



MINISTRY OF GENDER, LABOUR
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EXPANDING
**SOCIAL
PROTECTION**

Uganda's Senior Citizens Grant, Direct and Spill-Over Effects of Cash Transfers in Kiboga and Kyenjojo Districts



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A report of research carried out by Fareeha Ibrahim and Jane Namuddu on behalf of the Expanding Social Protection Programme- Ministry of Gender, Labour and Social Development.

This report is also available on our website at: **www.socialprotection.go.ug**

Views expressed in this report are not necessarily those of the Expanding Social Protection Programme, Ministry of Gender, Labour and Social Development or their partners.

FOREWORD

Uganda's Ministry of Gender, Labour and Social Development is implementing a 5-year Expanding Social Protection Programme (ESPP), in partnership with UK DfID, Irish Aid and UNICEF, to reduce chronic poverty and improve life chances of poor men, women and children in Uganda. The Programme aims are to develop a national social protection policy framework; implement two direct income support pilot schemes; and generate evidence on impacts. One of the pilot schemes is a Senior Citizens Grant (SCG) whose implementation commenced in 2011. This report presents the emerging impacts of the Senior Citizens Grant (SCG) on beneficiaries and the spill over effects in local communities and economies.

A comparison of the situation before and after SAGE indicates major livelihood improvements. Before the Senior Citizens grant was implemented, many elderly people were unable to meet their basic needs in terms of food, clothing, shelter and hygiene. They had various coping mechanisms, including providing casual labour for others, diversifying from agriculture into other livelihood activities, dependence on family members and adopting other negative habits such as begging and stealing. Most did not have assets or savings and the very few who had were struggling to maintain them. Many of them had no savings and found it difficult to get credit due to mistrust associated with lack of incomes and therefore inability to pay.

Following the introduction of the Senior Citizen Grant, there is evidence of significant improvements in the living conditions, health, wellbeing and self-esteem of the Senior Citizens Grant recipients. Household production increased and diversified due to factors such as the ability to hire labour and purchase livestock. Increased food security, ability to generate income, purchase assets, save and invest in other income-generating activities such as micro and small enterprises were reported. Beneficiaries increased their consumption and were able to access credit if needed. With the Senior citizens Grant in place, we realise a change in traditional divisions of labour where women were limited to household responsibilities such as caring for family members and garden cultivation to spending on household needs, saving and investing in productive assets and children or grand children's education more than men. With the SCG, we realise an increase in women beneficiaries' self-esteem and ability to influence decisions in the home unlike the situation before when men controlled the household income from all sources.

Interesting to note is that spill over effects flow even beyond the direct beneficiaries to their family members. Reports on reduced stress and costs of care for the elderly, sharing in the food and household goods purchased by elderly beneficiaries, support for educational expenses and employment generated by SCG beneficiaries family members livelihoods improved. Findings indicate an increase in the numbers of both men and women doing business with a perception that more women were now engaged in business than before the SCG.

Traders reported that businesses had increased their profits and turn over; existing businesses expanded and new businesses had been established. Pay days are particularly profitable and spending patterns are now more regular. Debt repayments were timely and employment had been generated. From a policy makers and implementer's point of view, we note that small but regular injection of funds into poor rural communities through the Senior Citizens Grant is having a significant and positive impact on the local economy and community development, not just on the well-being of the elderly. A similar effect is reported by a number of studies into cash transfers around the World. With these findings, it is evident that investing in social protection programs supports local level economicenterprises. This in turn can give the least advantaged groups or regions in a country a better chance of accessing and benefiting from the opportunities created by national-level economic development programs.



Pius Bigirimana
Permanent Secretary

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Abbreviations

DDP	District Development Plan
DfID	Department for International Development
ESPP	Expanding Social Protection Programme
FGDs	Focus Group Discussions
GoU	Government of Uganda
MFPEd	Ministry of Finance, Planning and Economic Development
MGLSD	Ministry of Gender, Labour and Social Development
MTN	Mobile Telephone Networks company
NAADS	National Agricultural Advisory Services
NARO	National Agricultural Research Organisation
PPP	Purchasing Power Parity
SAGE	Social Assistance Grants for Empowerment
SCG	Senior Citizens Grant
Shs	Ugandan Shillings
VFG	Vulnerable Families Grant
UBOS	Uganda Bureau of Statistics
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
WB	World Bank

Executive Summary

Uganda's Ministry of Gender, Labour and Social Development has developed a 5-year Expanding Social Protection Programme (ESPP), in partnership with UK DfID, Irish Aid and UNICEF, to address the needs of the least well-off in Ugandan society. The Programme's aims are to develop a national social protection policy framework; implement two direct income support pilot schemes; and generate evidence on impacts. One of the pilot schemes is a Senior Citizens Grant (SCG), effectively an old-age pension. Implementation of the SCG pilot began in 2011.

This study was conducted to (i) generate further data on the impacts of the SCG on beneficiaries, and (ii) collect information on spill-over effects of the SCG in local communities and economies. A rapid appraisal approach was used to collect information in two pilot SCG Districts, Kiboga and Kyenjojo, over two weeks in June 2013. Qualitative data was collected using Focus Group Discussions (FGDs) and individual interviews, using interview guides. Target groups for FGDs and interviews were SCG beneficiaries (women and men), local traders/businesses and non-beneficiary family or community members.

Data was analysed according to six themes: beneficiaries' situation before the SCG; beneficiaries' situation after the SCG; gender differences within the beneficiary group and trader group before and after the SCG; impacts of the SCG on the trader group and challenges to business; SCG benefits to non-beneficiaries; and opportunities and issues identified resulting from the SCG.

Our findings on beneficiaries' situation before and after the SCG are similar to the findings of other studies conducted by the ESPP in pilot Districts. According to all interview groups, before the SCG was implemented many elderly people were unable to meet their basic needs in terms of food, clothing, shelter and hygiene. The elderly had various coping mechanisms, including labouring for others, diversifying from agriculture into other livelihood activities, dependence on family members, begging and stealing. Most did not have assets or savings and found it difficult to get credit.

Following the introduction of the SCG, both beneficiary and non-beneficiary groups reported a significant improvement in the living conditions, health, well-being and self-esteem of the SCG recipients. Household production increased and diversified due to factors such as the ability to hire labour and purchase livestock. Increased food security, ability to generate income, purchase assets, save and invest in other income-generating activities such as micro and small enterprises were reported. Beneficiaries increased their consumption and were able to access credit if needed.

Responses about perceived gender differences before and after implementation of the SCG suggested that among beneficiaries, traditional divisions of labour prevailed. Women were usually responsible for the household including care of family members and garden cultivation and sometimes other income-generating activities. Men might work outside the home and also controlled the household income from all sources. Although elderly men and women lived in equally difficult circumstances, it was often reported that women found it more difficult to meet all their responsibilities and widows in particular found it difficult to provide for themselves and family. Following introduction of the SCG, women beneficiaries were

described by all categories of respondents as spending on household needs, saving and investing in productive assets and children or grandchildren's education, more than men. An increase in women beneficiaries' self-esteem and ability to influence decisions in the home was also noted.

Family members of SCG recipients reported benefiting from reduced stress and costs of care for the elderly, sharing in the food and household goods purchased by elderly relatives, support for educational expenses and employment generated by SCG beneficiaries. Family members' livelihoods improved. Traders reported that before the SCG, more men were engaged in business than women, and owned or ran larger businesses than women. Women were mainly involved in small-scale trading, such as street stalls and small mixed goods stalls. Respondents attributed this to women's inability to access capital to buy stock and the constraints of household and family responsibilities. After the SCG, the numbers of both men and women doing business increased, with a perception that more women were now engaged in businesses than before the SCG. However, men still dominated the larger and more profitable businesses, while women ran bars, small general stores and food vending.

Prior to the SCG, a majority of traders reported that business was slow or poor, with a high rate of debt default by customers. This negatively affected businesses, as did agriculturally-driven seasonal variation in spending patterns. After introduction of the SCG, a majority of those interviewed reported that businesses had increased their profits and turnover; existing businesses expanded; and new businesses had established. SCG paydays were particularly profitable and spending patterns were now more regular. Debt repayments were timely and employment had been generated. Challenges to maximising business opportunities created through the introduction of the SCG remained, including poor infrastructure, high costs and price fluctuations, taxes and regulations, access to finance, lack of markets, business skills, access to agricultural inputs and the impact of climate change/drought. It was felt the Government should address many of these issues as well as provide certainty about the future of the SCG, which was supporting many businesses.

Study respondents suggested a range of ways to maximise the benefits of the SCG to beneficiaries and the wider community.

The findings of this study suggest that the small but regular injection of funds into poor rural communities through the SCG is having a significant and positive impact on local economy and community development, not just on the well-being of the elderly. This effect is reported by a number of studies into cash transfers around the world, though quantitative data is lacking. The ESPP has an opportunity to generate quantitative evidence on this subject while in the pilot phase, as comparative studies between pilot and non-pilot Districts can be conducted. Such evidence will be useful to Governments wanting to achieve more equitable economic growth and more even human development outcomes. Investing in social protection programs supports small-scale economic development. This in turn can give the least-advantaged groups or regions in a country a better chance of accessing and benefiting from the opportunities created by national-level economic development programs.



1 INTRODUCTION

Poverty levels in Uganda have fallen dramatically in the last two decades. However, 19.7 per cent of Ugandans or 6.8 million people continue to live in extreme poverty, surviving on income below that required to meet their basic needs¹. In addition, a further 43 per cent of the population or 13 million people, are highly vulnerable to shocks that can push them back into poverty². Responding to this vulnerability, the Ministry of Gender, Labour and Social Development, in partnership with the UK Department for International Development, Irish Aid and UNICEF, developed and is implementing a 5-year Expanding Social Protection (ESP) programme. The goal of ESP is to reduce chronic poverty and improve life chances for poor women, men and children in Uganda. The programme aims to embed a national social protection system, including direct income support for the poorest and most vulnerable, as a core element of Uganda's national planning and budgeting processes. The programme is designed around two components:

- I. Policy support focusing on strengthening leadership on social protection across government, developing a national social protection strategic and fiscal framework, generating evidence on the impacts of social protection, and building government commitment and investment in social protection; and
- II. The implementation of a direct income support pilot (Social Assistance Grants for Empowerment – SAGE).

The pilot consists of two grants: the Senior Citizen Grant (SCG) to citizens aged 65 and above (60 and above in Karamoja³) and a Vulnerable Family Grant (VFG) to households whose members have limited capacity to work. SAGE is a key component of the ESP initiative and is designed to generate evidence on the impact and feasibility of large-scale direct income support programmes. Detailed preparations commenced in 2010 and payments to beneficiaries started in September 2011⁴. By June 2013, the programme was being implemented in 14 districts: Kaberamaido, Kiboga, Kyenjojo, Nebbi, Moroto, Katakwi, Nakapiripirit, Apac, Napak, Amudat, Kole, Kyegegwa, Kyankwanzi, and Zombo⁵.

1UBOS 2013a

2MFPED 2012:10

3 Karamoja is a collection of four districts in north eastern Uganda where poverty rates are extremely high and life expectancy is significantly lower than other parts of the country.

4MGLSD 2013

5ESPP 2012a

2 STUDY RATIONALE

The purpose of this study was to gain insight into both the direct impacts and spill-over effects of the SCG.

Social protection or cash transfer programs are usually designed to assist poor, disadvantaged and vulnerable individuals and households. Studies and evaluations of these programs therefore understandably focus on documenting changes in welfare and relative poverty levels of beneficiaries and their families. The programs are not intended to deliver broader economic or community-wide development benefits, so there is less emphasis on investigating and collecting data on these unintended benefits, the 'spill-over' effects. Where researchers have looked at the spill-over effects, however, local economic and other development benefits have been identified, in addition to direct benefits to beneficiaries and households.

A comprehensive review of cash transfer schemes by the UK Department for International Development (DfID) in 2011 noted there was strong logic for economic and inclusive growth impacts of cash transfers, but limited evidence. Nevertheless, it found there was some evidence of a positive economic impact at household and local levels, with improved livelihoods, market stimulation and increased household resilience to shocks, and possibly greater empowerment of women. The review also noted that there was some evidence that regular payments, even of small amounts, could improve livelihoods and long-term income-generating potential⁶.

Barrientos and Sabates-Wheeler specifically looked at effects on the local economy of Mexico's PROGRESA conditional cash transfer program to poor households and concluded that such schemes could have growth-enhancing effects on both non-beneficiaries and the local economy⁷. Miller's study of the Social Cash Transfer scheme in Malawi documented effects at the local or community level, identifying noteworthy micro if not meso-level positive impacts for both household and local economies, including non-recipient households¹⁰. This suggests that cash transfers are also contributing to resilience and potentially growth, in local/community level economies, as well as sustained poverty reduction for beneficiaries, and quite likely, for non-beneficiaries. Evidence from Zambia and Namibia also suggests cash transfers can promote market development in remote rural areas¹¹. Dercon's economic analysis of social protection programs concluded that while these programs would not be drivers of macroeconomic growth, they did allow the poor to participate productively in the economy and were one means of promoting inclusive or pro-poor growth¹².

A recent World Bank discussion paper noted the growing body of literature linking different types of social protection programs to local spill-over effects, acknowledging that these cash injections generate multiplier effects that positively impact on most members of a community. One of the effects identified was that the regular spending generated by social transfers including pensions, supported the development of local markets and revitalized local economic activity¹³.

⁶Direct impacts are those felt by direct beneficiaries and their households (senior citizens and their households as well as households of vulnerable people receiving the grant).

⁷Spill-over effects are the impacts to non-beneficiaries and the wider community.

⁸Arnold et al 2011: 16, 33-36, 46

⁹Barrientos and Sabates-Wheeler, 2009

¹⁰Miller C 2009

¹¹Arnold et al 2011:iii

¹²Dercon 2011:23

¹³Alderman and Yemtsov 2012: 6,35,50

We suggest that social protection programs are being under-valued if the broader development benefits generated by spill-over effects are not taken into account, and governments may be missing opportunities to capitalise on these effects through complementary policies and programs that will further support local development, particularly in rural areas. This study was therefore designed to document not only the direct impacts of the SCG on beneficiaries and their families but to also collect information on any spill-over effects of the SCG to non-beneficiaries and to local-level economies. The beneficiary data contributes to the programme's knowledge and understanding of the impacts of the SCG on beneficiaries in pilot districts. In addition, qualitative information on spill-over effects, from local traders as well as SCG beneficiaries and selected non-beneficiaries, highlights opportunities for further investigation into the role of cash transfers in promoting inclusive development, and the value of supporting small-scale local economic development as an integral part of a broader national development strategy.

2.1 Scope and Objectives

2.1.1 The Senior Citizens Grant (SCG)

While the ESP programme is piloting two types of cash transfers, this research focused on the SCG only. The SCG is a cash transfer or form of direct income support, provided every month to those aged 65 years and over in the ESP pilot districts. In the Karamoja region where extreme poverty rates are higher and life expectancy is shorter, eligibility was reduced to 60 years. The grant was 24,000 Ugandan Shillings per month in June 2013 when this study was conducted, equivalent to about \$US9.50 (increased from 23,000 Shillings when the programme started. The SCG is now 25,000 Shillings).

To be eligible for the SCG, individuals must be aged 65 years or over, be a Ugandan citizen and have been resident in the programme area for at least one year prior to registration. The ESP programme conducted enrolment processes for SCG-eligible persons in pilot districts using both official Government births and deaths records and a community registration process. The community process was based on local government and village-level leaders verifying an individual's eligibility through their presentation of appropriate documentation and/or recognition of historical events.

Payment of the SCG is made through a mobile payment service provided by the Mobile Telephone Networks (MTN) company, and convertible to cash at designated pay-points.^{14:15} The electronic payment system has not always performed reliably and in some cases the programme has had to revert to making cash payments. This was the case in one of the study Districts (Kyenjojo).

2.1.2 Research Objectives

The objectives of this research were:

- i. To document the views of beneficiaries and selected non-beneficiaries on the impacts of the SCG and assess beneficiaries changes in economic behaviour at household level (including livelihoods development, labour market participation and employment, asset accumulation, coping strategies, household production and access to credit).
- ii. To assess the extent to which the transfers are stimulating business at the community/local level.

¹⁴ MGLSD 2012:1-6
¹⁵ Bukuluki & Watson 2012:20-22

Key questions for each of the above objectives included the following:

1. Impact of cash transfers

- What is the impact of cash transfers as perceived by beneficiaries, non-beneficiaries, and local traders?
- What if any disparities exist between male and female respondents?

2. Changes in beneficiaries' economic behaviour

- What changes have been experienced as a result of the cash transfers at individual and household levels? (Compared to the period before cash transfers).
- How have these changes been manifested in livelihoods, employment, asset accumulation, household production, coping with shocks and access to credit?

3. Extent to which the transfers are stimulating business at the community level

- What has been the impact of the transfers on local business as perceived by traders and community members?
- How have local and community businesses been stimulated? What have been the challenges and how can they be dealt with?

Primary areas of interest are changes to:

- (i) income-generating capacity (through any means) of SCG recipients and household/family members; and
- (ii) local economies, as perceived by local businesses/traders;

Information was also collected on any other positive or negative effects where individuals wish to provide it. However, it was beyond the capacity of this small study to investigate the full range of potential social and economic changes catalysed by the SCG. Furthermore, we did not aim to analyse causes of vulnerability, quantify poverty levels, address operational aspects of the pilot program or government policy issues.

3 CONTEXT

3.1 National context

Uganda is classified by the World Bank as a low income country, with a GDP of \$US21.48 billion (2013)¹⁶. GDP growth has been strong, around 6% in 2013 and ranging from 6 to 11% over the period 2004-2013 with the exception of 2012, when it fell to around 3% in response to monetary policy measures¹⁷. Inflation was 5.5%¹⁸ and GNI per capita \$US510¹⁹ in 2013.

The population is multi-ethnic, totalling 34.9 million²⁰, with a high growth rate²¹. While the percentage of the population estimated to be living below the national poverty line had dropped to 19.7% by 2013, increasing inequality and uneven achievement of social outcomes have been raised as concerns, with a large percentage of the population considered vulnerable²². Life expectancy was estimated at 59 years in 2012²³. Uganda was ranked 161 out of 187 countries in UNDP's Human Development Index 2013.²⁴ UNDP's Multidimensional Poverty Index, derived from health, education and living standards indicators using 2011 data, suggests that 69.9% of Uganda's population live in multidimensional poverty or suffer deprivations in living standards, health and/or education. This is 18.4 percentage points higher than the figure for income poverty (percentage of the population living below the international income poverty line of PPP US\$1.25/day). It suggests that living above the international income poverty line is insufficient to overcome other forms of deprivation²⁵.

The economy is broadly underpinned by the services sector (57% of GDP), followed by the industrial sector (28% of GDP) and the agriculture, forestry and fishing sector (15% of GDP)²⁶. However, the agriculture sector employed or provided income for about 65.6% of the workforce (between 14 and 65 years of age) in 2010²⁷.

Around 80% of the population lives in rural areas²⁸. The population growth rate is high, with almost half the population under 15 years of age. Only around 4.5% of the population is aged 60 years or older²⁹.

3.2 Study districts

The study was conducted in two sub-counties of Kiboga District (Kibiga and Ddwaniro) and two sub-counties of Kyenjojo District (Bufunjo and Butunduzi) that were not part of previous ESP-commissioned impact studies.

The map of Uganda in Figure 1 shows the location of all ESP program pilot Districts, in green. The study Districts of Kiboga and Kyenjojo are indicated with orange arrows.

16 World Bank 2014 <http://data.worldbank.org/country/uganda>

17 World Bank 2014 <http://databank.worldbank.org/data/views/reports/tableview.aspx>

18 World Bank 2014 <http://www.worldbank.org/en/country/uganda> Country at a glance

19 World Bank 2014 <http://data.worldbank.org/country/uganda>

20 UBOS 2014

21 World Bank 2014 <http://www.worldbank.org/en/country/uganda/overview>

22 Ibid

23 World Bank 2014 <http://data.worldbank.org/country/uganda>

24 UNDP 2013

25 Ibid

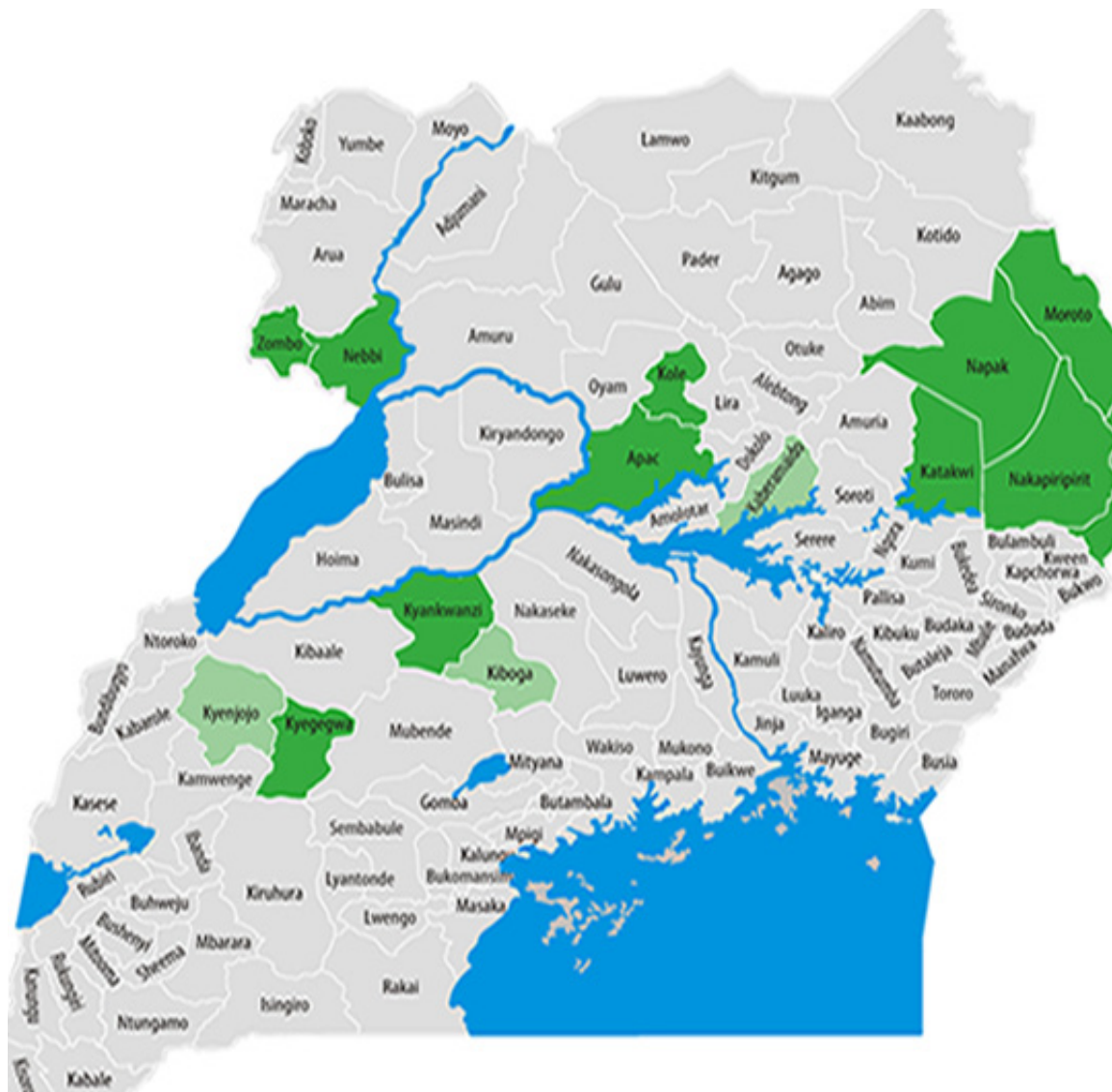
26 MFPED 2013

27 UN 2013

28 UBOS 2013c

29 UN 2013

Figure 1 – Map of ESP Programme Pilot Districts



Source: <http://www.socialprotection.go.ug/images/slogan-bg map.jpg>

3.2.1 Kiboga District

Kiboga District is in central Uganda, and comprises six sub-counties and one designated Town Council area. The sub-counties visited for this study, Kibiga and Dwaniro, are located on the western side and the eastern side of the District respectively. The projected District population for 2010 was estimated at 151,500 (77,000 males, 74,500 females). Projected estimates for Kibiga sub-county were 27,900 people and Dwaniro sub-county 15,100 people. Over 70% of the population is aged under 18 years³⁰.

30 Kiboga District Local Government Planning Unit, 2011:1-14

The land supports crop cultivation and pastoralism and agriculture is the main livelihood for over 85% of the population. Women constitute the majority of farmers, with cropping the main activity. Kiboga District was reported to have the second-highest migration rate in Uganda (internal and external), which has created land-use and ownership issues. Only around 5.2% of the population live in urban areas³¹.

Kiboga District was described as one of the poorest in Uganda, with 60.4% of individuals living below the poverty line. Kibiga and Dwaniro sub-counties are noted as two of four sub-counties moving out of the poverty trap. Based on 2009 data, of 4,669 households in Kibiga sub-county, 49% owned land and 48% owned a house. Of 1,689 households in Dwaniro sub-county, 60% owned land and 83% owned a house. Only 2.22% and 1.40% of persons in households in Kibiga and Dwaniro sub-counties respectively had an education level above S6 [high school, 16-18 years].³²

At the time this study was conducted, there were 800 registered SCG recipients in Kibiga sub-county (375 female, 425 male) and 558 registered SCG recipients in Dwaniro sub-county (273 female, 285 male).³³

3.2.2 Kyenjojo District

Kyenjojo District is in south-western Uganda and currently comprises 14 sub-counties and designated Town Council areas³⁴. The administrative divisions were altered since the District Development Plan 2010/11-2014/15 (DDP) was published in 2010. Butunduzi sub-county did not feature in the DDP and it was unclear whether the boundaries of Bufunjo sub-county have altered, so sub-county level data is not cited here.

The District had a projected population for 2009 of around 336,800 (336,800 female, 166,000 male). The majority of the population is considered rural, with subsistence farming the main livelihood and 77% of those employed working in agriculture. The urban population is estimated at 4%. 49.3% of the population is below 15 years of age and 3% aged 65 years and above. The DDP reports the main source of district-level revenue as licences and fees.³⁵

The DDP describes Kyenjojo as one of the 11 poorest Districts identified by UNDP in 2004, with over 75% of households classified as poor or lacking the basic necessities. Infrastructure is limited, with running water available in only a few trading centres and poor roads, especially in the rainy season. Other primary causes of high poverty levels in the District are reported as high levels of illiteracy, low agricultural productivity, inadequate market information and large family sizes. At the time of publication of the DDP, Bufunjo was cited as the most poverty-affected sub-county in the district.³⁶

ESP programme data show 981 registered SCG recipients in Bufunjo sub-county (529 female, 452 male) and 281 registered SCG recipients in Butunduzi sub-county (150 female, 131 male).³⁷

31 Kiboga District Local Government Planning Unit, 2011:1-14

32 Ibid

33 ESP programme database

34 Kyenjojo.go.ug, 2012

35 Kyenjojo District Local Government, 2010:1-13

36 Ibid

37 ESP programme database

4 METHODOLOGY

4.1 Research Approach

This study took a rapid appraisal approach to collect data. Qualitative methods, a mix of focus group discussions (FGDs) and semi-structured individual interviews, were used to gather information around key research questions. A set of interview guides (Annex A) were used for all interviews, and while not all questions were answered by all respondents, use of the guides ensured the data collected was focused around the topics of interest. The interview guides often refer to 'SAGE' rather than 'SCG', as locally, people identified the SCG as 'SAGE'. Some of the research questions for beneficiaries focused on similar topics to those covered by the 2012 Bukuluki and Watson SCG study in Kaberamaido and Nebbi Districts³⁸, to provide the ESP Program with some comparable data across several Districts.

Two weeks were allocated for data collection, one week in each District, with interviews conducted in two sub-counties per District. Three research assistants fluent in local languages were recruited to assist with interviews in each District (making a total of five interviewers per District, including the researchers), with one translator recruited for Kiboga District and two translators for Kyenjojo District to assist the primary researchers. The researchers conducted a training/familiarisation session with research assistants and translators on the first day in each District. Debriefing meetings were held with the research team at the end of each day for review, clarification and learning purposes.

The research team also met with the District SAGE office and local officials in each District and sub-county, and were briefed on the situation in each location before commencing interviews. A list of the people consulted and who provided background briefings during the study is at Annex B.

A minimum of four focus group discussions were scheduled in each sub-county: three for SCG recipients (one women only, one men only and one mixed women and men, to identify possible gender differences in responses) and one for non-SCG recipients. The expectation was for each group to have 8-10 participants. At times, greater than expected numbers of people arrived for interviews. As some had made considerable effort to attend, they were included in the focus groups where possible. On occasion, an additional focus group discussion was convened to accommodate extra attendees. Two interviewers were assigned to conduct FGDs, one to facilitate discussion and one to take notes.

Individual interviews were conducted in the time remaining after FGDs, by all the interviewers. These captured views of traders, other non-recipients including family members, and some SCG recipients.

4.2 Interviewee selection

Target groups for this research were SCG beneficiaries and non-beneficiaries in the same communities, particularly local traders. The inclusion of non-beneficiary family members and others in the community was intended to help triangulate information. Traders were targeted to investigate the effect of the SCG

on economic activity and cash flow to the local economy/community. In addition, as they tend to be good observers of activity in the community, they tend to be useful informants more generally. It is also likely that there is less incentive among the trader group to overstate or understate the effects of the SCG that they experience or see in the community. General consistency between trader views and those of beneficiaries and other non-beneficiaries therefore increases confidence that responses are reflective of the reality.

District SAGE offices in Kiboga and Kyenjojo worked with community development officers, parish chiefs and village leaders in the sub-counties, to mobilise beneficiaries and non-beneficiary family and community members for interviews. It is recognised that selection biases may have occurred through this method.

Where possible, non-beneficiaries who were not close to the qualifying age for the SCG were preferentially selected (ideally below 50 years of age), to avoid discussions becoming focused on issues such as registration processes for the SCG.

The traders interviewed were largely selected opportunistically. While some were suggested by parish chiefs and village leaders, most were randomly selected by research team members. Thus the trader data is considered to be less subject to selection bias.

Verbal consent was sought from all participants and interviews/FGDs were only conducted with those who consented.

4.3 Study site selection

Interviews were conducted in two sub-counties of Kiboga District – Kibiga and Ddwaniro; and two sub-counties of Kyenjojo District – Bufunjo and Butunduzi. The study sites were selected because they are phase one districts and the beneficiaries were among the first to receive SCG payments. In addition, they had not been included in detailed studies, although Butunduzi sub-county was part of a gender situational analysis conducted for the programme³⁹ and an exit survey conducted by the program included both Bufunjo and Dwaniro subcounties⁴⁰. The data gathered would therefore expand the body of information available to the ESP Programme.

The districts of Kaberamaido and Nebbi were deliberately excluded when considering potential study sites as they were the focus of a detailed study conducted by Bukuluki and Watson, conducted early into ESP implementation and canvassing a wide range of themes⁴¹.

³⁹ Calder & Nakafeero 2012

⁴⁰ ESPP 2012b

⁴¹ Bukuluki & Watson 2012



Non-beneficiary FGD, Butunduzi Sub-county, Kyenjojo District



Women beneficiaries FGD with facilitator Harriet Adong, Kibiga Sub-county, Kiboga District

5 DATA

5.1 Data summary

A summary of the types of data collected is provided in Tables 1 and 2 below.

Table 1 – Respondent Profile by Focus Group

District: Kiboga					
No. FGDs (n)	Women Beneficiaries Number FGDs (total participants)	Men Beneficiaries Number FGDs (total participants)	Mixed (W&M) Beneficiaries Number FGDs (total participants)	Non-Beneficiaries Mixed Number FGDs (total participants)	Total Interviewees
Kiboga sub-county (4)	1 (9)	1 (8)	1 (11)	1 (9)	37
Ddwaniro sub-county(4)	1 (15)	1 (20)	1 (21)	1 (9)	65
Total interviewees by group	24	28	32	18	District total interviewees = 102
Total SCG Beneficiaries	84				
District: Kyenjojo					
No. FGD (n)	Women Beneficiaries Number FGDs (total participants)	Men Beneficiaries number FGDs; (total participants)	Mixed (W&M) Beneficiaries number FGDs; (total participants)	Non-Beneficiaries Mixed number FGDs; (total participants)	Total Interviewees
Bufunjo sub-county (6)	1 FGD (15)	1 FGD (13)	2 FGDs (25)	2 FGDs (17)	70
Butunduzi sub-county (4)	1 (13)	1 (16)	1 (41)	1 (14)	84
Total interviewees by group	28	29	66	31	District total interviewees = 154
Total SCG Beneficiaries	123				
TOTAL NUMBER FDG PARTICIPANTS (Kiboga + Kyenjojo) = 256					
TOTAL NUMBER BENEFICIARIES (Kiboga + Kyenjojo) = 207					

Table 2 – Respondent Profile: Individual Interviews

District: Kiboga					
Sub-county	Beneficiaries	Trader	Non-Beneficiaries Family member	Non-Beneficiaries Other	Total
Kibiga	3	12	1	1	17
Ddwaniro	5	9	1	2	17
Total by group	8	21	2	3	District Total 34
District: Kyenjojo					
Sub-county	Beneficiaries	Trader	Non-Beneficiaries Family member	Non-Beneficiaries Other	Total
Bufunjo	3	8	0	4	15
Butunduzi	4	7	0	3	14
Total by group	7	15	0	7	District Total 29
TOTAL NUMBER INDIVIDUAL INTERVIEWS (Kiboga + Kyenjojo) = 63					
TOTAL TRADER INTERVIEWS (Kiboga + Kyenjojo) = 36					
TOTAL NUMBER NON-BENEFICIARY (excl Trader) INTERVIEWS (Kiboga + Kyenjojo) = 12					
TOTAL NUMBER INDIVIDUAL BENEFICIARY INTERVIEWS (Kiboga + Kyenjojo) = 15					

5.2 Data Collation and Analytical Approach

Interviews (FGDs and individual) were transcribed and are retained in electronic format.

Responses to interview questions were summarised and collated into separate spreadsheets according to the six themes listed below (guide for data collation at Annex C), maintaining the breakdown by different interview categories (women's, men's, mixed and non-beneficiary FGDs and individual trader, beneficiary and non-beneficiary interviews) and distinguishing between sub-counties by colour-coding:

1. Beneficiaries – situation before SAGE (SCG)
2. Beneficiaries – situation after SAGE (SCG)
3. Gender differences - Beneficiary Group, and Trader Group
4. Businesses (Traders) - Impacts of SCG and Challenges
5. Benefits to Non-beneficiaries
6. Opportunities and Issues

Data analysis was done manually. Similar types of responses to questions were categorised, allowing the relative frequency of types of responses or issues raised to be noted and any differences between respondent groups and/or sub-counties to be identified. While it is not possible to take a quantitative approach with FGD data, responses from individual interviews with traders were quantified to the extent of noting the number or percentage of types of responses relative to the total number of responses recorded.

6 FINDINGS

The results of data analysis are presented under each of the six themes – beneficiaries situation before SAGE (SCG); beneficiaries situation after SAGE (SCG); gender differences (beneficiary group and trader group, before and after SCG); impacts of SCG on businesses and challenges to businesses; benefits to non-beneficiaries; and opportunities and issues raised by respondents.

6.1 Beneficiaries – situation before SAGE (SCG)

Data was analysed based on various sub-themes including household production; labour and employment; asset ownership; credit and savings; consumption; and coping strategies.

Household Production

All participants in the two study districts of Kiboga and Kyenjojo noted that before SAGE, the situation was not good. Participants in both districts reported that agriculture, which was the main livelihood, was greatly affected because even where the elderly people's households had land, most of them were too weak to cultivate it and could not afford to hire labour due to very little or no household income. In Kiboga the farmers were hit by pests and diseases while in Kyenjojo even the livestock they used to own had been destroyed by starvation that hit the community, leading to a reduction in household production. This was described by both beneficiaries and non-beneficiaries.

"After the war, my husband was killed. As a woman, I found it very hard to even provide for myself, let alone the household and so I had to ensure that I didn't keep any grandchildren with me because I could not provide for them, take them to school or even feed them. I used to depend on help from my grandchildren, because I had health complications and couldn't cultivate my land and plant crops. They would actually take some time without visiting and so I would survive on God's mercy until they came."

Female SCG Beneficiary, Dwaniro Sub-county, Kiboga District

Labour and Employment

A majority of the beneficiaries interviewed noted that a significant number of elderly people were not actively participating in the labour market prior to SAGE. The lack of participation was attributed to their weakness due to age, hindering their ability to provide labour in their or other people's gardens or farms. Due to limited income, many of the elderly with land could not afford to pay casual labourers to dig for them. It was reported that the very few who were involved in casual work both in Kyenjojo and Kiboga were paid in-kind in the form of food. Responses from Kiboga indicated that it was mainly men involved in working on other people's farms while women mostly stayed at home making crafts, especially mats and baskets, some of which would also help generate income for the family. It was further reported that a few energetic elderly were involved in agriculture where they planted tomatoes and coffee, mainly working on their own farms.

“Other women and men were employed on other people’s lands where they laboured for money and food, especially matooke, cassava and milk for their children and grandchildren.”

Participant, Beneficiaries FGD (Mixed), Ddwaniro Sub-county, Kiboga District

“We used to be casual workers on people’s gardens and we would be paid close to Shs 3000. All would be spent on everyday needs. There are also instances where we had to dig for food as a mode of payment for our labour. One would dig up a garden and later receive a basin of, let us say, Irish potatoes, and would sell it so as to supplement the household income.”

Women’s FGD, Butunduzi Sub-county, Kyenjojo District

Asset ownership

Responses from both study districts indicate that most elderly did not have assets before SAGE. A majority of respondents from Kiboga reported that the assets of the elderly such as land, livestock and in some cases houses, were destroyed or lost to soldiers during the 1982-1986 war. It was confirmed by both beneficiaries and non-beneficiaries that after the war, it was hard for the elderly to work and restore their assets due to their declining energy, attributed to age, poverty and loss of their loved ones and loss of the labour force during the same war. In Kyenjojo, assets formerly owned by the elderly included livestock but these were lost due to inability to graze or maintain them, given their reduced energy associated with aging.

Credit and Savings

The most commonly reported view among all recorded responses in both Kyenjojo and Kiboga districts was that prior to SAGE, most elderly people neither joined savings groups nor accessed loans or credit because they did not have money or income. It was noted that traders in both districts were hesitant to give elderly people goods on credit for fear that they would not get paid back, as the elderly had no evident or assured source of income. Most responses across all respondent groups further indicated that there were no micro-credit and other financial services in their communities. In both districts, most elderly would hardly make savings because the little money they would get was just enough to buy their household requirements. It was reported in Kyenjojo that there were some few informal saving groups but not many could afford to use them because they did not have money to save; neither did they know the importance of saving.

“We had savings groups for the able-bodied from where we could borrow money but few of us were capable of borrowing because we had no assets.”

Participant, Beneficiaries FGD (Mixed), Butunduzi Sub-county, Kyenjojo District

“Borrowing money or getting goods on credit was not possible because everyone knew that we had no money.”

Male Beneficiary, FGD Butunduzi Sub-county, Kyenjojo District

Consumption

A majority of respondents in both districts indicated that before SAGE life for the elderly was hard with most of them unable to afford basic needs such as clothing or soap. Elderly people lacked money or income to support their households. It was further confirmed that sometimes the elderly would have one meal a day, especially during drought. During a Beneficiaries FGD in Kiboga, it was revealed that for the majority of the elderly, eating meat was unheard of during that time [prior to SAGE]. A few participants in Kyenjojo however noted that some elderly people could afford to eat chicken, especially those who kept chickens, while others would eat some meat from their animals especially when they slaughtered goats for sale and during the long dry spells when they would realise that the livestock was going to die of hunger.

Coping strategies

In both study districts, hiring themselves out as labour was the most commonly reported coping mechanism prior to SAGE. Both men and women worked together in people's gardens and were paid in cash or in-kind, depending on what the employer preferred or had. Women in both districts however observed that in some cases where men were more energetic, they would take up the bigger jobs leaving women to take on other chores given their weak nature, age or poor health. In both districts households with children or grandchildren were admired because this meant increased labour potential and thus more income. While school-going children were reported to mostly participate in this kind of labour on weekends and during holidays, beneficiaries in Kyenjojo noted that where the situation would warrant, children would not go to school to enable completion of the contracted work.

Withdrawing children from school was noted to be a coping mechanism especially for households of more frail elderly people. Instead of going to school, the children would go and sell their labour, thus earning money or food for the family.

"When you have nothing to eat, it would be better to get work for the grand children so that they can dig and be paid in kind in form of food or in cash to help get money for household requirements"

Elderly woman, Kiboga District

"Children and grandchildren were an asset before SAGE, they would dig in people's gardens or collect water and payment would be in cash or kind. Where payment was in cash, it would be given directly to the care giver."

Trader, Kyenjojo District

"To cope with the situation, they involved the children in gardening or cultivating land and so this made it hard for the children to get an education."

Male Beneficiary, Men's FGD, Kibiga Sub-county, Kiboga District

Digging in groups was reported by a significant number of both beneficiaries and non-beneficiaries in both districts. Community members would identify themselves, form a group and dig in each other's gardens. This was mainly aimed at growing their own food rather than being paid for their labour. During a beneficiaries FGD in Kyenjojo, it was reported that this was the most common way of ensuring that all community members, especially elderly who had land, had a garden of food. In Kiboga it was reported

that some elderly people who find it hard to stand for long hours would dig while crawling but would remain part of the group. Group members with other household needs beyond food would sell some of the produce to meet the other needs.

Sale of assets was reported in both districts as one of the coping mechanisms, but the number of responses reporting the same was minimal. In cases where it was reported, both land and livestock were sold to meet urgent household needs. While both livestock and land were reported to be sold in Kyenjojo, all participants interviewed in Kiboga noted that only livestock is sold to meet household needs. Land would only be used as collateral to get loans by the few elderly that were involved in business but would rarely be sold to meet health and education needs of household members.

Support from neighbours and relatives was reported as a coping mechanism by a significant number of respondents in the two districts. This included support in the form of food especially after harvest, or for frail elderly people within the community, children fetching water for elderly neighbours within the community. In some cases the elderly also depended on begging. In both districts this was reported to have been mostly among those who lived alone and were in trading centres.

"Some community members would have mercy on the widows and gave us some help in terms of money, milk, matooke, beans or sim-sim, to ensure that we had one meal at least a day."

Participant, Beneficiaries FGD (Mixed), Ddwaniro Sub-county, Kiboga District

Use of local herbs for treatment when sick was most commonly reported by women in Kyenjojo. It was reported to be a solution to the long distance to walk to health centres and failing to get any form of treatment due to frequently reported stock shortages. In order to cope with this situation, women resorted to local herbs to treat their sick family members. This was affirmed by a male FGD participant who observed that:

"Without money to seek for medical care in private clinics, we would resort to local herbs and we would successfully get healed thus saving money on transport and medication".

Investment in other livelihoods was reported by a significant number of respondents in both districts. Although agriculture was the major livelihood for the majority of the population in both districts, during hard times, people coped by diversifying livelihood options to include livestock-keeping, charcoal-burning, weaving mats and baskets and making clay pots for selling, especially among women. Livelihood diversification was reported to be practised mostly during drought when there was less or no agricultural activity.

Stealing was reported by non-beneficiaries in both Kiboga and Kyenjojo as one of the coping mechanisms used by some elderly people before SAGE. It was however noted that it was evident these people were stealing because they did not have food. During an FGD with non-beneficiaries in Kiboga district, an elderly couple was singled out as having stolen food from people's gardens as well as from charcoal stoves.

“.....the entire village knew couple X as thieves before SAGE. While the woman specialised in raw food including cassava, matooke and sweet potatoes from people’s gardens, the man was famous for carrying cooking food off charcoal stoves in the evenings when people are cooking.”

Woman participant, non-beneficiaries FGD, Kiboga district

Other coping mechanisms reported included women reducing the demand for home needs as well as having one meal a day served after 5.00pm.

Financial support

A significant number of responses indicated that elderly in Kyenjojo had no financial support and they suffered very much. The lack of financial support was mainly attributed to their lack of any assured income, signalling inability to repay debts or loans. During a non-beneficiary FGD, it was reported that the elderly were seen as burdens because they would borrow money yet had no potential to pay back. Contrary to Kyenjojo, respondents in Kiboga noted that the situation was different, with elderly depending on husbands and community members for financial support to survive. It was further revealed that women did the borrowing from neighbours during financial crisis. The NGO World Vision was noted to be providing support for education for most of the school-age children especially in Dwaniro sub-county. In Kyenjojo sale of produce was the most cited way of solving household financial problems, while the elderly in Kiboga would mostly sell off some of their chickens or coffee.

“We used to have coffee trees and would sell off some of the coffee to get some money. Some would also sell off some of their chicken to solve any financial crisis especially those that required fairly little money.”

Elderly male beneficiary, Kiboga

6.2 Beneficiaries – situation after SAGE (SCG)

Data was analysed based on various sub-themes, similar to those used to describe the situation before SAGE (section 6.1).

Household Production

In both districts, a majority of participants (across all respondent groups) noted that SAGE has led to increased household production, mainly through hiring labour to cultivate land for agricultural production. This has resulted in increased food production in both districts thus leading to food security and surplus produce. In both districts, it was reported that with increased production, many of the beneficiaries can now afford to sell off the surplus produce to meet their other household needs, thus leading to improved livelihoods. It was further reported that increased household production is also being reflected in diversification, whereby beneficiaries have gone beyond planting the usual crops to planting eucalyptus and pine trees specifically for income generation, also leading to improved livelihoods. On the other hand a small number of people indicated that the economic situation in both districts is still not very good for some of the elderly, with a gap in household production. This was reported to be more common among beneficiaries that are sick, weak and frail with limited energy for hard labour.

During a woman's FGD in Dwaniro sub-county, Kiboga district, it was reported that household production is still very low especially among households of beneficiaries who do not invest their cash transfer in labour but only use it to buy food or other household needs. This was also noted in Kyenjojo. For example one beneficiary reported that when she receives her money, she spends all of it on buying her immediate needs such as salt, soap, sugar and sometimes food with nothing left for saving or hiring labour. FGD Participants in Kiboga however noted that low household production occurred mainly among the frail, those with health complications or those living on their own with no one to support them.

Livestock

In both districts, small livestock was reported to be one of the key assets into which beneficiaries have invested some of their cash transfer. Pigs, goats and chicken were the livestock most commonly invested in by both male and female beneficiaries, as noted:

"...at least 90% of beneficiaries have managed to buy themselves chicken, a pig or goat to keep at home."

Male trader, Butunduzi sub-county, Kyenjojo District

Cows were reported to be among the very few larger animals bought. Some beneficiaries who previously had goats or pigs sold them to buy a cow. Others were in saving groups and could get a lump sum to buy a goat. Cows were more commonly reported to be an investment of men compared to women, who mostly bought chicken and pigs. It was noted that increased ownership of livestock has improved the resilience of households, as small livestock can be readily sold in case of an emergency to release cash to meet other needs. Chicken were reported to be important in providing eggs for sale and consumption, and being less laborious to care for, suitable livestock for elderly people.

Case study:

Mulayi Abudallah, SCG Beneficiary, Dwaniro Sub-county, Kiboga District

Mulayi Abudallah is 66 years old and deals in livestock rearing. He has been a SAGE beneficiary since 2012. Abudallah reveals that before the SAGE program started, the situation was not good. The money used to come in seasons sometimes. "We had few assets and we had many debts. There was little income in my hands. Now we look better".

"As is the tradition, I had to work hard to provide everything for the family. Although we were working as a family, I would take the final authority. In my home, we work together but in homes where husband and wife do not trust each other, they would work in isolation.

Since this program started, we are a lot better. There is a big difference between now and before we started receiving the SAGE money. We can now buy household items and necessities, we can frequently drink sugar and afford some medicines. I joined a cash round [savings group] with four of us each contributing Shs 20,000 every month. Every 4 months each can receive Shs 80,000. I used my first money to buy a bullock at Shs 320,000. SAGE has helped pursue my dream to deal in livestock. I am now planning to buy a goat again. I also get money from other domestic activities like digging and milking. I mostly spend my money on restocking livestock because it is easy to sell them for cash when there is a problem.

The program also boosts traders, since we buy things from them. The trader now sells in cash, especially during the pay days, instead of credit. Old people buy seeds and pay labourers who work in their gardens. Crops such as beans, maize and cassava form our major food basket, however sometimes I lack enough money to hire labour or buy insecticides. Although the SAGE grant is small, it helps me in areas I could not help myself well before.

I have had increased income as a result of SAGE and can buy scholastic materials like books and uniforms for my small children who go to school. In the past we used to make flour using grinding stones. It was a very difficult task especially for maize flour. But these days, even old people have money especially from SAGE grant which they can use to pay for a maize miller and have food at home.

Land has become scarce and exhausted these days. People buy more land and enclose it. If SAGE grant is increased, I would buy more land for livestock. At the community we have a dairy where we can sell milk and increase our income.

I can use the SAGE grant to contribute the maintenance fee of Shs 1000 every month for boreholes and a dam for cattle to drink. We contribute money to maintain it. There are also government programs like NAADS to help farmers."

Labour and employment

A significant number of respondents revealed that SAGE beneficiaries have used their money to start up small businesses or livestock projects as well as expanding their businesses. The small businesses include road-side stalls, restaurants, bars in trading centres, SAGE pay-day stalls among others, while livestock projects are mostly piggery, chicken and goat-keeping, with very few of them graduating to cows after selling off the two or three goats or pigs they had initially invested in. The businesses and projects were reported to be a source of income and employment for some beneficiaries and household members of beneficiaries. Some farmers in Kyenjojo were reported to have expanded their sugar cane plantations from half an acre to about 2 acres.

In Bufunjo sub-county, Kyenjojo District, some beneficiaries have not only expanded their sugar plantations but have also invested in machines to extract sugar cane juice, using it to make alcohol:



Malayi with the cow he bought after receiving the SCG (Photo: David Ogwang)

Case Study

SCG Beneficiary MzeeSiririTindihwa

73 year old MzeeSiriri is a sugar cane grower from Batalika Parish, Bufunjo sub-county Kyenjojo district, who also brews waragi[alcoholic beverage] from his own sugar cane.

"I started receiving SAGE transfers in August 2011. I saved all my first seven months money. I would collect it on pay day and keep it in my house. At the end of the 7 months I had saved Shs 161,000. I used all the money to plant one acre of sugar cane in March 2012. This was in addition to the one acre I already had. A year later in 2013, my sugar cane has fully grown and is ready for harvesting. I have started distilling local brew out of them.

I have my own machine that is used to squeeze sugar cane juice. I sometimes hire it out for Shs 50,000 a day. I now hired it out to my friend and by the time I wanted to start squeezing mine, he had not completed his so I had to go and hire another one instead of interrupting him. Every day the men make 30 jerry cans (20 litres each). They do this for 7 days or less depending on the strength of the people squeezing. The squeezed juice is then put into a pit that holds 200 jerry cans/4000litres, layered by tarpaulin, where it is mixed with sorghum and covered for another 3-4 days for fermentation. When fully fermented, the distilling process starts and that's when actual waragi is made."MzeeSiriri noted that from the 200 jerry cans of fermented sugar cane juice, he can get 40-50 jerry cans of waragi.



Fermentation of sugar cane juice

MzeeSiriri is now too weak to actively participate in this business but he employs labour to cut and squeeze the sugar cane. Three men do the squeezing per day with two of them rolling the machine and one of them feeding it with the sugar cane. They are paid Shs 800-1000 per jerry can, depending on the price of waragi. He also employs three people to distil and they do this for 3 days, with each of them paid Shs 5000 per day. He hires drums for distilling at Shs 5000 per day. The process is laborious, requiring supervising the workers all day. MzeeSiriri employs his son and daughter in-law to do this as they will also get familiar with the business. Although they have no fixed amount of money paid to them, he gives them something for motivation. When the distilling process ends, the jerry cans are locked up in a store until he feels they are ready for sale; then he calls the trader to take them. "The price is now very low, at Shs 8000 per jerry can."

The major challenge as reported by MzeeSiriri is the exploitation of the waragi producers caused by the District-created monopoly, with only one alcohol trader permitted to buy alcohol from the producers. MzeeSiriri is otherwise happy with the business and the good social relations with his fellow producers.

During individual interviews with sub-county officials in all four sub-counties, it was affirmed that the SAGE transfers have greatly boosted business in the communities especially where the pay points are located and it was clear that the money is not retained by the beneficiaries but flows on to other community members in various ways. Other businesses in the trading centres were also reported to have been boosted as a result of the SAGE transfers. In both districts all beneficiaries reported that the transfers have boosted business in their area, noting that shops, small restaurants, bicycle repairers and boda-boda motorcyclists have all improved their businesses.

Similarly, respondents reported that beneficiaries pay labourers to work in their gardens or take care of their cattle, thus creating employment. In both districts, it was reported that beneficiaries invest some of their transfers in paying for casual labourers to work in their gardens, enabling them to increase their agricultural produce. In Kyenjojo, elderly beneficiaries were reported to either join together to pay a cattle keeper to take care of their livestock, especially goats and cows, or an elderly person would identify a cattle keeper with a big kraal and pay him for inclusion of their cows or goats.

Pay day markets: In both Kiboga and Kyenjojo, it was reported that every pay point has a small market on pay day. While some beneficiaries were noted to come with some items for sale, other traders also come with a range of products including snacks, beverages, fruits and vegetables, that beneficiaries buy after receiving their money. It was reported that at every pay point a cow is slaughtered on pay day. While this increases business for the butchers, it also enables beneficiaries to access meat as noted:

"On every pay day, I am assured of eating meat. I buy at least half (½) a kg after receiving my money. If I have a tight budget, I buy offals."

Male beneficiary, Kyenjojo District

Beneficiary participation on market days: In both Kiboga and Kyenjojo, beneficiary involvement in market days was reported to have increased with SAGE. This involvement is attributed to availability of surplus produce and livestock, especially chicken, that they take to sell in the market. It was reported that at least 50% of elderly beneficiaries go to markets to sell as well as buy, as reported by the beneficiaries:

"I sell my chicken in the market on market days and thereafter; I can also find cheap things to buy."

Elderly Beneficiary, Bufenjo Sub-County, Kyenjojo District

"Market days are used to sell my surplus produce or sugar canes. After selling, I can also buy something before returning home."

Elderly beneficiary, Kiboga District

Asset ownership

In both study districts, livestock was the most commonly reported asset acquired after receiving the cash transfer. Beneficiaries invest in livestock including goats, pigs and chicken with the hope of selling them off to meet immediate family needs. Land purchase was reported more in Kyenjojo than Kiboga. Other reported assets in both districts were household items including household furniture and utensils, and bicycles to facilitate movement especially among elderly males.

House construction/improvements were also reported. Improvements varied from new house construction, changing from grass thatched roof to iron sheets, from grass/reed houses to mud houses, as well as building improved pit latrines. Many of the beneficiaries formerly living in houses thatched by banana fibre graduated to grass thatched houses, while those formerly in houses with walls made of wood or grass have also changed to mud-walled houses, as in the case below.

"With SAGE, I was able to join a revolving group where we pay Shs 5000 a month. In November 2012, I received my Shs 60,000, sold my pig at Shs 60,000 and raised Shs 120,000 that they used to build my house in one week. I previously lived in a very old house made out of banana fibres that was about to collapse on me. With SAGE I managed to get this house."

Male beneficiary, Dwaniro Sub-county, Kiboga District

In addition to construction of houses for their own accommodation, beneficiaries have also constructed houses and structures for renting. Other beneficiaries shared with the research team their visions of constructing one roomed houses for renting and structures for shops that they could rent out as noted:

"From my group savings, I was able to buy a plot of land at Shs 300,000. I have now started making bricks and my plan is to build a block with two shops for renting out."

Elderly male beneficiary, Bufenjo sub-county, Kyenjojo District

Credit and savings

In both study districts a large number of SAGE beneficiaries were reported to have formed or joined existing saving groups and associations and there was evidence of increased ability to save. This was more commonly reported in Kyenjojo than Kiboga. Similarly the elderly beneficiaries were reported to have improved/increased access to credit compared to the time before SAGE. The credit was noted to be accessed from informal groups and associations to which they belong and from traders who will now sell them goods on credit since they have an assured source of income every month. Neighbours and friends were also reported to be confidently giving beneficiaries small loans and credit when required. A very small proportion of respondents reported a reduction in debts since beneficiaries can now pay in cash.

Consumption

In both study districts, consumption was reported to have greatly improved after SAGE with respondents noting the beneficiaries can now ably meet their basic needs including food, shelter and clothing as well as other household needs including bedding. Improved household diets were also reported after SAGE, with a higher proportion of recorded responses confirming this in Kyenjojo compared to Kiboga.

"These days they look better and eat better. They don't just admire but they now eat meat and rice. They used not to be able to afford both (for example rice was 4000 shillings per kilo)."

Female Trader, Butunduzi Sub-county, Kyenjojo District

Coping strategies

In both districts, it was clear that the coping strategies after SAGE are not comparable to the ones beneficiaries used before SAGE. A significant number of respondents from the different groups revealed that beneficiaries can now easily access credit when needed and can therefore meet their household needs. Use of hired labour in beneficiaries' gardens also ranked high on the list of coping mechanisms. Coping strategies such as begging and working in people's gardens were reported to be far less prevalent among SAGE beneficiaries than before.

Spending priorities

In both study districts, household daily needs such as soap, sugar, salt, paraffin, bread and meat were ranked highly among the spending priorities. In Kyenjojo, responses nominating these priorities were higher in Bufenjo sub-county than Butunduzi sub-county. Similarly, in Kiboga, responses were higher in Kiboga sub-county than Dwaniro sub-county. While investment in assets such as livestock had second priority in Kyenjojo, in Kiboga the situation was different with expenditure on food ranking second. Other spending priorities included education, household items such as mattresses and saucepans, labour and personal care items. In Kiboga, investment in assets was reported to be a lower priority.

Financial support

In both study districts, it clearly emerged that SAGE was greatly improving the financial situation among both beneficiaries and non-beneficiaries. Beneficiaries now have increased access to financial support from different sources who know they have an assured source of income. Beneficiaries confirmed that they borrow money from their small village saving groups, traders and community members where need may arise. It was strongly noted that beneficiaries who belong to saving groups also lend out money to non-beneficiaries at an interest of between 5-10%. The borrowed money was reported to be invested in non-beneficiaries' businesses. Responses also indicated that communities now support each other when in need. Women too were reported to be strongly supporting their husbands and contributing to meeting household needs.

Enoch Twesigemukama, SACCO manager, Kibiga sub-county, Kiboga District:

"Kibiga SACCO started in 2004, and we currently have elderly clients (SAGE beneficiaries) who hold accounts with us. When they receive their money on pay day they bring some of it and save it with us - we lend this money for a profit and SACCO members can also borrow from us.

Before SAGE, we only had 390 clients' accounts. Clients' accounts were also less active with fewer people borrowing. During that time and we had 3 staff members. After SAGE, the number of clients' accounts increased to 510 and the increase is mainly attributed to SAGE as more elderly people joined the SACCO. Although we still maintained the 3 staff members, the number of people borrowing has increased and peoples' saving have also increased.

People who borrow money from us usually invest it in buying livestock, specifically goats and cows; and farming, specifically growing beans, tomatoes and maize. Some do borrow money to pay for school fees, and others to buy food. We have witnessed changes in the SACCO, as we could not previously lend to those who did not save with us, but now they do save and can borrow money. More men borrow from the SACCO than women."

Case study

Zaverio Rufuni and Sentorina Tasime, SCG Beneficiaries



Zaverio Rufuni and Sentorina Tasime are a husband and wife living in a modest house in Bataleka Parish, Bufenjo sub-county, in Kyenjojo District.

Zaverio was unsure of his age, but when he registered for the Senior Citizen Grant (SCG), it was estimated at 90 years. Sentorina is 70 years old and also a recipient of the SCG. They have 15 children, but none of them or their grandchildren live with them in Bataleka. Some of their sons, daughters and grandchildren live in nearby Mabira.

Before the SCG, they had a small garden which they cultivated together, growing pineapple, sugarcane, beans and cassava. Pineapple was sold for cash; some of the sugarcane was also sold and the rest eaten by the grandchildren. Beans and cassava were for home consumption. There wasn't enough money, but this was how they survived.

If there was a drought and crops didn't grow, their sons and daughters were unable to support them. Some of the daughters were already widows. Their sons couldn't help them as they themselves were very poor. One son had died and they didn't even know where he was buried. Sometimes they would stay hungry, other times they would get a form of credit from the shops, digging the shop owner's garden in exchange for cassava flour or posho [cooked, thickened maize flour]. 'We would even go and hoe for salt!' says Sentorina.

She recounted: "Twarugaja aha mukashesenitugendaKushaka. Twagenda genenfuka haibeganitu huigapakanyamwe bagyukokumare mukama womusirimakuhaaka hmyakokurya."

[Roughly translated: We would wake up early in the morning on our way to the shop to get credit. We moved on foot with our hoes over our shoulders. Instead of credit, we would offer to dig in the gardens of the shop owners up to evening time. In the end the garden owner would give posho (cooked, thickened maize flour) as a form of payment.]

Before the SCG, they had goats, but these were used for their sons' marriages. They have four sons, all married. They also had pigs, but all died of disease. Although they tried to treat them,

the treatment was unsuccessful. They did have two cows as well, but couldn't look after them anymore, so they sold them off.

Zaverio and Sentorina couldn't remember exactly when the SAGE program started but they each received Shs 24,000 every month. It was too far for them to go and collect the money themselves, so they had nominated Zaverio's brother to collect Sentorina's payment and their daughter to collect for Zaverio. They covered the Shs 4,000 cost of transport by boda-boda (motor-cycle taxi) out of the monthly payment, leaving them with Shs 20,000 each.

This money has made a difference to their lives, according to Zaverio and Sentorina. They can now buy soap, sugar and eat salt. They have two grandchildren, in grades S3 and P3 at school, whose father died. Their daughter (the mother), has a disease and is unable to do anything, so now they support them all. They have rented a room for them in Mabira, with the help of the SCG.

They're usually left with about 10,000Sh of their SCG each. Sentorina saves her remaining money with a savings group to pay for her two grandchildren's schooling, as she says there's no-one else to care for them. When the grandchildren come they give them books, pencils, uniforms, shoes, mattresses and blankets. Zaverio uses his remaining money to buy the soap, salt and sugar - then it's finished. He regrets not being able to afford to buy meat, as it costs Shs 7-8000/kg. "I sometimes spend 2 years without eating meat", he says. After getting the SCG they did get more goats – they now have five, and one chicken that has three chicks. Zaverio enjoys eating the eggs.

These days, they don't sell pineapples and sugarcane, so there's not much other income. They have bananas, but a bunch sells for only Shs 200-500. "Sometimes people may come to buy, and you have no choice but to accept what they will pay", says Zaverio. "It's not worth getting someone to pick them to sell, so often we just leave them for the birds. We had planted maize and millet in the garden this season, but the weather has been no good, there's been no rain. We won't harvest anything and have cut them down already. We have groundnuts, but the beans are not growing well."

The salt, sugar, soap and other goods are bought from the store in nearby Karukujenge village. Zaverio says others go there to buy too after SAGE started. 'It does help the community if these businesses expand, but there's no land for expansion of the population or businesses' he says. "If those who are young will cultivate, maybe the place will improve. The government could provide youth with goats, sheep and other livestock. Electricity would help, and tarmac on the road." Zaverio says he knows of piped water and taps – he migrated here from Kabale and used to see piped water there, and it would be so much better if they had piped water. Currently they have to fetch water from about 2km away, and it's too far for him. Sentorina carries it on her head, or sometimes they ask the kids around here to help.

Sentorina and Zaverio say the amount of SAGE money is too little to do more with it, and it would help if it was increased, but they do appreciate it. They have managed to stretch their SCG payments to give housing and schooling to a daughter and her two children, buy livestock and make small improvements to their own lives.

Case Study

Faith Nakibirige, Ddwaniro Subcounty, Kiboga District



Faith Nakibirige (R) and granddaughter Florence (L), at home.

Faith Nakibirige is uncertain of her exact age but first received the SCG in January 2013. She is a widow, with two married daughters who both have children and live in the area, and also a son. Three of her children died due to illness. These days she is too weak to work and stays around the house, attending to the garden. When her husband was alive they cultivated a garden of 10 acres. Now her granddaughter, 14 years old, works in the garden to help her.

“Before the SCG, those who had strength would try to grow something, like tomatoes. I grow coffee but can only get one crop each year. My daughters would buy medicine [agro chemicals] for me and send someone to spray the coffee crop. I couldn't afford to hire any labour for the garden, my daughters and myself did everything. I didn't belong to any savings group (I've just started doing it) and I didn't get any credit. I relied on my daughters to help me. Other women around my age all had a little garden, to get food. All of us couldn't get sugar for example, but now we can, and posho too. It was the same for men.

Now I hire someone to look after the coffee. Each spray costs a maximum of 1000 shillings, and it could need five or ten sprays per year. A trader comes to villages to buy the coffee. There are plenty of them so it's no problem to sell. I can sell in small amounts as I need, not in one lot. I got 200,000 shillings for one sack this year. I have some sweet bananas too – I sell them to pedestrians and schoolchildren on the road and sometimes I sell them to buy paraffin.

I save 5000 shillings [from all income sources] every Sunday with a savings group. When something happens you can get a loan if needed. It's the first time we're doing it so we'll see if it works. We should all get shares in the eighth month, so we haven't had that yet. At the [SCG] pay point they suggested making savings groups, that's why we're doing it. It started with 30 people but I hear they will add 30 more. The Treasurer keeps the money; she is part of the group, elected by us. There is also a chairperson and a secretary. We keep the money in a safe box; it has three keys, held by others, not the Treasurer. Before putting money in, they count it in front of everyone. The savings idea is the only way to get more out of it. The lump sum allows us to do something bigger than the small grant.

I put aside 10,000 shillings for garden spraying and 4000 shillings for transport every month. I have to spend 2000 shillings each way to pick up the SCG from Bugabo – its far. I used to go to pick it up myself but my daughter does it now. She doesn't tell me how to spend the money.

I also buy salt, soap, sugar and so on around here at the local shops. Local traders are happy, they have got more money. They stock more goods and expand the business but they don't encourage us to buy other things.

I have to budget as it is not so much money. I buy cooking oil if I see it, otherwise not. My daughter put in a solar light panel so I've stopped buying paraffin for the lamp. I plan to fix up the kitchen with some savings. Now I don't eat if it rains because the cooking is done outside [in a separate hut] and the roof leaks. I might also fix the house. Between my daughters and the SCG, I'm doing well."



Faith's outdoor kitchen

Case Study: Umaru Tirwakunda, SCG Beneficiary, Dwaniro Sub-county, Kiboga District

70 year old Umaru Tirwakunda started receiving cash transfers in April 2012. He has a big wound on his left leg that was caused by an injection. He had it for over 5 years but it did not seem to be improving. Umaru is now receiving treatment for the wound and he uses Shs 4500 of the SCG money to buy medicine (3 PPF bottles every month) for the injections which are given by a volunteer nurse who comes every 3 days. He also takes tablets for the same.

Umaru noted that because he needed to eat, in the past he would dig while crawling to ensure he cultivated some food. He noted "sirinamukaziwaddeomwana, katissentezo ye mukyalawange era ye mwanawange" loosely translated as "I neither have a wife nor children so that money is both my wife and child."

"I now belong to a group of 12 elderly people. Every month we contribute Shs 5000 each which is collected by the village chairperson whom we entrusted with our group. He collects all the money and gives the Shs 60,000 to the recipient that day. We picked papers randomly to help us determine who gets first and last.

I was the recipient in November 2012. When I received my Shs 60,000 I sold the pig that I had at Shs 60,000. I raised Shs 120,000 that was used to construct my house in one week. The chairman helped me to identify and contract the two people that built my house. Before building this house, I used to sleep in a very old house that was about to collapse on me but now I am safe.

used part of my monthly transfer to pay a



casual labourer who cleared land and helped me plant maize, beans and cassava. I now have fresh beans and my garden is big enough to enable me to have dried ones too. I have cassava for all stages and yams that I eat all year round. Yams are my main food because they cannot rot or get old. I will also eat fresh maize from my garden when it is ready for harvest and when it dries up, I will make flour for making posho and it will take me for some time. I am going to buy a pig and it will feed on leaves of yams and cassava.

I have one acre of land. My wife died in 1983, I remained with my brother-in-law who also died in October 1992. His son is still taking care of me up to today and he owns this land where I am now living. He gave me this land and told me when I die I will still be buried here.

My money is collected by an alternative recipient. He also happens to be the secretary for defence. He brings all my money and I make sure that he keeps for me some money for emergency. I now requested him to keep Shs 5000 that I can use in case of an emergency. I also used the money to buy some nice clothes that I put on when going to the trading centre but I request a friend to keep them for me because they can be easily stolen by stubborn boys here. I send for them when I have somewhere to go and wash and return them to him after that. I buy soap and batteries for my torch. I do not use paraffin because I sleep as soon as it gets dark. I only use the torch to check if I hear any movements in my house."

6.3 Gender differences - Beneficiary Group and Trader Group

6.3.1 Beneficiaries before SAGE (SCG) - perceptions of gender differences

Responding to questions about the situation of beneficiaries before the SCG and perceived differences in women's and men's circumstances, several strands of commentary emerged. In most cases, there did not appear to be significant differences in views between the two Districts surveyed. Comments recorded reflected traditional roles or divisions of labour, with men usually working outside the home and women having responsibility for the household, family, home garden and sometimes engaging in business activity or labouring to earn income. Where the beneficiary was a widow or was otherwise living without a husband, it was often stated that survival was more difficult.

The most common view appearing in women's, mixed and non-beneficiary focus groups about differences in women's and men's situations was that women suffered more than men and/or were more disadvantaged. Men were reported as being household heads, controlling the household income (even when earned by women), while women were responsible for providing the family's basic needs but depended on men to provide them with income and/or had to find ways of earning income themselves to meet the family's needs. Women were often unable to meet these needs. Widows had an even more difficult time providing for themselves and family. Comments were made that men would spend their money on alcohol (more responses recorded in Kyenjojo than Kiboga). Domestic violence was also reported by some respondents. Similar comments were made in individual interviews with both beneficiaries and non-beneficiaries. It was noted by a couple of respondents that men and women did not share details of their income with each other.

Another view appearing in all focus groups, but notably more often the men's and mixed groups, was that both women and men were in a similarly poor state and struggled to get by. This was also reflected in some individual interviews of both beneficiaries and non-beneficiaries.

A third strand of commentary was that men worked hard to provide for the family, although in difficult circumstances, and a number of respondents reported that both women and men cooperated or shared the workload to try to sustain the family.

“Women suffered more than men because men would work and be paid Shs 2,000 per day and they would only be paid Shs 1,500 for exactly the same workload.”

Male SCG beneficiary, Butunduzi Sub-county, Kyenjojo District

“There is not much difference between me and my wife, we are the same. Because we work together. When we get money we agree on what to do with it together but I give her instructions.”

Male SCG beneficiary, Kibiga Sub-county, Kiboga District

“The women suffered most because they could not work. They would wait for their husbands to bring back something to support the home.”

Male Farmer, Butunduzi Sub-county, Kyenjojo District

“Men owned and made decisions of the money incurred from the agriculture without the women consenting.”

Female Shop owner, Dwaniro Sub-county, Kiboga District

“At times, men would not allow the women to harvest from the gardens they had planted. For instance, when a woman wants a bunch of matooke from the plantation, the man refuses, yet he expects to find food at home. This really created hardships for the women.”

Non-beneficiaries FGD, Butunduzi Sub-county, Kyenjojo District

“Generally men used to work and take care of us women but their incomes were low. They could not afford all the needs and this was harder for widows.”

Mixed Beneficiaries FGD, Bufunjo Sub-county, Kyenjojo District

“For us men we would even grab a bite, say on your way home, unlike women who starved completely if there was no food at home.”

Mixed Beneficiaries FGD, Bufunjo Sub-county, Kyenjojo District

“As a woman it was very hard to even provide for herself and let alone her household and so she had to ensure that she didn't keep any grandchildren with her because she could not provide for them, take them to school or even feed them.”

Female SCG Beneficiary, Ddwaniro Sub-county, Kiboga District

“Some elderly men had become very violent in their homes because of their wives demanding for financial support to take care of themselves. Because most of the elderly men had married younger women and because of this inability to provide for their wives they always lived in fear of their wives leaving them for able bodied husbands. So they had to ensure that they provided for their wives which made them incur so many debts.”

Mixed Beneficiaries FGD, KibigaSub-county, Kiboga District

6.3.2. Beneficiaries after SAGE (SCG) - perceptions of gendered differences (economic behaviour)

Respondents were asked about perceived gender differences in beneficiaries' economic behaviour after the introduction of the SCG, including patterns in spending/consumption, asset purchase, access to credit, livelihoods development, use of labour and coping strategies.

By far the most commonly recorded response from beneficiaries and traders in both Districts, was that increased spending on basic household needs and foodstuffs was the most significant change in economic behaviour following introduction of the SCG. While both women and men were reportedly spending more in this category, women were mentioned more often as the ones who would spend on household needs. Specific comments were made about men's preference to buy meat once they received the SCG.

Several other categories of behaviour were commonly identified by respondents. Increased saving of money was reported for both women and men, but more among women than men. Investing in productive assets and education (usually school fees, uniforms, books and stationary for grandchildren) was also reported for both women and men, but again, more often for women than men. Interestingly, in Kyenjojo District only, a couple of trader respondents commented that it was men's responsibility to pay for school fees and other educational expenses if they had money.

Another significant cluster of comment indicated that women had experienced an increase in self-esteem and economic and other decision-making capacity, particularly in the home. It was also reported that men experienced an increase in self-esteem, although these comments were fewer than comments about women. Another group of comments, noted more in Kiboga than Kyenjojo, was that men spent money on alcohol and /or did not otherwise use their SCG productively.

Less frequently reported comments were clustered around the ability to hire labour, access credit and spend on health after introduction of the SCG. This was reported for both women and men, but more women than men for use of labour and health expenditure.

Traders interviewed reported that SCG beneficiaries had increased their economic activity in terms of selling goods/produce, especially on SCG pay days. In Kiboga District, women SCG beneficiaries were considered more trustworthy than men by traders, in terms of paying back credit or settling debts, and men apparently borrowed more than women. In Kyenjojo District, it was also mentioned that beneficiaries now paid in cash rather than taking credit, which was also better for business.

Among traders, isolated observations were made that social relations between women and men in households had improved, and that domestic violence had decreased as household incomes improved.

"Women have greatly changed, they now buy mattresses and even land; previously they never used to own such things but now they do."

Male Beneficiaries FGD, Bufenjo Sub-County, Kyenjojo District

"Women are saving more. Women now do decide what to do with their money."

Male Beneficiaries FGD, Dwaniro Sub-county, Kiboga District

“We can now share responsibilities with our husband, there is some measure of accountability since the amount received from SAGE is usually known by all.”

Female Beneficiaries FGD, Kibiga Sub-county, Kiboga District

“Now there is a high level of economic independence among the men and women because those that have reached the age of 65 and are beneficiaries and can now afford to make their own decisions in relation to how to use their money without accounting to the other partner.”

Female Shop owner, Dwaniro Sub-county, Kiboga District

“Some women who benefit from the grant now also own and handle their own money and can therefore acquire what they want.”

Male Produce trader, Kibiga Sub-county, Kiboga District

“Women support their households more than some of the men. They spend their money on grandchildren’s scholastic materials, especially the orphans.”

Non-beneficiaries mixed FGD, Bufunjo Sub-county, Kyenjojo District

“The way women and men spend is different because the women plan for every coin that they get from this program and always plan for the family first; and for the men they spend half and the other half is for taking care of themselves, like buying meat, beers for themselves and their friends.”

Male Beneficiaries FGD, Kibiga Sub-county, Kiboga District

6.3.3. Gender differences – Traders, before SAGE (SCG)

The selection of traders for interviews was opportunistic. Despite this, the total number of traders interviewed was almost equally split between women and men (20 women, 18 men). However, more women than men were interviewed in Kiboga District (16 women, 7 men) and more men than women in Kyenjojo District (4 women, 11 men).

According to traders interviewed in both Kiboga and Kyenjojo districts, trade was often agriculturally-based. Trader respondents felt more men were engaged in business than women (although this may refer to formal business rather than informal business). Women were described as more often involved in petty trade or street stalls and small stalls selling vegetables, groceries and petrol. Women were also reportedly the main vendors (and often brewers) of alcohol, and perhaps reflecting this, all bar owners interviewed during this research were women. Men were described as trading produce and engaging in other forms of business. Respondents felt men mainly owned or ran larger businesses, and were able to hold more stock. Reasons given for this in interviews were that women lacked access to capital for business, and they also had household/family responsibilities and responsibility for cultivating gardens, so they had reduced opportunity to run businesses. It was also noted that some men also controlled women's business earnings and decisions.

“Women own businesses, for example, in this community ‘bushera business’ is known to be a woman’s business.”

Male Beneficiaries FGD, Bufenjo Sub-County, Kyenjojo District

“Both men and women run shops but women mainly sell alcohol. Men have bigger businesses, women only have small shops but there’s no distinction in buying from customers.”

Female Stallholder and Parish Development Committee member, Kibiga Sub-county, Kiboga District

“It is men who own the most businesses and men do better. Even if you work with your husband, they say the money is for them.”

Female Bar owner, Butunduzi Sub-county, Kyenjojo District

“Both men and women owned shops before. Men run most businesses, because they deal in other things like coffee-growing and use that money to open shops. Women work in their gardens but give money to their husbands. Men get more business because of the money that they have to invest.”

Male shop owner and SCG Beneficiary, Bufenjo Sub-county, Kyenjojo District

“In this area men usually owned shops. Women were more concentrated in selling liquor and owning bars.”

Male Bicycle parts dealer and mechanic, Dwaniro Sub-county, Kiboga District

“Businesses owned by women were doing better than those of men, the reason being that women handle their money with a lot of care and do not spend carelessly, for example, they do not take alcohol.”

Female Drug shop owner, Bufenjo Sub-county, Kyenjojo District

“Women used to be in businesses like shop keeping, food vending. Men were mainly in agriculture and trading in produce.”

Female Retail shop owner, Kibiga Sub-county, Kiboga District

“Some women were doing petty businesses for example selling bread, tomatoes; but still their incomes were low. Men were so much into trading produce, although as you know, what a man can do, a woman can do.”

Female Farmer and bushera seller, Butunduzi Sub-county, Kyenjojo District

6.3.4. Gender differences – Traders, after SAGE (SCG)

Changes noted in the trading community following the introduction of the SGC were that more women and men now engaged in businesses dealing in a range of goods, and businesses had increased both in number and in quality. Women had set up small retail business at home or sold second-hand clothes in markets; both women and men had established small general merchandise shops in the community; and both sold livestock and other produce. Women ran the bars, while men ran the larger and more profitable businesses. In Kiboga District, it was noted by a number of respondents that more women were now engaged in business and that women now dominated some areas of business, including small general stores, food vending and selling petrol.

However, the overall impression gained from responses was that most businesses were still owned and managed by men.

Trader respondents felt that both women's and men's businesses prospered after the introduction of the SCG. It was noted that new businesses had been established because more capital was available for purchasing stock and increased profits had helped businesses expand.

The transport business (local motorcycle taxi 'bodaboda' and to a lesser degree, bicycle) and butchers were singled out for mention as businesses that had benefitted greatly after the introduction of the SCG in Kyenjojo District. Both are male-dominated areas of business.

One trader commented that customers did not show any preference for shops run by women or by men when purchasing.

"Few women were engaged in any business since I was the first woman in this business. Two other women have owned bars. Business was dominated by men and they were engaged in running shops, bars, butchery owners. There are now more women in business, now we are four here; other women are engaged in hair saloons and others sell petrol."

Female Restaurant owner and farmer, Kibiga Sub-county, Kiboga District

"I have started to see old women dealing in second hand clothes in markets. They have even started small retail businesses in their homes selling items like salt, paraffin and soap. "

Male Farmer and general merchandise trader, Butunduzi Sub-county, Kyenjojo District

"Initially the businesses were owned by men but now we have women owners. Women are involved in businesses such as frying snacks which were previously a preserve of men. Previously women were fewer in these businesses than men since they used to work in gardens. There has been a big change."

Male Retail shop owner, Kibiga Sub-county, Kiboga District

"There were fewer women than men in the food vending business. Now, the shops in the area have increased, food vendors have sprung up due to the existence of SAGE. Now there are more women than men involved in the food vending business."

Manager, Kibiga SACCO, Kiboga District

"Some women and men have really invested this money into business, for example some women have set up small shops in their homes to ensure that they serve the community with small basic needs like soap, sugar, match boxes etc. They buy these in small quantity from the big traders in the community trading centres on market day and serve people in the communities who used to travel distances to attain these commodities."

Female Shop owner, Dwaniro Sub-county, Kiboga District

"A few of these women used to do petty trading like selling tomatoes, cabbages and flour. They still do this kind of trading though they are now selling other new products like sodas (on market days). They say 'you know when you have customers, you get energy to work even harder'.

Many women are now participating freely including these elderly women who are also selling food stuffs like tomatoes, cabbages, pineapples and millet flour, which they used not to do before. They are using this money from SAGE as start-up capital. Men are generally more into business than the women and still own shops and also sell alcohol."

Male Nurse, Bufunjo Sub-County, Kyenjojo District

6.4 Businesses (Traders) - Impacts of SCG and General Challenges

6.4.1 Businesses before the SCG

A total of 82 responses were recorded on this topic, 55 from Kiboga district and 27 from Kyenjojo District. Almost all responses on the situation of traders before introduction of the SCG came from individual interviews with traders.

A large majority of responses in both Kiboga and Kyenjojo Districts noted that business was slow and not so good before the SCG (50% of responses in Kiboga and 70% of responses in Kyenjojo). A much smaller number of respondents reported their business was good, or doing ok. Some respondents noted that some types of businesses did well because they served relatively well-off customers and others with income such as young employed men, or did well because of limited competition from other stores(15% of responses in Kiboga; 18.5% in Kyenjojo). In Kiboga, a respondent commented that bars were few but the customer demand high, which led to bars opening earlier in the morning.

The next most common comment was that unpaid debts by customers, both the elderly and others, had a negative impact on businesses. These comments were more frequently recorded in Kiboga. In Kiboga, many respondents also commented that the number of businesses operating was relatively few.

Noted in both Districts, though more in Kiboga, was that business varied seasonally, with a boost to business after harvest and a downturn during drought. A few comments were also made in Kiboga District (Kiboga sub-county only) that traders would not lend to elderly people because they did not have the means to repay.

"Before the program my business was very slow. In our community most of the beneficiaries never used to spend on some items like they do now. For instance before the program a person would buy only a single piece of soap instead of buying a full bar and this in turn made business very slow."

Male Retail shop owner, Bufunjo sub-county, Kyenjojo District

"Some businesses were really making profits even before this program. Although not all businesses were doing well previously. The small traders who used to sell things in the community like paraffin for motor bikes didn't have so much business, the transport business was not very profitable. The small traders within the communities were also not making so much money because the elderly who are mostly found in these communities would only seek for commodities on credit and they would never pay back this money or these debts, which really affected business."

Female Shop owner, Dwaniro Sub-county, Kiboga District

“Before, I used to stock fewer commodities. For instance, I used to stock one bag of sugar. Other items such as soap were also less stocked in my shop. And this was due to few customers. I could not lend to old people because I was not sure that they would pay me back.”

Male Retail shop owner, Kibiga sub-county, Kiboga District.

“My business was in place before the program but I didn’t have elderly people buy from me so much because they had no money. I now have an increase in customers and I attribute this to the program.”

Male Hardware shop owner, Butunduzi Sub-county, Kyenjojo District

“Business was okay but then there was a drought. Crops and livestock suffered, and that affected business. SAGE allows us to do business even so.”

Businesswoman, Kibiga sub-county, Kiboga District

“Before the program started, my customers were fewer. I used to stock bicycle parts, bicycle accessories, spare parts, like frames, tires etc, of about Shs 1,000,000. The profits were less. I used to open business from 10am, and my customers were mainly younger.”

Male Bicycle parts dealer and mechanic, Dwaniro Sub-county, Kiboga District

“Before, when people received money they would save it. Now, when I get money I stock up the shop. I used to do some cultivation and sell the produce (fruit/vegetables) in the shop, but I had little money to stock up other goods from this. Now I stock more than before, because I can use the SCG to buy stock and I’ve used the profit to buy three goats, two pigs, chickens, one cow for milk, which I sell to the hotels for tea. There is no co-op here but there’s no problem to sell it. I now make much more profit. It’s not only the elderly that buy more but others as well.”

Male Store owner and SCG Beneficiary, Kyenjojo District, Bufunjo Sub-county

6.4.2 Businesses after the SCG

A total of 229 responses were recorded on this topic. Of these, 162 (about 70%) were from individual interviews (119 from traders, 18 from non-trader/non-beneficiaries and 25 from beneficiaries). The remaining responses were from focus groups.

The majority response on this topic in both Kiboga and Kyenjojo Districts (slightly more in Butunduzi sub-county, Kyenjojo District) was that existing general and agricultural product businesses had increased their profits and/or turnover following the introduction of the SCG. The next most common response in both Districts (with slightly more such responses in Butunduzi sub-county Kyenjojo), was that new businesses had set up after the SCG was introduced, both fixed and kiosk-style or mobile businesses. These included businesses that operated on SCG paydays at or near pay-points, and businesses operated by SCG beneficiaries at pay-points.

In both Kiboga and Kyenjojo Districts, a number of respondents noted a marked increase in the local transport business, specifically in boda-boda or motorcycle taxi services. Respondents commented that boda-bodas were making a lot of money, especially on SCG paydays, and that this business employed many able-bodied men.

Another cluster of responses centred on financial matters, with comments that the level of debt or loan-taking had decreased and/or loan repayments were now made on time, and that more people saved money.

Other responses included that there were more women doing business, employment had been created and business for butchers had increased. Isolated responses included that there was an increase in health clinics or drug stores, increased competition between businesses and some increase in barter and other forms of trade, and that there were benefits to education as school fees paid by SCG beneficiaries helped to pay teachers. A few traders indicated that their businesses had not seen improvement after the SCG was introduced, but they noted that the businesses of others in the community had benefitted. Some said that the increased competition from new businesses meant their businesses were doing less well than before the SCG.

"This shop was not here before - it was started in May 2013. After seeing many people go to Bukomero to buy goods, we decided to start up here. We will expand to include a hair saloon. Once we expand we can stock sacks of posho, rice, sugar, boxes of water, cooking oil, sacks of salt and 5-litre jerry cans. We are confident we can sell more, not just to old people. Our store is convenient for people. Customers say it is good that there is a shop close by."

Female trader, Ddwaniro Sub-county, Kiboga District

"Our community also has a hardware [store] now and they do not have to travel long distances looking for building materials."

Male Beneficiaries FGD, Bufunjo Sub-County, Kyenjojo District

"I would see them [elderly people] coming and would start imagining what they have come for, whether credit or free bicycle repairs and would start worrying, but the situation is much different now. Even when one comes and takes items on credit, they always pay back on pay day so there is nothing more to worry about."

Male Trader and bicycle repairer, Kibiga Sub-county, Kiboga District

"Before SAGE, business was a bit slow compared to now. I could sell off all my stock after SAGE started, although at the moment this is a poor season. It is not that so many of my customers get SAGE, but they use casual labourers and those people get paid and come to drink. Boda-boda riders drink more after SAGE. Farmers in a good season also drink a lot even though they're poor."

Female bar owner, Butunduzi Sub-county, Kyenjojo District

I have four regular customers whom I take every payday. I take two old people at a time to the pay point and wait, then return with them. I charge 15,000 shillings in total for the return trip; 7500 shillings each. If I find other customers at the pay centre I will give them a ride. I don't increase the price on payday, but sometimes when they go to the pay centre and the network is down, they may have to go back the next day, so I get extra fares. MTN [company providing electronic payment service] causes problems."

Male Boda-boda motorcyclist, Bufunjo Sub-county, Kyenjojo District

“When we get money, even the boda-boda cyclists get happy. All they do is ferry people from the pay point to their respective villages.”

Male Beneficiaries FGD, Kibiga Sub-County, Kiboga District

“Business was not so good before SAGE because first of all, these old people had no phones. Secondly they used to wear hats and since I am a barber, my profits were low. But these days, they cut their hair especially when they are going to pick up their money, which is good for me and my business. They also load airtime to speak to their children plus keeping in touch with their parish chiefs which is still business for me. (The elderly women have fewer phones than the men).”

Barber, Bufunjo Sub-county, Kyenjojo District.

“For me, I think we are developing. Because, if you come with your 10,000 shillings at the shop and you spend all the money at the shop, the shop attendant goes to Kiboga to stock more because of the 10,000 shillings you gave him, and even the one from Kiboga goes to Kampala to stock more. For me I think all of us have developed through that chain and our area/community at large.”

Female Non-beneficiary, Kibiga Sub-county, Kiboga District

“When the elderly get SAGE money, they buy goats, chicken and other commodities, hence boosting business. Businesses are doing well to the extent that business people have started making a lot of profits and buy land. Even some of the elderly persons have bought land out of SAGE money. New businesses have come up, like today, there is a lady who has started selling second hand clothes.”

Male Teacher, Bufunjo Sub-county, Kyenjojo District

“These days life is a little better for all of us. The elders actually buy food items from our homes and we don't have to carry them to the gardens any more. We have new business people in our communities who come from far away areas to tap into these people's money. (These are mobile traders selling various items such as clothes and shoes).”

Male Farmer, Bufunjo Sub-county, Kyenjojo District

“The BodaBoda men are the most beneficiaries of this money. These people are really old and weak, so the means of transport are motorcycles.”

Non-beneficiaries FGD, Butunduzi Sub-county, Kyenjojo District

“We have many elderly customers, they come and buy foodstuffs, hoes, etc. They also buy on credit. Generally they don't buy so much, but they don't all come to my shop. There is not a big difference in this business after SAGE started but it has improved a little. We have plans to expand the shop. The economy here is ok because people are good at cattle-rearing.”

Female Trader, Ddwaniro Sub-county, Kiboga District

Case study:

Nakagwa Silivia, Shopkeeper,
Ddwaniro Sub-county, Kiboga District

Nakagwa Silivia is 29 year old shopkeeper, married with 2 young children. She runs a general goods store selling sugar, salt, groceries, petrol, beans, rice and other household goods. She has been running the shop for five years. Her husband helps in the shop and also farms.

She says: "I know many customers who are over 65 years old. They may not all live around here but some of them come to shop in my store. The impact on my business has been good. They purchase things they didn't buy before. The profit I make I put back into stock. I have increased the amount of stock and increased my turnover – I can notice the difference in turnover. I have bought a plot of land and plan to build my own shop from my profits.



I think other businesses are also benefiting from this program. I notice people come to shop on payday, but also on other days. Now they [elderly people] buy foodstuffs and household goods. They may also buy plates, but not expensive things like doors. They also buy chickens and goats. Some buy a lot to stock up but for others it's just the usual amount.

Women can now buy vasoline [for their skin] and home goods. They don't have to wait for the husband to give them money for clothes. I rarely see men here, men go to bars. They eat what women buy and don't buy their own. Women spend most on home goods like jerry cans, basins, and edibles, mostly basic food like posho, rice, beans, sugar and soap. They may buy something for the grandchildren if they have them. The difference between men and women is that women take responsibility at home and care for the home. That's the tradition.

Before I didn't give them [elderly people] credit because it is a risk. They didn't have the means to pay back. Now I do because they say they will pay back when their pension is paid. About five or six people get credit and they will pay at the one time. Some of them save. One woman has been keeping her money and bought a pig.

This grant has developed our area generally. Beneficiaries have a vast area of spending – food, renting, bar – so many benefit from it. All of us with a business benefit; they don't just keep the money at home."

Case study:

Muhimbise Fred, Trader, Butunduzi Sub-county, Kyenjojo District

Muhimbise Fred is 27 years old, married with four children. He has been working as a boda-boda motorcyclist for 6 years and has been a butcher for 17 years, working for his father and grandfather who are both butchers since he was 10 years old.

Fred benefits from the SCG when elderly people use his boda-boda, especially on pay day when they go to collect their money. He said he has about 10 regular customers whom he transports to pay points on pay days, although they also use it on other days. He charges for transport depending on the fuel price at the time and the distance to the pay point or where they travel to. For example, he reported charging a beneficiary Shs 3500 from Kabirizi to Kanyiya return (2kms). He said he made at least Shs 25,000 more on pay day.

Fred also benefits by selling more meat from his family's butchery on pay day. He noted that on pay day, about 20 kg are sold compared to the 15kg sold on other days. The beneficiaries buy in small quantities of ½ kg to 1 kg, both good meat and offal. Fred noted that although both the boda-boda and butchery businesses were doing well before SAGE, they are much better now.



He says that "overall, businesses in the area are busier with new shops opened, and two bars. Everyone goes to bars as they have more money to spend, but this [agricultural] season was poor so there's less drinking. Shops are run by both women and men, but men mainly. One woman runs a general store. I'm not sure why more women don't run shops here, maybe they don't have the money to set up. Many other women deal in food, cooking food and operating road side stalls selling tomatoes and onions."

Fred noted that areas of spending are different for men and women beneficiaries. While women buy chicken, goats, household goods and mattresses, men who are alcohol consumers drink some of the money while the non-drinkers buy household things, like tables, chairs and clothes, which women also buy. He affirmed that both men and women get credit now and also save in village groups, allowing them to buy bigger assets such as land and livestock.

Beneficiaries also spend money to hire labour to dig, he says. Before SAGE, women had a harder time than men – they worked too much, more than men. If widows were left with land they would have to dig. Now, a quarter acre costs Shs 80,000 and they might save about five months to pay for this, depending on how they use their money.

6.4.3 Challenges to doing business – obstacles to maximising benefits of spill-over effects

Respondents were also asked about challenges to doing business and any measures they thought might assist with meeting those challenges (section 6.4.4), to highlight how communities see the potential for maximising the spill-over effects of the SCG. Their responses indicate what they perceive to be holding back local social and economic development.

A total of 287 responses were recorded on this topic. About 50% of these were from individual interviews with traders, except in Butunduzi sub-county, Kyenjojo District. Here, trader responses were 34% of the total, with a slightly higher number of responses from individual interviews with SCG beneficiaries than in the other study sites. Responses to this topic were spread across a range of issues, and relative importance of issues varied between Districts and sub-counties.

In Kiboga District, the most common challenges identified by respondents in Ddwaniro sub-county across all groups interviewed, were high prices of fuel and commodities and/or price fluctuations; lack of access to finance or capital; debt defaulting or non-repayment of loans or credit; and the high costs of transport. Less frequently raised issues were high licence fees, taxes and other charges for businesses; poor roads; lack of water; lack of health centres and/or their cost; long distances to facilities and services; agricultural pests and diseases and lack of agricultural inputs to deal with them; and land ownership/scarcity.

A wide range of other topics were raised, including low agricultural productivity due to the poor farming methods used; the impacts of war; uncertainty of SCG continuation; issues with the MTN electronic payment system for the SCG; low or no financial literacy among people; the impact of climate change and/or drought on agriculture; high rents; lack of markets for produce; and lack of electricity.

In Kibiga sub-county, Kiboga District, responses also touched on a range of issues. The top three issues raised were high costs of transport; lack of access to finance or capital; and debt defaulting or non-repayment of loans or credit. Next were lack of electricity; long distances to facilities and services; lack of business skills and leadership; and high licence fees, taxes and other charges on businesses.

In Kyenjojo District, both Bufunjo and Butunduzi sub-counties registered a high number of responses citing poor roads as the main challenge to business, a comment reflected in both trader and non-trader groups. The next most common issues raised in Bufunjo sub-county were lack of access to finance or capital; theft/lack of law enforcement; impact of climate change and/or drought on agriculture; and high licence fees, taxes and other charges for businesses. In Butunduzi however, the two next most common responses were high costs of transport and low prices for agricultural produce.

Other issues raised in Bufunjo sub-county included debt defaulting or non-repayment of loans or credit; lack of water; lack of electricity; lack of business skills/leadership; poor agricultural methods used; the impacts of war; uncertainty of SCG continuation; issues with the MTN electronic payment system for the SCG; low or no financial literacy among people; high costs of transport; high rents; high prices of fuel and commodities and/or price fluctuations; and low prices for agricultural produce.

In Butunduzi sub-county, other issues raised included lack of access to finance or capital; long distances to facilities and services; lack of health centres and/or their cost; impact of climate change and/or drought on agriculture; agricultural pests and diseases and lack of agricultural inputs to deal with them; poor agricultural methods used; the impacts of war; uncertainty of SCG continuation; issues with the MTN electronic payment system for the SCG; low or no financial literacy among people; debt defaulting or non-repayment of loans or credit; lack of markets for produce; high rents; lack of electricity; lack of water; land ownership/scarcity; lack of business skills/leadership; and high prices of fuel and commodities and/or price fluctuations.

“There are challenges for businesses - low capital for business; lack of knowledge on how to do business; small market; electricity and energy problems, and poor roads.”

SACCO Manager, Kibiga SACCO, Kiboga District

“There is less money or capital to boost our small business at the community level.”

Women Beneficiaries FGD, Kibiga Sub-county, Kiboga District

“Some commodities are perishable, so the time it takes to find a market and take them there is long. So most people do not start businesses in that line.”

Women Beneficiaries FGD, Ddwaniro Sub-county, Kiboga District

“Poor roads need to be improved. When it rains, cars cannot come to pick produce from this area. For instance the Irish potatoes and cassava, when not picked up in time can go bad and in the end this brings about loss of income. The authorities should work on the roads. When the roads have been worked on it will be easier to transport the produce to the market for sale.”

Male Farmer, Butunduzi Sub-county, Kyenjojo District

“The long distance to the markets and main trading centres is a major challenge. A lot of money which would have been profit for reinvestment is spent on transport in covering these long distances. The poor state of roads is also a challenge. This causes delay in transporting goods to the market and when you reach late other farmers will have already sold and therefore your produce will have no market.”

Female farmer and SCG Beneficiary, Bufenjo Sub-county, Kyenjojo District

“Challenges for us are pests, especially termites and the high prices for improved seeds of groundnuts. I migrated here from Alur, a culture which grows groundnuts. I want to introduce it here as well, but it is expensive to get the seeds. Medicine for the livestock is expensive and our cows and crops are bought at low prices by traders.”

Male SCG Beneficiary and farmer, Dwaniro Sub-county, Kiboga District

“Thieves are also a challenge. I sleep in my shop and sometimes I send the children to sleep in the shop, to deter thieves. Everyone with a shop does this. There's no police post here; sometimes they follow up and arrest someone but sometimes not. Even after thieves are arrested, the person is just let go.”

Male General store trader, Butunduzi Sub-county, Kyenjojo District

6.4.4 How to deal with Challenges

A total of 170 responses were recorded on this topic, with 45-55% of responses coming from individual interviews with traders in all sub-counties except Butunduzi, where 35% of responses came from traders. In both Kiboga and Kyenjojo Districts, a majority of respondents suggested that Government needed to improve infrastructure and basic services in order to reduce the challenges to doing business. This response was far more marked in Kyenjojo, with 44% and 50% of responses in Butunduzi and Bufenjo sub-counties respectively, compared to 32% and 23% in Ddwaniro and Kibiga sub-counties respectively in Kibiga District. This response was seen across the different groups of respondents.

Other responses clustered around a number of specific suggestions, however, the relative importance of the various suggestions (assumed by frequency of responses) differed across the four sub-counties, perhaps an indication of different community priorities. In Kibiga sub-county, Kiboga District, the next three most common suggestions were to increase government support and extension services for agriculture; increase access to financial services and financial literacy; and increase the number of SCG paycentres, timeliness of payments and improve the payment system/payment frequency. This was followed by suggestions (in decreasing frequency) to: increase the amount of the SCG payment and give the program certainty; reduce and/or reform the system of taxes and fees; the need for economic/political leadership at different levels of government; increase access to markets and address pricing issues; promote cooperatives and community groups to ensure maximum benefits for all; and increase health services (as this allowed people, including elderly people, to work or be productive).

In Ddwaniro sub-county, Kiboga District, the next most common suggestions were to increase access to finance and financial literacy; increase the number of SCG paycentres, timeliness of payments and improve the payment system/payment frequency; and reduce and/or reform the system of taxes and fees. Fewer numbers of responses suggested increasing government support and extension services for agriculture; increasing access to markets and addressing pricing issues; increasing the amount of the SCG payment and giving the program certainty; and increasing health services (allowing people, including elderly people, to work or be productive).

In Kyenjojo District, Bufenjo sub-county, the two next most common suggestions were to increase government support and extension services for agriculture and reduce and/or reform the system of taxes and fees. This was followed by suggestions to increase access to markets and address pricing issues; promote cooperatives and community groups to ensure maximum benefits for all; address law and order issues; improve business/entrepreneurship skills; and increase the amount of the SCG payment and give the program certainty. In Butunduzi sub-county, rather clear clusters, responses ranged across the suggestions to increase access to financial services and financial literacy; increase the number of SCG paycentres, timeliness of payments and improve payment system/payment frequency; promote cooperatives and community groups to ensure maximum benefits for all; increase government support and extension services for agriculture; increase health services (allowing people, including elderly people, to work or be productive); increase the amount of the SCG payment and give the program certainty; improve business/entrepreneurship skills; reduce and/or reform the system of taxes and fees; increase access to markets and address pricing issues; and the need for economic/political leadership at different levels of government.

"We as traders want the roads to be repaired. When the roads are in a good state we spend less on transport and therefore will be able to save our profit and in turn grow our business. The government should reduce the high license fees because we are working in very remote areas."

Female Retail shop owner, Butunduzi Sub-county, Kyenjojo District

"If we had electricity people would live here. Roads need improvement, but they're better than before. If they were improved in rural areas it would help to transport crops."

Businesswoman, Kibiga Sub-county, Kiboga District

"It's okay to increase tax if we see the benefits. They need affordable loans in Kiboga. There is only a private lender now, with high interest rates – for example a 100,000 shillings loan has 5000 shillings interest per week. I borrowed money to start my business."

Carpenter, Dwaniro Sub-county, Kiboga District

"Traders can help the community, they can buy produce from locals and sell them in the shops, but the problem is poor roads. Transporting stock from Mabira trading centre or Kyenjojo is a challenge by boda-boda. If the roads were good the costs would come down very much and things would improve for business. If the roads were good we would get electricity as well."

Male Trader, Bufunjo Sub-county, Kyenjojo District

6.5 Benefits to Non-beneficiaries

In both Kiboga and Kyenjojo Districts, respondents reported a number of benefits flowing to non-beneficiaries from those receiving the SCG. One of the most cited benefits was described as relief from the stress, burden and cost of caring for elderly parents by their sons and daughters, followed by the reduced burden on the community in having to care for the elderly who did not have children to support them. Associated with this was relief from paying the costs of health care for elderly parents, also specifically cited as a benefit.

Other benefits reported included the ability of children to attend school due to payment of fees and purchase of school needs by SCG recipients (often their grandparents), and household members benefiting from SCG recipients' purchases of basic needs, including food and other household goods. Employment of family members by SCG recipients was also reported as a benefit, as well as benefits flowing to businesses including farmers, from the purchases made by SCG recipients. It was also reported that the livelihoods of beneficiaries' dependents had also improved.

Other comments included that SCG beneficiaries had stopped begging, they now had decent shelters to live in, and they were able to cultivate land and grow food for household consumption, all reducing the burden on families and the community.

"I have my old man [father] whom I used to assist, but since the program started, this burden of having to look after the old man has really been lessened. He has joined a savings group and has really increased his income."

Non-beneficiaries (mixed) FGD, Butunduzi Sub-county, Kyenjojo District

"My grandfather saves 3000 to 4000 shillings. He stays with some grandkids and they benefit as he pays the school fees, food, clothes, books, pens. My great-grandmother also buys food and soap, and she bought a mattress with the grant. She hired someone to fix the house because the roof leaked. It used to be patched with papers. And she also fixed the walls. One of her daughters stays with her, with her kids, and they benefit as she pays for school fees."

Female Non-beneficiary, Ddwaniro Sub-county, Kiboga District

"The money I spent on my grandmother, I now use for my kids."

Participant, Non-Beneficiaries FGD, Bufenjo Sub-county, Kyenjojo District

"My father was a beneficiary who bought a goat out of his transfers. When he fell ill and was admitted to hospital, I sold the goat and paid for the hospital bills instead of worrying about where to get money for his medical bills."

Non-beneficiaries (mixed) FGD, Bufenjo Sub-county, Kyenjojo District

"The old lady across the road, previously she didn't have tea leaves or paraffin and she used to beg. Sometimes I gave her a packet of salt. Now I don't need to give, now she gets money and she buys her own."

Female Bar owner, Ddwaniro Sub-county, Kiboga District

"Although my mother is a widow, she makes her own decision about how she wants to use her own money. By the help of SAGE money we can mostly buy household items and necessities. We can frequently drink sugar and afford some medicines. The family eating has been a little bit improved."

Male Non-beneficiary, Kibiga Sub-county, Kiboga District

'The money they receive helps us. For example, when she buys soap, I use the soap too.'

Non-beneficiaries FGD (mixed), Butunduzi Sub-County, Kyenjojo District

"Some of us do have elderly people to take care of, so with this money the pressure on us has considerably reduced since the elderly are able to buy themselves essential items such as soap, salt and sugar. The elderly have reduced begging for food from us."

Non-Beneficiaries FGD, Kibiga Sub-county, Kiboga District

6.6 Other opportunities and issues

Respondents were also invited to raise any other opportunities or issues that they felt could assist in maximising the benefits of the SCG to their community.

Increasing savings and credit groups was the most commonly cited opportunity in both districts. Study participants noted that saving and credit groups have the potential to increase both savings and investment and thus development within the community, with benefits to both SAGE beneficiaries and non-beneficiaries.

Investment in farming was commonly suggested as an opportunity in both Kiboga and Kyenjojo districts. Farmer beneficiaries were currently practising and therefore had skills in both agriculture and animal husbandry, hence there was an opportunity to increase investment in the sector through training in better techniques and/or provision of both agricultural inputs and equipment.

Although fewer in number, suggestions to increase access to land and labour to improve beneficiaries' livelihoods were recorded in both districts. Other opportunities raised by respondents in both districts included the availability of small scale businesses which can be expanded, increased use of available government programs (such as NAADS) and building on the positive attitude among people as well as cohesion among community members.

How to maximise opportunities

Training beneficiaries in financial management was the most commonly reported way of maximising opportunities in both districts, although reported more in Kyenjojo than Kiboga. Respondents believed that once beneficiaries are trained in financial management, whatever businesses, projects and investments they made, however small, would grow and generate more resources.

Investment in agriculture was also reported as a major way of maximising opportunities in both districts. Proposed investment in agriculture included educating farmer beneficiaries on improved farming

methods, providing them with inputs such as subsidised pesticides as well as providing or supporting them to access equipment that could improve production.

Other ways of maximising opportunities raised by respondents included sensitising beneficiaries on the importance of saving and re-investment and encouraging them to make some savings, however minimal their earnings might be; creating awareness of potential initiatives for income-generating activities even for the elderly



Nyabuyumbu Rose (centre), estimated to be 100 years old, lives with her daughter, granddaughter & great grandchildren. Four generations are benefitting from her monthly SCG payment.

and vulnerable; encouraging them to invest in livestock; supporting people in rural areas to get markets for their produce; and improving the road transport network to enable beneficiaries to access markets.

“There is a need for beneficiaries to get involved in community savings groups to save their money and invest it in important and productive projects like building houses, buying animals, continuing with agriculture to improve on their livelihoods.

Female SCG Beneficiary, Ddwaniro Sub-county, Kiboga District

“If the government could provide coffee plants, trees and adult literacy – teach them to read and write, also about agriculture and provide agricultural inputs with NAADS, that would be a big benefit.”

Male Trader, Bufunjo Sub-county, Kyenjojo District

“Projects which support smallholder farmers should be increased since all these beneficiaries are farmers. There's a need for agricultural programs to help these farmers with seeds, drugs, markets, and to reduce market prices. We should train these beneficiaries with skills in finance management if possible and this should be done on payday because that is when they can all be accessed, when they come to pick up their money.”

Female Trader, Ddwaniro Sub-county, Kiboga District

“Government should sensitise people on how to use this money. How the money can benefit future generations.”

Non-Beneficiaries FGD, Butunduzi Sub-county, Kyenjojo District

“Markets should be provided for agricultural commodities.” “They should reduce taxes on chemicals and seeds.”

Non-Beneficiaries FGD, Kiboga Sub-county, Kiboga District

“I have heard of other people getting help for savings, etc. It would be so great if we had it. Someone came from Butunduzi or Kampala and told them about savings groups but the Parish chief has not yet taken up this idea here.”

Female SCG Beneficiary, Butunduzi Sub-county, Kyenjojo District

“They should increase markets for the crops and add a cassava grinding mill. The Government should maintain the roads and they should also open roads to the nearby villages. Government should help reduce the price of veterinary service.”

Male SCG Beneficiary, Ddwaniro Sub-county, Kiboga District

“When households develop, even the entire community develops because the people are the ones that make a community.”

Trader, Bufunjo Sub-county, Kyenjojo District

Other issues

Other issues raised by respondents included:

- SAGE should enrol all eligible beneficiaries who are not yet targeted so that they also get money to join the saving groups.
- Pay points are far from the communities, creating a long distance to travel for frail elderly beneficiaries. There is an urgent need to locate all pay points at parish level to reduce the distance and therefore transport costs.
- SAGE is the only government program that has so far fully involved all local leaders at community level.
- Failure to identify the best/honest alternative recipients (for some beneficiaries) has led to failure to deliver the exact cash benefit to beneficiaries.
- MTN (electronic payment service provider) employees at pay points are sometimes disrespectful to beneficiaries.
- There is a need to reduce the target age group for beneficiaries from 65 to 60 years.
- It is still hard for immediate family members to get the money of the deceased beneficiaries.

7 DISCUSSION

The findings of this study reinforce those of the wider-ranging SCG study conducted in Kaberamaido and Nebbi Districts by Bukuluki and Watson in 2012, particularly with respect to beneficiary views and experiences. The uses and effects of the SCG reported in that study include improved physical and mental well-being of beneficiaries; ability to meet basic needs including food and health care; reduced dependency on family members; ability to support children's education, invest in productive activities, make home improvements, save and get credit. The effect of the SCG in boosting the local economy was also noted.⁴²

A 2012 exit survey conducted at pay points in the 8 earliest implementation districts by the ESP programme also documented the use of cash transfers by SCG beneficiaries. These uses included expenditure on food and basic needs, health care, school fees and materials, productive investments including hiring labour, as well as savings, making home improvements and repaying debts. Smaller amounts were reportedly spent on social obligations and alcohol. The survey noted beneficiaries' views that traders were increasing the stocks of food in their stores and that new kiosks and markets were setting up around pay points.⁴³

This study found very similar and significant positive benefits to the lives of SCG beneficiaries and significant spill-over effects benefitting both family and non-family members, in Kiboga and Kyenjojo Districts. There is strong evidence of improved material and emotional wellbeing in the households of beneficiaries after the SCG was introduced, compared to the situation before the SCG. Beneficiaries' health, self-esteem and living conditions have improved significantly by their own accounts. Increased household production due to the ability to hire labour, has led to increased food production and additional income from sales of surplus produce, hence greater food security. Beneficiaries demonstrated an increase in assets, especially in form of livestock that can be sold when cash is needed, and diversification of livelihoods. Certainty of income has led to increased group membership among beneficiaries, with increased savings and access to credit as well as the ability to make large expenditures and investments. It has also given beneficiaries a renewed role in the life of the community and productive opportunities which many beneficiaries have pursued despite their advancing age.

The results of our study also suggest that although traditional male and female roles persist, women receiving the SCG gained some economic independence and were using this to save, invest, generate income (including through starting small businesses), and some now had greater say in household decision-making. These findings are consistent with the gender analysis conducted for the ESP programme by Calder and Nakafeero, which documented emerging changes in livelihoods, empowerment and social inclusion. Their study covered both cash transfer pilots (the SCG and VFG) and included Butunduzi sub-county, Kyenjojo District. SCG recipients surveyed in the gender analysis had improved or increased social standing and self-esteem; better relations with family members and others in the community; improved health, well-being and expenditure patterns and recognition that older people still have a productive role to play in the community. It was also recognised in this study that cash transfers were generating a multiplier effect. Calder and Nakafeero identified significant positive changes for both women and men in economic circumstances, with women gaining opportunities to increase assets and income-generating possibilities that they did not have previously.⁴⁴

42 Bukuluki & Watson, 2012: 58-69

43 ESPP, 2012b

44 Calder & Nakafeero, 2012: 50-59

Non-beneficiaries interviewed in our study (both family members of SCG recipients and non-family) confirmed the views of beneficiaries in terms of the positive impacts the SCG had made on lives of the elderly. Non-beneficiaries also made it clear that they benefitted from the SCG as well. Both family and other community members cited relief from the cost and stress of caring for the elderly as a key benefit. Family members also noted that they shared in SCG beneficiary's purchases of food and other household needs, produce grown by SCG recipients and received financial support for children's educational expenses. They also cited benefits gained through employment and other improvements in their own livelihoods, due to the income-generating initiatives of SCG beneficiaries.

Positive spill-over effects of the SCG were experienced by non-family members in the community such as traders and labourers who gained employment as a result of this cash injection into the local economy. For example, one bar owner interviewed indicated her business did increase after the SCG, but this was not due to greater patronage by SCG beneficiaries – rather, it was those who gained employment and additional income as a result of the SCG such as labourers, who then provided her with increased business. We canvassed a considerably larger group of trader respondents than the above-mentioned studies. These views were useful not only for triangulating information from beneficiaries and their families (in this case, they largely confirmed the views of those respondent groups), but also for providing important additional insights into the positive effects of the SCG on the local economy and highlighting the development needs of these communities.

A majority of the traders interviewed verified the perception that business in their communities had improved after the SCG, based on their own experiences and knowledge of other business in the community. They also noted that more women were going into business following introduction of the SCG, although larger and more profitable businesses remained dominated by men. Traders also observed that many SCG recipients now engaged in small-scale trade to further improve their economic situation. The increased business flowed into improvements in local building infrastructure and attracted more people to these rural areas. Traders could see the potential for further invigorating local communities and economies in these rural areas if governments fulfilled their roles.

The links between the cash transfer made to the elderly and increased economic development in the local community were repeatedly articulated by respondents in all groups interviewed. The value placed on the spill-over effects was evident, as was the understanding that governments needed to support nascent local development with complementary policy and/or program measures, to allow communities to build on their own initiatives. Those interviewed identified priorities for government action in their local area to this end, including improving basic infrastructure (roads, power, water supply) and government service provision in health and education; increasing government support and extension services for agriculture; increasing access to financial services and improving financial literacy; and reforming the system of taxes and fees on businesses in rural areas.

This study also asked respondents to identify opportunities created by the SCG for increasing social and economic development in their community. Respondent suggestions included using SCG beneficiaries' membership of both formal and informal saving groups as a vehicle for other programs to reach out to vulnerable people or provide sensitisation opportunities; further developing the agricultural sector by building on SCG beneficiaries' land and agricultural skills with training in improved techniques and use of inputs; and building on the willingness of beneficiaries to work and diversify their livelihoods through provision of simple training in enterprise development.

In summary, with a very modest but regular level of income support, SCG beneficiaries are contributing to the local economy through consumption, creating small enterprises and creating employment. They are also actively contributing to Uganda's development goals by supporting grandchildren's education, and the perceived changes to women SCG beneficiaries' status within and outside the home, however small, may help to create a more gender-equitable society for those grandchildren in the future. The spill-over effects of the SCG are tangible and measurable. It is improving the situation and livelihoods of family members of beneficiaries and generating economic benefits and opportunities for non-beneficiaries in these communities. These findings are consistent with the direct and spill-over effects identified in a number of studies of social protection programs in other countries, as discussed in section 2 of this report. The bottom-up, small-scale economic development and improved access to education and healthcare created by the SCG may enable members of these rural communities to take advantage of opportunities created by top-down, large-scale national development initiatives such as investments in infrastructure or in developing/expanding industries, which they might otherwise not have been able to access. The SCG may be contributing to more equitable development outcomes.

The challenges, opportunities and issues identified by communities gives governments at different levels an opportunity to consider implementing complementary policy and program measures that can enhance the local development stimulated by the SCG (and indeed, other social protection measures).

8. Conclusions and Recommendations

The key conclusions drawn from this study are listed below.

Beneficiaries

- The SCG has had a significant and positive direct impact on the lives of beneficiaries in both Kiboga and Kyenjojo Districts, according to beneficiaries.
- The SCG has contributed to poverty alleviation among most beneficiaries and quite likely, for some non-beneficiaries.
- The SCG has improved the emotional and material well-being of beneficiaries.
- The SCG has facilitated elderly people's participation in the local economy through increased saving, access to credit and investment in agriculture, entrepreneurial ventures and small-scale businesses.
- The SCG appears to increase the economic and social empowerment of women beneficiaries.

Non-Beneficiaries

- The spill-over effects of the SCG at the local level also appear to be significant, benefitting both family members of SCG recipients and those in the wider community.
- Family members of SCG beneficiaries experience lower costs and less stress in caring for elderly parents/grandparents and family members benefit from access to food, household, educational and other goods and services paid for by SCG beneficiaries.
- Community members have been relieved of the burden of caring for those destitute elderly without family.
- Local business has improved in both study Districts, with increased profit/turnover, expansion of existing businesses and business start-ups of various sizes being linked to the introduction of the SCG, according to local business people.

- Women non-beneficiaries in the community appear to be taking advantage of opportunities to start businesses.
- Local employment has been generated as a result of the SCG.
- The SCG appears to be contributing to resilience and growth in local economies.

It is recommended that:

- To improve beneficiaries' experience of the SCG, consideration should be given to increasing the number of SCG pay centres, improving the timeliness of payments and improving the payment system/payment frequency.
- Increased effort be made to enrol all those who are eligible for the SCG.
- The ESP Programme share findings from studies on the impact of cash transfers with relevant local, district and/or national government authorities and encourage them to consider implementing policies and programs that will boost the spill-over effects of the SCG and other social protection measures.
- The ESP Programme consider co-ordinating with NGOs that may be delivering complementary programs in pilot districts, such as financial literacy and business development skills, that can boost the spill-over effects of the SCG and other social protection measures.
- During the program's pilot phase, a larger and more rigorous semi-experimental study into economic spill-over effects and micro-level impacts could be undertaken, while there are non-ESPP Districts to use as 'controls'.
- A socio-economic mapping exercise could also be undertaken, tracking where the SCG money flows after it is received by an SCG beneficiary. The data and findings generated could shed further light on the development benefits generated by universal old-age pensions.

In closing, we note that macro-economic growth is often the focus of discussions about a country's state of 'development'. However, the micro and meso-level economic and livelihoods-strengthening effects of cash transfer schemes, including old-age pension schemes such as the SCG, should be considered an essential component of any government's development strategy, ideally implemented in parallel with and complementing the macro-economic development process. By providing the least well-off in society with some assistance to access basic necessities and improving their immediate and medium-term situation, their (and their children's) prospects for sharing in a country's broader economic growth and development are likely to be enhanced. Social assistance schemes should be seen as a necessary component of 'inclusive growth'. The Government of Uganda's decision to invest in the Expanding Social Protection Program's Social Assistance Grants for Empowerment demonstrates an appreciation of these important benefits.

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ANNEX A

Interview/FGD Guides

BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

NON-BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

IN-DEPTH INTERVIEW GUIDE FOR TRADERS

KEY INFORMANT & IN DEPTH INTERVIEW GUIDE

EXPANDING SOCIAL PROTECTION PROGRAMME

STUDY ON FLOW-ON EFFECTS OF CASH TRANSFERS IN KIBOGA AND KYENJOJO

DISTRICTS- UGANDA'S SENIOR CITIZENS GRANT

BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

Purpose of the study

To collect qualitative information from beneficiaries of Uganda's Senior Citizens Grant (SCG) pilot program and from selected non-beneficiaries in the same communities, to gain insight into the direct impacts and some of the flow-on effects (direct or indirect) of the SCG program.

Study Objectives

- (i) To document the views of beneficiaries and selected non-beneficiaries on the impacts of the SCG and assess beneficiaries changes in economic behaviour at household level (including livelihoods development, labour market participation and employment, asset accumulation, coping strategies, household production and access to credit).
- (ii) To assess the extent to which the transfers are stimulating business at the community/local level.

STATEMENT OF CONSENT (To be read by the moderator/ interviewer)

My name is..... We are conducting a study on Flow on- effects of cash transfers on behalf of Expanding Social Protection Program. The purpose of the study is to collect information on the effects of the programme as perceived by beneficiaries, non-beneficiaries and traders. Participating in this study is voluntary. If you do not want to take part in the study/ discussions, you are free to say so. Whatever we are going to discuss is confidential and will only be used for purposes of the study. We also request you as participants not to discuss the issues discussed here after this meeting.

Moderator to ask participants if there are any questions.

If there are participants who are not interested in taking part, they are free to leave at this point.....

BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

1. What do we know about the Senior Citizens Grant? (Probe for beneficiaries, criteria for selection of beneficiaries, when it started in this sub county)
2. What was the situation of the beneficiaries in this community before the program started? (probe for livelihoods, labour market participation, assets owned, coping strategies, household production, access to credit/ membership to local groups)
3. How did this situation differ among both men and women?
4. How has this changed since the beginning of the SAGE program? (probe for the changes in the different areas)
5. How has the economic behaviour of beneficiaries changed at individual and household levels? (Probe for livelihoods development, assets, access to credit, consumption activities, coping strategies and labour market)
6. How have these changes been manifested differently among men and women?
7. What do you as beneficiaries spend on most and why? How do these differ among both men and women?
8. What has been the impact of the transfers on local business as perceived by beneficiaries? /How have local and community businesses been stimulated?
9. What opportunities exist at household, community and local government levels to increase the economic impact of cash transfers?
10. How should the opportunities be maximised at the different levels? (individual, community and local government)
11. What have been the challenges to stimulating local and community business?
12. How best can these challenges be dealt with?

EXPANDING SOCIAL PROTECTION PROGRAMME

STUDY ON FLOW-ON EFFECTS OF CASH TRANSFERS IN KIBOGA AND KYENJOJO DISTRICTS- UGANDA'S SENIOR CITIZENS GRANT

NON-BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

Purpose of the study

To collect qualitative information from beneficiaries of Uganda's Senior Citizens Grant (SCG) pilot program and from selected non-beneficiaries in the same communities, to gain insight into the direct impacts and some of the flow-on effects (direct or indirect) of the SCG program.

Study Objectives

- (i) To document the views of beneficiaries and selected non-beneficiaries on the impacts of the SCG and assess beneficiaries changes in economic behaviour at household level (including livelihoods development, labour market participation and employment, asset accumulation, coping strategies, household production and access to credit).
- (ii) To assess the extent to which the transfers are stimulating business at the community/local level.

STATEMENT OF CONSENT (To be read by the moderator/ interviewer)

My name is..... We are conducting a study on Flow on- effects of cash transfers on behalf of Expanding Social Protection Program. The purpose of the study is to collect information on the effects of the programme as perceived by beneficiaries, non-beneficiaries and traders. Participating in this study is voluntary. If you do not want to take part in the study/ discussions, you are free to say so. Whatever we are going to discuss is confidential and will only be used for purposes of the study. We also request you as participants not to discuss the issues discussed here after this meeting.

Moderator to ask participants if there are any questions.

If there are participants who are not interested in taking part, they are free to leave at this point.....

NON-BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

1. What do you know about the Senior Citizens Grant? (Probe for beneficiaries, criteria for selection of beneficiaries, when it started in this sub county)
2. What was the situation of the beneficiaries in this community before the program started? (probe for livelihoods, labour market participation, assets owned, coping strategies, household production, access to credit/ membership to local groups)
3. How did this situation differ among both men and women?
4. How has this changed since the beginning of the SAGE program? (probe for the changes in the different areas)
5. How has the economic behaviour of beneficiaries changed at individual and household levels? (Probe for livelihoods development, assets, access to credit, consumption activities, coping strategies and labour market)
6. How have these changes been manifested differently among men and women?
7. In your perception, what do the beneficiaries spend on most and why? How do these differ among both men and women?
8. How have you as non-beneficiaries benefited from this program? (knock on effect)
9. What has been the impact of the transfers on local business? /How have local and community businesses been stimulated?
10. What opportunities exist at household, community and local government levels to increase the economic impact of cash transfers?
11. How should the opportunities be maximised at the different levels? (individual, community and local government)
12. What have been the challenges to stimulating local and community business?
13. How best can these challenges be addressed?

EXPANDING SOCIAL PROTECTION PROGRAMME

STUDY ON FLOW-ON EFFECTS OF CASH TRANSFERS IN KIBOGA AND KYENJOJO DISTRICTS- UGANDA'S SENIOR CITIZENS GRANT

IN-DEPTH INTERVIEW GUIDE TOR TRADERS

Purpose of the study

To collect qualitative information from beneficiaries of Uganda's Senior Citizens Grant (SCG) pilot program and from selected non-beneficiaries in the same communities, to gain insight into the direct impacts and some of the flow-on effects (direct or indirect) of the SCG program.

Study Objectives

- (i) To document the views of beneficiaries and selected non-beneficiaries on the impacts of the SCG and assess beneficiaries changes in economic behaviour at household level (including livelihoods development, labour market participation and employment, asset accumulation, coping strategies, household production and access to credit).
- (ii) To assess the extent to which the transfers are stimulating business at the community/local level.

STATEMENT OF CONSENT (To be read by the moderator/ interviewer)

My name is..... We are conducting a study on Flow on- effects of cash transfers on behalf of Expanding Social Protection Program. The purpose of the study is to collect information on the effects of the programme as perceived by beneficiaries, non-beneficiaries and traders. Participating in this study is voluntary. If you do not want to take part in the study/ discussions, you are free to say so. Whatever we are going to discuss is confidential and will only be used for purposes of the study. We also request you as participants not to discuss the issues discussed here after this meeting.

Moderator to ask participants if there are any questions.

If there are participants who are not interested in taking part, they are free to leave at this point.....

DISTRICT

SUBCOUNTY.....

NAME OF RESPONDENT.....

GENDER..... AGE.....

TYPE/ NATURE OF BUSINESS.....

IN-DEPTH INTERVIEW GUIDE FOR TRADERS

1. What do you know about SAGE? (Probe for beneficiaries, criteria for selection of beneficiaries, when it started in this sub county)
2. As a trader how have you benefited from this program?
3. What was your business like in this community before the program started? / How would you describe your business before and after this program?
4. How were other businesses doing before this program?
5. How did this situation differ among both men and women?
6. How has this changed since the beginning of the SAGE program?
7. In your view, what do beneficiaries spend on most and why?
8. How do the spending priorities of men differ from those of women and why?
9. In your view, how has the economic behaviour of beneficiaries changed at individual and household levels? (Probe for access to credit, consumption activities, coping strategies and labour market)
10. How have these changes been manifested differently among men and women?
11. What opportunities exist at household, community and local government levels to increase the economic impact of cash transfers?
12. In your view, how should these opportunities be maximised at the different levels? (Individual, community and local government)
13. What have been /do you envisage being the challenges to stimulating local and community business?
14. How best can these challenges be addressed?

KEY INFORMANT/IN-DEPTH INTERVIEW GUIDE

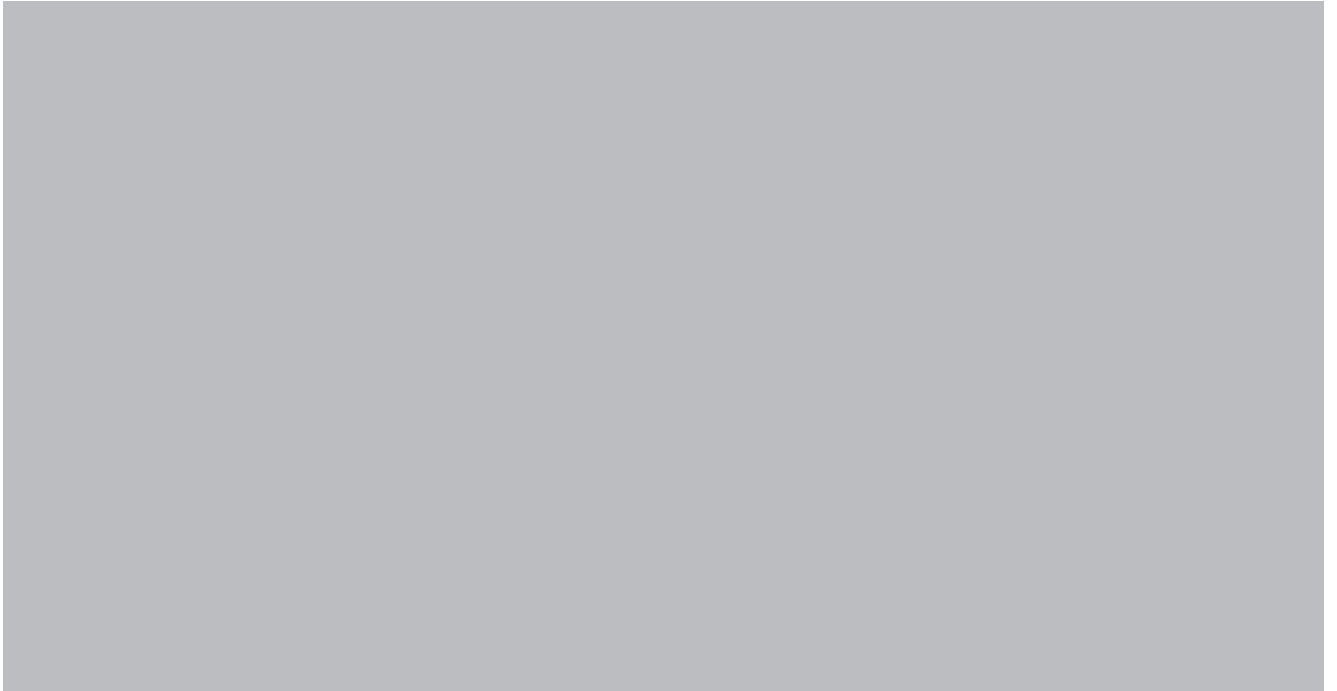
Purpose of the study

To collect qualitative information from beneficiaries of Uganda's Senior Citizens Grant (SCG) pilot program and from selected non-beneficiaries in the same communities, to gain insight into the direct impacts and some of the flow-on effects (direct or indirect) of the SCG program.

Study Objectives

- i. To document the views of beneficiaries and selected non-beneficiaries on the impacts of the SCG and assess beneficiaries changes in economic behaviour at household level (including livelihoods development, labour market participation and employment, asset accumulation, coping strategies, household production and access to credit).
- ii. To assess the extent to which the transfers are stimulating business at the community/local level.

To insert statement of consent



DISTRICT

SUBCOUNTY.....

NAME OF RESPONDENT.....

GENDER..... AGE.....

OCCUPATION (including home duties)

KEY INFORMANT/IN-DEPTH INTERVIEW GUIDE

1. What do you know about SAGE? (Probe for beneficiaries, criteria for selection of beneficiaries, when it started in this sub county)
2. What was the situation of the beneficiaries in this community before the program started? (Probe for livelihoods, labour market participation, assets owned, coping strategies, household production, access to credit/ membership to local groups)
3. How did this situation differ among both men and women?
4. How has this changed since the beginning of the SAGE program? (Probe for the changes in the different areas in 2 above at individual, household and community levels)
5. In your view, how has the economic behaviour of beneficiaries changed at individual and household levels? (Probe for livelihoods development, assets, access to credit, consumption activities, coping strategies and labour market)
6. In your view, how have these changes been manifested differently among men and women
7. What do you as beneficiaries spend on most and why?
8. What do other beneficiaries spend on most and why? How do these areas of spending differ

among men and women? In your view what is the cause of this similarity or difference in areas of spending/preference?

9. In your view, what has been the impact of the transfers on local business /How have local and community businesses been stimulated?
10. What has been the impact of the transfers on local business as perceived by other beneficiaries? /How have local and community businesses been stimulated?
11. What opportunities exist at household, community and local government levels to increase the economic impact of cash transfers?
12. In your view, how should these opportunities be maximised at the different levels? (Individual, community and local government) (Probe for each of the opportunities presented in Q 9 above)
13. What have been /do you envisage being the challenges to stimulating local and community business?
14. In your view, how best can these challenges be addressed?

Annex B

List of Persons Consulted/Providing Briefings

Expanding Social Protection Programme, Kampala

Mr Stephen Kasaija, Head of Social Protection Secretariat, Ministry of Gender, Labour and Social Development
Mr Stephen Barrett, SAGE Manager/Senior Social Protection Adviser
Mr Pius Okello, SAGE Operations Manager

Kiboga District

Ms Cate Kivanyuma, SAGE Technical Officer

Ms Maureen KiconcoMurungi, SAGE M&E Officer

Ms Jane Najjingo, Community Development Officer, Kibiga sub-county

The Hon Mr KuuleMurunga Joseph, Resident District Commissioner

Mr Tuhumwire Moses, District Internal Security Officer

Mr Ibrahim Bonyoko, Senior Community Development Officer

Ms Adong Rosalind Luhoni, Chief Administrative Officer, Kiboga

Mr Dennis Kigozi, Chairman of Sub-county LCIII

Ms Peace Ntambala, Kibiga Sub-county Chief

Mr Mufurukye Stephen, Community Development Officer, Dwaniro Sub-county

Mr LutaloHassani, (volunteer mobiliser), Dwaniro Sub-county

Mr SserunjogiSiraje, Senior Assistant Secretary, Dwaniro Sub-county

Kyenjojo District

Mr TworiYafesi, District Community Development Officer, Kyenjojo District

Mr GeoffreyRwakabale, SAGE Technical Officer

Mr NicholasMuwanga, SAGEMIS Officer

Mr Samuel Katehangwa, Chief Administrative Officer, Kyenjojo District

Mr Busiinge Daniel, Sub-County Chief, Bufunjo

Mr Kobwemi Job, Community Development Officer

Ms Jennifer Nakalembe, Parish Chief, Bataleka

Mr Eric Turyasingura, Parish Chief, Rugora

Mr Tumushabe Alex, Acting Parish Chief, Rugora/Kanyinya, Butunduzi Sub-county

ANNEX C

Thematic data collation guide

Interview data was summarised and collated on spreadsheets according to six themes, separated by interview mode (Womens/Mens/Mixed/ beneficiary FGD; Non-beneficiary traders; Non-beneficiary others).

BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

Question	Spreadsheet Themes
Q2	Beneficiaries - before SAGE (SCG)
Q4,5,7	Beneficiaries - after SAGE (SCG)
Q3,6	Gender differences - Beneficiary Group and Trader Group
Q8,11,12	Businesses (Traders) - Impacts of SCG and General Challenges
Q9,10, Other comments	Opportunities and Issues

NON-BENEFICIARIES FOCUS GROUP DISCUSSION GUIDE

Question	Spreadsheet Themes
Q2	Beneficiaries - before SAGE (SCG)
Q4,5,7	Beneficiaries - after SAGE (SCG)
Q3,6	Gender differences - Beneficiary Group and Trader Group
Q8	Benefits to Non-beneficiaries
Q9,12,13	Businesses (Traders) - Impacts of SCG and General Challenges
Q10,11,	Other comments Opportunities and Issues

KEY INFORMANT/IN-DEPTH INTERVIEW GUIDE

Question	Spreadsheet Themes
Q2	Beneficiaries - before SAGE (SCG)
Q4,5,7,8	Beneficiaries - after SAGE (SCG)
Q3,6, part of 8	Gender differences - Beneficiary Group and Trader Group
Q9,10,13,14	Businesses (Traders) - Impacts of SCG and General Challenges
Q11,12,	Other comments Opportunities and Issues

IN-DEPTH INTERVIEW GUIDE TOR TRADERS

Question	Spreadsheet Themes
Q3,4	Businesses (Traders) - Impacts of SCG and General Challenges (before SAGE)
Q2	Businesses (Traders) - Impacts of SCG and General Challenges (after SAGE)
Q5,6,8,10	Gender differences - Beneficiary Group and Trader Group
Q7,9	Beneficiaries - after SAGE (SCG)
Q11,12, Other comments	Opportunities and Issues
Q13,14	Businesses (Traders) - Impacts of SCG and General Challenges

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About The Expanding Social Protection Programme

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

ESP Programme is supported by Government of Uganda, DFID/UKaid, Irish Aid and UNICEF

Disclaimer:

The views expressed in this publication are not necessarily those of the expanding social Protection Programme, Ministry of Gender, Labour and Social Development or their partners.

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