored.



## Annex A Supplementary tables

**Table A.1 Awareness of the programme**

Indicator							VFSG						SCG						
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme		
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	
Proportion of households aware of SAGE programme																			
Aware of the programme and identify it as SAGE	36.3	1,943	41.4**	1,953	38.9	3,896	40.3	1,041	44.7*	912	41.4	1,953	36.6	865	36.0	1,078	36.3	1,943	
Aware of the programme but doesn't identify it as SAGE	62.7	1,943	58.2**	1,953	60.4	3,896	59.3	1,041	55.2*	912	58.2	1,953	61.7	865	63.7	1,078	62.7	1,943	
Unaware of the programme	1.0	1,943	0.4**	1,953	0.7	3,896	0.5	1,041	0.1	912	0.4	1,953	1.7	865	0.3***	1,078	1.0	1,943	
Proportion of households aware of how beneficiaries are selected into the programme																			
Exact answer	55.4	1,927	35.4***	1,947	45.1	3,874	30.9	1,036	48.6***	911	35.4	1,947	46.8	852	64.6***	1,075	55.4	1,927	
Generally appropriate answer	61.6	1,082	64.0	753	62.6	1,835	61.4	314	68.8*	439	64.0	753	59.1	395	63.6	687	61.6	1,082	
Proportion of hhs who claim objectives of the	38.4	1,082	36.0	753	37.4	1,835	38.6	314	31.2*	439	36.0	753	40.9	395	36.4	687	38.4	1,082	
	58.2	1,923	51.5***	1,942	54.7	3,865	45.4	1,035	69.2***	907	51.5	1,942	46.7	849	70.5***	1,074	58.2	1,923	

Evaluation of the Uganda Social Assistance Grants for Empowerment (SAGE) Programme  
 Programme operations performance report

Indicator							VFSG						SCG						
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme		
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	
programme were explained to them																			
How people first heard about the programme																			
Village chairperson (LC1)	41.2	1,928	37.7	1,949	39.4	3,877	33.4	1,036	50.3***	913	37.7	1,949	29.1	850	54.2***	1,078	41.2	1,928	
Family and friends	15.9	1,928	24.4***	1,949	20.3	3,877	29.0	1,036	11.0***	913	24.4	1,949	23.9	850	7.4***	1,078	15.9	1,928	
Public meeting in the village	13.8	1,928	10.7**	1,949	12.2	3,877	10.1	1,036	12.3	913	10.7	1,949	14.8	850	12.7	1,078	13.8	1,928	
Radio	10.0	1,928	13.0**	1,949	11.5	3,877	13.9	1,036	10.2**	913	13.0	1,949	11.1	850	8.9	1,078	10.0	1,928	
Information received during a visit from SAGE staff members to the village	7.2	1,928	7.5	1,949	7.4	3,877	6.9	1,036	9.3*	913	7.5	1,949	6.8	850	7.7	1,078	7.2	1,928	
Elders	4.4	1,928	1.7***	1,949	3.0	3,877	1.9	1,036	1.0	913	1.7	1,949	7.7	850	0.9***	1,078	4.4	1,928	
Public meeting outside of the village	3.5	1,928	1.9***	1,949	2.6	3,877	1.7	1,036	2.3	913	1.9	1,949	3.0	850	4.0	1,078	3.5	1,928	
Birth registration notifier	2.8	1,928	2.0	1,949	2.4	3,877	1.8	1,036	2.3	913	2.0	1,949	2.4	850	3.1	1,078	2.8	1,928	
Other	1.1	1,928	1.2	1,949	1.1	3,877	1.2	1,036	1.1	913	1.2	1,949	1.0	850	1.2	1,078	1.1	1,928	

**Table A.2 Demonstration of programme payments**

Indicator							VFSG		SCG	
	SCG		VFSG		All programme		Treatment		Treatment	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households reporting correct knowledge of the programme on the payment period	75.9	1,075	80.5*	905	77.5	1,980	80.5	905	75.9	1,075
Proportion of beneficiary households reporting a transfer equivalent to:										
UGX 24,000 a month	94.8	1,063	93.0	898	94.2	1,961	93.0	898	94.8	1,063
UGX 25,000 a month	2.3	1,063	4.2	898	3.0	1,961	4.2	898	2.3	1,063
Proportion of hhs that attended a demonstration of the payments system and where:	51.9	1,078	59.5**	910	54.6	1,988	59.5	910	51.9	1,078
In this village	33.7	564	27.8	539	31.4	1,103	27.8	539	33.7	564
At the sub-county centre	28.6	564	30.1	539	29.2	1,103	30.1	539	28.6	564
In another village in this parish	23.3	564	21.1	539	22.4	1,103	21.1	539	23.3	564
In another village in another parish	4.5	564	12.3***	539	7.5	1,103	12.3	539	4.5	564
In the next trading centre	9.9	564	8.2	539	9.3	1,103	8.2	539	9.9	564
Further away	0.0	564	0.5*	539	0.2	1,103	0.5	539	0.0	564

**Table A.3 Programme grievances**

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Proportion of households that appealed their selection into the programme	10.4	1,930	13.8**	1,949	12.1	3,879	18.1	1,036	1.0***	913	13.8	1,949	18.9	852	1.3***	1,078	10.4	1,930

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Successful	0.6	1,930	0.3*	1,949	0.4	3,879	0.0	1,036	1.0**	913	0.3	1,949	0.0	852	1.3***	1,078	0.6	1,930
Unsuccessful	9.8	1,930	13.5***	1,949	11.7	3,879	18.1	1,036	0.0***	913	13.5	1,949	18.9	852	0.0***	1,078	9.8	1,930
Proportion of households who have ever raised any problem, query or formal complaint with the SAGE programme	14.5	1,927	17.6**	1,943	16.1	3,870	21.6	1,033	5.5***	910	17.6	1,943	20.9	849	7.6***	1,078	14.5	1,927
Proportion who received a response to their query	80.0	254	83.6	270	82.0	524	85.0	220	67.6**	50	83.6	270	81.0	176	77.0	78	80.0	254
Satisfactory response	52.2	193	42.8*	219	46.8	412	40.9	185	71.1***	34	42.8	219	49.0	135	62.1	58	52.2	193
Average response time (days)	9.4	189	3.9**	217	6.2	406	3.5	183	9.1*	34	3.9	217	9.8	132	8.0	57	9.4	189
The person households raised their query with: <sup>1</sup>																		
Village chairperson	53.6	249	75.2***	268	65.7	517	77.1	217	53.4***	51	75.2	268	56.1	171	46.3	78	53.6	249
Other local authority figure	41.7	249	22.2***	268	30.8	517	19.5	217	53.5***	51	22.2	268	41.7	171	41.7	78	41.7	249
Friends, neighbours, relatives	11.9	249	9.4	268	10.5	517	9.2	217	12.0	51	9.4	268	13.9	171	6.1**	78	11.9	249
SAGE staff member or head office	19.0	249	4.4***	268	10.8	517	3.7	217	11.8*	51	4.4	268	14.3	171	32.5**	78	19.0	249

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Births registration notifier	2.4	249	1.7	268	2.0	517	1.9	217	0.0**	51	1.7	268	3.2	171	0.0**	78	2.4	249
Other	2.1	249	0.7	268	1.3	517	0.5	217	2.8	51	0.7	268	1.4	171	4.1	78	2.1	249
Subject of their complaint/query (proportion):																		
Raised an appeal about your selection into the programme	51.5	253	46.8	268	48.9	521	50.5	218	3.7***	50	46.8	268	65.6	176	8.6***	77	51.5	253
Selection criteria / targeting	23.3	253	42.6***	268	34.1	521	45.8	218	5.1***	50	42.6	268	29.6	176	4.2***	77	23.3	253
Payment amount	6.9	253	3.2**	268	4.8	521	0.6	218	33.9***	50	3.2	268	0.7	176	25.4***	77	6.9	253
Frequency of payment	6.6	253	1.1***	268	3.5	521	0.0	218	13.5***	50	1.1	268	0.2	176	25.8***	77	6.6	253
Update the information SAGE has about your household	1.3	253	1.8	268	1.5	521	1.1	218	9.1**	50	1.8	268	1.7	176	0.0	77	1.3	253
Other	10.5	253	4.6**	268	7.2	521	2.0	218	34.7***	50	4.6	268	2.1	176	35.9***	77	10.5	253
How households were informed about the answer to their question (proportion):																		
Chief / village leader	43.0	195	68.3***	219	57.4	414	69.5	185	50.0**	34	68.3	219	47.8	137	28.0**	58	43.0	195
Other local authority figure	28.0	195	20.5	219	23.7	414	19.5	185	36.0	34	20.5	219	27.0	137	31.1	58	28.0	195

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
SAGE staff member or head office	15.9	195	3.2***	219	8.7	414	2.8	185	9.8	34	3.2	219	11.0	137	31.2**	58	15.9	195
Local elder	6.4	195	4.3	219	5.2	414	4.6	185	0.0***	34	4.3	219	7.2	137	4.2	58	6.4	195
Births registration notifier	1.7	195	1.1	219	1.4	414	1.2	185	0.0	34	1.1	219	2.2	137	0.0*	58	1.7	195
SMS / mobile phone	0.6	195	0.5	219	0.5	414	0.5	185	0.0	34	0.5	219	0.8	137	0.0	58	0.6	195
Other	4.4	195	2.0	219	3.0	414	1.9	185	4.2	34	2.0	219	4.0	137	5.6	58	4.4	195
If they had a query/complaint, proportion of households would raise their query with:																		
Village chairperson	85.1	1,666	84.4	1,665	84.7	3,331	85.8	809	80.8**	856	84.4	1,665	86.7	674	83.6	992	85.1	1,666
Other local authority figure	29.9	1,666	27.3	1,665	28.6	3,331	24.1	809	35.2***	856	27.3	1,665	28.8	674	30.9	992	29.9	1,666
Friends, neighbours, relatives	24.4	1,666	20.1**	1,665	22.3	3,331	18.7	809	23.7**	856	20.1	1,665	22.4	674	26.3*	992	24.4	1,666
SAGE staff member or head office	7.5	1,666	4.7***	1,665	6.1	3,331	4.6	809	4.8	856	4.7	1,665	7.9	674	7.2	992	7.5	1,666
Births registration notifier	0.5	1,666	1.1	1,665	0.8	3,331	1.4	809	0.5*	856	1.1	1,665	0.7	674	0.4	992	0.5	1,666
Other	0.6	1,666	2.3***	1,665	1.4	3,331	2.7	809	1.1**	856	2.3	1,665	0.4	674	0.7	992	0.6	1,666

Notes: (1) Totals across subcategories may exceed 100% as multiple answers were permitted to the question of who households consulted regarding their issue.



**Table A.4 Costs of participating in SAGE targeting and enrolment processes**

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Proportion of households reporting having spent any money during registration	34.9	1,926	16.3***	1,939	25.3	3,865	4.1	1,029	52.2***	910	16.3	1,939	8.2	848	63.5***	1,078	34.9	1,926
Documentation	4,988.1	732	5294.8	485	5,082.1	1,217	4,198.0	26	5424.8*	459	5,294.8	485	4,778.3	70	5015.7	662	4,988.1	732
Transport and accommodation	3,735.2	164	6266.5**	198	4,907.5	362	16,143.3	15	4676.2**	183	6,266.5	198	2,040.9	16	4021.1*	148	3,735.2	164
Payment to SAGE programme staff	151.7	114	172.7	109	160.1	223	811.4	9	88.8	100	172.7	109	0.0	14	185.3**	100	151.7	114
Other	367.7	115	980.4	108	617.5	223	2,346.1	10	709.1	98	980.4	108	402.5	16	358.9	99	367.7	115
Total amount spent during registration (UGX)	6,797.1	105	9268.6*	95	7,762.6	200	17,130.7	6	8433.1*	89	9,268.6	95	5,681.1	13	7048.9	92	6,797.1	105
Time spent on registration (hours, excl. waiting time)	3.7	1,772	2.9***	1,795	3.3	3,567	2.4	944	4.5***	851	2.9	1,795	2.8	756	4.7***	1,016	3.7	1,772
Proportion of households reporting paying SAGE staff or officials during the enrolment process; to:	3.4	728	8.2***	506	4.9	1,234	25.1	41	4.7***	465	8.2	506	7.5	71	2.8	657	3.4	728

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Village chairperson	36.9	23	58.9	35	49.2	58	47.6	11	71.6	24	58.9	35	45.7	4	34.3	19	36.9	23
Pay-point agent(s)/people	12.5	23	0.0	35	5.5	58	0.0	11	0.0	24	0.0	35	24.6	4	9.0	19	12.5	23
Parish chief	8.8	23	6.9	35	7.8	58	6.1	11	7.9	24	6.9	35	0.0	4	11.4	19	8.8	23
CDO	6.8	23	1.5	35	3.8	58	0.0	11	3.2	24	1.5	35	29.7	4	0.0	19	6.8	23
PDC / Councillor	4.6	23	1.7	35	3.0	58	0.0	11	3.7	24	1.7	35	0.0	4	6.0	19	4.6	23

**Table A.5 Household perceptions of the programme and targeting and enrolment processes**

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Proportion of households who feel selection criteria are fair	74.2	1,108	60.8***	794	68.7	1,902	48.2	335	84.2***	459	60.8	794	56.4	406	88.2***	702	74.2	1,108
Proportion of households who feel that some people who should have been beneficiaries have been excluded	71.7	1,926	83.8***	1,948	77.9	3,874	84.9	1,036	80.4**	912	83.8	1,948	77.8	850	65.1***	1,076	71.7	1,926
Proportion of households describing their																		

Indicator	SCG						VFSG						SCG						
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme		
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	
treatment by programme staff and related officials during enrolment as																			
Good	79.0	1,915	88.6***	1,940	84.0	3,855	85.7	1,030	97.3***	910	88.6	1,940	61.6	842	97.8***	1,073	79.0	1,915	
Neither good nor bad	18.4	1,915	10.0***	1,940	14.1	3,855	12.6	1,030	2.4***	910	10.0	1,940	33.8	842	1.7***	1,073	18.4	1,915	
Bad	2.6	1,915	1.4**	1,940	2.0	3,855	1.8	1,030	0.3***	910	1.4	1,940	4.6	842	0.5***	1,073	2.6	1,915	
Proportion of households reporting shame or stigma associated with being enrolled in the programme	1.9	1,927	2.7	1,942	2.3	3,869	3.0	1,032	2.0	910	2.7	1,942	2.1	849	1.8	1,078	1.9	1,927	
Proportion of households reporting tensions or insecurity caused by the programme in their area	7.5	1,923	10.1**	1,939	8.9	3,862	11.0	1,029	7.5***	910	10.1	1,939	8.7	847	6.3*	1,076	7.5	1,923	
Reasons why people don't feel selection criteria are fair																			
Some needy households are missed	79.7	193	80.5	181	80.1	374	79.7	145	88.0	36	80.5	181	80.7	153	75.0	40	79.7	193	
Does not target the	55.1	193	69.4***	181	62.6	374	69.0	145	72.4	36	69.4	181	57.9	153	40.9*	40	55.1	193	

Indicator	SCG						VFSG						SCG						
	SCG		VFSG		All programme		Control		Treatment		All programme		Control		Treatment		All programme		
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	
poorest people																			
Too few households are enrolled	39.8	193	27.3**	181	33.3	374	25.2	145	46.6**	36	27.3	181	39.2	153	43.2	40	39.8	193	
The community should select the beneficiaries	5.7	193	3.0	181	4.3	374	2.3	145	8.8	36	3.0	181	6.5	153	2.0	40	5.7	193	
Wealthier households also get money	12.2	193	27.9***	181	20.4	374	26.4	145	41.7	36	27.9	181	12.9	153	8.1	40	12.2	193	
Do not understand criteria	5.3	193	10.2*	181	7.8	374	10.8	145	4.9	36	10.2	181	4.8	153	7.7	40	5.3	193	
Other	3.2	193	3.1	181	3.2	374	3.2	145	2.2	36	3.1	181	2.8	153	5.7	40	3.2	193	

**Table A.6 Functioning of SAGE payments system**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Average value of the LAST SAGE payment	50,076.9	1,053	52546.9**	878	50,942.7	1,931
Payment expectation						
Proportion of beneficiary households reporting that they received the expected amount	80.5	1,009	88.8***	850	83.4	1,859
Proportion of beneficiary households reporting that they received MORE than the expected amount at last payment	2.0	1,009	1.5	850	1.8	1,859

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households reporting that they received LESS than the expected amount at last payment	1.3	1,009	0.9	850	1.1	1,859
Proportion of beneficiary households reporting that they did not have any expectations	16.2	1,009	8.8***	850	13.6	1,859
Reasons (amount was LESS than expected)						
The pay-point agent took some of the money	17.8	10	48.6	5	26.8	15
The person who collected the transfer took some money	0.0	10	17.4	5	5.1	15
No answer provided	63.4	10	12.2**	5	48.4	15
Other	18.9	10	21.8	5	19.7	15
Reasons (amount was MORE than expected)						
Additional amount given by SAGE	91.0	16	43.2**	11	78.8	27
Value of transfer was larger than expected	76.4	16	43.9	11	68.1	27
Other	5.8	16	5.5	11	5.7	27
Proportion of beneficiary households having:						
1 beneficiary only	80.6	1,078	99.1***	911	87.2	1,989
2 beneficiaries	19.0	1,078	0.8***	911	12.5	1,989
3+ beneficiaries	0.4	1,078	0.1	911	0.3	1,989
Reasons for missing payment						
Pay point open but no money available	22.0	110	16.1	56	20.5	166
Did not receive the SAGE card in time	12.8	110	6.1	56	11.1	166
No one available to collect the money on my behalf	10.9	110	25.0**	56	14.4	166
Pay point was closed	4.8	110	2.0	56	4.1	166
Did not collect payment - heard about payment date too late	4.6	110	3.7	56	4.4	166
Taken off list of beneficiaries	3.7	110	2.6	56	3.4	166
Lost SAGE card	3.6	110	4.3	56	3.8	166
Did not collect payment - too costly / too far	2.4	110	2.0	56	2.3	166
Money was taken by someone else	2.1	110	2.5	56	2.2	166

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Did not collect payment - heavy rains, roads not passable	1.8	110	4.4	56	2.4	166
Pay point open but not working (network down, no electricity, etc.)	1.5	110	6.5	56	2.8	166
Purposely missed to save the money on the card	0.0	110	0.0	56	0.0	166
Voluntarily exited the programme	0.0	110	1.5	56	0.4	166
Other	34.3	110	41.2	56	36.0	166
How hhs normally receive information on date/timing of next payment						
Village chairperson (LC1)	87.2	1,066	80.5***	887	84.8	1,953
Other local authority figure	24.7	1,066	24.2	887	24.5	1,953
Radio	17.5	1,066	25.7***	887	20.4	1,953
Friends, family or neighbours	16.2	1,066	23.4***	887	18.7	1,953
Births registration notifier	1.5	1,066	0.7	887	1.2	1,953
Receive no information	0.0	1,066	0.2	887	0.1	1,953
When do they receive this information						
Other	3.6	1,066	1.8**	887	3.0	1,953
A few days before (less than one week)	91.1	1,066	91.2	883	91.1	1,949
More than a week before the payment date	6.3	1,066	5.7	883	6.1	1,949
At pay point, during the previous payment	2.1	1,066	2.2	883	2.1	1,949
More than a month before the payment date	0.5	1,066	0.7	883	0.6	1,949
Other	0.1	1,066	0.2	883	0.1	1,949



**Table A.7 Costs associated with collecting payments**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Average total cost of collecting transfer (UGX)	1,232.5	835	1788.8**	712	1,431.2	1,547
Transport and accommodation	1,059.2	813	1499.7*	683	1,215.1	1,496
Fees to those collecting on behalf of the beneficiary	6,058.7	25	7550.5	32	6,716.1	57
Fees to programme staff or other officials at pay point	3,080.0	4	1195.4	8	1,925.5	12
Average time taken to collect transfer (minutes)	344.5	935	306.2***	781	331.1	1,716
Travel time (one way in min)	102.1	919	100.6	775	101.6	1,694
Waiting time	246.7	925	209.2***	769	233.6	1,694
Who normally collects the payment on behalf of the beneficiaries (proportion)						
Household member	89.9	1,067	89.0	888	89.6	1,955
Extended family member, friend or neighbour	9.3	1,067	10.1	888	9.6	1,955
Chief / Village leader (LC1)	0.7	1,067	0.5	888	0.6	1,955
Other local authority figure	0.0	1,067	0.3	888	0.1	1,955
Mode of transport normally used to reach pay point						
On foot	71.7	945	62.4***	784	68.5	1,729
Bicycle	16.9	945	23.9**	784	19.3	1,729
Boda boda	10.9	945	13.2	784	11.7	1,729
Taxi	0.3	945	0.2	784	0.3	1,729
Horse, donkey	0.0	945	0.2	784	0.1	1,729

**Table A.8 Perceptions of the payment system**

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Perceived problems with collecting the transfer						
Time consuming to reach the pay point and to queue up	80.4	333	77.6	245	79.5	578
Expensive to reach the pay point	15.5	333	29.0***	245	19.8	578
You can only collect the money during one day	6.3	333	11.1*	245	7.9	578
The beneficiary can't access the pay point him/herself	5.1	333	6.6	245	5.6	578
Not safe	4.0	333	4.7	245	4.2	578
Other	10.9	333	8.0	245	10.0	578