

From the Editorial Advisor



Pius Bigirimana, PS, MGLSD

Welcome to this edition. As we continue to roll out phase II of the Expanding Social Protection Programme, (2015-2020), We still feel energised by the successes of the pilot phase (2010-2015) and the continued good performance in implementing SAGE. More importantly in this phase, we are implementing SAGE under the wider Social Protection Policy that will include other important interventions like Social care, Social Security, Health insurance and Labour Intensive Public works among others.

We are proud to announce that our enrolment figures in all 40 Districts, (47 if we include the districts that split from mother districts to become autonomous, but continued to be served by SAGE e.g Kabale into-Rubanda, Rukiga, Kibale into-Kagadi-Kakumiro and Gulu into -Omoro), has reached over 153,000 beneficiaries. We believe that this programme could reach out to more areas once more funds are mobilised.

The Ministry of Gender, labour and Social Development is discussing possible ways on how to rollout SAGE possibly to the whole country. The Cabinet has already approved a National roll out but and we will inform the nation about this development in the near future.

Allow me to appreciate the Government of Uganda through the Ministry of Finance, Planning and Economic Development for her continued commitment towards funding this programme.

I would also like to appreciate the United Kingdom Department for International Development (DFID-UK) and Irish Aid, who have remained committed to this noble cause of investing in Social Protection to improve livelihoods of our people. That aside, I would like to inform our readers that there is continued credible evidence from various scientific surveys and researches indicating that the SAGE Programme has contributed a lot to the reduction of chronic poverty in Uganda.

Statistics from the UBOS in the Uganda National Household Survey 2016 show that Social Assistance Grants (SAGE) may be worth a closer look for policy makers looking for an end to Uganda's persistent poverty problem. According to the report, poverty rates fell from 31.1 per cent to 30.8 per cent, a drop of 0.3 per cent in SAGE implementing districts. This data nearly points to similar findings from recent studies by University of Maastricht in the Netherlands, University of Manchester (UK) and the School of Social Sciences of Makerere University that disclosed that SAGE makes a lot of impact on processes that enhance households to engage in productive activities like improving access to credit, transport and communication thereby improving access to better markets and prices and poverty reduction.

This material can be accessed in our archives and on line.
www.socialprotection.go.ug

Good reading.

Pius Bigirimana
Permanent Secretary MGLSD

The benefits of a SAGE National Roll Out

By David Tumwesigye Policy & Advocacy Advisor

If cabinet agrees to roll out the SAGE programme to all the 112 Districts, Uganda, will have joined other countries that have managed to provide direct cash grants to all their older persons. In March 2018 Kenya launched Inua Jamii70 -a universal old age pension for all citizens over 70 years and Zanzibar launched a similar scheme in April, 2016.

In Uganda, the SCG grant was piloted 8 years ago and now covers 47 districts across the country. In October 2017, Parliament passed a motion directing the Ministry of Gender, Labour and Social Development (MGLSD) to present a plan for the rollout of the programme to all districts.

...(Continued on page 2)



Hon. Janet B Mukwaya, Minister for Gender, Labour & Social Development (Middle) at the International Women Day in Busubuzi Mityana District. The Minister in her speech said that the Uganda Women Entrepreneurship Programme (UWEP), Youth Lively-hood Programme (YLP) and the Social Assistance Grants for Empowerment Programme (SAGE) were top three programmes under the MGLSD positively impacting lives of Ugandans. She added that if they are fully rolled out they will go along way in transforming the country..

SAGE benefits maximised more in areas endowed with good business infrastructure

By Jane Namuddu- SPO REKM SAGE

A study by a consortium of researchers from the Universities of Maastricht, Manchester and Makerere on the "Economic Case for Investments in Social Protection in Uganda" has revealed that small grassroot businesses benefit more from SAGE grants.

The economic boost is mainly felt on pay day in the transport, retail, food agricultural input sectors and the dealership in human medicine.

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The benefits of a SAGE National Roll Out



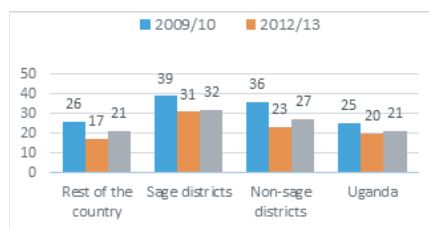
The proposal presented was to enroll 204,771 new beneficiaries and increase the coverage of SAGE to 358,420 older persons who are aged 80+. The cost of rollout proposal including transfers, delivery fees, enrolment and other SAGE operational costs, will total UGX 142.46 billion in 2018/19.

Based on the current Government of Uganda allocation of UGX 32.88 billion and committed Development Partner funding, an additional Shs 54.03 billion is required to finance SAGE rollout starting in FY 2018/19; Shs 7.56 billion in FY2019/20 and Shs 48.65 billion in 2020/21 to fully take over funding from Development Partner in line with the current MoU.

Uganda needs about 373 billion annually to roll out SAGE to all older person aged 65 years and above (and 60+ in Karamoja region). The Expanding Social Protection Programme (ESPP) is implemented by the Ministry of Gender, Labour and Social Development and delivers a monthly Senior Citizens Grant (SCG) of Shs 25,000

to 47 beneficiary districts. This is by far one of most laudable Social Protection programmes in the developing world. Since its launch in 2011, the programme has delivered over Shs 196,488,144,813 (\$55m) to 190,466 older persons.

Results from studies to assess impact of the SAGE programme complement international evidence that direct income support is an effective tool for directly reducing poverty and enhancing



household productivity and resilience to life shocks and for long-term human capital development. SAGE beneficiaries spend their grants on food, health care, and education, with significant improvements in the nutritional status, health, and well-being of recipients and their household members as well as keeping children in school.

Beneficiaries are also using the grant to purchase livestock, farm implements and to hire labour. SAGE also has wider community impacts, and in districts where it has been implemented both employment and wages have increased. Indeed, a recent study based on the Uganda National



Older persons dance at IDOP celebrations in Pader

Household Survey (UNHS) data found that “between UNHS 2009/10 and UNHS 2016/17, poverty headcount in SAGE districts fell by nearly 7 percentage points. Noteworthy the proportions of persons that fell into poverty did not increase in SAGE districts when in non-SAGE districts poverty increased between 2012/13 and 2016/2017.”

Due to its impacts on beneficiaries, their families and the communities, SAGE enjoys overwhelming support among the public. ■

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SAGE benefits maximised more in areas endowed with good business infrastructure

The report also indicated that SAGE beneficiaries are now able to form small SACCOs and informal savings groups. Credit can be accessed by non-beneficiaries in integrated areas. It is therefore Key to note that as a result of the SAGE Cash programme, both remote and integrated areas have experienced changes in availability of savings and credit opportunities for increased economic multiplier effects.

This study comes at a time when, the stakeholders are trying to establish the benefit of the Programme beyond primary beneficiaries. In the recent past, the



A Boda Boda operator transports a beneficiary to a pay point in Kamuli District.

reports that dominated the media space mainly reported improvement in individual incomes and livelihoods. It is satisfying to note that the programme is able to facilitate inclusive development with multiplier effect drivers mainly being trade that involves the grassroots businesses.

The study investigated the effect of SAGE and other social protection interventions like social pension, indigenous local resident business activities in SAGE communities gifted with key infrastructure and services and those without. It was discovered that service providers (secondary beneficiaries) located in areas with averagely good infrastructure like roads, shopping centres, local transport benefit more from the promotive potential of SCGs even when the intervention is targeted to mainly benefit Older Persons.

On the other hand, areas that are relatively less endowed with good infrastructural networks for development miss out on the advantages and prospective access to an available resource in form of capital. This is because products and services that are demanded by Older Persons like consumables e.g salt, sugar, paraffin, first line medication, transport etc are either missing or too expensive to be afforded by beneficiaries. Beneficiaries therefore end up not spending as much and as frequently as

they would have loved to and the community misses out on this income that would have circulated within.

These findings are highly relevant for policy makers in the context of cash transfer programs. Microfinance institutions could also tap into this opportunity to provide credit to potential transporters especially in the Boda Boda business because an opportunity like this provides capacity to pay back loans. Essentially the benefits of SCG will be spread even further.

The report revealed that beneficiaries had the ability to use communication services such as mobile phones that facilitated their engagement in business ventures and communicating to relatives. Communication is a major challenge in the rural areas in a way that services like airtime, mobile money and phone charging are rare. While they are available they can be accessed at a distance and sometimes in particular hours of the day. But it is worth noting that wherever these services are available, the service providers have benefited from SCG especially on pay day.

The report also mentions that SAGE beneficiaries were advantaged to have the means to hire labour, access agricultural inputs, and markets to sell agricultural

products on retail basis. The beneficiary's capital gains improved as they often engaged in off farm trading activities because of their proximity to markets and trading centres by purchasing goods and selling them at trading centres for a profit.

They are now part of the rural, roadside, evening lucrative market vendors. On the other hand, the study report revealed that in terms of livelihood outcomes, SCG beneficiaries in remote areas (without access to agricultural input markets and or labour services) were found to be more dependent on wage labour activities compared to their counterparts in integrated areas. This makes it hard for them to escape the vicious cycle of poverty especially in times of scarcity because they are not empowered to save and participate in off farm trade as livelihood activities, like their counterparts

The study in its analysis therefore points to the fact that SAGE cash transfers have the potential to substantially contribute to micro-level growth. This analysis however becomes an even bigger reality if beneficiaries are situated in areas where they can easily interact and transact business with secondary beneficiaries that would provide incentive to further investment. The report intended to expose participants to the knowledge and content. ■

ESP To Roll Out Training To All Programme Structures;

By Titus Ouma and Dora Anyango. SPOs Capacity Building



In bid to build the capacity of stakeholders to handle Cash grants and deliver the social protection agenda better, the Expanding Social Protection Programme has embarked on the training of all stakeholders at district and national level. The training is intended to expose participants to knowledge and content of the National Social Protection system, as well as update them on the new implementation dynamics between ESP I and ESP II. The training will also equip participants with knowledge and skills on cash transfer programming and implementation.

Social Protection Policy, it was deemed necessary to prepare stakeholders to understand this change, hence the need for trainings.

It is worth noting that the Social protection subject is generally new and taking root in Uganda. The trainings continue to be implemented in a cascaded manner, starting from the National, District, Sub county and community levels.

When the Government of Uganda resolved to expand the roll-out of the Senior Citizens' Grant (SCG), to 40 more districts and implement SAGE as part of the wider National

They are also extended to cover other stakeholders outside the formal District local government structure, that are central to programme implementation. These include but not limited to representatives of CSOs and FBOs, media, cultural institutions, opinion leaders to mention but a few.

In February and March 2018 the Programme management unit conducted the National Technical Training (NTT) in 40 districts. The training targeted District Community Development officers, Senior Community Development Officers (SAGE) and selected staff from the RTSUs. 117 participants attended the training. Another training targeting 4122 stakeholders from the 40 programme districts will be implemented in the months of July and August 2018. ■

SAGE Boosts Local Business

By Stephen Kasaija Head SP

Every time an announcement to pay Senior Citizens Grants payments runs on a local radio in a SAGE beneficiary district, it is meant to mobilize the Older Persons about payments. But as older persons prepare to respond to this call, many other secondary beneficiaries also join the propel.

It is interesting to know that just before pay day, Boda-Boda riders are quick to list their clients, as shop keepers located around pay points rush to stock up consumables that appeal to these customers.

In Toroma Sub-County, Katakwi district, Eset John William, a boda-boda rider from Aterayo parish, says. These persons are particularly tagged to him because he has positioned himself as their best transporter.

A couple confessed that they prefer Eset because he understands them. "He is a careful rider unlike the young men who use this route and he is able to patiently wait for us at the pay point to receive our money before he transports us back home." said the couple.

Eset says he got the boda on loan and he pays back UGX 50,000 per week. It is easy for him to pay his weekly premiums for the loan during pay days because he makes money from SCG clients.

His major challenge is that it takes him time to convince clients that he is giving them the right balance from what they have given him. Normally every beneficiary receives UGX 50,000 (Fifty thousand shillings only) being the total outstanding amount of their grant for the 2 months.



Stephen Kasaija, Head PMU/ESP

This money usually comes as one note and sometimes as 5 notes bills of UGX 10,000 each. Old age comes with its challenges but Eset has to take time to explain the amount that he has to give back and the colour of notes. But the Older persons have now built trust in him.

Eset is also their favourite transporter because he is patient enough to afford a one more minute stopover in the local trading center for the older person to buy goodies.

Toroma sub-county headquarters pay point is located in Toroma town board and has 310 beneficiaries. It means that on a normal pay day, there is UGX 15,500,000 (Fifteen million five hundred thousand) worth of cash, circulating into the local economy.

SCG pay day is also time for shop keepers to gain more sales from sugar, salt, paraffin and other items that are unique to older persons. The town board chairperson,



A Boda-Boda rider transports beneficiaries to a pay point in Toroma Katakwi Districts

Charles Okudi, disclosed that whenever there is payment for older persons, life is breathed into the town.

Ann Grace Ayu, a prominent shop keeper, says she mostly stocks sugar, bread, cooking oil, salt, soap and rice prior to the payment date, since they are the most sought after items by the elderly persons. She says that on a regular day, the number of her customers ranges between 20-30 but on the pay day, the number increase to over 70 customers.

The Ministry of Gender, Labour and Social Development is implementing the Expanding Social Protection Programme/Social Assistance Grants for Empowerment/Senior Citizens Grants in the District. ■

New staff at ESP - PMU



Byonanebye Muhumuza
Prosper.
The Deputy Head PMU



Clare Kaijabwango
MERL Coordinator



Sam Acodu
SAGE Coordinator



Simon Ogaya
Senior Programme Officer
SAGE



Cosmas Onzima
Finance Assistant

The President Message on the International Women's Day Meant a Lot to Elderly Women In Uganda.

By Joseph Basoga SPO Communications



MPs on the Social Protection Committee visit an Elderly woman who operates an airtime kiosk in Kyankwanzi

On March 8th, 2018 all roads led to Busubuzi Mityana to mark the International women's day and to deliberate on two themes; the international theme; **Time is Now: Rural and urban activists transforming women's lives**". Localised into **"Empowerment of rural women and girls. opportunities and challenges"**

Uganda has 151,000 people enrolled on Senior Citizens Grants (SCG) under the Social Assistance Grants 'for Empowerment Programme (SAGE). 59.6% i.e 90,000 of these people are are Elderly women. Therefore, the

proposed affirmative action geared towards improving the lives of Elderly women is a step in the right direction.

H.E the President, addressed two issues that affect women including elderly women in Uganda. Unproductive taxes levied on business below UGX 200,000 and Gender Based Violence.

He proposed that cabinet should quickly consider to revisit the legislation of taxes on products or business with capital below UGX 200,000 and on the issue of Gender Based Violence against women, Mr. Museveni said

"GBV is a cowardly act and it must be stopped"

There is evidence that the Elderly women who make up about 60% percent of the SAGE population in Uganda have saved money and now engage in small retail businesses like baking snacks, selling proceeds from household livestock and poultry e.g local eggs, milk, selling airtime etc. These businesses must be protected from unproductive taxes usually levied by Town Councils.

On the side of GBV, the Stories on rape of old women and land grabbing are now common news items, sometimes making headlines in our local print dailies and broadcasts especially on local television news in Uganda. Additionally, even when there is scanty data on Gender Based violence directed to older persons, the online qualitative reports clearly paint a vivid picture. A 2012 UNDP case study on gender equality and women empowerment in refugee camps in Uganda, mentions that older women are discriminated and are subject to GBV practices like property and land grabbing. Older women with disability suffer even greater discrimination, stigma, isolation and face obstacles in accessing justice. (source UNDP gender, equality and women empowerment case study Copyright 2012, UNDP.)

In 2015, the Uganda Cabinet passed the National Social Protection policy which spells actions that will be undertaken by the Government of Uganda to improve the lives of people who are in difficult situations and are unable to care for or protect themselves. This affirmative action that includes rolling out the SP fund (the senior Citizens Grant) in the region needs to be supported even more to address the Presidents call on economic empowerment for women. Although the targeting mechanism for enrollment of SAGE is not based on gender, it could be true that women have been more responsive to government programmes like SAGE and that's why they make a bigger number in the enrollment statistic. ■



Mainstreaming Disability



Gabriel Achia, (in shades) Kaberamaido SAGE Regional Technical Support Unit Coordinator, collects disability data in Akurao Parish Katakwi



Mzee Okello Sepraiano 75, is helped by a Post Bank Official to access the PBU Van for payment.

Beneficiaries investing and making money at pay points



Mzee Opiyo Pampus 65, a beneficiary from Katakwi sells oranges to beneficiaries at a pay point. Mzee Opiyo sells an orange at UGX 100 and makes about UGX 20,000 as profit on pay day. He also sells doughnuts at UGX 500 each.



Business at the Pay point; Mama Colonelia, Amuduka a SAGE Beneficiary from Toroma, displays and sells doughnuts to fellow beneficiaries at a pay point in Toroma. She started this business with UGX 50,000. Her biggest investment is contributing tuition for her son Amurokin William a BSWASA student at MUK. She contributes UGX 50,000 per semester. On pay day she makes about UGX 18,000 profit from her sales. She wants to set up a local bakery in future.



Director Social Protection MGLSD. Mr James Ebitu, Opens the media training workshop in Kampala.



ESP Staff after a meeting. Middle is the Director MSP London Rowan McTaggart, on the right is James Ebitu, Director SP Mglisd, and left is Head PMU ESP, Stephen Kasaija.

Paying SCGs



A post Bank Official delivers a prepayment Address



A happy couple after payment



An older person receiving money from the mobile bank



A beneficiary finger prints are captured using a biometric machine at the pay point



The Complaints and Grievance Mechanism at ESP

By John Mpande the SPO C&G



A typical Complaints and Grievance set up at a pay point

In bid to create transparency and accountability, the Expanding Social Protection Programme introduced a Complaints and Grievances (C&G) instrument to ensure that the beneficiaries are not in any way defrauded, cheated, or left disgruntled with un resolved issues. The Grievance Redress Mechanism (GRM) is

a benchmark to ensure that Government of Uganda goes beyond the basic provision of the cash transfer (SCG)

This new innovation, therefore is a direct initiative by governance to fight corruption. The innovation is benchmarked against some of the best programmes for cash

transfers across the world which include Hunger & Safety Nets programme in Kenya, Malawi and Bangladesh., The Programme has classified the complaints into two i.e. Payment complaints, related to issues surrounding the beneficiary access to their money e.g. absence of money on account, challenges of the biometrics failure, and the Programme complaints related to the eligibility of the beneficiary and their status on the Programme payroll e.g. names missing on payroll, death reporting alternative beneficiary defrauded etc, etc

The second is the operation and redress process involves collection, documentation and provision of feedback.

The exercise takes place both at the pay point and the post pay point centres with pay point administrator or the Parish Chief or Sub county chief as the custodian ad manager of complaints. The process Programme related complaints are Compiled and & Validated at the ESP head office , entered into the Programme Management Information System for escalation to the officer in charge .

The non-Programme related complaints are handled by the payment service provider PBU.■



John Mpande the SPO C&G attending to a beneficiary complaint in Abor Parish Ayer Sub county Kole district

Coping Mechanisms!!-Sage Disabled Beneficiaries Need More ...

By Joseph Basoga SPO Communications ESP/SAGE

It is one thing to be a frail older person but quite another to be a frail physically challenged older person. You do not only have to deal with the challenges of frailty that all older persons face that include: general feebleness due to old age, but you also have to deal with the all the defies, anomalies and glitches of a disabled person. Such is the life of Mzee Malinga Stanslasis, 75, from Abobora Village, Toroma Parish, Katakwi District.

Born to the late Ediba and Okanya Ejakol, on 5th August 1943, both peasants from Kakakwi, Mzee Malinga grew up as an only child. At the age of 12, leprosy attacked his right leg and since then life has never been the same. In 1955 he was amputated.

He describes this ordeal with a teary face but despite his anxiety he has endured storms to live and survive. Mzee Malinga is a peasant farmer surviving on the land that his parents left behind. He says he has done all kinds of odd jobs from serving as casual labourer in people's gardens, to vending ajon (local brew) and much more. As child his greatest challenge was stigma that resulted from



Mzee Malinga - inset His neighbour and friend Ngorok; Both are disabled beneficiaries from Katakwi

insults and mockery from playmates and villagers. He says growing up has helped him realise that he is important because at least he is lame but alive.

Away from his sorrows and anxiety, Mzee Malinga, quickly affords a smile when you mention the word SAGE. He was enrolled to the programme in 2016. Mzee Malinga confessed that this has positively changed his life.

Previously he was alive by the grace, but now he is sure of the next meal. He is quick to heap praises to his neighbour also a SAGE beneficiary by the names of Ngorok. He has no problem accessing the venue for SCG payments because Ngorok assists him to hire a Boda Boda which rides him a distance of one and half kilometres to the pay point. He pays the transporter an average of 4000 shillings to and from his residence but he adds that if he was never amputated, he would have saved the 4000 shillings if it wasn't for the polio. Such is the ordeal of a disabled SAGE beneficiary. ■

Pictorial Profile of some disabled beneficiaries



Katolosa Ikwen, 69 from Kapujan Toroma Sub county also walks 2 kilometres to reach the pay point. Ikwen is still strong enough to use a walking stick but she is worried soon he may become too weak to walk long distances. At the age of 12 Ikwen was attacked by polio that affected her legs. She confesses that SAGE has given her another lease of life because she now can afford basic necessities.



Donald Okwi 87 from Ongokia Village in Toroma narrates a story of joy and pain. Ongokia comes from Bukoni Village, 3 kms from the pay point in Toroma. He spends UGX 4000 to and fro the pay point. His biggest blow was the death of his wife 6 years ago. This, aggravated the challenge of polio. He has one surviving son who lives far away and without SCGs he is doubtful he would survive the harsh realities of a disabled life.

Gete-Gete Older Persons Sacco Impacts the Lives of Older Persons in Katakwi

By Joseph Basoga



While it's a big challenge being an older person it is an even bigger challenge to be a blind older person and woman at that. Regia Asimo, 90 is a resident of Magara and became blind 6 years ago. She suspects its old age related diseases that made her blind. To reach the pay point, she is helped by her grandchild Asino Betty. This means that on pay day Asino has to miss school to escort her grandmother collect her money.



SAGE beneficiaries and members of Gete Gete savings scheme in Katakwi Eastern Uganda talk to their Chairperson Otim Albert;(extreme right)



Imalingat 77, from Ongokia slipped and fell in the bathroom and injured his pelvic bone. This has caused him permanent disability. SAGE money has helped him to survive better after the accident.

SAGE beneficiaries are investing their money in profitable ventures. Much of this money is saved in small savings and credit cooperatives (saccos), borrowed as small loans, invested in small retail profitable ventures and paid back with interest. The fact that now beneficiaries can readily access credit is a big incentive to establishment, growth and maintenance of small business at the grass roots.

In one sub county called Toroma in Katakwi there are over 6 SACCOS for older persons.

This initiative started way back in 2010 when the Government of Uganda, with support from the UK's Department for International Development-UKAid/DFID and Irish Aid, made possible the payment for the senior citizens to older persons in fifteen districts. The grant has now grown to cover 25 more districts, benefiting over 15,3000 older persons in Uganda.

These SACCOS are formed on the basis of saving for credit and investments during economic hardships. They are therefore uniquely branded after their initiatives and purpose for which they are formed.

Some of the brand names include; Ajok Edeke sacco (to mean goodness of God) located in Ominya Village, Ashanotu Sacco (Grace of God) located in Ongaritu village, Emuniki Kinosi(united), Ebuma Inosi (togetherness) found in Toroma Town Board and Inganoi sacco located in Aputoni parish in Toroma sub county Katakwi district.

But one particular Unique Sacco is Gete Gete located in Aputoni parish, Asenget Village in Toroma Sub county. It was started in 2009 by a group of ten elderly beneficiaries after they had lost a friend and needed help to finance funeral expenses.

Little did they that the initiative would grow to 22 strong members capable of providing credit.

Gete-Gete sacco which means slowly by slowly is headed by Mzee Otim. Mzee Otim was a primary school teacher in the 70's but retired without pension since he was not on Government of Uganda pay roll. Faced with the ugly realities of economic shocks that come as result of no means of survival during old age, Mzee Otim was motivated to sensitize other people to start a saving scheme.

At the beginning this vision was blurred but when the group members lost a friend and were totally stuck, it became a lesson that they needed some form of saving activity to manage such crisis. So the group started by saving 1000 shillings bi-weekly as condolence fee but when the money started growing they saw another opportunity to save beyond organising for crisis.

This motivation was catalysed by the roll out of the SAGE programme. When older persons started receiving the monthly grant totaling 23,000, they convinced others to join. They also doubled their monthly contributions to UGX 2000 and beyond. Membership has now grown to 30, and credit is extended to only members.

Mzee Otim, is the group's chairperson. The group operates under an unwritten code and constitution that regulates access to credit. A member can borrow between UGX 50,000 and UGX 100,000 but must repay 10% Interest on the amount borrowed per month. Credit is usually mostly demanded when there is delayed payment of SCGs during planting season.

The sacco chairperson could not tell, the amount of money in the treasury but he affirms that sometimes they have close to a million Uganda shillings. The Sacco has no bank account but money is kept with a trusted individual and were possible on village saving account.

The fund members also have another unique activity. Every Thursday of the week, they come together and to cultivate as group in particular garden of a sacco member. This kind of synergy has helped them to open up bigger gardens and benefit from local economies of scale.

But perhaps the biggest advantage of

older person's sacco like Gete-Gete is that now they can avoid exploitation from unscrupulous and witty members of society that used to grab their land and or buy their livestock at cheaper prices in times of crisis. They now can access unsecured credit faster, and cheaper without the risk of mortgaging their land or livestock.

Gete Gete's biggest challenge is Financial Literacy and the small capital that is still growing. Mr Otim says there is need to educate members on savings and convince more to join to benefit from local economies of scale. The group chairman says the only organisation that has come to aid Saccos in the area is Village Enterprise group that provided a boost to selected sacco with UGX 250,000. He says that this money helped them to set up temporary structures of administration but they did not last long because of poor planning.

Gete Gete has also started lending members to start seasonal local businesses. Members can now borrow money to transport goods for sale at the seasonal roadside markets. They mainly sell Sim Sim (Inganyu) and Imumwa (Sorghum), Emogo (Cassava). Their dream is to buy Ox Ploughs to improve on yields and rent out ploughing services. They also have a dream to save enough to help members maintain and build houses.

Emori Kikira (United) Sacco for Older persons

- Started on 2016
- Found in Aputoni Parish, Aputoni Village Toroma Sub county, Katakwi Districts
- Has about 40 people
- Member contribution ranges from UGX 2000- UGX 50,000



Emori Kikira (United) Sacco for Older persons in Katakwi

- Chairperson is Olinga Sylvester a retired primary school teacher from Moroto and Atikitiki Primary school

AMORATI CHANI (United against perverty) Women's Sacco for Older Persons

- Started in 2016
- It is a Sacco for only older women
- Chairperson is Achar Basilisa
- Started with 20 women but the number has grown to 30
- Contribute 1000 shillings per week for savings and 1000 shillings plus firewood every time there is a funeral
- They have another programme called Grupu Lo Aichap or collective responsibility for per member's garden where they go and cultivate as a group for each member on a particular day.
- Their vision is to contribute enough money to take care of their orphans. ■



Members of Amorathi Chani Sacco talk to the writer in Katakwi

About this newsletter

ESP news is published by the Expanding Social Protection Programme as one of the ways to share information about direct income support and Social Protection in Uganda.

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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 & 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.

The ESP programme is funded by the Department for International Development (DFID), Irish Aid and the Government of Uganda.

ESP is implemented by the Ministry of Gender Labour & Social Development (MGLSD) with support from the United Kingdom Department of International Development (DFID-UK) and Irish Aid.



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