



UGANDA MANAGEMENT INSTITUTE

**AN ANALYSIS OF CHALLENGES AFFECTING THE IMPLEMENTATION OF  
SOCIAL CASH TRANSFERS: A CASE OF SAGE PILOT DISTRICTS OF KIBOGA  
AND KYENJOJO, UGANDA.**

**BY**

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**JANUARY, 2015**

**DECLARATION**

I MAUREEN KAWERE do hereby declare that this is my original work and has not been submitted in any other University or Institution of higher learning for any award or academic qualification.

SIGNED: .....

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**APPROVAL**

This dissertation has been submitted for the examination with our approval as supervisors

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## **DEDICATION**

I dedicate this study to the Lord God in whom I can do all things through Christ Jesus.

## **ACKNOWLEDGEMENTS**

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May the Almighty God reward you abundantly.

## TABLE OF CONTENTS

<b>DECLARATION .....</b>	<b>i</b>
<b>APPROVAL .....</b>	<b>ii</b>
<b>DEDICATION.....</b>	<b>iii</b>
<b>ACKNOWLEDGEMENTS .....</b>	<b>iv</b>
<b>LIST OF ACRONYMS .....</b>	<b>xi</b>
<b>ABSTRACT.....</b>	<b>xiii</b>
<b>CHAPTER ONE: INTRODUCTION.....</b>	<b>1</b>
1.1 Introduction.....	1
1.2 Background to the Study.....	1
1.2.1. Historical background.....	2
1.2.2. Theoretical back ground .....	5
1.2.3. Conceptual background .....	6
1.2.4. Contextual background .....	6
1.3. Problem Statement.....	8
1.4. General objective of the study .....	9
1.5. Specific objectives of the study .....	9
1.6. Research Questions.....	9
1.7. Hypotheses.....	10
1.8. Conceptual framework.....	11
1.9. Significance of the Study.....	12
1.10 Justification of the study .....	12
1.11 Scope of the Study .....	12
1.12 Operational Definitions.....	13
1.13 Summary of the chapter .....	14
<b>CHAPTER TWO: LITERATURE REVIEW .....</b>	<b>16</b>
2.1. Introduction.....	16
2.2. Theoretical review .....	16
2.3. Financial challenges and implementation of social cash transfers .....	17
2.4. Social challenges and implementation of social cash transfers .....	19
2.5. Political challenges and implementation of social cash transfers .....	20

2.6 Summary of the Literature review .....	23
<b>CHAPTER THREE: METHODOLOGY .....</b>	<b>24</b>
3.1 Introduction.....	24
3.2 Research Design .....	24
3.3 Study population.....	24
3.4 Determination of the sample size.....	25
3.5 Validity and reliability testing .....	27
3.6 Sampling technique and procedure.....	28
3.7 Data collection methods.....	29
3.8 Data collection instruments .....	30
3.8.1 Quantitative data .....	30
3.8.2 Qualitative data .....	31
3.8.3 Interview guide .....	31
3.8.4 Focus group discussions (SCG& VFG beneficiaries) .....	31
3.9 Validity of data collection.....	31
3.10 Reliability of data collection.....	32
3.11 Procedure of data collection .....	32
3.12 Data analysis .....	32
3.13 Study limitations .....	33
3.14. Ethical issues.....	34
<b>CHAPTER FOUR: PRESENTATION, ANALYSIS AND INTERPRETATION OF THE FINDINGS.....</b>	<b>36</b>
4.1 Introduction.....	36
4.2 Response Rate.....	36
4.3 Characteristics of the respondents .....	38
4.3.1 Gender of respondents .....	38
4.3.2 Mapping and establishing the financial challenges affecting the implementation of the social cash transfers in Kiboga and Kyenjojo districts. ....	39
4.3.1.1 Targeting.....	39
4.3.1.2.1 VFG Targeting.....	39
4.3.1.2. Death reporting .....	44

4.3.1.2.1 Procedure for Reporting deaths of beneficiaries.....	44
4.3.1.3 Medium of transfer .....	45
4.3.1.3.2 Manual and electronic payments in Kiboga & Kyenjojo.....	45
4.3.1.3.3 Comparison between manual and electronic payments .....	45
4.3.2.1 Grant Access .....	49
4.3.2.2 CSO’s and linkages to complimentary services.....	50
4.3.2.2.3 Other Additional services .....	51
4.3.2.2.4 Role of civil society organizations.....	53
4.3.3 Finding out the political challenges faced by the different stakeholders during the implementation of social cash transfers in Kiboga and Kyenjojo districts.....	53
4.3.3.1 Inexistence of social protection framework .....	55
4.3.3.2 Traditional social protection .....	56
4.3.3.2.1 Difference between traditional social protection and SAGE.....	56
<b>CHAPTER FIVE: SUMMERY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS.....</b>	<b>60</b>
5.1 Introduction.....	60
5.2 Summery .....	60
5.3 Discussion.....	61
5.3.1 Mapping and establishing the financial challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts. ....	62
5.3.4 Identifying the social challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts .....	63
5.3.5 Finding out the political challenges faced by the different stakeholders during the implementation of social cash transfers in Kiboga and Kyenjojo districts.....	64
5.4 Conclusions.....	66
5.5 Recommendations.....	67
5.6 Study limitations .....	68
5.7 Contributions of the study.....	69
5.8 Areas recommended for future research.....	70
<b>REFERENCES.....</b>	<b>71</b>
<b>ANNEXES .....</b>	<b>76</b>
<b>APPENDIX I: INTERVIEW GUIDE .....</b>	<b>i</b>



**APPENDIX II : FOCUS GROUP GUIDE ..... i**  
**APPENDIX III: QUESTIONNAIRE ..... i**  
**APPENDIX IV: LETTER OF INTRODUCTION ..... i**

## LIST OF TABLES

Table 1: Sampling table.....	26
Table 2: Sample size and study population.....	30
Table 3: Response rates and categories for qualitative study.....	38
Table 4: Response rates and categories for quantitative study.....	38
Table 5: Gender of respondents.....	39
Table 6: How targeting is done and who is targeted.....	41

## LIST OF FIGURES

Figure 1: Conceptual framework.....	11
Figure 2: Validity and reliability testing.....	28
Figure 3: Respondents awareness of the criteria used for selecting beneficiaries.....	42
Figure 4: Respondents awareness and importance of death reporting .....	45
Figure 5: Beneficiaries at an electronic pay point.....	47
Figure 6: Chi square testing financial challenges.....	48
Figure 7: Levels of satisfaction with mode of transfer.....	48
Figure 8: MTN management of mobile money.....	49
Figure 9: Chi square testing levels of satisfaction and the mode of transfer.....	49
Figure 10: Distance travelled by beneficiaries.....	50
Figure 11: Complimentary services .....	52
Figure 12: Hypotheses testing of political challenges .....	55
Figure 13: Role of politicians as perceived by respondents.....	55
Figure 14: Role of policy.....	56
Figure 15: Respondents views about social protection policy.....	57
Figure 16: Respondents views about traditional social protection.....	58
Figure 17: Focus group interview .....	59
Figure 18: Respondents views about traditional social protection visa vis modernity.....	60

## **LIST OF ACRONYMS**

CAO:	Chief Administrative Officer
CSOS:	Civil Society Organization
CDOS:	Community Development Officer
DFID:	Department of International Development
DCDO:	District Community Development Officer
ESPP:	Expanding Social Protection Program
GOU:	Government of Uganda
MFPED:	Ministry of Finance Planning and Economic Development
MTN:	Mobile Telephone Network
NAADS:	National Agricultural Advisory Services
NGO:	Non-Government Organization
NUSAF:	Northern Uganda Security Fund
OVC:	Orphans and Vulnerable Children
MIS:	Management Information System
MOU:	Memorandum of Understanding
MGLSD:	Ministry of Gender Labour and Social Development
M&E:	Monitoring and Evaluation

STO: SAGE Technical Officer

SAGE: Social Assistance Grants for Empowerment

SCGE: Social Cash Grants for Empowerment

SCG: Social Cash Grant

TX: Texas

UN: United Nations

UNRSHD: United Nations Research Institute for Development

UNICEF: United Nations Children’s Education Fund

UPE: Universal Primary Education

VFG: Vulnerable Family Grant

## ABSTRACT

This study sought to analyze factors affecting the implementation of social cash transfers in the districts of Kiboga and Kyenjojo, Uganda. The main purpose was to minimize their effects in preparation of National enrollment scheduled after 2015. The objectives of the study were; To map and analyze financial challenges in the implementation of the SAGE program, To identify and analyze social challenges in the implementation of SAGE program. To analyze political barriers faced by the different stakeholders during the implementation of the SAGE program. Methodology; The study employed a cross sectional design. A sample size of 86 respondents participated in the study, a census was used to select mobile money respondents and random sampling was used to select other respondents. Pearson's chi square was used to test the hypotheses. Findings of the study; targeting factor was clear to most respondents, Death reporting importance varied with some respondents more conversant with it than beneficiaries. The medium of transfer used was both manual and electronic which affected the program. It showed that there is a relationship between the mode of transfer and the levels of satisfaction. Beneficiaries spent more money on transport to access their grant. The absence of the approved SPPF affected phase two roll out. Traditional social protection systems weakened because of modernity and lack of harmony in communities. In recommendation; Targeting and death reporting should be made clear for everyone. Another service provider should be procured to curb network challenge. Opinions of beneficiaries should be considered extending services closer and integrating food, health and education services with SAGE. Political wing should approve SPP urgently for national enrollment. And traditional social protection systems should be incorporated in present management to strengthen the kinship ties.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Introduction

Social cash transfers are defined as the provision of assistance in form of money to the poor or those who face a probable risk of falling into poverty in case the assistance is not provided. They can as well be defined as regular non-contributory payments of money provided by government or non-governmental organizations to individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability. Cash transfers can be unconditional, conditional on households actively fulfilling human development responsibilities (education, health, nutrition, etc.) (Samson, 2009).

The main objective of these programs is to increase the poor and vulnerable household's real income (Cash Transfers (SCTs), 2014). In the process of implementation a number of challenges are experienced which brought about the need to carry out this research. The independent variable of the study is the challenges in delivery and social cash transfers the dependent variable.

This chapter covers the background of the study, the history of social cash transfers, problem statement, variables, purpose, objectives, of the study, research questions, hypotheses, scope, significance, justification and conceptualizes the challenges in delivering social cash transfers by the Expanding Social Protection Program (ESPP) in Kyenjojo and Kiboga districts.

### 1.2 Background to the Study

Protecting individuals and households during periods when they cannot engage in grateful employment or obtain enough income to ensure their livelihoods due to unemployment, sickness, chronic illness or disability, old age or care responsibilities is a key development goal. However the majority of the world's people still lack adequate access to social protection, (Jones, Samuels & Malachwaska, 2013).

Within the field of social protection, two categories are discussed; social assistance and social insurance. *Social assistance* encompasses public actions which are designed to transfer resources to groups deemed eligible due to deprivation, while *Social insurance* is social security that is financed by contributions and based on the insurance principle: that is, individuals or households protect themselves against risk by combining to pool resources with a larger number of similarly exposed individuals or households (Norton et al, 2001).

Social protection measures may entail cash transfers for specific households, such as those that include people with severe disabilities and for those in a situation where critical support is needed. This helps to prevent family breakdown so that informal social protection systems are reinforced.

Most recent trends in social protection concentrated mainly on social assistance and different types of cash transfer program for the poor and vulnerable (United Nations Research Institute for Social Development (UNRISD, 2012).

Public social protection in Uganda has traditionally been associated with specific vulnerable groups, covering care for the elderly, orphans and other vulnerable children, special needs education, and rehabilitation services for persons with disabilities. Although interventions are made, people have remained poor and many who are above the poverty line remained insecure. When families can't afford medical care, have no food to feed their families, yet have to care for grand children orphaned by HIV and without income. This is why the government of Uganda decided to expand the social protection sector, by implementing the social cash transfer program "Social Assistance Grants for Empowerment currently piloted in 14 districts of Uganda (MoFPED, 2012).

### **1.2.1. Historical background**

Welfare system started before 1601, overall trend of beneficiaries enrollment by rich religious traditions of Buddhism, Christianity, Hinduism Islam and thousands of the world's religions



(Faherty, 2006). Social welfare began in the dawn of the human race caring for vulnerable members that were advanced by every clan and tribe on earth. The Jewish law for instance required a side portion of each harvest for widows, orphans and strangers. (Handel, 1982). However this system faced challenges because administrative standards were not in place at the time, people interpreted the system as they wished, there was need to offer more than what was available for example, people needed accommodation as well as work, some needed money others preferred food (UK Poor Law, 1601)

In the past decade, Social Protection gained significance in many countries across Africa as a response to poverty and vulnerability. Legal instruments, national development plans, and development visions have been updated in many countries to provide for social protection as a national response. Similarly, many countries signed up to commitments seeking to promote social protection as national programs integrated within their budgets. Among these include the Livingstone Call for Action of 2006, the Windhoek Meeting of African Ministers of Finance and Social Affairs of 2008 as well as the Africa Social Policy Framework of 2009.

The Government of Uganda too committed to scaling up social protection through endorsing the Livingstone 'Call to Action' 2006 which sets out commitments to social protection. Uganda as a signatory to the African Union (AU) and the Social Policy Framework 2008 calls on governments to recognize that social protection should be a state obligation to provide for the vulnerable (ESPP document, 2010-2014).

The Uganda National Housing Survey (UNHS 2012/13) noted that Uganda's poverty levels reduced by 2.4 percentage points from 24.5% in 2009/10 to 22.1 in 2012/3. In spite of the reduction in the national poverty level, the Eastern and Northern regions vulnerable people have remained firmly

locked into poverty, without income to buy household necessities, no food to eat as land is dry and mainly used for cattle grazing. The existing anti-poverty initiatives were not designed to address these drivers of chronic poverty.

Since 2006, the Uganda government has worked to develop a coordinated approach to social protection. It observed that, the existing social protection instruments had limited reach and lacked coherence. In order to respond, in 2010 it launched the Expanding Social Protection Program (ESP) a five year program with the aim to complement other services and poverty reduction programs, coordinated by the Social Protection Secretariat within the Ministry of Gender Labour and Social Development (MoGLSD), implemented by Maxwell Stamp with disbursements delivered by mobile money and managed by MTN mobile money component (OPML, 2012).

The beneficiary target between 2010-2011 was 140,000 (Ashley, 2011) by end of program (2015) it was estimated that 600,000 beneficiaries to have enrolled. The Expanding Social Protection Program was designed around two main components; i) Policy support which aimed at strengthening leadership and commitment to social protection across the government. It develops a national social protection framework and generating evidence on the impacts of social protection and Social Assistance Grants for Empowerment (SAGE). ii) A cash transfers pilot aiming at providing evidence to validate the benefits of social assistance, piloted in the 14 districts; Apac, Kole, Kaberamaido, Katakwi, Moroto, Napak and Nakapiripirit, Amudat, Kiboga, Kyankwanzi, Kyegegwa, Kyenjojo, Nebbi and Zombo.

SAGE includes the Senior Citizens Grant (SCGs), a noncontributory pension to older persons and the Vulnerable Family Grant (VFGs) to households with limited labour capacity. The SCGs is a disbursement of a small but regular monthly cash transfer to all individuals over 65 years of age for

the pilot districts and 60 years in Karamoja region (MoGLSD, 2013) while VFGs are Vulnerable Family Grants disbursed to vulnerable households containing older people, people living with disabilities, orphans and vulnerable children or large number of children (OPML, 2012). The Direct Income Support or social cash transfer amounts of UGX. 23000/= initially and currently 25,000/= disbursed every month to beneficiaries. Lessons from the pilot indicated a positive impact on the lives of the beneficiaries in form of increased access to social services, nutrition and increased investments in micro income generating activities. Pay points have the potential to be sites for other interventions aimed at reaching the recipients without having them in place

### **1.2.2. Theoretical back ground**

The Galveston TX model of social welfare was developed in 1970's, and modernized by Perry (Perry, 2012). Galveston is a town in Texas which experienced a great storm in the 1960's that led to the development of this model. People in Texas were going through an economic storm. Thus to help secure their financial future the people of that town decided to take advantage of the federal provision available to social security for their city. This social security was designed to keep the disabled and vulnerable Americans out of chronic poverty, hence leading to economic growth. This theory was so important in guiding the study because it focused on equality, human rights, and poverty reduction.

The ESPP implemented the pilot social cash grants in Uganda in order to reduce chronic poverty, drawing lessons from Kiboga and Kyenjojo districts. The GoU contributes to ESPP by paying for program premises and also making a contribution to the implementation costs (MoU between GoU & DFID, 2010).

### **1.2.3. Conceptual background**

This study was concerned with giving conditional or unconditional cash grants to poor people in low-income countries (Cash transfers, 2012). Both the international community and national governments recognize the importance of cash transfers because they contribute to broader development goals in addition to tackling income poverty. “The World Bank report endorsed use of social transfers in developing countries, it also recognized their potential impact on poverty and redistributive growth” (Samson et al, 2006).

Samson et al. (2007) emphasized that the objective of SCT is to decrease chronic poverty, address social risk and also reduce economic vulnerability. Furthermore, it's indicated that social cash transfers lead to large increases in recipients' household consumption, assets acquisition, business investment, education, medical care and revenue. Studies on cash transfer programs that differ in meaningful ways from Give Directly; suggested that transfers may be invested at high rates of return over a long term.

On the other hand, some challenges were reported where beneficiaries in Kenya had to travel long distances to access the grant and also in communities where there were no cash transfers hostility and conflicts were reported (Givewell, 2012).

In Uganda, the Social cash transfer payments is an unconditional Social Assistance Grant for Empowerment (SAGE) payment scheme which offers reliability, cost-effectiveness, transparency, scalability and financial inclusion (ESPP, 20110-2015).

### **1.2.4. Contextual background**

The reduction of poverty and vulnerability is an integral part of Uganda's national development. The share of Ugandans living in poverty decreased from 56.4 to 24.5 percent between 1992/3 and 2009/10 Ministry of Finance Planning and Economic Development (MoFPED Report, 2012). This

success means that there were over 23 million Ugandans above the poverty line in 2010. But of this group 13 million are classified as insecure non poor. These households had consumption below twice the poverty line. They were able to meet their basic needs but remained insecure and vulnerable to falling into absolute poverty (MoFPED) Report, 2012).

A total of £39.85 million was injected in the program that is expected to run for 5 years 2010-2015 (MoU between GoU & DFID, 2010). The funding support was from Department of International Development (DFID), Irish Aid, United Nations Children's Education Fund (UNICEF) and Government of Uganda (GoU). ESPP has 2 program components, Social Assistance Grant for Empowerment (SAGE) being one of them. The primary goal of SAGE is to assess the feasibility of DIS in Uganda through piloting of Senior Citizens Grants and Vulnerable Families Grants. The program was set out to reach 95,000 vulnerable households in the 14 pilot districts of Uganda (Program document, 2010-2015)

A number of social protection related interventions have over the years been initiated by government ministries, institutions and other partners. Key among these are the National Pensions Scheme, the National Social Security Fund (NSSF), the Northern Uganda Social Action Fund (NUSAF), the Orphans and Vulnerable Children Grants (OVC), Universal Primary Education (UPE), Universal Health Services and cash for work schemes. However, it was discovered that the coverage of these programs were limited and majority of Ugandans were not covered by any formal social protection system. Many initiatives were not grounded in ESPP principles (such as regularity and predictability of support), leading to a reduction in the potential socially protective impact of the programmes (ESPP, 2011).

In the districts of Kyenjojo and Kiboga the programme recorded success stories that Beneficiaries were able to use their money to pay fees for their grand-children, starting up small businesses like poultry and piggery, hire labourers to till their gardens and were able to access medical services.

Despite all that, poverty remained a major challenge to the development of the communities in the 14 selected districts in Uganda, specifically in the two districts of Kiboga and Kyenjojo where enrolled families were facing major challenges in the areas of network failure during cash payments, targeting where beneficiary years was hard to prove, medium of delivery, long distances to pay points, distortion of social cultural setting, absence of social protection systems

### **1.3. Problem Statement**

In an attempt to address chronic poverty and vulnerability, Uganda implemented a pilot social cash transfer (Direct Income Support) for older persons and vulnerable household since 2006, to improve older persons and vulnerable families' livelihoods. Implementation was done by the Ministry of Gender Labour and Social Development (MGLSD) through Expanding Social Protection Program (ESPP). Reports from districts indicated that eligible beneficiaries in Kiboga and Kyenjojo had reached 16,267 respectively (Kyenjojo & Kiboga Quarterly Reports, 2014). Because of social cash transfers, a range of program successes in those communities had been reported, for example improved health for the beneficiaries, petty lucrative business set up during pay days, livelihood projects for poultry, goat and pig rearing, self-help groups among beneficiaries, hiring casual labour in order to increase on food security (Kiboga Quarterly report April-June, 2012).

Despite of all that, social cash transfers hadn't achieved its estimated target for beneficiary enrollment of 600,000 by end of first phase in 2015 (Ashley, 2011). There was need to analyze program implementation challenges and how they affect social cash transfers. These were categorized into Financial challenges where targeting mechanisms needed to be reviewed, feedback

from districts in from of death reporting where procedures were not clear, medium of transfer in form of network unavailability at pay points. Social challenges; where beneficiaries travelled long distances from their homes to pay points to access their grant, linking social cash transfers to other social services like health, education services and food. Political challenges in form of; Absence of social protection policy frame work to allow phase two enrollment and absence of traditional social protection systems to back up social cash transfers. Because of the affected enrollment timelines the planned national rollout for Uganda was delayed (Bukuluki & Watson, 2012). It's therefore against this background that the study intended to analyze these implementation challenges and to ensure that they didn't affect the planned national rollout after 2015.

#### **1.4. General objective of the study**

The key objective of this research was to analyze the implementation challenges in the delivery of social transfers: a case of SAGE pilot Districts of Kiboga and Kyenjojo”.

#### **1.5. Specific objectives of the study**

- i. To map and establish financial challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts.
- ii. To identify social challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts.
- iii. To find out political challenges faced by the different stakeholders during the implementation of social cash transfers in Kiboga and Kyenjojo districts.

#### **1.6. Research Questions**

- i. How do financial challenges affect the implementation of cash transfers in Kiboga and Kyenjojo districts?
- ii. How do social challenges affect the implementation of social cash transfers in Kiboga and Kyenjojo districts?

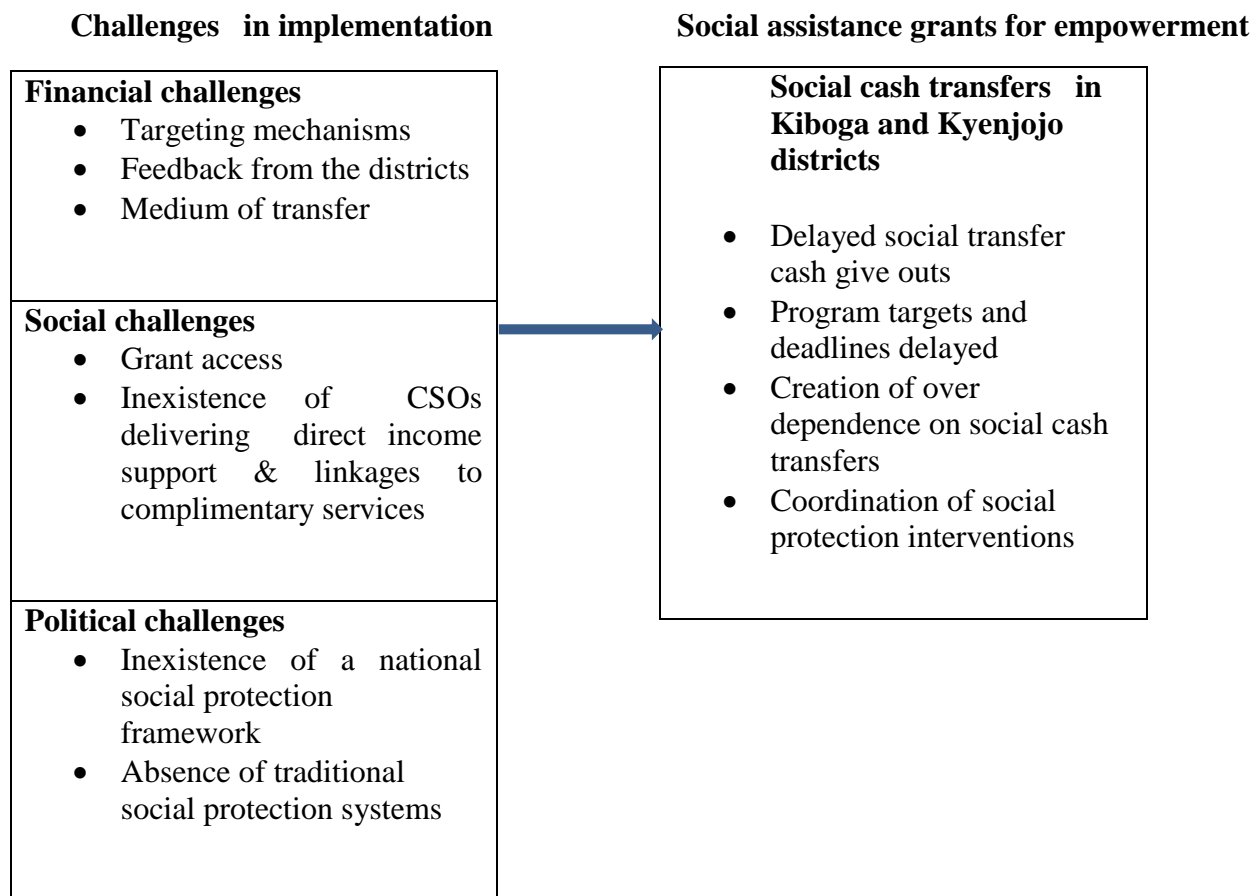
- iii. How do political challenges faced by stakeholders affect the implementation of cash transfers in Kiboga and Kyenjojo districts?

### **1.7. Hypotheses**

- i. There are financial challenges in the implementation and delivery of social cash transfers in Kiboga and Kyenjojo districts.
- ii. There are social challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts.
- iii. There are political challenges faced by stakeholders which are affecting the implementation social cash transfers in Kiboga and Kyenjojo districts.



## 1.8. Conceptual framework



**Figure 1 Conceptual framework showing challenges in the implementation of social cash transfers in Kiboga and Kyenjojo districts.**

**Source: Bukuluki & Watson, 2012, Perry, 2012 Jones & Shahrokh, 2012) modified by the researcher**

The framework explains the challenges encountered during implementation of cash transfers that were been summarized into: Financial; n terms of enrollment and beneficiary death reporting, medium of delivery in form of unstable network. Social; Grant access in form of long distances to pay-points, inexistence of CSOs implementing or delivering social cash transfers. Political; challenges in form of; Inexistence of a national social protection framework and absence of traditional social protection systems to back up SAGE implementation.

### **1.9. Significance of the Study**

This study was crucial for adding on to the available knowledge in the field of social protection in developing countries, particularly Uganda. More importantly it was a rich ground for raising key issues to inform formulation of an-evidence based National Social Protection Policy in Uganda, noting that Uganda at the time didn't have a fully developed broader Social Protection Policy. In addition to that, the findings were to be helpful when shared with those implementing the program for review as well as SAGE national roll out.

### **1.10 Justification of the study**

The study was timely due to the fact that the Ministry of Gender Labour and Social Development (MGLSD) was developing a social protection policy framework, which was adequately to inform the knowledge of policy makers on how best to implement cash transfers, with positive development results and thus poverty reduction was to be achieved. The study was also to foster effective planning for social cash transfers by MGLSD and district local governments.

In addition to that this study was timely as the government had plans to roll out the program to other districts. The study provided a comprehensive and effective program delivery mechanism by the government as was to roll out to other districts. This was at the same time lead to improved SAGE program delivery. Although the study raised commendable issues on program delivery this may resultantly led to rethinking or better working of the program to improve the quality of lives of people in developing nations and specifically Uganda.

### **1.11 Scope of the Study**

The study was conducted in the Eastern districts of Uganda. Particularly the study was conducted from Kiboga and Kyenjojo districts. The program was implemented in those two districts and they are the phase I.

Additionally, Kiboga and Kyenjojo districts were the districts where Senior Citizens Grants (SCG) and Vulnerable Citizen Grant (VFG) were being implemented. In Kiboga district the study was conducted in 2 sub counties of Lwamata and Kibiga, where both the vulnerable citizen's grant and senior citizens grants were being implemented. While in Kyenjojo the study was conducted in both Nyantungo and Kyarusoji where Senior Citizens Grants and Vulnerable Grants are piloted respectively.

The study sought guidance at the sub county headquarters to select both rural and urban villages. At community level, selections of beneficiaries considered gender relations and were interviewed to form case studies of what works and what needed improvement.

The time scope of the study was from the year 2011 to 2014 due to the fact that, that was when the program started giving out cash to beneficiaries and at the same time when it started experiencing these challenges.

### **1.12 Operational Definitions**

**Social protection**-This is the action taken in response to levels of vulnerability, risk and deprivation, In this study it means the response to levels of vulnerability, risk and deprivation by the GoU in SAGE implemented districts.

**Beneficiary**-Is a person or group that is entitled to receive a benefit. In this study it refers to the person receiving money from SAGE cash transfers.

**Cash transfers/grants**- These are terms used by programs giving out money to the poor. In this study it refers to giving out money to a SAGE beneficiary (elderly and vulnerable person) who meets a certain criteria.

**Enrollment**- It is a process of registering people to join a particular social group, in this study It means a process of registering beneficiaries for SAGE.

**Households-It** consists of two or more people who live under the same roof and share the same meal. In this study it means the families who are registered by SAGE and receiving money.

**Human right-** It is a fundamental right to all human beings simply because they human beings. In this study it means a fundamental right to the elderly and vulnerable persons in all SAGE implemented districts.

**Social care-** This refers to a profession where people work in partnership with disadvantaged people. In this study it means a profession working with the elderly & vulnerable for SAGE.

**Poverty line-** It is the minimum level of income deemed adequate for that country. In this study it means the minimum level of income deemed adequate in Uganda.

**Social security-** It is a combination of social welfare and social insurance programs. In this study it means a combination of social welfare and social insurance services.

**Targeting-** It is the selection of potential beneficiaries for a particular program. In this study it's the selection of potential beneficiaries for SAGE

**Vulnerability-** This situation is caused by social exclusion and natural hazards. In this study it means a situation which cause people and families incapable of taking care of themselves

### **1.13 Summary of the chapter**

In conclusion, the chapter looked at the main objective of social cash transfers which is to increase the household's real income (cash transfers, 2014), it highlighted the origin of social cash transfers (Faherty, 2006), the back ground of the study, the Galveston theory which was directed the study (Bukuluki & Watson, 2012) Perry, 2012).The concepts of the study and the context in which the study was carried out (MoFPED, 2012). In addition to that, the chapter presented the three objectives of the study; i)To establish financial challenges and how they affect the implementation of SAGE program ii) How social challenges affect the implementation of SAGE program ii) To find out the political barriers faced by different stake holders and how they affect the implementation of

social cash transfers by SAGE program. The researcher also justified the choice of why this study was carried out, in Kiboga and Kyenjojo. The next chapter presents the reviewed literature in relation to challenges in the implementation of social cash transfers identified gaps and suggested ways of how these gaps could be filled.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1. Introduction**

This chapter summarized the literature on challenges in delivering social cash transfers in Uganda specifically in the districts of Kiboga and Kyenjojo by SAGE. This review was conceptualized under the objectives of the study focusing on financial challenges, social, and political challenges. These were presented through the theoretical review then a summary of the chapter. The rationale of this literature is poverty reduction.

#### **2.2. Theoretical review**

The study was theorized along scholars like Browne (2013) who formulated theories of change for social cash transfers as a transformative social role for reducing poverty, particularly but not exclusively in fragile states where they can be used to enhance state-citizen relations and state legitimacy. Jones and Shahrokh (2013) drew together an analysis on social protection pathways beyond vulnerability and risk reduction, towards using social protection to promote broad social inclusion and social justice.

Scholars Devereux and Wheelers (2013) also categorized social protection in transformative, protective and promotive. They argue that social protection helps to achieve social justice outcomes and must engage with structural influences. Political factors also influence social protection programming including institutions, interests and ideas. There always budgetary constraints like political decisions on spending and decentralization citizen relations, all this comes about social protections' role and state responsibility in poverty reduction and social transformation.

### **2.3. Financial challenges and implementation of social cash transfers**

National cash transfer programs in Latin America like Progresa in Mexico (Skoufias, Davis, & Behrman, 1999) use household-level means testing based on routinely collected data on income to target elderly and children living in the poorest households. Despite of those, attempts to rigorously evaluate these targeting methods, in the context of cash transfer programs in these countries, for the sub-Saharan Africa, they have been limited.

The implementation of social cash transfers is challenged by establishing appropriate benefit levels and ensuring appropriate targeting. Given the nature of cash transfers, checks and balances need to be in place to avoid elite capture and ensure efficient use of the funds (World Bank, 2012).

In Uganda the majority of beneficiaries misunderstood the social cash transfer targeting. This was brought about when the very poor or the very old people in the communities are not on the program this caused SAGE targeting mechanisms doubtful (Sage Nebbi report, 2012)

When targeting was being done other factors other than years was considered for beneficiary selections. A good number of beneficiaries however did not have birth certificates and others didn't know their age, therefore there was need for other measures to be added on list of targeting requirements (SAGE manual, 2011)

The SAGE review report (2012) indicated that there were delays in reporting deaths of beneficiaries, which had contributed to program spending on ghost beneficiaries. Information was usually concealed by the family of the deceased in order for them to continue receiving the grant. In addition to that it's a requirement that the village chairperson should sign on the death notification forms as a confirmation that a beneficiary has passed on which was not observed.

According to Kyaddondo & Mugisha (2014) the absence of following up closely on death registration and alternative recipients by Parish chiefs created a gap in Management Information System (MIS) data as well as Monitoring and Evaluation (M&E). Local council officials connived with families of the beneficiaries to conceal information regarding death rate.

On the other hand the scholars didn't show how this challenge could be overcome despite the fact that the gap was clearly shown as the lack of proper MIS system. The system in place only looked at which beneficiary was paid or not paid and the balance they had on their account, This study therefore was to help in identifying a system which could incorporate death reporting capture with penalties for failure to report the demise.

By embracing technology poorer countries grow without having to develop new knowledge or techniques themselves (Bassanni & Scapetta, 2002). The same should have been the case in SAGE, however despite the fact that payment delivery system used modern technology, the e-money transfer system, was dependent on reliable network connectivity. Many times at a pay point network was on and off, which disrupted the distribution of benefits. In a number of districts two methods of cash delivery were used at the same time which creates more work for the agent. At other pay-points when the network is off, then payment has to close and be continued the next day. In areas where manual payments were still being used, the agent found the process tedious and tiring (ESPP Quarterly Report, 2012)

The scholar ignored the fact that although poor countries would easily copy technology from developed countries, it doesn't mean that all technology can work in developing countries. Its availability doesn't mean efficiency.



The unavailability of MTN network indicated that there was no assurance that a beneficiary would be able to get his/her benefits the day it's given out. There was need to create space for another service provider in districts where MTN network is unstable. The study therefore looked at the possibilities of procuring another service provider whose network was available in those areas where MTN network connectivity was a problem. The networks identified was Airtel /Warid telecom company.

#### **2.4. Social challenges and implementation of social cash transfers**

Beneficiaries traveled long distances to pay-points in order to access their benefits, this costs them money and time as well as reducing the overall net benefits (Wahenga, 2011). Many beneficiaries used boda-bodas (motor-cycles) due to lack of connectivity, this disrupted the distribution schedules which made MTN agent to stay longer in the field giving out money than planned for. There were also high private costs associated with payments, in instances where disabled recipients have to be accompanied by someone whenever they want to access the benefits. (Bukuluki & Watson, 2012)

Literature by Bukuluki & Watson (2014) indicate that, beneficiaries should be allowed to collect their money every three months instead of one month to avoid extra expenditures. However very few beneficiaries were comfortable with this, as they use this money to cater for their daily needs like, paraffin which cannot wait till the elapse of three months.

On the other hand such a big challenge should not be left to the beneficiary alone there is need to analyze the situation and find out what is viable for both parties (agent and beneficiary) as this improvement helps in preparation of the upcoming mass enrollment.

Buluki & Watson (2012) argued that, provision of alternative services such as medical care would prove more beneficial to CSG beneficiaries, that is to say having health centers in every parish with well stocked drugs. They further asserted that linking SAGE program beneficiaries to relevant

complimentary services and programs is a key to escaping poverty. Without this linkage transfers may have limited impact in the longer term and will not address the underlying causes of poverty and vulnerability.

John Raul (1971) argued that social justice links to social cash transfers to a framework of equality and human rights. The elderly and vulnerable people have a right to access a better living by accessing food, security, health and nutrition like any other person. This is a fundamental right regardless of age, color or sex.

This study therefore addressed the challenge of not linking SAGE to other complimentary services by identifying relevant service providers in various areas suitable to provide services to the beneficiaries especially on pay days, in areas like health, education services, food and nutrition.

## **2.5. Political challenges and implementation of social cash transfers**

In most African countries because of financial resource constraints there is lack of political commitment not only by governments but by civil society as well (Deveroux & Wheeler, 2010). In Uganda, Social Protection Policy is premised on the provisions of the Constitution of the Republic of Uganda laws that address issues of risks and vulnerabilities as well as Regional and International Instruments the country is party to (Drafted social protection framework, 2013). More to that it's a guaranteed right for everyone to access social security in the event of unemployment, sickness, disability, widowhood, old-age or other lack of livelihood in circumstances beyond his control (UDHR, 1948). Policy-makers frequently raise the concern that social cash transfers will create “dependency”, a vaguely defined term with strong emotional connotations. “Dependency from the state is not necessarily worse than being dependent on a husband, a rich relative or on begging the neighbours” (Künnemann & Leonhard, 2008). A rights-based social cash transfer creates an entitlement that replaces dependency with a reliable guarantee (Samson, 2009).

The two scholars (Devereux & Wheelers, 2013) argued that budgetary constraints like political decisions on spending (spending on social protection and how much), all comes about social protections' role and state responsibility in poverty reduction and social transformation.

Drafting social protection policy started in 2011, almost three years down the road it hasn't been approved by parliament. Its absence led to fragmented and uncoordinated implementation of social protection interventions. This resulted into duplication, incoherence, wastage of resources and limited impact on the beneficiaries (Drafted social protection policy framework, 2013).

The scholar doesn't talk about the effects caused by absence of social protection policy framework, if social protection is a right or entitlement, then the endorsement of the social protection framework to guide the program should quickly have been quickly, its absence makes the Social Protection Program uncoordinated and political commitment doubtful. This study was to address this gap through the Parliamentary committee on social protection to push forward social protection policy approval.

Traditional social protection systems are kinship-based and follow the principles of solidarity and reciprocity. They operate by mobilizing resources within the extended family to support members in need by giving them money or other materials. A number of them exist in Uganda like *Bulungi bwa nsi* in Buganda, cattle rustling, building huts (*manyatas*) for youths in Karamoja. These Semi-formal social security networks developed due to the absence of formal social security system that can be assessed easily by the majority of the population (Burgu & Guri, 2006).

In Ghana Gada is the highly advanced social system that can represent the advancement of the original social system of Africa. According to Legessie (2006) the Gada system is an institution that

represents an extreme development of a type of social structure known to anthropologists as age sets.

Traditional social protection system is incorporated into the present management development projects of these social programmes (Deborah, 1998).

However many social cash transfer initiatives (particularly pilots) in developing countries rely critically on development partner support. Sustainability depends on the respective governments incorporating these initiatives into the government's budget at national scale, particularly in low income countries. This is a long-term proposition, more innovative and long-term development partner instruments may be required to ensure the necessary stability of interim funding - over time horizons of ten years and longer (Samson, 2009).

However according to Schubert (2005 p.3) the preconditions for establishing social cash transfer programs are: the commitment to basic social protection of politically relevant groups in the respective countries, an appropriate implementation capacity, and sufficient financial resources. In many developing countries like Uganda one or more of these preconditions are lacking.

Ministry of Finance Planning and Economic Development in Uganda was trying to re consider going back to traditional social protection than relying on donor funding because of the constrained financial resources to support social protection.

On the other hand the two scholars agreed that it's the state's responsibility to take care of its citizens, thus in countries like Uganda social protection is a political aspect.

The scholar ignored the fact that social protection was mainly implemented in countries with financial constraints, unable to decrease the gap between the rich and the poor even though they try to call for social justice. Relying heavily on donors for social protection means that, the country will

always depend other financial resources and being the fact that donor funds have strings attached to the aid, this would affect the pilot, in areas of finance, district selection, enrollment and others.

The scholars do not show how traditional social protection could be embraced in the modern world, how funds to run social protection programs could be collected rather than relying on donors. The study analyzed traditional social protection and how it could be implemented in the modern world. This could be done through Ministry of Local Government setup allocating SAGE the roles to Community Development Officers since SAGE were already working together on implementing social cash transfers.

## **2.6 Summary of the Literature review**

This section summarized the three different challenges in relation to the scholarly literature, the different factors identified as; financial challenges, social challenges and political challenges. However it clearly shows that little had been done on documenting the challenges faced during the implementation of social cash transfers and their effects in Uganda by SAGE, even the scanty available data indicated that little had been done to follow up on how these challenges and how they affect the implementation of social cash transfers by SAGE and the overall delays of the program targets. The next chapter explains in detail the methodology which was used in the study to analyze these effects.

## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

This chapter outlines the methodology which was used in conducting the research, the research design, study population, sample size, data collection instruments and data collection methods. It also shows how the findings were analyzed and the limitations that the researcher faced when carrying out this study.

#### 3.2 Research Design

The research used a cross sectional study design to ascertain and assess the challenges faced during the implementation of cash transfers in Kiboga and Kyenjojo districts. The study primarily employed cross sectional study to provide an understanding of the research problem. Such a design is used because they indicate that the researcher understood what the study was about. It enhanced the understanding of both designs by adding on the existing information while using one type of data to validate.

Key Informant interviews, Focus group discussions with women and men in communities and correspondingly methods such as stakeholder analysis, and a range of participatory learning approaches (PLA) tools such as force field analysis and Venn-diagram among others were used in this study.

#### 3.3 Study population

**The qualitative sample :** Out of 16,298 beneficiaries in both districts of Kiboga and Kyenjojo, the study covered **86** respondents who were directly involved with SAGE, Kiboga having 4,693 in 8 sub-counties, 27 were selected because they had the desired characteristics required for the study. For Kyenjojo 2 sub-counties were selected out of 14 with 11,574 beneficiaries 58 were selected because they also had the desired characteristics for the study in addition to the fact that this is

where vulnerable family grant (VFG) and social cash grants (SCG) were both implemented at the same time (MIS Report April, 2014).

For the key informants 15 were selected because these were people with special skills about SAGE and were the ones involved in the implementation of the program. For personal interviews 11 were carried out these included national, local government officials and SAGE district Officers, as they were closely involved in program implementation. These were chosen because it gave the researcher an opportunity to observe and capture information which the informant missed during the interview.

The study mainly relied on respondents including and limited to officials from; Ministry of Local Government; sub-county chiefs, CDOs from the Department of community services, SAGE beneficiaries, 86. The officials directly involved in the implementation of the program were the main Key informants while the other respondents at national and at district level gave the supplementary information putting in consideration the aspects of gender.

**Quantitative sample:** This also comprised of 97 respondents that were randomly selected among the different stake holders of the program. Just like the qualitative, the sample was represented by getting respondents from the two districts where the study was conducted. This was based on the number of beneficiaries in each district. Kiboga has the smallest sample due to the less numbers of beneficiaries compared to Kyenjojo that had more.

### **3.4 Determination of the sample size**

**Qualitative:** The study approximately involved 97 respondents Kiboga having 4,693 in 8 sub-counties of these 28 were selected and Kyenjojo having 11,574 in 14 sub counties of these 58 were selected. The method of sampling for this group was random, focus groups of 8-11 were held for each district depending on the number of respondents from each district. For beneficiaries group

discussions and questionnaires were adopted in the study, while the rest questionnaires and interviewing was adopted.

For the Key informants 12 were selected for personal interviews, a census and random sampling were used.

**Table 1. Sampling table**

No	Title	Population	Sample Size	Sampling Techniques	Method	Tool
1.	Mobile money agent/dealers-Kiboga	2	2	Census	Personal interview	Interview guide (KII)
2.	Mobile money agent/dealers-Kyenjojo	1	1	Census	Personal interview	Interview guide (KII)
3.	ESPP technical staff (secretariat + district)	14	4	Random	Personal interview	Interview guide KII
4.	MTN representatives	2	1		Personal interview	Interview guide
5.	Kiboga beneficiaries (VFG-SCG)	4,693	27	Random	FGD	Focus group guide
6.	Kyenjojo beneficiaries (VFG-SCG)	11,574	58	Random	FGD	Focus group guide
7.	CDO	8	2	Random	Personal interview	Interview guide (KII)
8.	Parish chiefs	4	2	Random	Personal interview	Interview guide (KII)
	<b>TOTALS</b>	<b>16,298</b>	<b>97</b>			

**Source:** Evans (2013)

**Quantitative:** This was determined by the Evan Morris formula of sampling for small populations as indicated below.

$$n = Nz^2pq / (E^2(N-1) + z^2pq)$$



Where

n is the required sample size

N is the population size

p and q are the population proportions

z is the value that specifies the level of confidence you want in your confidence interval when you analyze the data.

The researcher used the normal approximation to the hyper-geometric distribution. When dealing with large populations, the sample size is determined using the normal approximation to the binomial distribution. This approximation is very accurate when the population is large, and the sample size is small. However, for this study where the researcher was considering a small population of 16,298 individuals, then for a given accuracy, we required a far smaller sample than that calculated using the normal approximation to the binomial. This required the researcher to use the normal approximation to the hyper-geometric distribution.

### 3.5 Validity and reliability testing

$$n = Nz^2pq / (E^2(N-1) + z^2pq)$$

Where

n is the required sample size

N is the population size

p and q are the population proportions

z is the value that specifies the level of confidence you want in your confidence interval when you analyze your data.

N (population size)	16,290
z (confidence level)	1.645
E (+- error)	0.05
p	0.9
q	0.1
Z=1.645 at 90% confidence Interval	
Required sample size	97

**Figure 2 Validity and Reliability testing.**

Source: Primary data

P is the probability (which is 0.9) this means that the researcher had a high probability of getting answers from the respondents, and Z is the confidence level of 1.645, this comes at 10% level of confidence with the data collected from the field. This means that the possibility of getting wrong data from respondents is at 10% which is acceptable.

### **3.6 Sampling technique and procedure**

**Qualitative:** Researcher used the required characteristics to select the sample randomly. The procedure for sampling was; 2 mobile money dealers from Kiboga and 1 from Kyenjojo were selected due to the fact that two mobile dealers are used in both districts though the one for Kiboga was different, this was done to find out whether the same mobile dealer experienced the same challenges in both districts Kyenjojo and Kiboga. This gave a total of 3 mobile money dealers Little Angel, Otada (Kiboga) and Little Angels (Kyenjojo). For SAGE technical staff 14 were selected and 4 interviewed by virtue of the work they do. From MTN 2 respondents were selected and interviewed to represent both districts.

For beneficiaries 65 were selected as follows; three groups were formed, each group comprised of 9 respondents, 4 male, and 5 female. 4 were selected from rural location 5 from urban totaling to 27 respondents for Kiboga. For Kyenjojo 6 groups were formed out of 58 respondents who were selected comprising of 8 respondents per group, 28 male, and 30 female. 4 were selected from rural location 4 from urban.

Ministry of Local Government selections were represented as; 1 respondent was from the rural 1 urban setting, of the two 1 was male and 1 female. One sub-county chief represented 1 Sub-county, 1 Chief Development Officer (CDO) and 1 parish chief (PC). Thus 2 Chief Development Officers were selected, 1 for each district and 2 Parish chiefs.

**Quantitative:** This was random sampling that easily helped to identify the different program stake holders. On identifying the number of respondents that were required to participate in each district, the researcher systematically categorized the respondents as per their roles just like in qualitative and continuously selected the numbers by identifying the percentages that are representative. Below is the table that was used to distribute the target respondents that were later interviewed.

**Table 2 Sample size and study population**

No	Title	Population	Sample Size
1	Mobile money agent/dealers-Kyenjojo	1	1
2	Mobile money agent/dealers-Kiboga	2	2
3	ESPP technical staff (secretariat + district)	14	4
4	MTN representatives	2	1
5	Kiboga beneficiaries	4,693	27
6	Kyenjojo beneficiaries	11,574	58
7	CDO	8	2
8	Parish chiefs	4	2
	<b>TOTALS</b>	<b>16,298</b>	<b>97</b>

### 3.7 Data collection methods

The study primarily employed qualitative methods and tools basically to find out the challenges faced during the implementation of social cash transfers in Kiboga and Kyenjojo districts. In order to collect expressions, attitudes and opinions of the respondents, the information collection methods were qualitative and supported by quantitative methods.

Documentary review was used as a method of qualitative data collection. The purpose of this was to deepen the researcher's understanding of challenges encountered during the implementation of cash

transfers. This method also helped the researcher to find out the different stakeholders involved in the implementation of SAGE program in the study area. This method was supported by statistical methods with graphs showing a clear representation of findings without bias.

Focus group discussions and in-depth conversational interviews were held with SAGE beneficiaries, local leaders at village level. They aimed at giving every respondent space that ensures confidentiality and allowing them to voice their concerns freely.

**Interview guide:** was designed to collect information provide reliable, comparable qualitative data and to allow informants the freedom to express their views in their own terms. During the discussions interviews deepened the researcher's understanding of the challenges faced during the implementation of the SAGE program.

The method and tool were used because they were suitable for both literates and illiterates. Observation method was also used in order to be able to collect information which may have been missed out by the other methods.

### **3.8 Data collection instruments**

#### **3.8.1 Quantitative data**

Pre-designed, pre-tested and semi-structured questionnaire was used to collect quantitative data (from respondents) in sampled households. The questionnaire was written in English but questions were translated in the local language of Luganda and Rutooro that the respondents understood and responses obtained (if English was not used).

The responses were translated and written in English by research assistants during the interviews.

### **3.8.2 Qualitative data**

Pre-designed focus group discussion guide was used to collect data. The participants of the Focus Group Discussions (FGDs) included all stake holders that were screened for the study

Observation was also employed in the study which was for both participant and non-participant observation. The methods and tools of observation also gave a more detailed and context related information, to permit collection of information on facts that might not have been mentioned in the interviews and test reliability of responses to the questionnaire.

### **3.8.3 Interview guide**

These were administered by the researcher herself, who asked questions following the guiding questions and taking notes at the same time.

### **3.8.4 Focus group discussions (SCG& VFG beneficiaries)**

Focus group discussions were conducted to generate collective views about the program as well as to elicit individual responses which were difficult to generate in individual interviews

### **3.9 Validity of data collection**

For quality control and validity assurance, the researcher ensured that all the data collected was not outdated and is relevant to the study. The researcher found out that the account accurately represented the data collected, there was consistence of the findings, and all views were represented including negative cases. The accuracy on the impacts of the research design and approach to the analysis on the results were checked. All the data that was collected was validated before any analysis was done. Through checking that sample and the collected data a correlation was done to be able to establish that the right quarters had been achieved.

### **3.10 Reliability of data collection**

For reliability, data was triangulated and categories compared, responses were probed to check the consistence of the responses. The chi-square tests were used; to test the sample, this helped the researcher to know that the approaches used gave reliable results.

### **3.11 Procedure of data collection**

Letters were sent to the CAOs and parish chiefs of both districts, informing them about the study two weeks before the researcher proceeded to the field. Local council officials with support from SAGE district staff mobilized the communities and helped in identifying respondents.

Data was collected right from the field by the researcher. This was carried out in one week, two days in one district and three days in another. The rest of the data was collected on a daily basis depending on the appointments which were given to the researcher by the key informants.

### **3.12 Data analysis**

**Qualitative:** Collected administered data was coded using Ellen Taylor's processes (Ellen Taylor & Marcus Renner, 2003), data triangulation was done, relationships differences and contradictions among codes and categories were compared. This was done in order to enhance confidence in ensuring findings were systematic, qualitative data analysis and thematic analysis was used. Higher level codes were developed before actual data collection. Notes were taken during data collection and every day the researcher reflected on the notes, noting interesting themes and issues requiring follow-up. Verbatim transcription and translation were also done the same day. After final data collection, a script of interview was written according to the different categories of interviewees/participants. Data was organized in sections and by identifying certain parts with interviewees and discussants using special numbering/coding not names. Final codes were developed by the researcher and data re-arranged by those codes.

After words Triangulation was done and interviews between the two districts were carried out to allow a comparison across districts.

### **Quantitative data management**

The filled questionnaires were daily checked for completeness, before the research team could leave the field. When a questionnaire would be found to be missing some information, the respective data collectors would go back to the respondents concerned to complete the questionnaire. The data from the pre-coded quantitative questionnaire were then entered into pre-developed data entry screens using SPSS and cleaned. The questionnaire was created with numerical codes. Double data entry was practiced to allow for data validation prior to analysis. Each questionnaire was entered against its unique identifier.

The statistical command (list) under analyze data interface of Statistical Package for Social Scientists (SPSS) was used to identify any missing data at entry. Preliminary frequencies of variables were also run to cross check for any discrepancies, in data entry, and inconsistencies corrected by recalling the questionnaire using its unique identifier. Data was inspected for extreme outliers and regularly backed on line as well as on external disk to minimize loss of information.

### **3.13 Study limitations**

Language barrier; Researcher experienced a minor challenge of language barrier, but it was overcome by working with a translators/a research assistants who were well conversant with the local language. The research assistant/translator was trained first before going to the field to minimize this challenge.

Key informants in the districts were very busy therefore there were some delays in getting appointments. This was minimized by scheduling all meetings in the same week, which had no scheduled village meetings or monthly payments. In Kampala there were also delays in meeting

with the KII as there were preparations of phase two as well as DFID program review exercise, thus there were re schedules done in the following week, which was not planned for.

The researcher did a thorough introductory explanations spelling out the purpose of the visit and intent of the study.

### **3.14. Ethical issues**

#### **i. At district level**

Before the study began, letters were written to all local authorities from Local Council five to one in all areas where the study was carried out seeking for permission. The SAGE district team was also informed about the study and their permission sought.

#### **ii. During the focus group discussion**

Before starting the discussion, participants were told that the information gathered was to be used for academic purposes and findings were to be shared with; beneficiaries, Ministry of Gender, ESPP secretariat, this was because this research was working towards the betterment of program implementation to enhance national scale up. The option of walking out of the discussion was given if one changed their mind not to participate even during the discussion and that such an action was not to affect them in anyway.

#### **iii. For interviews**

The purpose of the study was clearly explained and confidentiality assured to all respondents. Interviewees were told that their names were not recorded but rather views. Permission was sought from the family head and in case of absence interviewees were advised on a secure position where no other person was hearing the discussion. After the interview, the interviewee was allowed to ask at least one question in relation to the study just in case she/he had any.

Conclusively, the researcher has highlighted the methodology used in the study, which employed a cross sectional research design to generate a better understanding of the problem at hand. The



breakdown of the study population clearly shows where the small sample was generated from. The determinant of the sample size was 86 people and the breakdown was indicated in table 1. The researcher employed, an interview guide, questionnaire, focus group discussions, document review as well as village gatherings, for data collection validity and reliability of assurance for quality control. Letters were sent to both districts Kiboga and Kyenjojo two weeks before the researcher proceeded to the field and codes for data analysis were developed.

## CHAPTER FOUR

### PRESENTATION, ANALYSIS AND INTERPRETATION OF THE FINDINGS

#### 4.1 Introduction

This chapter encompasses the demonstration of the findings which were analyzed and interpreted basing on the cross sectional study through qualitative and quantitative methodologies to help offer a snapshot of what was transpiring in with social cash transfers in SAGE program. The findings in the qualitative were analyzed through putting together responses and reflecting some directly into the report and then quantitative analyzed by bivariate and multivariate to test the hypothesis. The chapter addresses the feedback that was generated from the interview guide, focus group discussions, questionnaire and the documents that were reviewed. Precisely this chapter features the response rate, views, ideas, perceptions and knowledge about ESP program on the challenges experienced and how they affect the implementation of social cash transfers in the districts of Kiboga and Kyenjojo.

To be able to identify the most challenging problems affecting the implementation of social cash transfers by SAGE and also identify action points that could be taken to improve the implementation of this program in Uganda, the chapter has been arranged according to the objectives, that are broadened to themes in tables, graphs, diagrams and quotes from respondents.

#### 4.2 Response Rate

According to Amin (2005) the response rate is a difference between the questionnaires issued and those actually obtained or returned and qualified for considerations in the study computed in terms of percentage. Table 3 below shows the response rate for each sample category used in the study.

**Table 3 Response rate and categories for qualitative respondents.**

Instrument	Category	Scheduled	Achieved	%ge
Interview guide & Questionnaire	Mobile money dealers for Kiboga and Kyenjojo	3	3	100%
Interview guide & Questionnaire	ESPP Technical staff	14	12	96%
Interview guide & Questionnaire	MTN representatives	2	2	100%
FGD & Questionnaire	Beneficiaries Kiboga & Kyenjojo	65	58	87%
Interview guide & Questionnaire	Chief district Officer	9	8	88%
Interview guide & Questionnaire	Parish chiefs	4	3	75%
<b>Totals</b>		<b>97</b>	<b>86</b>	<b>89%</b>

Source: Primary data

Table 3 above shows the number of interviews that were conducted summing up to 86 (eighty six) respondents. This was statistically significant since the non-response rate was to 11%.

**Table 4 Response rate and categories for quantitative study**

No	Title	Sample Size	Achieved	Response rate
1	Mobile money agent/dealers-Kyenjojo & Kiboga	3	3	100%
2	ESPP technical staff (secretariat + district)	5	4	80%
3	MTN representatives	1	1	100%
4	Kiboga beneficiaries	27	25	93%
5	Kyenjojo beneficiaries	57	70	88%
6	CDO	2	2	100%
7	Parish chiefs	2	2	100%
<b>TOTALS</b>		<b>97</b>	<b>86</b>	<b>90%</b>

Source: Primary data

Table 4 above shows the number of respondents that were contacted for the quantitative interviews per category and this had a non-response rate of 10% and a response rate of 89% and 90% respectively.

The cause of the 10% and 11% non-response rate for qualitative and quantitative respectively was due to failure to turn up for the interview session despite the continuous reminders.

### 4.3 Characteristics of the respondents

#### 4.3.1 Gender of respondents

The gender of respondents was determined in relation to the representativeness of the beneficiaries.

This therefore gave a result of 53% female and 47% were male respondents for the qualitative sample and 40 male and 46 female respondents for the quantitative sample.

**Table 5 Gender of respondents**

	Qualitative		Quantitative	
Variable	Sex	%ge	Sex	%ge
Male	40	47%	46	53%
Female	46	53%	40	47%
<b>Totals</b>	<b>86</b>	<b>100%</b>	<b>86</b>	<b>100%</b>

**Source:** Primary data.

The researcher set out to find out to ensure that the study is gender balanced as the finding is presented in the table above. The data in the table above indicate that the study employed more women than men for the qualitative and more men than women in the quantitative different methods used.

The findings in the table above indicate a difference of six female more than the male respondents. This is nearly close to (Ballinger, 2006) definition of qualitative data verification. He stated that *verification of the product is the checking of one or more aspects of the research process to ensure that they are a true representation of what actually occurred or are clearly derived from the analysis. Within qualitative research, this often occurs once the raw data have been gathered.*

### **4.3.2 Mapping and establishing the financial challenges affecting the implementation of the social cash transfers in Kiboga and Kyenjojo districts.**

The first objective of the study was to analyze the financial challenges and how they affect the implementation of social cash transfers. Under this objective, three major themes were analyzed, that included; targeting, death reporting, and medium of transfer.

#### ***4.3.1.1 Targeting***

The way targeting was carried out when identifying beneficiaries was the major problem affecting SAGE. This process was not clear for many people even though the age factor was put upfront as the primary mode of identification of a beneficiary.

#### ***4.3.1.2.1 VFG Targeting***

The different category of the VFG, results in a family being studied to see if it had a disabled person, orphan, child vulnerability and HIV status. The beneficiaries presented documents including birth certificates, voter's cards to prove their age. In some situations where one did not have those documents, community members could verify his age if they really knew a lower age person who could be compared with the would be beneficiary and can recall his or her age in the districts. Besides age, other beneficiaries were registered basing on scores.

**Table 6 How targeting is done and who is targeted**

	<b>Single orphan</b>	<b>Double orphan</b>	<b>Not orphan</b>	<b>Partial disability</b>	<b>Severe disability</b>	<b>No disability</b>
Child 0-2	5	10	2	0	0	0
Child 3-5	5	10	2	5	5	2
Child 6-10	5	10	2	5	5	2
Child 11-15	5	10	2	5	5	2
Female 66 +	15	35	15			
Male 66 +	15	35	15			
Female 16-65	15	35	-10			
Male 16-65	15	35	-10			

**Source:** Wilde (2013)

Under targeting, there is a big difference between registration and enrolment of beneficiaries. This is because, at registration, any potential member is considered but rather a criterion is applied to the registered individuals to have those that have to be enrolled in the program. Not all those registered are finally enrolled because some individuals register when under age, and as such, they are left out. An example here was the targeted households in Kiboga and Kyenjojo. The target was 90,000 but enrolment turned out to be 4,699 and 11,522 respectively. It should be noted that some die after registering and therefore these figures keep fluctuating.

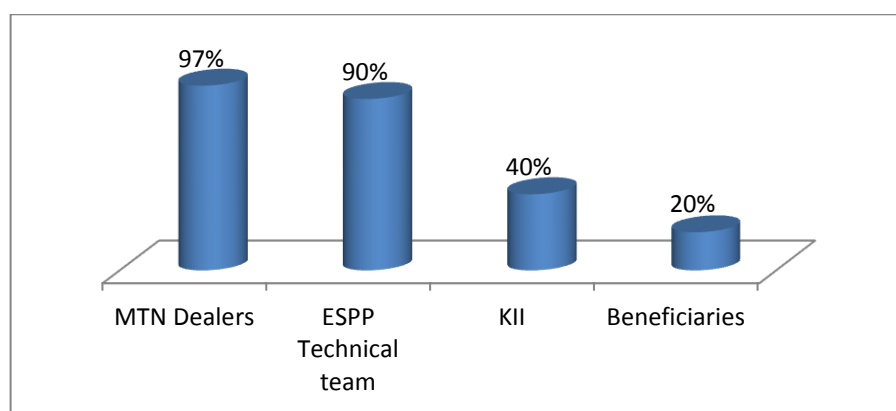
The program is divided into two, VFG and SCG. The VFG is automated for civil registration, where a list of beneficiaries is generated. Community under SCG use community structures to scrutinize the validity of the applicants when they are given forms, while in community meetings where the validation takes place. As mentioned above the beneficiaries are sent to the parish for verification which is done by the CDO of that parish. The VFG therefore uses a set of proxy indicators based on weighted demographic characteristics to target households for eligibility for the grant.

**Table 7. Criteria for selection for VFG as perceived by study respondents**

<i>Actual selection criteria VFG(SAGE) based on weighted demographic characteristics</i>	<i>Similar criteria reported by participants</i>	<i>Other criteria reported by participants</i>
<i>Single orphan</i>	<i>Orphans</i>	<i>Selected by God</i>
<i>Double orphan</i>	<i>Household with people with disability</i>	<i>Perceived supporters of NRM</i>
<i>Partial disability</i>	<i>Number of children</i>	<i>Identity card voters cards</i>
<i>Severe disability</i>	<i>Elderly(old age)</i>	<i>Health conditions</i>
<i>Age(female and male 66 years plus)</i>	<i>Health condition</i>	<i>Unable to meet basic needs</i>

**Source:** Primary data.

Whenever there are complaints, regarding targeting different fora are used to address them. These include; appeal forms and these are picked from the CDOs office or SAGE district office; village meetings that are held at sub-counties level; through district leaders like RDCs, MPs, LC V and sub-county chiefs. The choice is based on what is convenient to the complainer, to be used.



**Figure 3 Respondents awareness of the criteria used to select beneficiaries**

**Source:** Primary data.

The study revealed that of all the respondents that were contacted, the service providers MTN was the least to understand the criterion used to select beneficiaries. These only pointed out that age factor saying at least the beneficiary must be old enough. The SAGE technical team was the highest to know the criteria used.

## **1. Challenges**

People continued to register despite not meeting the requirements of becoming program beneficiaries. Besides, if one missed to register the first time, they will not be considered until the next planned retargeting which should be done annually.

In situations when one doesn't meet the enrolment criteria and is left out, the community leaders are blamed for that exclusion. *'They have this belief that those on the beneficiaries list are my friends or gave me something in form of money, or food' (KII Community leader, Nyantungo S/C, Kyenjojo District)*. However, *some people with "nugu" (jealousy) became sad, but we couldn't do anything because they looked at our age; and we did not decide to become old - that is clearly seen' (FGD Female Beneficiaries, Parish, Kyarusozi S/C, Kyenjojo District)*.

A number of challenges continued to rise up such as blaming local leaders not including some people on the lists as beneficiaries, some elderly people forging up birth certificates to become eligible despite the continuous information passed to them of their ineligibility, but they continuously came to pay points and disturbed peace for those concerned.

The community continued to wonder who decided on who should be selected

*"I don't know the eligibility criteria because they never asked us. (Female Non- VFG, Kyarusozi-Kyenjojo*



This was also cutting across as those benefiting did not as well know the criteria that was applied for them to be enrolled.

*I don't know who decides on who should get the money and who shouldn't and i don't think they will consult us in the future either”* (Female beneficiary, VFG, Kibiga-Kiboga)

*I'm not sure who decides on the eligibility criteria because they never consulted us* (Male - beneficiary, Kyarusozzi-Kyenjojo).

This resulted into gambling with statements due to lack of clarity. Beneficiaries are not aware how they were selected; they claim to have found their names on the lists. Another beneficiary from Kiboga district said that government uses census to decide on beneficiaries since she abruptly got her name written on the list of beneficiaries. Besides, another beneficiary from Kyenjojo confirmed that nobody knows the person who decides on who to be included on the beneficiary list.

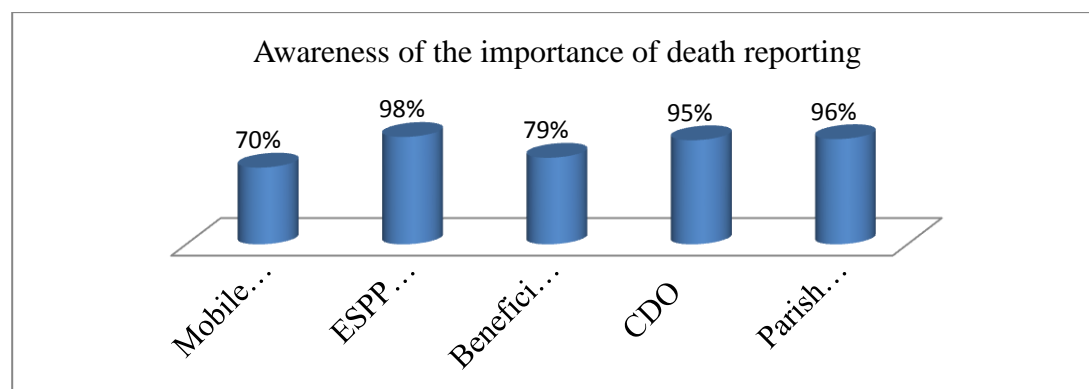
This situation is not only evident among the beneficiaries but also the local authorities within the districts. In Kiboga district, one of the parish chief noted that *‘I see that there are people who should have been selected but they weren't – e.g. widows, the elderly. There are people who were given the grant but shouldn't have been (e.g. youth) as they are able bodied and can at least work compared to the elderly. If we had been involved as leaders in the selection process, we would have identified the most vulnerable people within the community’* (KII, male Parish Chief, Kibiga S/C, Kiboga district).

Despite being a reference point about SAGE, some district officials have less knowledge about it. Some even dodge talking about it during their public addresses. This is partly attributed to the fact that the district officials were not involved in deciding the methods to be used in the selection. The KII, Female in Kiboga district noted ‘

*It is not us who decide on what method to be used in the selection. The Uganda registration services Bureau (URSB) was responsible for identifying people for (VFG) [through the birth and death registration (BDR) processes. We really have no ideas about anything going on and we didn't know what was considered important to become a beneficiary' (SAGE district staff Kiboga)*

#### **4.3.1.2. Death reporting**

Findings indicated that death reporting helps in controlling fraud in terms of paying for 'ghost' beneficiaries. When a death is reported, such a person is deleted as a beneficiary from the program.



**Figure 4 Respondents awareness of the importance of death reporting**

**Source:** Primary data.

The figure above shows that at least each category was aware of the importance of death reporting. This will therefore need a small attention paid to eliminate that vice of failing to report the deaths.

##### **4.3.1.2.1 Procedure for Reporting deaths of beneficiaries**

The procedure for reporting deaths involves having a meeting in which minutes are taken. They discuss about who will be picking the transitional grants which is a 4 months payment. After agreeing in the meeting, the family of the late picks the BDR form from the village chairperson. It is later filed and the details of the person responsible to pick the transitional grants are provided. It is

then sent to the district and later to the head office (Social Protection Secretariat) for grants to be prepared. This procedure is known to the beneficiaries and their family members.

## **Challenges**

The finding indicated that the system of report death was manual; some deaths were not reported when a family wants to continue receiving the benefits. At times, local leaders withhold information about deaths to continue receiving grants.

### **4.3.1.3 Medium of transfer**

#### ***4.3.1.3.1 Manual and electronic payments in Kiboga & Kyenjojo***

The findings showed that the payment methods were both manual and electronic in both Kiboga and Kyenjojo districts. This situation was so because both districts are Phase 1. Phase 1 district begun with a manual payment system though later MTN electronic cards were introduced. In these districts however, some sub-counties were left to continue with the manual system due to network challenges.

#### ***4.3.1.3.2 Comparison between manual and electronic payments***

The manual system is faster compared to the electronic one. It takes 2minutes to effect a payment. Yet when using the electronic system, it takes around 2-7minutes to effect one payment It was also noted that, the manual payment system is more exposed to fraudulent activities and insecurity especially around the pay point.

## **Challenges**

The beneficiaries had similar complaints that included cards getting lost, getting damaged, blocked, becoming faulty and mixing of cards by MTN makes it hard to identify which particular card belongs to which particular person.(some cards are printed and sent wo wrong villages)

In places that use electronic payment system, the payment time of beneficiaries depends on network availability. This means that beneficiaries have to wait for long hours when the network is off. At other times they have to come back the next day.



**Figure 5 Beneficiaries at an electronic pay point**

**Source:** Primary data

The figure above shows beneficiaries under a tree waiting to be served. These face serious difficulties such as rain, unstable network forcing them to leave late hence making them vulnerable to thieves on their way home.

One KII, male Technical Officer in Kiboga districts commented that *“The automated system is expensive and consumes a lot of time. Community-based targeting is relatively cheaper even in terms of time because we print the tools ourselves.* The study tested the hypothesis to justify if there was a correlation that existed between the program and the challenges that were presented forward to cause a dilemma in its progress.

**Chi-Square Tests**

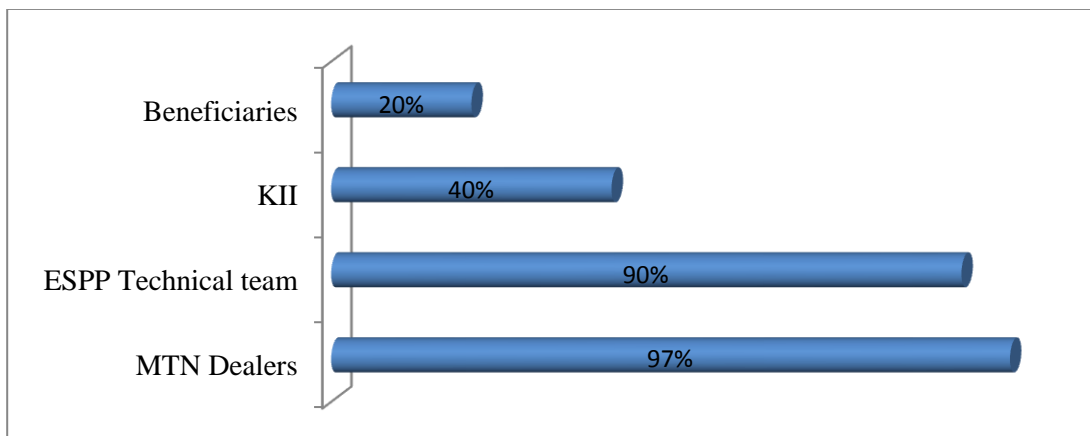
		Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	<b>Financial challenges</b> targeting, death reporting and medium of transfer	5.275 <sup>a</sup>	4	.002
N of Valid Cases		86		

5 cells (50.0%) have expected count less than 5. The minimum expected count is .64.

**Figure 6 A chi-square test for the levels of significance on targeting, death reporting, and medium transfer factors on how they affected SAGE**

**Source:** Primary data

The findings statistically revealed that a combination of factors such as targeting, death reporting, and medium transfer affected the program and this was justified by the statistical significant of the findings. At the Chi square statistic of  $X=5.275$  at a df of 4 presenting the level of significance of 0.002. as figure 6 above.4.3.2 Identifying the social challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts.

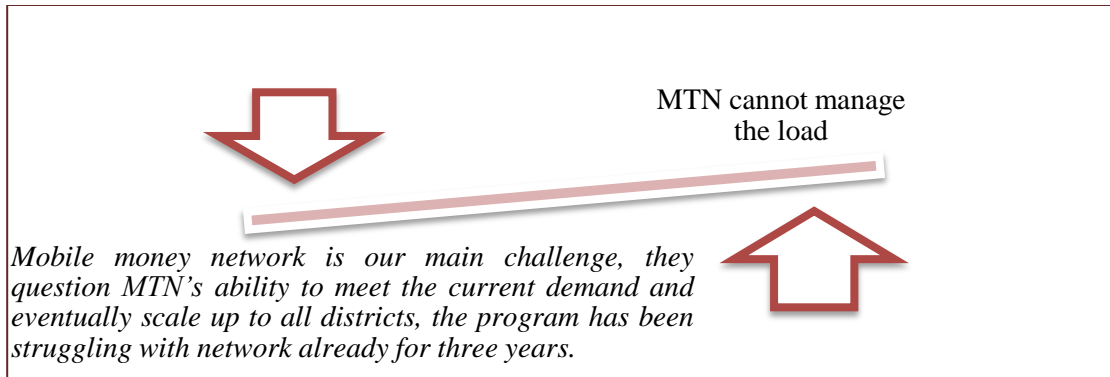


**Figure 7 Levels of satisfaction with the mode of money transfer**

**Source:** Primary data.

The findings revealed that the most satisfied group with the mode of funds transfer were the service providers MTN. Their satisfaction was attributed to the effort they put in to distribute money manually in case the network is off.

The least satisfied group was for the beneficiaries who continuously complained of network being off, and the distance travelled to reach the distribution centre.



**Figure 8 MTN management of mobile money**

**Source:** Primary data

**Chi-Square Tests**

		Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	Satisfaction and mode of transfer	2.275 <sup>a</sup>	4	.002
N of Valid Cases		86		

**Figure 9 Chi square testing satisfaction levels and the mode of transfer**

**Source:** Primary data

The findings revealed that the mode of money transfer has affected the program

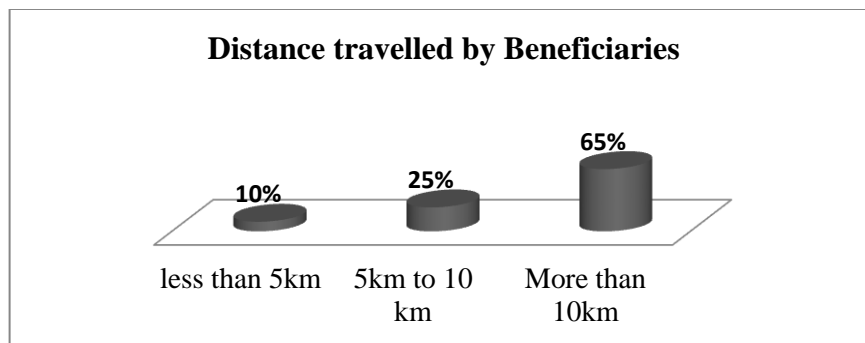
At a 4 degree of freedom and 0.002 level of significance the findings revealed that there is a relationship between the mode of money transfer and the satisfaction levels of the beneficiaries. This is an indicator that something is needed to be worked out to create a positive relationship between the mode of money transfer and the beneficiaries. The research shows the mode is not liked.

#### 4.3.2.1 Grant Access

The findings revealed that the beneficiaries get their grants but after going through a lot of hardships. All the respondents that were contacted were less satisfied with the mode of grants delivery. This did not only affect the beneficiaries but the service providers of MTN were also affected as discussed below.

The social challenges here were riven to give a clear picture on how and the magnitude of stress put on each category.

Of all the beneficiaries contacted, these travel long distance to come and access the money as the figure below indicates



**Figure 10 Distance travelled by the beneficiaries**

**Source:** Primary data.

The majority of the beneficiaries (65%) travelled more than 10km to access the centres where they received the grants from.

The respondents were not satisfied with the methodology used to access the grants because of the numerous shortcomings. These were observed to originate from the different players in the project. Because of the long distances beneficiaries travelled to access the money, they as well had to pay a lot of money in transport. They claimed to be spending around 3000-6000UGX on transport alone making them save very little on what is given. One KI expressed his grief.

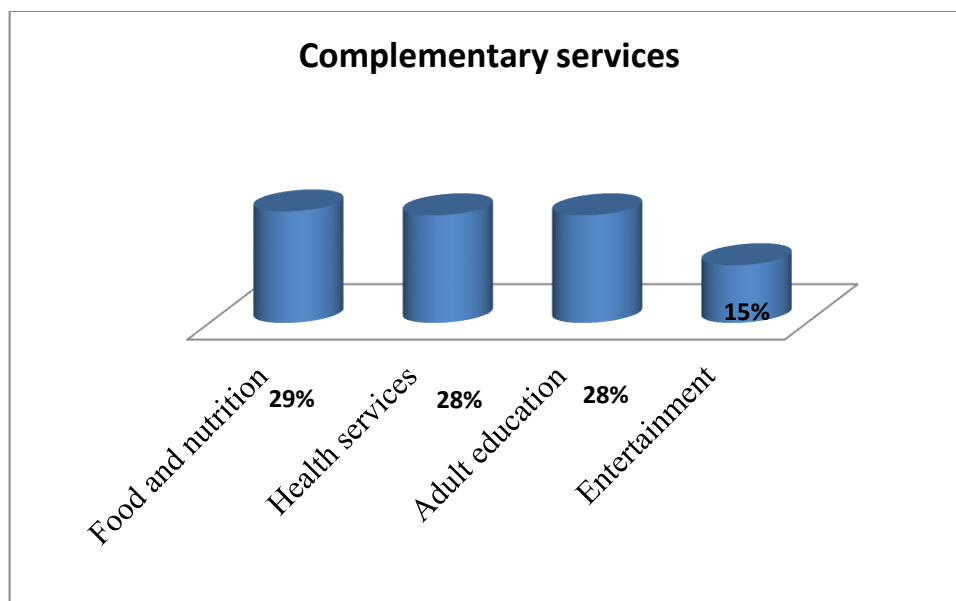
*In some areas network is non-existent, some beneficiaries pay to travel to pay points and returning the next day incur additional transport fees. Sometimes they are sent back home and return the next day or they could be postponed all together to the next month. So beneficiaries try to avoid additional transport expenses'*

There were instances where MTN could not execute e-payments, such as network outages, and the faulty batch of cards. In such cases MTN had to make manual payments which are a cumbersome and laborious process. This was very much outside of business model underpinning mobile money or the business practices of a mobile network operator. MTN was believed not to be well equipped for payment at the volume and in areas that sage is currently operating. One male of the KI from Kiboga questions MTN's ability to meet the program's demands.

#### **4.3.2.2 CSO's and linkages to complimentary services**

The researcher asked beneficiaries of which of their perception on the methods that can be helpful for the SAGE program in case they are not satisfied with the current approach. The findings showed that beneficiaries wanted additional services.





**Figure 11 Complements that should be factored in the SAGE programme.**

**Source:** Primary data.

Food and nutrition was mentioned as first priority for the beneficiaries. This was followed by health services and adult education.

The research discovered that although CSO's existed in the districts of Kiboga and Kyenjojo, even after the government interventions of rapid mapping, few of them still had their context clear, making linkages with SAGE and how this could be strengthened was still uncertain. There was resistance from some of the service providers particularly those at the district level to release information. The few crucial which were identified include education, health and food services.

#### **4.3.2.2.3 Other Additional services**

##### **Health**

Information from DLG and older persons revealed that older persons suffer from joint pains, syphilis, cough, diabetes, back pain, paralysis, and body pain due to tissue degeneration, HIV/AIDS and high blood pressure. Despite this, the available public health services are located far away, making it hard for beneficiaries to access.

*Some beneficiaries are too old, they are just waiting to die thus they do not think much about the future. However if such services are provided I think beneficiaries would participate fully as SAGE has given them the opportunity, an example when SAGE came some people didn't enroll thinking it was a fake program, now they are regretting" KII at the secretariat*

The drugs required to treat old age diseases that were associated to poverty were not included under the drugs list of UNMHCP hence older persons had to buy prescribed drugs from private pharmacies.

In contrast with the KII who thought of the beneficiaries having a short spell when it came to offering health services to the beneficiaries, more of the beneficiaries were desperate for health services and they were wondering if the government could help and link them to the health centres available.

*If the government can possibly link us to hospitals or if health services can be brought closer to us in case of sicknesses like diabetes, blood pressure, joint pains, we would be very grateful. If health services can be brought closer for example at a pay point on a pay day then we will not have to walk long distances to seek medical services all the time. (Male FGD Kibiga-Kiboga)*

## **Education**

The study discovered that many older persons live with and care for children of school going age. This comes with added costs such as feeding, payment of non-tuition costs such as PTA fees, development fund, school uniforms, and scholastic materials among others. Majority of respondents indicated that majority had dropped out

## **Food**

This was identified as one of the most pressing needs of older persons. Food insecurity among older persons was attributed to the following factors;

- Advanced age that often comes with reduced ability to participate in active work. According to beneficiaries, many are active but can only sustain light work, and those who are able to save are the ones who pay workers to till their gardens.
- Too many hands to feed versus low labour capacity; a number of households sampled also look after their grandchildren.

### ***4.3.2.2.4 Role of civil society organizations***

The findings indicated that NGOs play a significant role in supporting household access basic services. This is evidenced by the number of interventions they implement compared to programs supported by government. The majority of the NGOs work in the area of food security through provision of agricultural inputs. They are also involved in facilitating farmer skills development through farmer trainings. In the health sector, majority are implementing nutrition interventions, reproductive health and behavioral change programs. These have clear target groups and beneficiary selection is normally through a participatory process, conducted through community meetings.

### **4.3.3 Finding out the political challenges faced by the different stakeholders during the implementation of social cash transfers in Kiboga and Kyenjojo districts.**

Another challenge that was reported to be affecting the implementation of the SAGE program was identified being linked to the political atmosphere. Here, inexistence of social protection framework, and Traditional social protection were identified as the most disturbing barricades to the progress of the program

**Chi-Square Tests**

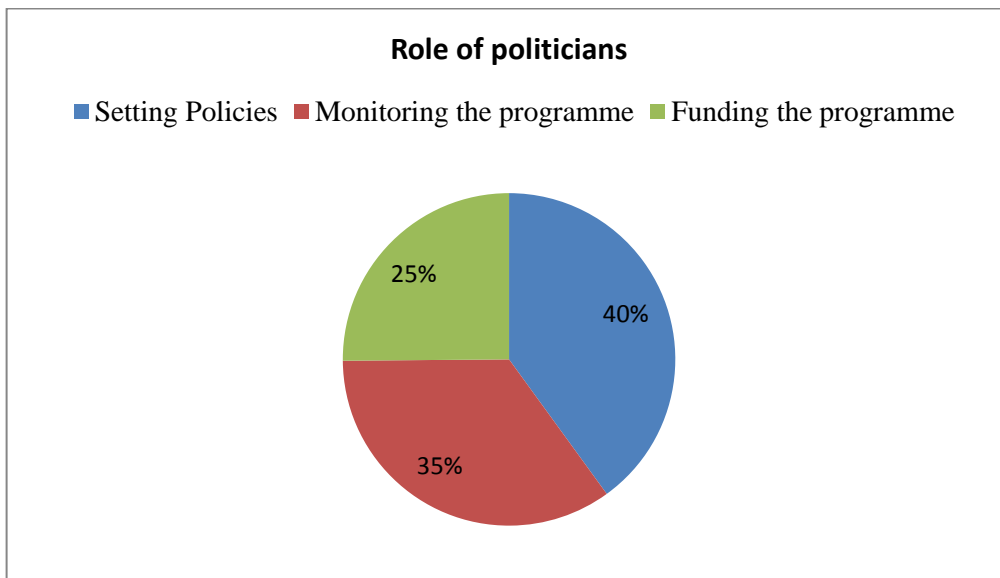
		Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	Political challenges	4.275 <sup>a</sup>	4	.001
N of Valid Cases		86		

**Figure 12 Hypothesis of political challenges being tested at the degree it affects social cash transfers.**

- a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .64.

**Source:** Primary data

Statistically, the political barriers were significant factors that directly and indirectly affected the program as reported by the respondents in the findings. At a  $X=4.275^a$ , df of 4 the level of significance to test the hypothesis if political barriers affected the SAGE program directly or indirectly was at a significance level of 0.001 as seen in the table below. This is an indication that a lot the beneficiaries and other stake holders need this matter addressed



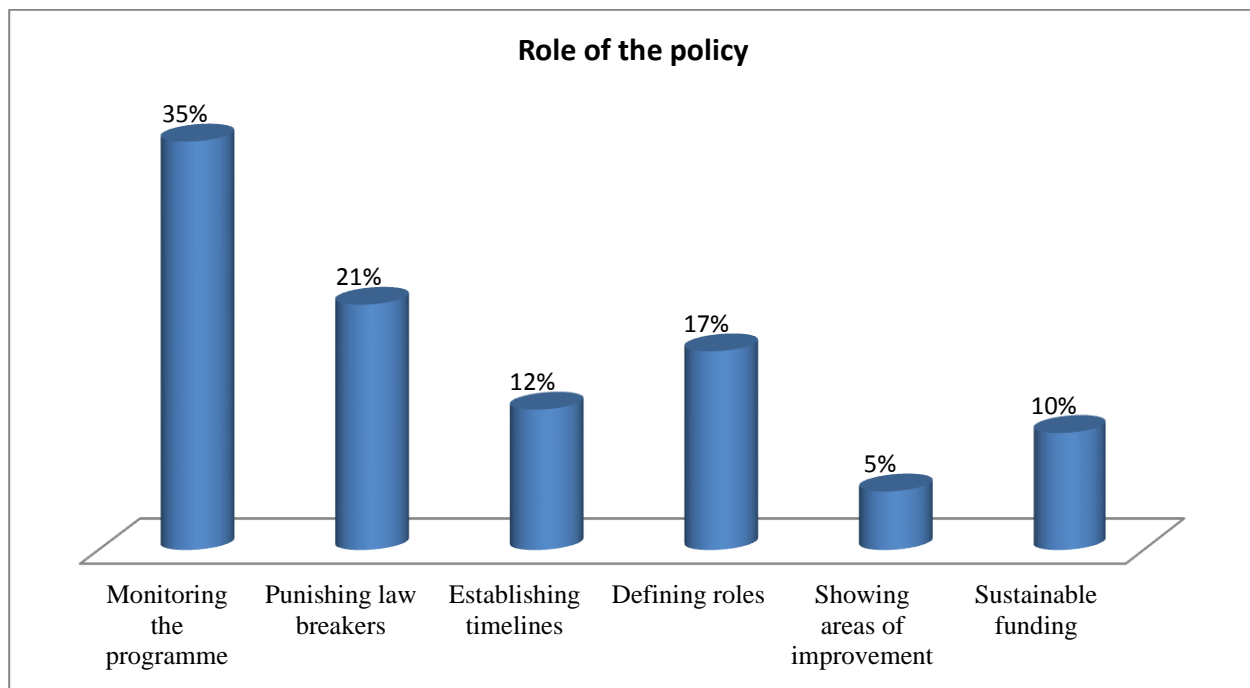
**Figure 13 The role of politicians as perceived by the respondents**

**Source:** Primary data.

The figure above indicates that respondents have a lot of hope in the politicians when it comes to implementation of SAGE in the communities. They have a great role to play since majority believed the policy 40% that is meant to run SAGE program is supposed to be passed by the politicians.

**4.3.3.1 Inexistence of social protection framework**

The findings revealed that the absence of social protection policy framework affected the implementation of the program especially in areas where there was need for coordinated implementation as well as resource wasting. Research showed that beneficiaries were not knowledgeable about the policies in place.

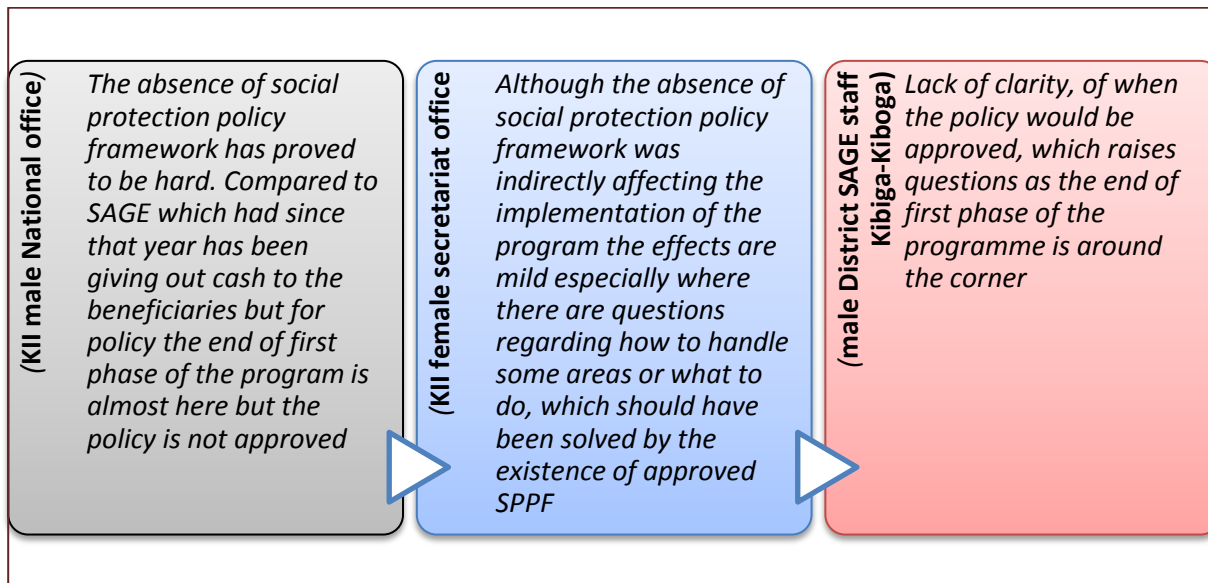


**Figure 14 The role a policy would play**

**Source:** Primary data.

The majority of the respondents 35% mentioned that the policy would help to monitor the program activities. This would be measuring the input in relation to the direct output. Other functions were also mentioned such as punishing law breakers, defining roles for the different stake holders.

Many beneficiaries and stake holders continued to wonder how the program was being run and what were the checks and balances that would be applied in case one is not satisfied with a particular step. The program did not have policies and these were some of the comments from respondents.



**Figure 15 Respondents views about social protection policy**

**Source: Primary data**

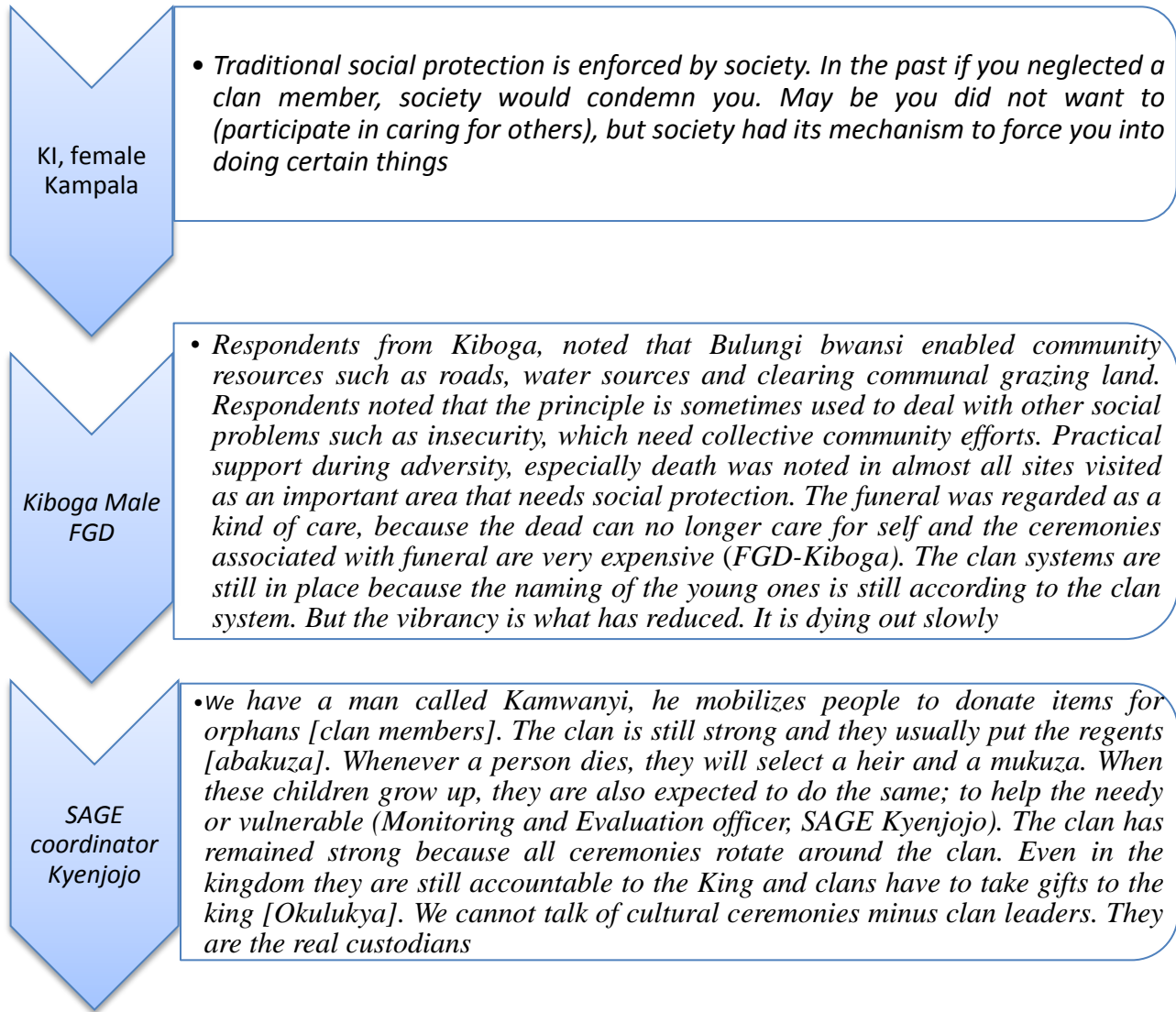
#### **4.3.3.2 Traditional social protection**

The delay in the finalization of the policy that should be used by the beneficiaries resulted into the people employing the traditional policies that help them stay in harmony with in their communities. Many respondents emphasized that SAGE program needed a policy to supplement on their traditional policies to help weed out some of the bad traits that were steadily and consistently developing in the program.

##### **4.3.3.2.1 Difference between traditional social protection and SAGE**

The difference between SAGE and traditional social protection is in the mode of implementation. The target and the medium of exchange separate the two since SAGE is in monetary terms and the

traditional system is helping in kind. The similarity is that it belongs to the family though an individual person receives the money.



**Figure 16 Respondents views about traditional social protection**

Source: Primary data

The respondents highlighted the weak points of the two programs sighting that; Traditional social protection had weakened therefore linking it to the SAGE may also weaken the program.

This weakening was attributed to various factors such as abolition of kingdoms that resulted into failure to enforce hereditary leadership in families. An example given was that if a man died, his brother could take over the role taking care of the orphans, property including the widow but presently this was erased away by the government.

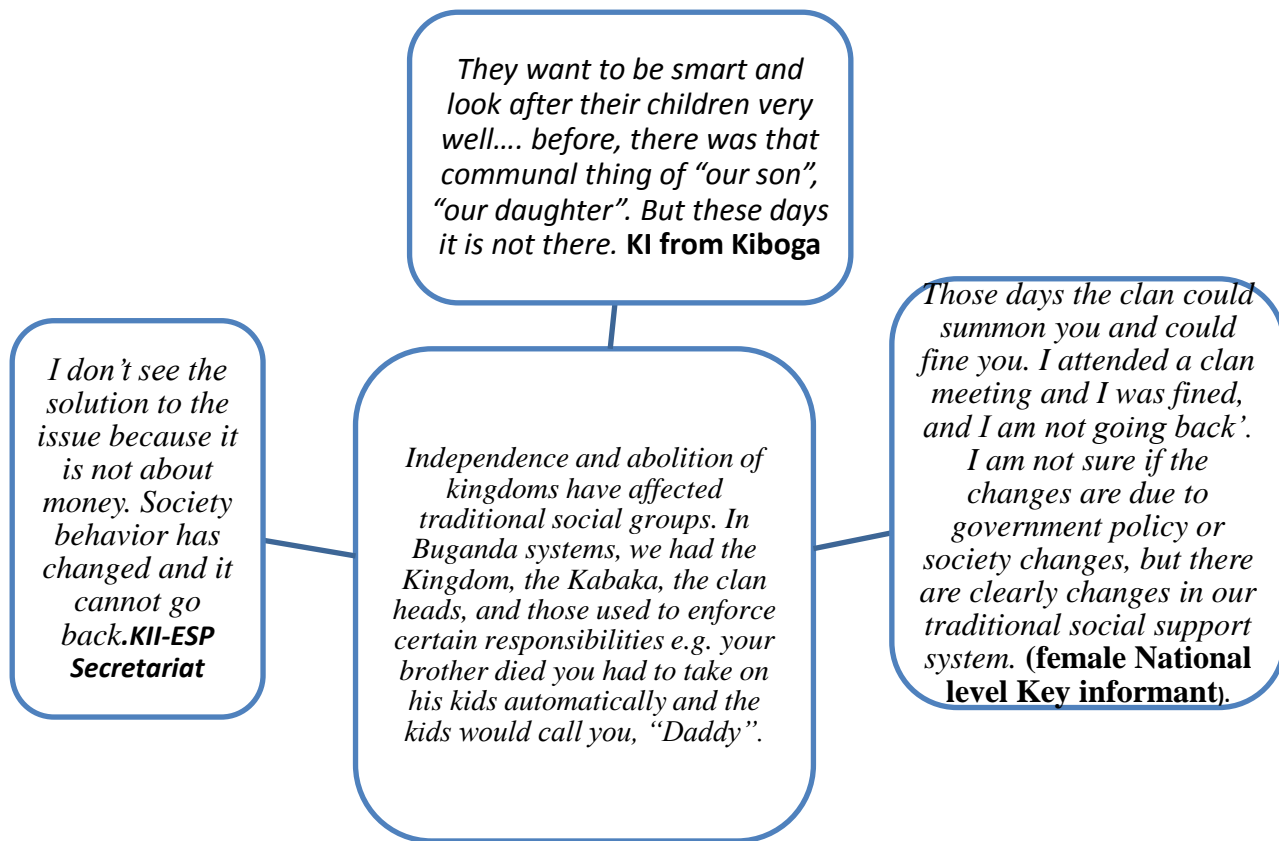


**Figure 17 A focus group discussion with beneficiaries**

**Source:** Primary data

The figure above shows that in the districts of Kiboga and Kyenjojo, the traditions are still valued where men are viewed as the heads of families and even in communities their presence is still valued and recognized. In addition to that it also indicates that the aspect of gender of having both men and women in the group discussions was considered.





**Figure 18 Respondents views about traditional social protection visa vis modernity**

**Source:** Primary data

The figure above represents views from respondents, regarding traditional social protection, the changes brought about modernity, as well as respondents possible solutions about how traditional social protection can be incorporated in day-today management of organizations and how its practice brings harmony in communities as a form of social protection.

## CHAPTER FIVE

### SUMMERY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter presents a summery, discussion, conclusions and recommendations of the study in relation to analyzed challenges in the implementation of social cash transfers by SAGE program.

#### 5.2 Summery

The study identified that there are numerous challenges that affected the smooth running of social cash transfers sighting the following;

The targeting process not being clear to put a clear cut of which persons are eligible to benefit from the program and how.

Many times beneficiaries fail to report deaths in order for that family to continue receiving the grant. Other times the local leaders also withhold information from SAGE as some get a cut from the received benefits.

There was also a challenge attached to the mode of money transfer to the beneficiaries not effectively delivering what is appropriate as a lot of costs are met before receiving the grant.

Challenges elated to grant access were also sighted, where respondents were not satisfied with the methodology used to access grants as they were spending a lot of money on transport.

Additionally linking SAGE to other social services and support from CSOs in implementing indicated that the program was only implementing on a small scale and that's why beneficiaries were asking for other interventions being put on board to help broaden the services that are offered to beneficiaries. Areas such as access to health services were keenly looked at as this would help to

prolong their stay with minimum suffering since they would be getting treatment to fight old age diseases. Other sections that were pointed at included food production for the elderly and education.

Research was in agreement with the previous publishing when it revealed that the inexistence of the social protection frame work continuously affected smooth running of the program as the beneficiaries, implementers and other local authorities lacked limits in their expedition of their roles. This either led to surpassing where one had to end in terms of jurisdiction or rather over stepped on the others' rights. The program was also being challenged by the lag in policy formation.

Lastly the study indicated how traditional social protection systems being weakened by modernity, as there is no sustainability in these initiatives as society these days prefer money than kinship ties.

### **5.3 Discussion**

In total agreement with Samson (2009) the social cash transfers was defined as the regular non-contributory payments of money provided by government or non-governmental organizations to individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability in the areas affected by poverty in the country. These transfers can be unconditional, conditional on households actively fulfilling human development responsibilities. In Uganda, the Social cash transfer payments is an unconditional Social Assistance Grant for Empowerment (SAGE) payment scheme which offers reliability, cost-effectiveness, transparency, scalability and financial inclusion (ESPP, 20110-2015).

Due to the various challenges that were being encountered in the implementation of the program, this research was carried out to analyze the challenges affecting the implementation of social cash transfers: a case of sage pilot districts of Kiboga and Kyenjojo, Uganda. These challenges were categorized into three and these were.

### **5.3.1 Mapping and establishing the financial challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts.**

The findings revealed that the problem of selecting the right beneficiaries was still affecting the program. Many people in the communities were left out of the program that practically merited to be enjoying the program. Those that are part of the program did not understand the criterion used to select them to be part of the program.

Scholars suggested that the use of household-level means testing based on routinely collected data on income to target elderly and children living in the poorest households would be ideal. Despite of all that, attempts to rigorously evaluate these targeting methods, in the context of cash transfer programs in sub-Saharan Africa, have been limited Miller et al. (2008). Respondents attributed this to unwillingness to establish clear measures to identify appropriate beneficiaries. In case clarity is implemented, the SAGE program will be a success in the Uganda.

One of the reports indicated that the challenges that affected the SAGE program was caused by poor targeting “This was being brought about when the very poor or the very old people in the communities are not on the program this causes SAGE targeting mechanisms doubtful (Sage Nebbi report, 2012)” Despite the reporting on the discrepancies in the mode of selection, this was not rectified and hence affecting the target beneficiaries.

Samson et al. (2007) Emphasized that the objective of SCT is to decrease chronic poverty, address social risk and also reduce economic vulnerability. This has not been achieved in Uganda since a good number of the elderly persons that are eligible for the program were left out. This is an indicator that the poverty levels will not be reduced since those that need help are left out and those that can maintain themselves are instead the beneficiaries. In addition to that the beneficiaries who

were left out because of one reason or the other should have already joined the program by now under re targeting which was supposed to be done annually, unfortunately re-targeting has never been done since enrolment started in 2011.

The program had a target of that was to be achieved overall in all the areas of implementation. This was still doubted since a few people had been enrolled. In agreement with Ashley (2011) he stated that “*Despite of all that, SAGE program hasn’t achieved its estimated target for beneficiary enrolment of 600,000 by end of first phase in 2015*”. “This was identified at the beginning but it has not been implemented up to now.

There have been various reports that have been documented and published. These have been accessed by many people that are involved in the implementation of the program but changing the mode has failed. *There is need to analyze program implementation challenges during targeting; proving the age of beneficiaries, delays in reporting deaths of beneficiaries, medium of transfer for network availability at pay points* Bukuluki & Watson (2012).

The death reporting process remained a problem which affected the program. The members that died and left on the beneficiary lists continuously limited the new people to join the program (those who registered but not enrolled).

This has not been attended to yet, another mode of money transfer could have been brought aboard. This would help the elderly spend less time at pay points.

#### **5.3.4 Identifying the social challenges affecting the implementation of social cash transfers in Kiboga and Kyenjojo districts**

The money distribution among the beneficiaries posed a challenge since it was filled with very many obstacles. The beneficiaries were complaining of their money not going through the right

hands before they accessed. They insisted the money was first taken to other sources and washed before it was delivered by the agents. They wondered how the monies could lag yet it was from a known source. This was in agreement with the World Bank report (2012) that stated that “*Given the nature of cash transfers, checks and balances need to be in place to avoid elite capture and ensure efficient use of the funds.* It is on this note that a lot is desired to help the program be transparent. As the beneficiaries continue to loose trust among the implementers, this weakens the system.

The program has centres that were gazetted to be areas where beneficiaries met to receive the grants. The beneficiaries continuously complained of the places being very far from their homes. They mentioned of spending almost half of the little money they get on transport. One scholar wrote and said “*Beneficiaries travelled long distances to pay-points in order to access their benefits, this costs them money and time as well as also reducing the overall net benefits Wahenga (2011)*”. This is true but despite the reports that have come up, nothing has been done to simplify the system. There are some of those beneficiaries that are incapacitated and therefore to travel, they need caretakers. This meant they had to transport two people to come to the point to access the grants. It severely affected the money received and the time spent. Bukuluki & Watson (2012) reported that there were also high private costs associated with payments, in instances where disabled recipients have to be accompanied by someone whenever they want to access the benefits.

### **5.3.5 Finding out the political challenges faced by the different stakeholders during the implementation of social cash transfers in Kiboga and Kyenjojo districts.**

The most wearisome problem facing SAGE is the inexistence of social protection framework. This has affected the beneficiaries, stakeholders and will end up reaching the funders. The failure to have a protection framework leads to lack of a mechanism that can be used to identify which particular roles each person should play. It was identified that many stakeholders cannot define their roles,

likewise to the beneficiaries in instances such as reporting of death cases, enrolling for the program; there are no clear corrective measures for those who have mismanaged project assets and breaking project rules.

The political challenges in Uganda have affected SAGE social cash transfers because of lack of the will demonstrated to help the elderly. The decision makers have failed to come up to fight for the rights of the elderly. This is in contrast with the UDHR, 1948 that states that it's a guaranteed right for everyone to access social security in the event of unemployment, sickness, disability, widowhood, old-age or other lack of livelihood in circumstances beyond his control.

The work of drafting the social protection policy started in 2011, almost three years down the road it has not been approved by parliament. Its absence has led to fragmented and uncoordinated implementation of social protection interventions. As a result there is duplication, incoherence, wastage of resources and limited impact on the beneficiaries (Drafted social protection policy framework, 2013).

The two scholars Devereux & Wheelers (2013) reasoned that budgetary constraints of a program or any project like political decisions on spending, all comes about social protections' role and state responsibility in poverty reduction and social transformation. This means that in cases when the pilot has been concluded, the political wing will have to play an important role for continuing the program.

In summary, those that are benefiting from SAGE are grateful and they wonder what will happen in case the project is concluded by 2015. They suggest the government should process the policy to implement the program in more districts in the future and this having a clear registration program and not leaving any person eligible outside. The beneficiaries further more insisted a lot should be done when it comes to delivering of grants to them. The network issue should be addressed to avoid

them travel back and forth to access their money. Other KII suggested that let other additions such as education, food, and health programs be included in the SAGE program. This can be done through linking the elderly to particular health facilities that are in the beneficiary's vicinity to prolong their life span through the fight of the old age associated diseases.

#### **5.4 Conclusions**

Basing on the findings of this study the following conclusions were drawn:

It is until transparency is exhibited in the process of targeting, death reporting and medium transfer, otherwise mapping and establishing the financial challenges affecting the implementation of the SAGE program will be endless.

The social challenges affecting the implementation of SAGE program were attributed to the distance from pay points to beneficiaries homes and failure to link the program to other important sectors such as food, health and educational that could work together for successful program implementation.

The findings revealed that the failure to proper program management was attributed to the political atmosphere in the country. Political barriers faced by the different stakeholders during the implementation of the SAGE program cannot be eliminated unless the politicians have embraced and set off the program by passing the social protection framework, without this the proposed national roll-out would not take place, in absence of the cash transfer delivery agency as the existing GOU structures are not adequate enough to deliver the program.



## **5.5 Recommendations**

Based on the conclusions drawn from this study, the following recommended were made:

The processes of targeting and death reporting should be made clear for everyone. This will prevent people from complaining and claiming that the program is targeting a particular group of people.

The medium of transfer should come up with solutions to curb network challenge of another service provider for areas where MTN network is limited, this will help to avoid payment delays and back log. The relationship between MTN and SAGE also need to be improved in order to make program implementation a success.

The program should embrace the opinions of the beneficiaries and consider extending services closer, improving on service delivery and integrating other programs such as health education and food together with SAGE for the beneficiaries to maximize the benefits.

The politicians as a wing of the government should let the social protection framework passed to allow proper program management. This will set hierarchies that will make every participant of the SAGE program accountable as well as preventing roll out effects for national roll out.

Traditional social protection system should be incorporated in the present management development projects, as SAGE is already working with Local Government the set up channels will strengthen the existing kinship ties enhancing the principles of solidarity and reciprocity.

## 5.6 Study limitations

This study had some limitations. The ongoing program implementation in the study areas could have influenced the respondents' answers through improved knowledge, attitude and practice, and having a variety of respondents by including non-beneficiaries.

Secondly, it is possible that some beneficiaries could not remember (bias) the details of the study. This may affect the reliability and validity of the data collected. This was mitigated by interviewing the beneficiaries who were still fresh and could easily remember the experience they have had with the program.

Thirdly, the information collected (bias) in this study was based on the beneficiaries reports on the experience they had for the time they have been observing whatever was transpiring in the program. This is "reported practice" rather than "actual practice" could have bias. Perhaps when face-to-face interviews are conducted, there could be over reporting or under reporting of some conditions. The beneficiaries could have reported what the research assistant would like to hear and see. This was minimized by selecting research assistants who are knowledgeable about social cash transfers as well as SAGE program. These field assistants are thought to have already established rapport with the respondents during the earlier census and community health related activities and were trained prior to conducting the study.

### **5.7 Contributions of the study**

Efforts to improve the implementation of effective practice and to speed up improvements in the SAGE program continue to pose challenges for beneficiaries, implementers and policy makers. Organizational research, and in particular, case studies of the SAGE program, offer methods to improve understanding of the role of organizational management and political role play contexts for improving the implementation of SAGE program and the development of theories which might guide improvement strategies.

Case studies can inform the development of more robust theory that identifies the links between problem, intervention and outcome. (Sage, 1994) in his classic book, notes that case study research is particularly helpful when researchers want to answer questions of how or why things work in real life contexts. Theories generated from cases may help to make sense of the complex relationships that underline social cash transfers by SAGE program and elucidate why efforts to improve the program succeed in some circumstances, but not in others.

### **5.8 Areas recommended for future research**

This study inadequately addressed the issue of other programs that can be integrated with the SAGE program to be able to avert poverty among the elderly. Factors such as food and nutrition, access to health care by the elderly, and adult education needs to be addressed. These particular areas highlighted might necessitate further research.

In addition, the study indicated that there is need to look further into the whole set up and management of the mobile network transactions and information in connection of social cash transfers by SAGE and aligning them with the rest of the program.

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## ANNEXES

**APPENDIX I  
INTERVIEW GUIDE**

**TO BE ADMINISTERED TO:  
ESPP & DISTRICT STAFF, SERVICE PROVIDERS, CDOS, PARISH CHIEFS,  
POLITICAL**

**CHALLENGES IN THE IMPLEMENTATION OF SOCIAL CASH TRANSFERS IN IN  
KIBOGA & KYENKOJO DISTRICTS**

**Introductions**

My names are Maureen Kawere, working with the Expanding Social Protection Program Ministry of Gender Labour and Social Development the implementers of SAGE. I'm here to carry out a research on the challenges you are facing as you implement SAGE program. The findings will help us implement the program better and your contribution is highly valued.

This interview will be administered by me with the support of my research assistant, we shall be asking you questions and taking notes at the responses you give. This research is purely academic and I guarantee confidentiality to all the answers you are to give, the same applies to your names

**Background information:**

- Gender:
- Location:
- Date:

**FINANCIAL-Targeting, death reporting, medium of transfer)**

**Targeting**

1. What is your role in the SCG? how do you understand targeting? (probe)- who is targeted and how targeting is done.

2. What is the estimated number of elderly in your village? And how many of those are enrolled for SAGE? If not 100% why is the case? How are the key vulnerabilities addressed?
3. When community members have complaints, what are the different fora they use to do so? (probe)

### **Death reporting**

4. What is the importance of beneficiary death reporting?
5. What happens when a SAGE beneficiary passes on? probe whether procedure are followed.

### **Medium of cash transfer/MTN, Sub County/parish level staff, MTN agents**

6. How are beneficiary payments being carried out? (electronic/manual) and how does the payment modality affect service delivery?
7. How long does it take for a beneficiary to be paid while in the line? Probe for what happens when network is unstable?

### **SOCIAL CHALLENGES**

#### **Grant access**

8. How many pay points do you have in your parish? and what is the average distance that beneficiaries walk to different pay points? probe the means of transport used and the cost?
9. What do you think can be done to make pay points easily accessible?

#### **CSo's and linkages to complimentary services**

10. How different can we implement this program? Do you think linking SAGE to complimentary services can help in the in the implementation?

11. If linkages were to happen, what do you expect to see out of this linkage?

## **POLITICAL**

### **Inexistence of social protection framework**

12. How does the absence of social protection framework affect the implementation of SAGE? probe how

13. When the policy is put in place do you think it would cause over dependency on the government?

### **Traditional social protection**

14. What's do you understand by traditional social protection? And what's your view when donor funding stops

15. When do you meet to discuss social issues such as discrimination rights, better treatment from others, changing social attitudes/norms?

Researcher then thanked the participant for his/her time and ask if he/she has any questions or further suggestions.

**APPENDIX II  
FOCUS GROUP GUIDE**

**TO BE ADMINISTERED TO: PROGRAM BENEFICIARIES-OLDER PERSONS  
&VULNERABLE FAMILIES**

**CHALLENGES IN THE IMPLEMENTATION OF SOCIAL CASH TRANSFERS IN IN  
KIBOGA & KYENKOJO DISTRICTS**

**Introductions**

My names are Maureen Kawere, working with the Expanding Social Protection Program Ministry of Gender Labour and Social Development the implementers of SAGE. I'm here to carry out a research on the challenges you are facing as you implement SAGE program. The findings will help us implement the program better and your contribution is highly valued.

This interview will be administered by me with the support of my research assistant, we shall be asking you questions and taking notes at the responses you give. This research is purely academic and i guarantee confidentiality to all the answers you are to give as well as your names.

**Background information:**

- Gender:
- District.....Sub-county.....
- Date:

**FINANCIAL CHALLENGES**

**Targeting**

1. What is your role in the SCG? how do you understand targeting? (probe)- who is targeted and how targeting is done.

2. What is the estimated number of elderly in your village? And how many of those are enrolled for SAGE? If not 100% why is the case? How are the key vulnerabilities addressed?
3. When community members have complaints, what are the different fora they use to do so? (probe)

### **Death reporting**

4. What is the importance of beneficiary death reporting?
5. When community members have complaints, what are the different fora they use to do so? (probe)

### **Medium of cash transfer**

6. How are beneficiary payments carried out in your village?(electronic/manual) How does the payment modality affects service delivery?
7. How long does it take for a beneficiary to be paid while in the line? Probe for what happens when network is unstable?

## **SOCIAL CHALLENGES**

### **Grant access**

8. How many pay points do you have in your parish? and what is the average distance that beneficiaries walk to different pay points? probe the means of transport used and the cost?
9. What do you think can be done to make pay points easily accessible

### **CSO-implementing and linking SAGE to complimentary services**

10. How different can we implement this program? Do you think linking SAGE to complimentary services can help in the in the implementation?
11. If linkages were to happen, what do you expect to see out of this linkage?

### **POLITICAL CHALLENGES**

#### **Policy framework**

12. Do you think the absence of social protection framework has affected the implementation of SAGE? probe how and should be done to ensure the policy is approved
13. When the policy is put in place do you think it would cause over dependency on the government?

#### **Traditional social protection**

14. What do you understand by the term traditional social protection?
15. When do you meet to discuss social issues such as discrimination rights, better treatment from others, changing social attitudes/norms?

Researcher then thanked the participants for their time and asked if they had any questions or further suggestions.



**APPENDIX III**

**QUESTIONNAIRE**

**UGANDA SENIOR CITIZENS GRANT STUDY  
NATIONAL LEVEL**

**CHALLENGES IN THE IMPLEMENTATION OF SOCIAL CASH TRANSFERS IN IN  
KIBOGA & KYENKOJO DISTRICTS**

**Introductions**

My names are Maureen Kawere, working with the Expanding Social Protection Program Ministry of Gender Labour and Social Development the implementers of SAGE. I'm here to carry out a research on the challenges you are facing as you implement SAGE program. The findings will help us implement the program better and your contribution is highly valued.

This interview will be administered by me with the support of my research assistant, we shall be asking you questions and taking notes at the responses you give. This research is purely academic and i guarantee confidentiality to all the answers you are to give as well as your names.

**Background information:**

- Gender: .....
- District.....Sub-county.....
- Date: .....

**Score:**

**1-I don't know 2-Not sure 3-No 4-Yes**

**Financial (targeting, feedback on death reporting, medium of delivery)**

1.	Do you understand what targeting means?	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
2.	Do you know who is targeted for SAGE?				
3.	Are there fora's for community members when there are complaints about SAGE?				

	<b>Death reporting</b>				
4.	Do you know the importance of death reporting?				
5.	Do you know what should be done when a beneficiary passes on?				
	<b>Medium of Transfers</b>				
6.	Do you know the type of payment used in your community/Sub-county?				
7.	On average do you know how long it takes to serve one beneficiary?				

**SOCIAL CHALLENGES (grant access, Cso's & linkages to complimentary services)**

	<b>Grant access</b>	1	2	3	4
8.	Do you know how pay points are located in your village? what about the average distance beneficiaries move from to pay points .....				
9.	Is there anything that can be done to make pay points easily accessible .....				
	<b>CSO-and linkages to social services</b>				
10.	Do you think linking SAGE to other civil society organizations is necessary? Give reasons to your answer and give examples of these social services.....				
11.	Do you think linking SAGE to complimentary activities will help in the implementation of SAGE? Give reasons for your answer.....				

**POLITICAL CHALLENGES (Inexistence of SPP framework, traditional social protection)**

		1	2	3	4
12.	Does the absence of social protection policy framework is affecting the implementation of SAGE? How? .....				
13.	Do you think when the policy is put in place it will cause dependency?				
	<b>Traditional social protection</b>				
14.	Do you understand what traditional social protection means?				
15.	Do you meet to discuss				

**APPENDIX IV**  
**LETTER OF INTRODUCTION**