

ACCESS AND UTILISATION OF THE SENIOR CITIZEN GRANT AMONG  
THE ELDERLY IN BULIISA DISTRICT.

BY

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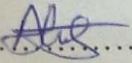
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A DISSERTATION SUBMITTED TO THE DEPARTMENT OF SOCIAL WORK AND  
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THE AWARD OF A BACHELOR'S DEGREE IN SOCIAL WORK AND SOCIAL  
ADMINISTRATION OF MAKERERE UNIVERSITY

DECEMBER, 2022

### DECLARATION

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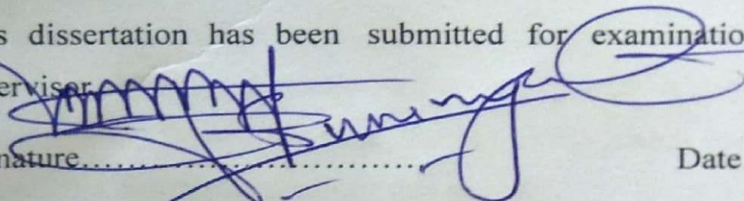
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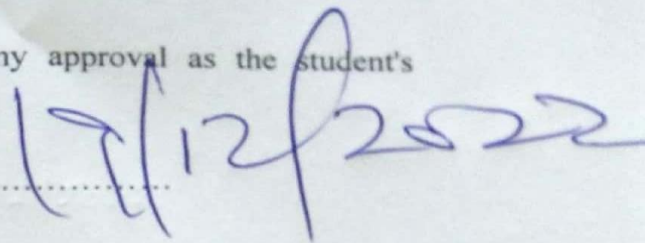
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**APPROVAL**

This dissertation has been submitted for examination with my approval as the student's supervisor.

Signature.....

Date.....

DR. Badru Bukenya

Supervisor

## **DEDICATION**

I dedicate this dissertation to family members (Mr. Musiige Sam, Kunihiro Milred, Peruth Maama precious, Ahumuza Allan, Atugonza Aidah, Kitembo Peter, Kasiime Precious, Kusemererwa Praise, Musiige Carol, Tinka Isaac) and everyone who has been supportive towards the accomplishment of this degree.

May God bless you.

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## LIST OF ACRONYMS

BPJS	Beneficiaries of health insurance contribution assistance
CDO	Community Development Officer
DCDO	District Community Development Officer
DFID	Department for international Development
ESPP	Expanding Social Protection Program
EU	European countries
ILO	International Labour Organization
LC	Local council
MGLSD	Ministry of Gender Labour and Social Development
n.d.	no date
NIRA	National Information and Registration Authority
OAP	Old Age Pension
OECD	Organization for Economic Cooperation and Development
PENLEG	the pension Legislation around the World
RTSUs	Regional centers that will support the districts-Technical Support Units
SAGE	Social Assistance Grant for Empowerment
SCG	Senior Citizen Grant
SCTS	Social Cash Transfer Scheme
UBOS	Uganda Bureau of Statistics
UNICEF	United Nations International Children's Emergency Fund
WHO	World Health Organization
WSPR	World Social Protection Report

## ABSTRACT

I conducted a study on the Access and Utilization of the Senior Citizen Grant (SCG) among the elderly in Buliisa district, Uganda. The study was carried out in Buliisa subcounty and Biiso subcounty in Buliisa district. The study was guided by the specific objectives, and the specific objectives of this study were to examine the perceptions of the elderly in accessing of SCG in Buliisa District, to find out how the elderly in Buliisa district utilize the SCG and to establish the welfare effects of the SCG among beneficiaries in Buliisa District. A cross sectional survey design was employed in the study with both quantitative and qualitative approaches which were used to generate the required information from the study participants. The findings showed that the elders knew about the grant and defined it as; money for people aged 80 and above, a grant for the elderly and free money given to the elderly by government. The elderly were all able to access the Senior Citizens Grant as long as one was 80 years old and above. The grant covered the whole district, all villages, sub counties and all parishes in the district. The grant was distributed at parish level where it was availed at pay points in every parish in the district and only a national ID was required from an old person to receive the money. However, due to old age, elderly accessibility to the grant was majorly hindered by transportation to the pay points. Most of them used motorcycles for transport to ease accessibility while a few walked to the pay points. Those that used motorcycles for transportation to the pay point spent 29% of the grant on transportation leaving them with little money which got finished before the next quarter's distribution. The findings also revealed that the elderly utilized their money effectively and the study showed that women utilized their money better than men in terms of productivity. Majority of the elders used their money to meet basic needs, paid school fees, investments, health bills and other facilitations they required. A few of the elderly had some safety concerns, this implied that the security of the elderly persons should be prioritized both in the community and at home since their lives were in danger after they received the money. The study also found that 85% of the elders' lives had changed positively and of the 100 who participated in the study, 27 had started income generating activities from the grant and this implied that the SCG improved the lives of the elderly people in Buliisa and Biiso sub counties in Buliisa district. In conclusion, the participants suggested that the government should increase the money, others said it should start up projects and saving groups for the elderly so that the SCG is more beneficial to them.

## **SECTION ONE: INTRODUCTION**

### **1.1 Introduction**

The research was about how the elderly access and utilize the Senior Citizen Grant (SCG) in Buliisa district. This section provides information about the study background, problem statement, Objectives of the study, Research Questions, Research Significance, the Scope of study and the conceptual frame-work.

### **1.2 Background study**

The Senior Citizen Grant (SCG) is a social protection programme which started as a four-year pilot (2011-15), implemented by the Expanding Social Protection Programme (ESPP) of the Ministry of Gender, Labour and Social development. The SCG is a form of social pension scheme that is currently meant for the elderly aged 80 and above. As of January 2022, the program had reached 348,000 beneficiaries across the country (Uganda Parliamentary Forum, 2020). The beneficiary payments started taking place in all districts of the country from 7<sup>th</sup> /03/2022 (Expanding Social protection, 2021). SCG is a type of non-contributory social pension that is a stream of payments from the state to the elderly that starts when someone turns 80 years and continues until death (social pension., n.d.).

Social protection interventions have a long history. According to Grünewald, (2021), as early as the seventeenth century, many European countries started to protect their civil servants against the risk of old age, both the voluntary and private workplace pensions existed long before public pensions for a wider population were introduced. As a result of the short-comings suffered by the older persons, the pension Legislation around the World (PENLEG) was put in place to address these shortcomings, and in this, the PENLEG dataset specifies a criteria to define a first old-age pension programme which were; access to old-age protection must either be defined as a right of citizenship or as a mandatory insurance duty (Baldwin, 1910). Secondly, the shifting focus on workers in the private sector was an essential characteristic of the modern welfare state (Rothenbacher, 2004). The PENLEG dataset was restricted to countries that were independent. The PENLEG dataset had seven old-age pensions namely; social insurance, provident funds, mandatory individual account systems, employer liability systems, non-contributory-universal, non-contributory-means tested and non-contributory-pension tested schemes. The first three

pensions were contributory financed whereas social insurance contributions were used to finance current beneficiaries, the latter two programmes invest contributions in an individual fund that were either publicly (provident fund) or privately/publicly (mandatory individual account systems) managed. The employer liability systems, employers directly offer pension services or payments to their employees and the non-contributory pensions were financed by indirect taxes and were either universally accessible or restricted pensions to the poor (means-tested) or to people that do not simultaneously receive another kind of pension (pension-tested). This was evidenced by most high income Organization for Economic Cooperation and Development (OECD) countries that have implemented social pensions or minimum pensions within the contributory system, in these countries, most people who receive social pensions also receive at least some benefit from the earnings related schemes to which around 90% of the labour force contributes but the arrangements of these benefits vary by country like around half of the countries have only one kind of program. For example, Germany and the United States have only resource tested scheme, Japan, Netherlands and New Zealand rely on universal pensions and Finland and Sweden have only minimum pensions. However, in most countries we find two of the four types but in the United Kingdom they are three (all except matching contributions). Overall, resource-tested and minimum pensions are equally prevalent and existed in 17 of the 30 countries analyzed whereas the universal schemes were less prevalent but were still found in 13 of the 30 countries (Rothenbacher, 2004). In the middle and low-income countries, the social pensions were less prevalent in the Middle East and Northern Africa, only Algeria and Egypt had noncontributory systems that could be assimilated to a social pension. In Latin America and the Caribbean only nine countries had implemented noncontributory pensions and in Sub-Saharan Africa, Eastern Europe and Asia not more than an additional dozen programs could be counted. Overall, the level of benefits ranges between 25% and 35% of average earnings (Rothenbacher, 2004).

According to Kostadinova (2014), there are five types of social protection programs that target the elderly across 30 European countries; the 28 EU member states, Norway and Switzerland and the programs namely; the old age pensions, sickness and maternity, unemployment, work injury compensation and family allowance. Most countries have five sources of funds towards their annual social protection expenses, central government, employers, employees, self-employed individuals and the so-called protected groups which are pensioners and people receiving social

support. The central government and the employees are the main contributors to social protection funds, data reveals that only in two countries Denmark and Ireland, the central government contributes most of the funds towards social protection, with six other countries (Bulgaria, Cyprus, Malta, Norway, Romania and Sweden) where the government contributes around or a little over 50% for social protection. In the rest of the countries contributions by employers and employees finance the majority of spending for social protection. Focusing on the elderly, the old age pension programs target retirees and the relative restrictiveness of benefits eligibility by old age pensions across the 30 European countries is as follows; Austria, Denmark, Estonia, Finland, Germany, Italy, Malta, Norway, Spain and The Netherlands take 75% while Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, France, Hungary, Greece, Ireland, Latvia, Lithuania, Luxembourg, Poland, Portugal, Romania, Slovak Republic, Slovenia, Sweden, Switzerland and United kingdom take up to 50% eligibility restrictiveness for example all countries restrict old age pensions by the age of the recipient, some countries also require a minimum number of years of contributions as a working adult, income means testing or residency for eligibility so as to access the fund (Kostadinova, 2014). Currently basing on the world social protection report 2020-2022, old age pension systems are applied in 106 countries which is 54% out of the 195 countries, the non-contributory schemes in these countries vary; 21 countries provide universal benefits for all older people above a certain age threshold and 85 countries provide means-tested (either income or pension-tested) benefits for older people who do not receive any other pension. Worldwide, 77.5% of people above retirement age receive a pension, either contributory or non-contributory, coverage rates in higher income countries are as high as 97.5% while in sub-Saharan Africa are only 9.8% and in Southern Asia 39.2% (International Labour Organization, 2021). Therefore, the elderly remain a population of concern all over the world and their protection and wellbeing remains key as further elaborated below.

Aryal (2019), states that the elderly citizens are the sources of knowledge, experiences and collections of different ideas in every society or nation. The government of Nepal declared that people with 60 years or more are elderly citizens and the growth rate of the elderly population is faster than that of the total population in Nepal. The projected population for aged 60 years or more reached 24.17 thousand in 2016 and it increased to 27.12 thousand in 2021 and it will increase to 30.44 thousand in 2026 and 34.15 thousand in 2031, it's also projected that those aged 65 years and more increased 15.93 thousand in 2016 and it reached 18.16 thousand in 2021,

it will reach 20.71 thousand in 2026 and 23.61 thousand 2031. Similarly, projected population aged 70 years or more elderly reached 9.58 in 2016 and it increased to 10.90 in 2021, it will increase to 12.40 thousand in 2026 and 14.11 thousand in 2031. Even those aged 75 years and more are projected to have reached 5.16 thousand in 2016 and 5.94 thousand in 2021 and will reach 6.85 thousand in 2026 and 7.89 thousand in 2031 of Nepal. The growing numbers of aging population is a major concern in most of the developing countries like Nepal. Therefore, the social, economic and demographic impacts of ageing population possess both opportunities and challenges to every society and in this situation the government of Nepal attempted to enhance the self-reliance and provided social security of its elderly people to facilitate their continuous participation in society. The government of Nepal introduced the Universal old aged allowances program since 1994/95 as a non-contributing social assistance to elderly citizens with 70 years or more, the starting allowances are normal but at present context, it is not a sufficient amount for the elderly citizens but they have little support to health care, medicine, entertainment and desired foods and fruits. The old aged allowances at starting point were Rs. 100 and increased to Rs. 500, Rs. 1000, 1500 and Rs. 2000 and now Rs. 3000 to all elderly citizens with 70 years or more.

In Indonesia, the highest poverty rate is in the population aged 65 years and above. This is because 85% of Indonesia's elderly have no economic security/income (Stephen, at el., 2017) and 50% of the elderly people over 60 years suffer from chronic health problems with the increasing of seriousness together with the increasing of age (Mooventhana & Nivethitha, 2017). At present, there are 22.66 million people (9.605 elderly population in the category 3.82% young old (60-69 years), 27.68% middle-aged old (70-79 years) and 8.50% old-old (80 years and over). The majority of the elderly (52.80%) live in urban areas and some live in rural areas (47.20%). In Indonesia the number of elderly women is more 4.7 % than elderly men 52.35% compared to 47.65%. According to Muis, at el., (2020), the problem complexity of elderly in Pattingalloang in Indonesia requires the presence of the government and the government is considered having a major role in providing protection for poor elderly and social protection is one of the direct responses in addressing poverty and which it did. And now there are 8.39% of poor elderly people getting BPNT (Bantuan Pangan Non Tunai) program with the aim to reduce the expenditure burden of poor and vulnerable families in meeting their food needs, furthermore, 96.18% of the elderly were recorded as beneficiaries of health insurance contribution assistance

(BPJS). The BPJS is a social security in the health sector that functions guarantor for elderly health care and protection in meeting the basic health needs of the poor elderly and for the Program Keluarga Harapan (PKH) there are only 4.58% of elderly recipients. The PKH program is given in order to reduce poverty, improve the quality of human resources and change behaviors that is less supportive of improving the welfare of the poor. The three programs above aim to meet the basic needs of a decent life as a consequence of reduced income of the elderly due to illness, loss of work (retirement) and absence of old age insurance for poor elderly people on Pattingalloang.

Furthermore, in Africa, according to Seeking's (2019), notable progress in the extension of social protection coverage has been recorded in Africa. This is as a result of most African countries having made social protection a priority in their development strategies and have adopted or are developing national social protection policies and plans. In Zambia the Zambian National social protection Policy covers the elderly and disabled, the existing social Cash Transfer Scheme (SCTS) would roll out countrywide by 2016 and an old age pension scheme was introduced in 2015 and 100,000 pensioners enrolled by 2018. Similarly, the 2015 Lesotho National Social Protection strategy set out a bold set of commitments, the age threshold for the existing old age pension lowered from 70 to 68 years. The South Africa's Social assistance programmes are by far the largest in Africa, accounting for about one half of the total in terms of the number of people reached expanded primarily in the 2000s. McEwen et al., (2009), States that the Old Age Pension (OAP) is a non-contributory cash transfer to pensioners who qualify as in need. It is worth nothing that South Africa and Brazil are the two countries with the largest non-contributory pension programmes in the world (McEwen et al., 2009). The benefits associated with non-contributory pension programmes include poverty reduction among the elderly and their households, the facilitation of investment in human and physical capital within beneficiary households, the strengthening of intergenerational solidarity and transfers, insurance against the adverse effects of agricultural reform in poorer rural communities and encouragement of local economy activity as cited from (Barrientos, 2003). Seeking's (2019), further says that the programmes in Ethiopia account for the second highest number of beneficiaries in Africa. In its first World Social Protection Report, the ILO calculated that 22.7% of the elderly people in sub-Saharan Africa receive pensions (ILO, 2017). The proportion in North Africa was much higher, at 37% giving an Africa wide total of 21.5% by 2014 and in its second WSPR 3 years later that

coverage was 29.6% by 2017 (ILO, 2017). However, the current world social protection report of 2020-2022 states that the coverage for social pension for old people in sub-Saharan Africa is now increased by 19.8% and in Africa it's by 13.4% for effective coverage of older people (International Labour Organization., 2021). There has been considerable expansion in such programmes in Tanzania and to a lesser extent in Ghana, Malawi, Mozambique, Rwanda, Senegal and Zambia. In Kenya the social assistance given to elderly people is called the Older Persons Cash Transfer (OPCT) and it was started in 2007. However according to Lloyd-Sherlock & Amoakoh, (2020), older people in sub-Saharan Africa remains relatively neglected, considering the absolute number of people now experiencing later life by 2020 over 50 million people in the region will be aged 60 or more and all these need to access and utilize the old age pensions.

In Uganda, Life expectancy has also been improving rapidly, increasing from 45.7 to 62.2 years for men and 50.5 to 64.2 years for women between 1991 and 2014 (World Health Organization, 2016). 1.7 million Ugandans are aged 60 years or above, although this represents only 4.5% of the total population (UBOS, 2018). Approximately 17% of households are headed by people over 60 (Ministry of Gender Labour and Social Development [MGLSD], 2015). Most older people (83%) live in rural areas and are still working (67%), primarily in agricultural livelihoods (UBOS, 2018). 19.1% of older people are poor, but this varies significantly by region from 28.7% in Eastern Uganda to 9.7% in Western Uganda. 64% of older people have some form of disability (MGLSD, 2015). According to Merttens., (2016), the SCG cash transfer scheme is a key element of the Government of Uganda's Expanding Social Protection Program (ESPP) with an aim to help to tackle chronic poverty in Uganda and address the impact of poverty on social cohesion and the ability of chronically poor people to access healthcare, education and other services for the elderly. He further says that the Government of Uganda under the Ministry of Gender, Labour and Social Development with support from development partners (DFID and Irish Aid) is implementing the social Assistance Grant for Empowerment (SAGE) in all the districts of Uganda. On the 8th march 2020, a national wide rollout was launched by his Excellence President Yoweri Kaguta Museveni during the International Women's day celebrations in Mbale and the SAGE is a unit under the Programme Management Unit (PMU) that oversee all these activities, SAGE programme started in 2010 with a pilot covering 15 districts and extended to 20 districts in 2015 targeting 100 older persons per sub county then but

the number of beneficiaries has gradually increased and this now all over the whole country. According to Nekesa., (2017). Senior Citizens (Elderly) were the first target group through a Social Assistance Grants for Empowerment (SAGE) Scheme under the Expanding Social Protection Programme. This programme was first piloted in two ways of direct income support grants: the Senior Citizens Grants and the Vulnerable Family Grants. The Senior Citizens Grant targeted older persons of 65 years and above (but lowered in the case of more vulnerable Karamojong region to 60 years). This was aimed to enable them to access basic services and to start income generating activities. The programme was piloted in 15 districts. The Vulnerable Family Grant on the other hand was paid to poor and vulnerable households that lacked labour capacity. However, in June 2015, the Ministry of Gender, Labour & Social Development made a decision to phase out the Vulnerable Family Grant based on the lessons learnt in the course of the pilot that showed that the Vulnerable Family Grant was contentious and not well accepted by the community, as was the case with the Senior Citizens Grants (SCG). The Vulnerable Family Grant was a household grant (as opposed to the Senior Citizen Grant that is an individual grant) and therefore its administration was problematic and not well appreciated by the communities. In some districts, community leaders requested the Ministry to remove the grant and replace it with the Senior Citizen Grant (SCG). Under this SCG, Shs25,000 per month was given to a qualifying senior citizen and a total of 123,000 Senior Citizens (65years of age) benefited under this pilot phase in the districts Kyenjojo, Kiboga, Kaberamaido, Moroto, Nakapiripirit, Nebbi, Apac, Katakwi, Kole, Kyegegwa, Napak, Zombo, Kyenkwanzi, Yumbe and Amudat. Following the successful implementation of the pilot, in August 2015, Government announced a phased national rollout of the SCG, to an additional 40 districts over the next 5 years. With the 20 new districts last Financial Year 2015/16, subsequently 5 new districts will be added every year till Financial Year 2019/20. The 20 new districts to benefit from the grants are: Kaabong, Abim, Kotido, Koboko, Gulu, Pader, Agago, Lamwo, Amolatar, Pallisa, Amuria, Kween, Namayingo, Mayuge, Kamuli, Kayunga, Nakasongola, Kibaale, Kisoro and Bundibugyo. In March, 2016, the Ministry of Gender, Labour & Social Development signed a contract with Postbank Uganda as the new Payment Service Provider (PSP) for the Senior Citizens Grants. Postbank Uganda took over the payment service provider role from MTN who had hitherto delivered the grants using MTN Mobile Money. With the announcement of the roll out, background preparations were made to enable them make the payments to the beneficiaries. They oriented and trained district

political and technical leadership on SCG implementation in the 20 new districts. They also set up and trained the District SCG Support Teams in the 20 districts. Currently, they are in the process of establishing regional centers that will support the districts-Technical Support Units (RTSUs) offices. Despite the overwhelming demand for the national roll out, the Government shall only implement this programme for Senior Citizens Grants in 40 additional districts in five years. It should be remembered that the number of districts has been growing and as such implementing this programme in only 55 districts is not only unfair but also does not promote equitable development. According to Bukuluki, & Watson., (2012), the Senior Citizen Grant (SCG) is a component of the Social Assistance Grants for empowerment, in accessing the fund, the age of eligibility is 65 years and over and the programme implementers in the age eligibility is too high and excludes many poor and vulnerable older people and they recommend that the eligibility age be lowered with some suggesting to 60 years and others 55 years and the SCG is used at individual and household level to enable them buy new clothes or shoes for themselves, the monthly transfers have also enabled beneficiaries to meet the costs of basic necessities for themselves and their families among others. And currently the SCG is covered elderly people age 80 years plus and the beneficiary payments are taking place in all districts of the country from 7<sup>th</sup> /03/2022 (Expanding Social protection, 2021).

In Buliisa, the elderly also have access to the SCG but little is known about the access and what they use the money for. Buliisa is one of the districts in the Bunyoro region and it has an elderly population of those aged 60 years and above accumulating to 5,313 people (Buliisa local Government, 2020). In 2018, the elderly in Bunyoro demanded the government to roll out the Social Assistance Grant for Empowerment program in the region so that they can also benefit. However, the rollout of the SCG in Buliisa was initiated in 2019 and is given to those aged 80 years and above but nevertheless the registered number is not certain due to the changing factors of life such death leaving the numbers fluctuating between 50 to 100 that why this study seeks to investigate the experiences of beneficiaries in this district with regards to access and utilization of the program funds.

### **1.3 Problem Statement**

Studies from across the different parts of the world have documented the increasing popularity of social pension schemes. These studies include the historical origins of old-age pension schemes,

World Social Protection Report 2020-22, the impact of non-contributory pensions on poverty among others. These were authored by Barrientos (2003), International Labour Organization. (2021) and Grünewald (2021) respectively. The studies suggest a number of benefits from these programs including creation of employment, improving the health of elderly and helping to maintain the standards of living at old age respectively and all these programs also promoted the rights of the elderly. In Uganda, research also points out benefits such as reduction of poverty, improvement in health, pensioners support children, improvement in housing, business and some starting up small income generating businesses among others.

Since the rollout for the SCG in Buliisa district in 2019, an estimated number of 100 people aged 80 years and above have been enrolled on the program. However, limited information exists with regards to the experiences of beneficiaries in relation to access and utilization of the program in this part of Uganda. Therefore, my study aimed at finding out how the elderly access and utilize the SCG in Buliisa district.

#### **1.4 Objectives of study**

The study was guided by both general objective and specific objectives.

##### **1.4.1 General objective**

To find out how SCG is accessed and utilized among the elderly in Buliisa District

##### **1.4.2 Specific objectives**

The specific objectives of the study are;

- 1) To examine the perceptions of the elderly in accessing of SCG in Buliisa District.
- 2) To find out how the elderly in Buliisa district utilize the SCG.
- 3) To establish the welfare effects of the SCG among beneficiaries in Buliisa District.

#### **1.5 Research Question**

1. To what extent are the elderly in Buliisa District able to access SCG in relation the following five dimensions?  
Availability, Geographical coverage, Affordability, Acceptability, Care and support from service providers
2. In what ways are the elderly in Buliisa District utilizing SCG?
3. What are the welfare effects of the SCG among beneficiaries in Buliisa District?

## **1.6 Research Significance**

The research generated knowledge about the life of elderly people in Buliisa in the context to the SCG. This covered the accessibility and challenges in accessing the SCG, survival mechanisms, Utilization of the SCG and the welfare effects of the SCG among the beneficiaries in Buliisa District.

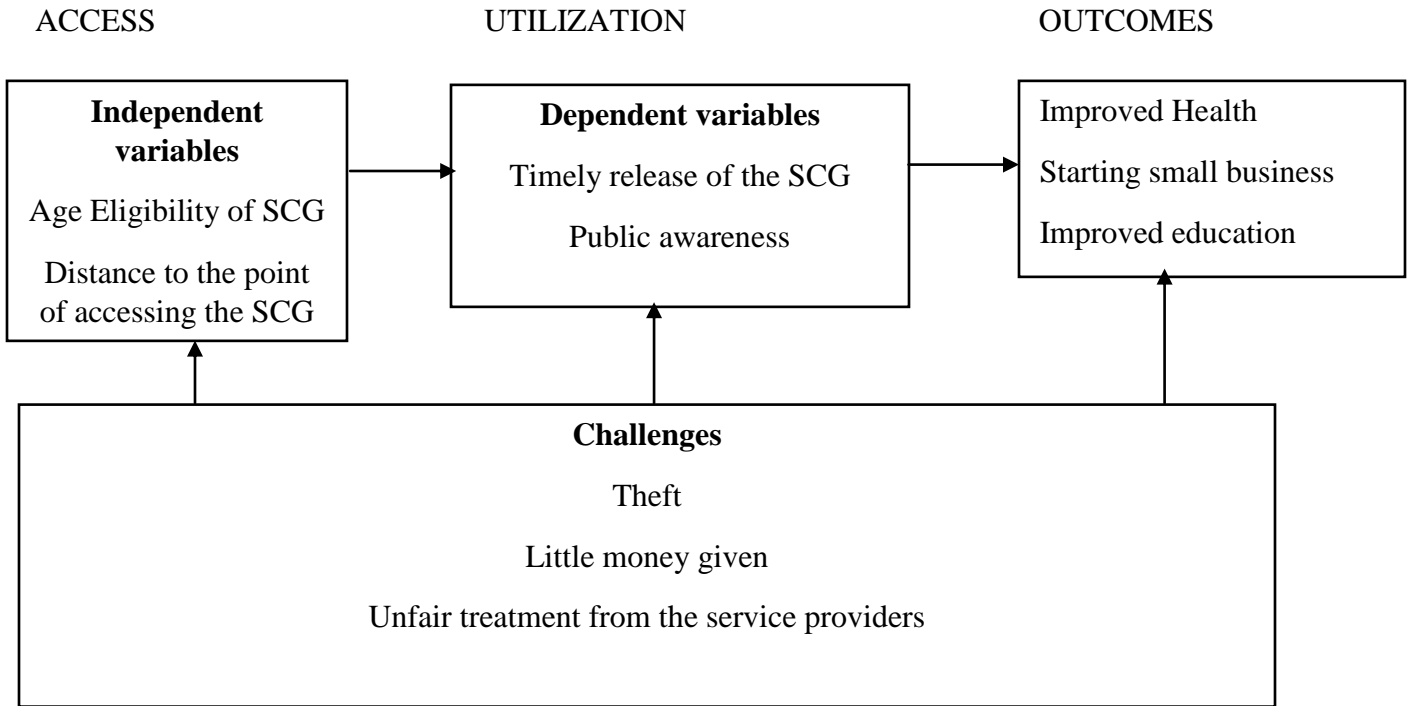
The information generated can be used to guide future research in related areas or in the same study context. Given the fact that little research is available about the access and utilization of the SCG among the Elderly, the findings of this research built on the available literature.

This research will be presented to the department of Social Work and Social Administration as Partial fulfillment of Graduation Requirement.

## **1.7 Scope of Study**

This research explored narratives of older persons (Elderly) aged 80 years and above on access and utilization of the SCG and the welfare effects of the SCG among beneficiaries in Buliisa District. This means I relied on information told by the elderly beneficiaries of the SAGE fund which is the Senior Citizen Grant (SCG) and key informants. This study was carried out in Buliisa district, Uganda.

## 1.8 Conceptual frame work



The conceptual frame work demonstrates how the SAGE Fund (SCG) is accessed and utilized as the elderly in relation to the studied literature. The conceptual frame work tries to explain interactions between the variables.

As we can see for one to qualify for the SCG, they have they must be eligible and this is by age which is 80 years and above and one cannot get it unless they are of 80 years making it an independent variable. When one is eligible, one is able to access and utilize the fund thus being dependent variables. And can be promoted by a number of interventions like public awareness, timely release of the SCG, education and the distance to the point of accessing the fund and these are the intervening variables but however, some factors also tend to hinder the access and utilization such as theft, limited funds among others.

## **SECTION TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This section provides the available data about the topic of study. It therefore aids understanding the desired study more. The section is divided into three main parts: the first one is the accessibility of the SCG among the Elderly, second is utilization of the SCG among the Elderly and thirdly, the welfare effects of the SCG among beneficiaries.

### **2.2 Accessibility of the SCG Fund among the Elderly**

The Government of Uganda considers old people to be a priority group for the provision of social protection (Hickey & Bukenya, 2020). As a result, it provides them with funds to help them cope with their different situations through the SCG. The SCG is an unconditional cash transfer programme introduced in 2011 as part of the 'Social Assistance Grants for Empowerment' (SAGE) pilot programme run by the Ministry of Gender, Labour and Social Development (MGLSD). It provides a monthly transfer of 25,000 Ugandan Shillings and it was initially for people aged 65 or over across 15 districts. The Expanding Social Protection (ESP) initiative in Uganda, whose purpose is to embed a national social protection system that benefits the poorest people, involves cash transfers targeting citizens living in poverty who are vulnerable to social and economic shocks. Although Uganda has registered a substantial reduction in poverty over the past two decades, In a bid to address this situation, the Ministry of Gender, Labor, and Social Development (MGLSD), in partnership with the United Kingdom's Department for International Development (DFID), Irish Aid, and the United Nations International Children's Emergency Fund (UNICEF), is implementing the ESP program whose stated goal is to reduce chronic poverty and improve life chances for those living in poverty in Uganda through making the SCG accessible to the elderly (Kyomuhendo, 2016). The accessibility of social pension schemes can be analyzed through the five dimensions which are Availability, Geographical coverage, Affordability, Acceptability, Care and support from service providers as explained below.

#### **2.2.1 Availability of social pensions**

Kyomuhendo, (2016), says that under the SCG, citizens aged sixty-five years and older receive UGX 25,000 (about USD 7) per month. To minimize logistical and other constraints, the cash is

distributed every two months in payments of UGX 50,000. Targeting for the SCG is automated and is based on national civil registration data sets. Nonetheless, eligibility verification is undertaken at the community level at the point of enrollment by the Community Development Officer (CDO). The beneficiaries of the SCG in the national roll-out had their information extracted from the National Information and Registration Authority (NIRA) servers. The national ID became the measure of eligibility and each sub county had 100 of its oldest members enrolled as beneficiaries said (Mubangizi, 2020). The bimonthly cash transfers were delivered directly to the respective beneficiaries' mobile money accounts through the Mobile Telephone Network (MTN) mobile money service, an instant e-money transfer, and converted into cash by MTN agents at designated payment points. Each beneficiary had a unique five-digit personal identification number that facilitated the transaction. At the district level, SCG delivery is integrated with the local government system, with the chief administrative officer having oversight and management accountability for the program, and district SCG teams working closely with district community development officers (CDOs). At the sub county, parish, and village local council (LC) levels, the SCG is delivered through existing government structures, with the subcounty CDO coordinating the routine operations, which include liaising with parish chiefs, parish development committees (PDCs), and village LC chairpersons. Furthermore, (Walsham, 2020), also clarifies that the program provides a monthly transfer of 25,000 Ugandan shillings and was initially for people aged 65 or over across 5 districts. As of 2018 the SCG was operating with 157,442 direct beneficiaries. However, those who are supposed to get the money all don't get it is. According to Kyomuhendo (2016), that the eligibility verification is done at the community level and this is evidenced by (Walsham, 2020) who said that Karamoja is a very poor region with lower life expectancy, the age threshold was 60 years and in districts covered from 2018 onwards, only people above 80 years old are eligible meaning those below 80 to 65years of the eligibility age are left out.

### **2.2.2 Geographical coverage**

The implementation of the SCG started in 2011 in fourteen pilot districts including Kiboga, Kyenjojo, Kaberamaido, Nebbi, Teso, West Nile subregions among others. The government aimed to expand the measure to cover more districts and target more beneficiaries based on evidence of impact and extent of attainment of the program antipoverty objectives

(Kyomuhendo, 2016). The Senior Citizen Grant was across 15 districts and in 2015 the government announced its decision to roll the SCG out to 40 new districts by 2020 and as of 2018 the SCG was operating in 50 rural districts (Walsham, 2020). Currently SCG is operating in all districts in the country which started on 7<sup>th</sup> /03/2022 (Expanding Social protection, 2021).

### **2.2.3 Affordability**

In terms of affordability, a number of costs are incurred in order to access the SCG. According to Gronbach (2020), considerations of accessibility should take into account of the overall beneficiary experience which are considered to be their affordability which include travel and waiting time, transport costs, pay point amenities, communication received as well as issues related to dignity. For example, Beneficiaries of Zimbabwe's Harmonized Social Cash Transfer reportedly spent an average of 6 hours collecting the transfers and this time represents a significant opportunity cost for them. Similarly in Uganda's SAGE programme (SCG), the relatively low financial cost of collecting the transfer which was approximately 3% of the bi-monthly transfer value. However, the pay points in rural areas often lacked protection from rain or heat and did not offer benches or waiting areas and even basic ablution facilities. Furthermore, informing beneficiaries about the basic payment process, teaching them to use the payment technology, communicating payment dates and locations as well as explaining how to lodge complaints and grievances are crucial in ensuring accessibility and the smooth running of any SCT programme. In Namibia, this tends to be done via radio announcements and word of mouth, while in Tanzania TASAF programme has used community management to communicate with beneficiaries and Ethiopia's urban productive safety Net programme has established an SMS alert service for beneficiaries who receive their payments into accounts. In Uganda, affordability also has challenges in that some elderly people walk longer distances in order to access the SCG and even some pay or bribe to get on the list of beneficiaries which makes it a bit hectic for accessibility. Kyomuhendo (2016), continued to reveal the indignity suffered by the older citizens when they travel to the payment centers to receive their cash, the SCG providers also affirmed that apart from a few exceptions, such as sick and incapacitated individuals, all beneficiaries are required to come in person to collect their payment. This is evidenced by the ten payment points that were visited and were congested, characterized by fatigued but determined older men and women standing, sitting squatting or kneeling in long queues or lying down on

mats spread out on the grass under the scorching sun, those who had made it to the building sat on long wooden benches or dusty floors as they awaited their turn at the payment desk. The queues were mainly a result of chronic MTN technical glitches, which disrupted the payment process for long and unpredictable intervals, exasperating both the providers and beneficiary participants who were forced to wait. In most cases the payments were deferred to the following day. Beneficiaries described the rescheduling of payments as not only frustrating but also financially taxing, sometimes doubling or even tripling their transport expenses and increasing logistical, time and other costs for those who lived far from the payment points, transport costs often far exceeded the amount of cash they were paid. All this shows that the affordability of the SCG is expensive to the elderly in accessing the SCG.

#### **2.2.4 Acceptability**

Aging is a major issue of the 21st century and has necessitated an international call for old age social protection policies which makes the giving of the SCG acceptable by law. And to affirm this (Byaruhanga, & Debesay, 2021), said that through the 1984 United Nations Charter, a policy for protection of older persons was enacted, which low income and developing countries were urged to ratify. Consequently, the government of Uganda ratified the 1948 UN Universal Declaration of Human Rights and the African Union Charter, promoting the maintenance and social protection of older persons and Uganda's subsequent response to this international call above was manifested through enacted local concessions aimed at providing maintenance and sustenance for older persons, which castigated the introduction and sustenance of the Senior Citizen Grant (SCG) and these grants were for instance based on the 1995 Uganda Constitution ensuring the welfare and maintenance of older persons and the national policy for older persons of 2009 which legislates for the welfare of older persons. All these laws are in favor for elderly persons. As a result of scarce resources, Uganda has acted by ensuring implementation of a social protection program (SCG) on a pilot basis while preparing for a possible national rollout, in phases until full capacity is achieved. And all this shows its qualification by law and elderly continue going for it thus its acceptability.

### **2.2.5 Care and Support from service providers**

The service providers of the SCG are many and ensure the delivery of the SCG through partnership of the different service providers such as ministry of finance, ministry of Gender, Labour and Social Development, MTN company, local government and the Bank are among those who support and participate in the delivery of the SCG to the beneficiaries all these fell under the formal SCG providers, local community- level providers and other actors. Kyomuhendo (2016) continued to say that both the SCG officials and local community providers felt the cash payments were sufficient or even excessive, given the expenditure preferences of the beneficiaries whom they described as irresponsible and in the twilight of their lives. This attitude which was more pronounced among the local community providers coupled with the prevalent misperceptions about the genesis of the SCG initiative and often had far reaching implications with respect to how the local providers interacted with the beneficiaries at all levels of SCG delivery. The local community providers who saw the targeting as fundamentally flawed and underserved, felt no compulsion to treat both the aspiring and existing beneficiaries in a dignified manner especially during the recruitment and cash disbursement processes. A 70-year male beneficiary at the kiboga town council cash payment point described his experience of collecting a payment as he woke up early at the break of dawn and by 10 O'clock there was no sign of MTN officials yet they are the ones who had the machines and cash which means the officials came late. On arrival the MTN service providers said there was network failure and therefore no payment. Another common characteristic was along the cash queues which was the deliberate shaming of the participant beneficiaries by the local level community providers. In the absence of clear administrative delivery mechanisms, the local community level providers who doubled as local civic leaders saw themselves as the de facto gatekeepers of a state political project and unilaterally assumed the discretion to determine the manner of SCG delivery thus the concerns about the beneficiaries' dignity and rights were often relegated to the periphery. The beneficiary participants who also openly expressed impatience or frustration in the cash queues were scoffed at by the arrogant local community level providers who taunted them, telling them to step out of the queue and relocate to another venue where the participants had actually worked for the cash and thus might be paid like dignitaries and in the face of such derision, the humiliated older citizens would respond by keeping quiet, averting their gaze, absorbing the insults and stoically remaining in the queue which was a coping response that reflects

subservience and endurance in the face of indignity. Questioning these indignities would be tantamount to provoking the self-styled gatekeepers of the benefits program or challenging the status quo both forms of insubordination because the older citizens saw themselves and were seen by the other actors as operating at the bottom of the social ladder.

### **2.3 Utilization of the social pensions among the Elderly**

Focusing on utilization, we look at the different ways in which the elderly used the SCG. Mertterns et al., (2016), evaluated the Social Assistance Grant for Empowerment programme (SAGE) and they found out elderly beneficiaries largely spent their transfers on food and other basic needs, productive investments, health and education. Most of the grant was often used to purchase protein rich foods, personal hygiene items and clothing that families were previously unable to afford, the beneficiaries' self-esteem and psychosocial wellbeing improved often enhancing the respect they received from others. Mubangizi (2020), says that it was discovered that the SCG program has increased asset ownership among the beneficiaries, small livestock has been reported to be one of the key assets into which the beneficiaries have invested some of their cash transfer with pigs, goats and chicken being the livestock most commonly invested in by both male and female beneficiaries. Kyomuhendo, (2016) also affirms that the SCG cash was money the elderly had not handled in a long time and it evoked in them a sense of financial empowerment, inclusion and connection to a society from which they had hitherto withdrawn as a coping response to extreme poverty, ill-being and subsequent marginalization by their fellow community members. The beneficiaries reported improved livelihoods which were reflected in better nutrition, ability to afford hitherto out of reach household basics like salt, soap, kerosene and overall improved welfare for their family members. Some of the male beneficiaries found it affordable to once again indulge in long-forgotten lifestyles characterized by alcohol and tobacco consumption. Among the beneficiaries, more women than men reported using their cash responsibly with expenditures on health care, nutritional and educational support of grandchildren and micro investment in income seeking activities such as petty commodity production, commerce and pooling of SCG cash to initiate self-help revolving fund. Furthermore, in my aspect of utilization I tend to look at different ways in which the elderly use the SCG in dimensions of health, education, feeding and investments.

Feeding can be looked at a basis of fulfillment of basic needs. Most participants reported that they used the social assistance grant (SCG) to buy household necessities such as food, soap, salt, clothes and kerosene. Some beneficiaries also reported that the grant enabled them to eat regular meals which was not possible before due to extreme poverty, the slight increase in their cash in hand helped minimize the immediate effects of poverty and starvation. Others were able to hire private labor for farm work ensuring stable food security at home and this enabled them to provide the necessities of life (Byaruhanga, & Debesay, 2021). This led to a decrease in the ratio of households with fewer than two meals per day by more than 11% and in the short run, the programme contributed to an increase in weight and height for children under five (Nutrition Platform, 2017).

Improved health is also a benefit to the elderly and their families. A few beneficiaries used the grant money to pay for their health care and that of their grandchildren (Byaruhanga & Debesay, 2021).

According to Kidd, & Tran (2018), the older persons (pensioners) help cover the costs of their grandchildren's education and by this they buy books, pens, clothes for their grandchildren with the little SCG cash they get something they never used to do before SAGE. SAGE had positive impacts on school attendance, expressed as the ratio of children in primary school out of the total number of children in the age range 5-7 in the population as a whole. The SCG alone accounted for an increase in the ratio of children attending either primary or secondary school of more than 14% points said (Platform, 2017).

Small livestock is one of the key assets in which beneficiaries have invested some of their cash transfers in pigs, goats and chicken being the livestock most commonly invested in by both male and female beneficiaries for example in Kyenjojo district at least 90% of the beneficiaries had been able to acquire themselves some kind of livestock. Other respondents revealed that they used their money to start up small businesses as well as expanding their businesses, the small businesses included roadside stalls, restaurants and bars in trading centers and some farmers in Kyenjojo who expanded their businesses did so in their sugar cane plantations from half an acre to about 2 acres, says (Mubangizi, 2020).

## **2.4 Welfare effects of social pensions among beneficiaries**

The elderly are faced by a number of welfare effects both positive and negative in the lives from the Senior Citizen Grant (SCG) as follows.

The SCG led to empowerment of older people by having improved self-esteem and personal status, increased access to basic education for orphans and other vulnerable children who could not attend school, improved access to health care services, investment in livelihoods and productive activities and also improved household nutrition. Also spending cash within the local communities extended the benefits by stimulating local markets (Bukuluki, & Watson, 2012).

In terms of gender, female beneficiaries were more likely than the male counterparts to spend their cash on meeting needs of their grandchildren and orphans and vulnerable children. The SCG also seemed to have contributed to women's greater sense of economic and social empowerment which reflected in having control over regular financial resources and improved participation in intra-household decision making (Bukuluki, & Watson, 2012).

The age group, household composition, physical status, feeding patterns, health status of the SAGE beneficiaries, school attendance of children in the households and the social life of the beneficiaries have a significant relationship with saving of the SAGE transfers, (James, & Geraldine., 2019).

The SCG allowed recipients to cultivate more land and increase their agriculture production through investments into seeds, agrochemicals and labour. This in turn increased agricultural outputs and enabled recipients to improve the food security of their households and at times sell surpluses, (Kuss, Gassmann, & Mugumya, 2021).

The SCG increased the ability of recipients to pay for transport, which in turn improved the local motorcycle-taxi business known as "boda boda", (Kuss, Gassmann, & Mugumya, 2021).

The SCG increased the use of mobile phones by recipients more so in the integrated areas where the recipients reported having invested the SCG in mobile phone credit, mobile phones and battery charging. This was emphasized by key informants and a business owner that before some of the old people did not know how to buy or even load airtime but now, they do and can communicate anytime and some of them have even registered their phones on mobile money, (Kuss, Gassmann, & Mugumya, 2021).

The receipts invested the SCG into hiring agricultural labour e.g., for ploughing or weeding. As a result of increased demand for labour, recipients tended to be associated with a reduced

engagement in hard agricultural work. Which made the recipients work less on their own farms, (Kuss, Gassmann, & Mugumya, 2021).

The SCG also had positive primary impacts on non-farm trade where it allowed recipients to buy low value items like selling brew, salt, millet flour, paraffin or soap and sell them for a small profit, (Kuss, Gassmann, & Mugumya, 2021).

Many older persons used their SCG to care for their grandchildren thereby building their capabilities and future productivity. For example, in Namibia older people gave around half their money to children to help them with schooling, food and other costs, and in Uganda, a substantial number of children either live with or are indirectly supported by older persons (Kidd & Tran 2018).

The provision of the old age pensions (SCG) enabled grandparents to be able to care for young children thus enabling the parents in particular mothers to access employment. This is evidenced among household members of working age living with SCG recipients that there was a 9% increase in the number working alongside a 16% increase in the number of hours worked each week (Kidd & Tran 2018).

The SCG enabled older persons to withdraw from the labour force, freeing up space for younger people in a way that as a result of the SCG, many older people are withdrawing from casual labour thereby opening spaces in the labour market for younger persons (Kidd & Tran, 2018).

Mitigating the impacts of shocks and crises. The SCG recipients used the transfer for emergencies particularly when hit by a health shock or crops are destroyed as a result of climatic conditions (Kidd & Tran, 2018).

However, the SCG also had some negative effects on the elderly for example, inappropriate use of the cash transfers by some beneficiaries for alcohol consumption and in some cases reduction of family support including remittances and intra-family transfers and other forms of informal support to older persons (Bukuluki & Watson, 2012).

## **2.5 Research Gaps**

A comprehensive perusal and review of the available literature reveals gaps and scenarios that are not sufficiently addressed.

There is a time gap in the studies conducted as per the evaluation of the SAGE program as the last one was carried out according to Mertens and Jones (2016) was by Office of the Prime

Minister (OPM) in 2016 and from this time a lot has changed in social-economic and political aspects in the most recent change being attributed to the outbreak of Covid-19 and discovery of oil in Buliisa District. As a result, the literature is old and this study is aimed at filling this time gap by finding the perceptions of the older persons towards the access and utilization of SAGE funds in the current situation amidst these changes so as to improve the service for the elderly. Previous studies put focus on the evaluation of the SAGE programme (SCG) and in this, much emphasis was put on the access and impact the program had on the intended beneficiaries. However, my focus of this study intends to also bring on the older persons perceptions on the SCG accessibility, welfare effects on them and how they use the SCG because it's the beneficiaries that understand, know and determine how best they benefit from the SCG.

## **SECTION THREE: METHODOLOGY**

### **3.1 Introduction**

This section presents the methodology that was used in the research that is the research design and approach, sampling procedures, data collection methods and tools, data analysis and ethical consideration.

### **3.2 Research design**

According to Kummar, (2005). A research design is a plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problems.

A cross sectional survey design was employed in the study. I intensively studied a few Elderly persons in Buliisa so as to gather information and understand their experiences with the access and utilization of the SCG at a single point in time. And also a few leaders who were involved in the implementation of the SCG programme. The reason for using this design was to generate holistic understanding of the selected older person's experience of the SCG Fund, due to scarcity of knowledge in the area of access and utilization of the SCG among the Elderly in Buliisa district. An explanatory survey design was instrumental in exploring more information and building on the body of knowledge by establishing a causal relationship between variables, and in so doing it sought to answer the "why", "what" and "how" question.

### **3.3 Research Approach**

The research approach in this study was both qualitative and quantitative. The qualitative sought to explain and enrich quantitative data picked from the primary respondents by interviewing the key informants and also analysis of data from the documentation of the SCG records. The quantitative sought to find out the perceptions of the elderly on the access and utilization of the SCG.

### **3.4 Study Area**

The study was conducted in Buliisa district using a sample of two sub countries. Buliisa district is in western Uganda which was named after its main town Buliisa where the district headquarters are located and it covers about 1141km<sup>2</sup> (441 sq. mi). Bugungu (Buliisa district) has 6 sub counties kigwera, Ngwedo, Buliisa, Butiaba, Kihungya and Biiso and also has 3 town

councils that is Buliisa, Butiaba and Biiso. It is boarded by Pakwach district to the Northwest, Nwoya district to the northeast, Masindi to the East, Hoima district to the south and the Democratic Republic of Congo across Lake Albert to the west (Wikipedia, 2022). The sub-counties selected will be Buliisa subcounty which has 3 parishes and Biiso sub county which has 4 parishes.

### **3.5 Study Population**

Buliisa had population of those aged 60years and above accumulating to 5,313 people (Buliisa local Government, 2020). However, this study comprised of elderly aged 80 years and above who were enrolled for the SCG in Buliisa District. My focus was on those aged 80 years and above since the SCG was designed to cater for them. The elderly people that reside in Buliisa subcounty and Biiso subcounty were the ones targeted for the study.

### **3.6 Sampling**

Sampling refers to the process of selecting a subset to represent the target population. For the purpose of external validity of the research, the sample was as large as possible depending on the time for the research and its purpose similarly, when the population was too large. For purposes of feasibility, the research could not record narratives of all affected Elderly in Buliisa District. I therefore had to choose and select a few to represent the many and this was done at parish level since the money was given at parish level.

#### **3.6.1 Sample size**

Given that the study population was large, a sample size was selected from the population and used to represent the views of the entire population. A total population (N) of 134 beneficiaries was sampled to obtain the sample using an online sample size calculator by Raosoft. I estimated, a confidence level of 95%, a confidence interval of 5%, and a margin of error of 5%.

Therefore, a sample size of 100 people was obtained.

#### **3.6.2 Sampling Technique**

I used probability and non-probability sampling given that this study was both quantitative and qualitative that aimed at generating large numbers and in-depth information.

The study adopted systematic sampling which was probability sampling technique and sought for quantitative data. Systematic sampling is not a probability sampling technique unless it has a

random start. This technique relied heavily on the use of a sampling interval which was calculated by dividing the required sample size to the population sample size. Therefore, the sampling interval was equal to (=) the total population of beneficiaries divide by the required sample size selection. Which was  $(N/n)$ , where by “N” stands for total population of beneficiaries and “n” stands for sample size. I used the sample we obtained of 100 beneficiaries over the estimated population of 134 beneficiaries to get the critical value of 1.34 which is approximately to 1, starting from a random number of 4 then I added 1 to every final answer to get the respondents who will participate for example 4,  $4+1=5$ ,  $5+1=6$ ,  $6+1=7$ , until I got 100 respondents, those who fell in the final answers were the respondents selected for the study. And in order to know the participants I followed the list documented from the files at the district for beneficiaries based on their arrangement.

I also used a purposive sampling which is under non-probability which sought for qualitative data as a result, I sought to acquire firsthand information as narrated by the key informants and the documentations since I wanted qualified respondents with quality information. Purposive sampling is selected on a basis of the researcher interest. That’s why I selected people responsible for distribution and implementation of the SCG at district from arrival at district until it reaches the beneficiaries since they were fully informed about the SCG and I used those conveniently available in the selected sub counties.

### **3.7 Data collection methods and tools**

This part presents the methods of collecting information and the tools used in each of the methods presented. The data collection methods included key informant interviews, survey methods and document review. The tools for each were key informant interview guide, administered questionnaire and structured observation respectively. This study was both qualitative and quantitative and it sought to obtain extensive data and above methods greatly contributed to this purpose.

#### **3.7. 1 Survey methods**

Survey methods were adopted as a method of data collection for quantitative data. It involved a face-to-face interaction with respondents in attempt to get particular information. This method was suitable for this study because it enabled the interviewer to give clarity or rephrase questions being asked so that they were well understood and accorded the rightful answers and this was for

the elderly. An administered questionnaire was also used as a tool to collect quantitative data for this study. The administered questionnaire contained both open and close ended questions regarding the access and utilization of SCG and it was administered because I was asking questions to the elders and filling in their responses.

### **3.7.2 Key informant interviews**

Key informant interviews sought to collect qualitative data. The qualitative data was collected through key informant interviewing using a key informant interview guide. The interview guide helped in generating information from key informants that is to say one (chief administrative officer, community development officer (CDO), parish chiefs, and village LC chairpersons), that elaborated on what was in the questionnaire and documentation.

### **3.7.3 Document Review**

This method was also qualitative. Document review involved having an analysis and looking in to the books of records and files of particular information. And in this case the researcher looked at documented files about SCG Fund at the district and get the required information in regard to access and utilization of the SCG.

## **3.8 Data management and analysis**

The Quantitative data from respondents was collected and analyzed using the Statistical Package for Social Sciences (SPSSV20). Before the actual analysis was carried out, editing of data was done so that errors and omissions in the instruments are identified so that completeness, accuracy and uniformity is achieved. Completeness was aimed at ensuring that all questions were appropriately answered. Accuracy was aimed at ensuring that answers from the questionnaire were consistent and had logical flow. Uniformity was aimed at achieving consistency in the data collected. After editing, data was coded so that answers to questions are classified into meaningful categories so as to bring out their essential matter. Coding of answers was done to determine the possible alternative answers to each question in the research instrument. Tabulation of data was done by allocating individual answers from individual respondents to a particular question under the guidance of the appropriate code as found in the already made coding frame for that question. Manual tabulation was also done for every question in the

research instrument. A frequency distribution of codes was established, followed by calculation of the numbers in each code by adding the tallies and percentages of these codes. Finally, statistical tables were compiled from the coded answers by taking the number of respondents for each code and their percentage out of the total sample. Univariate tables were used to represent analysis of a single variable while cross tabulations were used to represent analysis of two variables for example male and female elderly that access SAGE fund (SCG).

The Qualitative data was analyzed using thematic analysis. Thematic analysis is a method of analyzing qualitative data that entails searching across a data set to identify, analyze and report repeated patterns (Braun & Clarke, 2006). Therefore, qualitative data was analyzed using Braun & Clarke (2006) six phase frame work for doing a thematic analysis which included becoming familiar with the data, generating initial codes, searching for themes, reviewing the themes, defining the themes and generating a write-up. The first step included transcribing data, reading and re reading, noting down initial codes. The second step was generating initial codes and this involved coding interesting features of data a systematic fashion across the data set, collating data relevant to each code. The third step was searching for themes and this involved collating codes into potential themes, gathering all data relevant to each potential theme. The fourth step was reviewing the themes and this included checking if the themes worked in relation to the coded extracts and the entire data set coming up with a thematic map. The fifth step was defining the themes and this involved refining specifics of each theme, generation of clear names for each name and the last step was generating a write up which was the final opportunity for analysis selecting appropriate extracts and discussion of analysis.

### **3.9 Ethical considerations**

This section presents the ethical considerations that was addressed before and after the data collection exercise.

Ethics are standards for proper conduct that differentiate between acceptable and unacceptable behavior that guide the researcher while conducting research. Therefore, first and foremost, the researcher obtained ethical approval and clearance from the university from Makerere University department of Social Work and Social Administration as well as leaders from Buliisa and bodies so that permission to conduct research is granted.

Vulnerability. The researcher ensured care for the elderly since they were old, I took time in that I repeated for them questions until they understood them and also gave them resting time every after five minutes during the interview process.

Confidentiality. The researcher ensured that interviews were conducted on an individual basis so as to allow the person express their feelings and also guarantee confidentiality of the participant's information. The interviews were also be conducted in a safe and secure place during day time.

No harm. The researcher ensured that the questions asked do not evoke the participant's past traumas. In cases it happened, the researcher requested the participant to disregard the question and they proceed with others.

Informed consent. Verbal consent was attained from every participant before commencing the study by informing them about the purpose of the study. Potential benefits of the study were explained to the participants before starting the interviews.

Voluntary participation. Participants were informed about their right to withdraw from the study at any point. They were informed about their right to omit any question they did not wish to answer in case it made them uncomfortable.

Anonymity. The researcher ensured that no individual participant was identified at the end of the final research report, the names used in the presentation and discussions of findings were not the actual names of the participants, anonymity was guaranteed. The information that was obtained from the study was only accessible to the people participating in the study. The obtained information was only used for the purpose of the study.

### **3.10 Challenges**

There was difficulty in acquiring informed consents from older persons in the field however building a respectful relationship carefully provided a remedy to the challenge.

Language barrier was faced from some participants but used an interpreter for communications.

## CHAPTER FOUR: FINDINGS AND DISCUSSION

### 4.1 Introduction

This chapter presents the findings on Access and Utilization of the Senior Citizens Grant (SCG) among the elderly in Buliisa district. The chapter analyses data following specific objectives presented in chapter one namely; the perceptions of the elderly in accessing of SCG in Buliisa District, how the elderly in Buliisa district utilize the SCG, and the welfare effects of the SCG among beneficiaries in Buliisa District. In addition, this chapter discusses the demographic characteristics of the participants including, age, marital status, employment status and the level of education to give context of the study sample. This is to provide the reader with background knowledge regarding the kinds of elders interviewed. The descriptive statistics like frequencies, percentages, tables, pie charts and graphs are used to analyze and present the data.

### 4.2 Demographic characteristics of participants

This section presents and discusses the analysis of the demographic characteristics of respondents. The section summarizes the background characteristics of respondents which include age, gender, education levels, employment status and marital status. The elders who participated were 80years and above of age and were beneficiaries who were not highly educated and its further elaborated in the demographic characteristics information of the participants that were analyzed and presented in Table 4.1.

**Table 4.1: Demographic characteristics of participants**

Demographic characteristics of participants	Frequency (N)	Percentage (%)
Age of participant 80-85	50	50
86-90	41	41
91-95	8	8
96-Above	1	1
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Gender	Male	49	49
	Female	51	51
TOTAL		100	100
Education level	None	84	84
	Primary	14	14
	Diploma	2	2
TOTAL		100	100
Religion	Catholic	44	44
	Born again	1	1
	Protestant	49	49
	Muslim	5	5
	Others specify	1	1
TOTAL		100	100
MARITAL STATUS	Single	3	3
	Cohabiting	0	0
	Divorced	5	5
	Married	65	65
	Others, specify	27	27
TOTAL		100	100
Occupation	Farmer	50	50
	Unemployed	44	44
	Self-employed	2	2
	Professional	2	2
	Others	2	2
TOTAL		100	100

The highest percentage (50%) of study participants were aged 80-85 years, followed by those aged 86-90 years with 41%, then those aged 91-95 with 8% and the lowest percentage 1% were aged above 95 years.

Highest percentage (51%) of the sample were female, Majority (84%) of the respondents had no level of education, followed by those who had primary level of education with 14% while the lowest (2%) percentage of elders had Diploma/Certificate level of education.

Highest percentage (49%) of the respondents were Protestants, followed by Catholics with 44%, then Muslims with 5% while Born Again and other religions had the lowest percentage of 2%.

Highest percentage (50%) of elders practice farming followed by those who are unemployed with 44%, and the lowest percentage (2%) of elders were either Professionals and other occupations.

Majority of the respondents were married accounting for 65% followed by others 27% and of the 27%, 18% were widows, 5% were widowers and 1% were separated. 5% of the elderly were divorced and 2% which were single.

Having presented the demographic characteristic of the study population, in the next section I present the substantive findings of the study. These findings are organized as per the study objectives presented in chapter one. I start off with the perceptions of the elderly in accessing of SCG as below:

### **4.3 Perceptions of the elderly in accessing of the Senior Citizen Grant (SCG)**

The first objective of the study was to get the opinions of the elderly on accessibility of the SCG. As presented in Chapter two section (2.2), the study considered five components/dimensions of access namely; Availability, Geographical coverage, Affordability, Acceptability, Care and support from service providers and I respectively present the different assessments as elaborated below.

#### **4.3.1 Availability.**

This dimension sought to explore knowing about the grant, what the elders knew about the grant, how they learnt about the grant, qualification for the grant and the collection point of the grant as illustrated below.

### ***Knowing about the grant.***

This study sought to get the opinions of what the elderly knew about the grant and what they know the about the grant in terms of defining it. Their responses were as captured in the table below.

**Table 4.2: Knowing about the grant**

Knowing about the grant		Frequency (N)	Percentage (%)
Do you know about the grant	Yes	100	100
	No	0	0
TOTAL		100	100
What do you know about the grant?	A grant for the elderly	32	32
	Money for people aged 80 and above	62	61
	Free money given to the elderly by government	7	7
TOTAL		101*	100

\*Multiple responses were provided

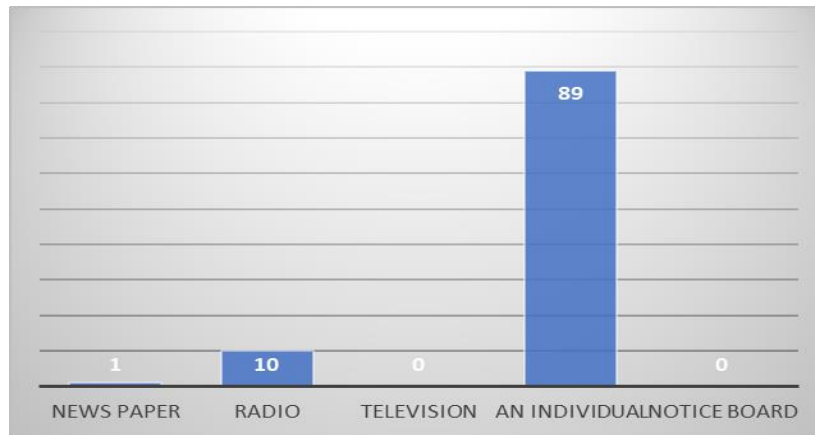
All the participants that were interviewed knew about SCG and the percentage of those that knew about the SCG was at 100%. Their responses on how they knew the grant or defined the grant is also elaborated in the table above including the findings of the study unearthed that majority of the respondents (61%) knew the grant as money for people aged 80 and above, 32% knew it as a grant for the elderly, 7% knew it as free money given to the elderly by government where as 1 respondent knew it both a grant for the elderly and money for people aged 80 and above thus resulting in to multiple responses.

### ***Learning about the SCG (grant)***

The study explored the different means through which the elderly got information about SCG. And these means included Newspaper, Radio, Television, an individual, Notice board and others. The elders responded depending on their choices and preferences. The findings in

figure 1 below showed that majority of the respondents (89%) learned about the grant from an individual who was the chairperson LC1 of the villages for the respondents, 10% from the Radio and 1% from Newspaper. This implied that Majority of the elderly learned from an individual and this was usually from the LC1 chairperson who would move through his village informing them.

**Figure 4.1: Learning about the SCG**



***Qualification to be a beneficiary.***

This study sought to find out if the elderly in Biiso and Buliisa sub-counties qualify and are beneficiaries of the Senior Citizens Grant by asking questions such as "Do you qualify for this grant and are you a beneficiary?" The findings showed that 100% of the respondents qualified for the grant and were all beneficiaries as elaborated in table 4 which means that all the elderly qualified and were beneficiaries of the SCG. This was done through targeting the elderly 80years and above as the male DCDO said that *“the program targets people 80years and above and you must have a national identity card, when you have a national identity card so long as you click 80 then your able to be enrolled to access that program”*.

**Table 4.3: Qualification to be a beneficiary.**

Qualification to be a beneficiary	Frequency (N)	Percentage (%)
Do you qualify for this grant		
Yes	100	100
No	0	0
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Are you a beneficiary of this grant	Yes	100	100
	No	0	0
TOTAL		100	100

#### 4.3.1.3 Collection point for the grant.

This study sought to find out where the elders were receiving the grant from and these included pick up points, Banks and others. The findings showed that 100% of the elderly collected their money from the pick-up points which are at parish level as shown in table 4.4 below. Interviews with government officials at sub-county level confirmed that all the elderly collect their money from the pay points at parish level in every sub-county: *“we have what we call pay points, we organize these elders at the pay points then from there we always read their names on register then after reading, we have parish chiefs who always actually help them in going to receive their money.”* And *“they always get ahh twenty-five thousand per month but we always give them per quarter, quarter it is after 3 months so they always get seventy-five thousand.”* Said (Male, the CDO of Biiso sub-county, 15<sup>th</sup>/10/2022). This is in line with Kyomuhendo, (2016), who said that Under the SCG, the bimonthly cash transfers are delivered directly to the respective beneficiaries’ mobile money accounts through the Mobile Telephone Network (MTN) mobile money service, an instant e-money transfer, and converted into cash by MTN agents at designated payment points. This implies that they got or received the money from the pay points in the current study which were the payment points in Kyomuhendo’s study but however it also differs in a way that currently, centenary Bank provides the service at the pay point where as during 2016 MTN was the service provider at the payment points (Kyomuhendo, 2016).

Therefore, picking the money from the pay point is better for the elderly than going to the bank since majority of them said they are told to always go to the pay points to collect the money since there is no centenary Bank in Buliisa for example an 83-year-old female from Buliisa subcounty said that, *“the chairman always tells me to go to the pay point to get my money.”* And another male 85years old from Biiso subcounty also added, *“we have no bank here so we always go to the collection pay point.”*

**Table 4.4: Collection point for the grant.**

Collection point for the grant	Frequency (N)	Percentage (%)
If you are a beneficiary, Pick up point where do you get the grant from?	100	100
TOTAL	100	100

### **4.3.2 Geographical coverage**

The study sought to find out if the grant covered all eligible people in all geographical areas of the district. And the findings showed that all the villages, sub counties are covered and one of the key informants said at the district. *“It is for all the districts, and all the sub counties, all the parishes, all the villages, so long as you are aged 80 years and above yeah.”* said the (Male, DCDO 14<sup>th</sup>/10/2022). Another key informant at the parish level added: *“this grant has covered the whole of Buliisa district that much I know. when it comes to other areas, I may not talk because that not our area of coverage me I know the whole of Buliisa district accesses so long as one is aged 80 years.”* (Male, Bubwe parish chief, 15<sup>th</sup>/10/2022)

### **4.3.3 Affordability**

This dimension sought to find out how the elderly access this grant in terms of distance to the collection point, cost incurred to reach the collection point and the means of transport used to collect the SCG.

#### ***Distance to the collection point.***

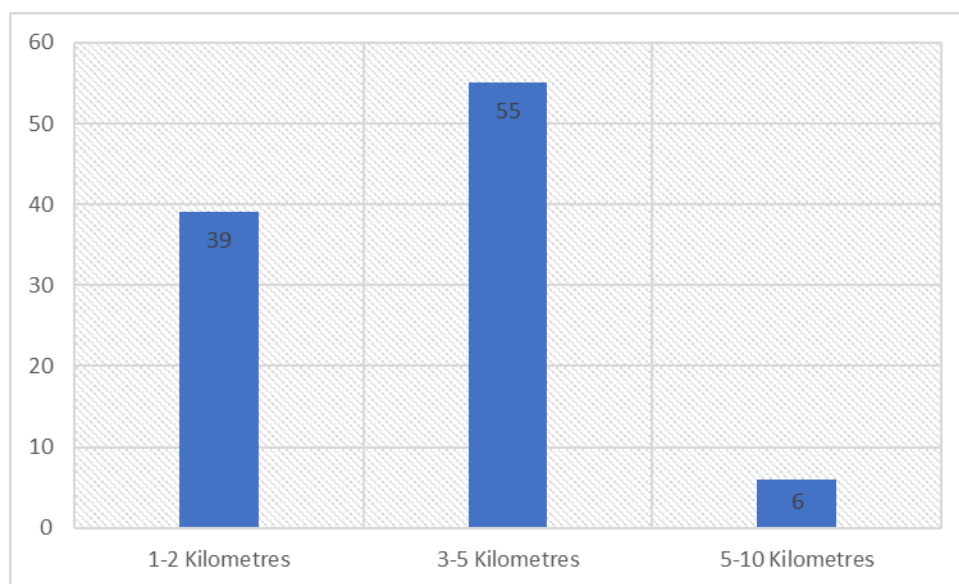
The study sought to find out how far it was from the homes of the elders to the collection point. This was done on a basis of differences in kilometres to know the distances they took to reach to the collection point and these included 1-2 kilometres, 3-5 kilometres, 5-10 kilometres and above 10 kilometres this sought to find out the affordability to access the SCG. And the responses are showed in figure 4.2 below.

The findings show that the highest percentage (55%) of elders moved 3 – 5 kilometers from their residences to the grant collection point, 39% moved 1 -2 kilometers to reach the collection point,

while the lowest percentage of (6%) covered 5-10 kilometers to the collection point. As a result those who moved 3-5 kilometers and 5-10 kilometers complained that the distance was far and yet they were old, this made some elders miss out on picking the money, some also experienced body pains as a result of using boda bodas for a long distance. This was evidenced by the CDO Buliisa subcounty said that, *“I told you accessing the pay point even if it is 2miles it is a challenge to an old person to accessing because these people need to be supported, mobility is a problem to the old.”* Therefore, this implies that long distances were a big problem for these beneficiaries as some of them said for example an 86year female from kabolwa in Buliisa subcounty said that, *“the pay point is far and I always get tired.”*

Another male aged 86years from kabolwa Buliisa subcounty added, *“that distance is long to reach to the pay point my back even pains, let them bring the pay point nearer at least this side.”*

**Figure 4.2: Distance to the collection point.**



***Means of transport.***

The study sought to find out the different means of transport which the elderly used in collecting the grant. The findings show that majority of the elderly people 89% used motorcycles to go and collect the grant, 9% walked while 1% used a bicycle and wheel chair each to reach the collection point and this is captured in the table below.

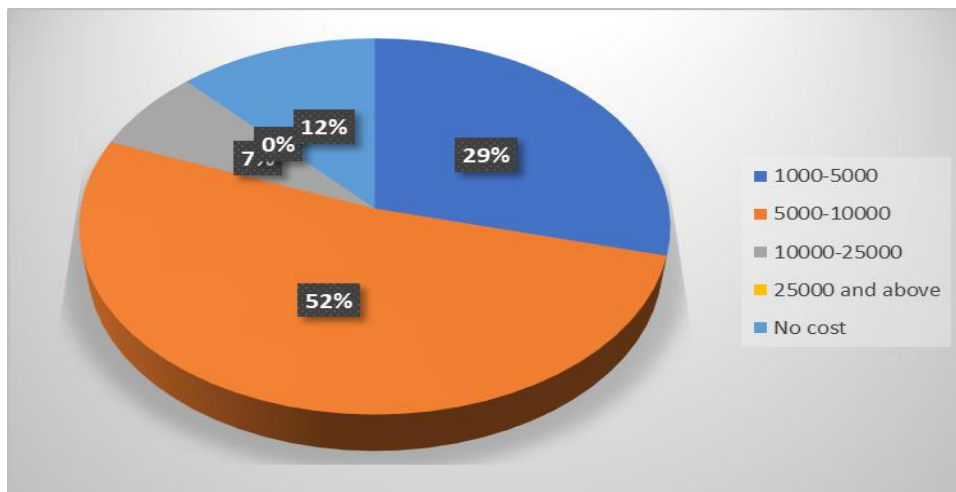
**Table 4.5: Means of transport.**

Means of transport	Frequency (N)	Percentage (%)
Which means of transport do you use?		
Bicycle	1	1
1, wheel chair	1	1
Walking	9	9
Motor cycle	89	89
<b>TOTAL</b>	<b>100</b>	<b>100</b>

***Cost of transport***

The study also sought to find out how much it costed the elders from their residences to the pay points. The findings showed that the highest percentage (52%) of elders incurred a cost of Shs. 5,000 – 10,000 to get to the collection point, 29% incurred a cost of Shs. 1,000 – 5,000, 12% elders incurred no cost while the lowest proportion (7%) incurred a cost of Shs. 10,000 – 25,000 to get to the collection point as captured in the pie chart figure 4.3 below.

**Figure 4.3: A pie Chart showing costs of transport meant by Respondents**



This implies that the elders incurred a cost for them to be able to access the money since majority used motorcycles as shown in table 4.5. this made it accessible for them to get the money but the cost was not affordable because the elders use 29% of the grant collected to meet their transport post cost leaving them with very little money for themselves for example some elders said that, “I always use the money I get for transport.” (a female 81years old, 17<sup>th</sup>/ 10/2022).

Another male 83years old from Biiso subcounty added, “*it is expensive that’s why I walk to the collection point.*”

Another female 85years old from Buliisa subcounty added, “*the transport money is a lot but I have no option because I need that money so I have to go regardless.*”

#### 4.3.4 Acceptability

This section looked at who collects the grant from the pay point, if they allow any other person to collect the grant for the beneficiary and if they do allow, who collects for them and for what reasons.

##### *Who collects the grant.*

The study sought to find out the acceptability of the grant by looking at the collection of the grant and under this it looked at how the grant is collected, who collects the grant, if they allow another person to collect the grant, the conditions for collecting the grant, how often the grant is collected and how they get information that another round is released and the responses were as captured in the table below.

**Table 4.6: Collection of the grant.**

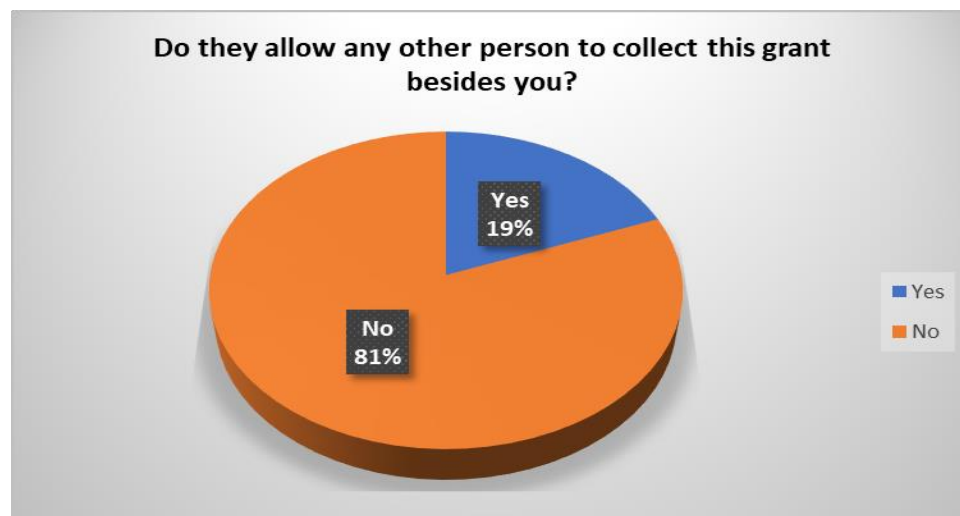
Collection of the grant	Frequency (N)	Percentage (%)
How do you collect this grant?		
Myself	97	97
Someone else in the household	3	3
<b>TOTAL</b>	<b>100</b>	<b>100</b>
Do they allow any other person to collect this grant besides you?		
Yes	19	19
No	81	81
<b>TOTAL</b>	<b>100</b>	<b>100</b>
If someone else collect’s it for you, what is your relationship with them?		
Wife/Husband/Partner	1	1
Son	6	6

TOTAL		7*	7
If you do not collect the grant by yourself, why do you not collect the grant yourself?	III Others, specify	1	17
		5	83
TOTAL		7	100
What are the conditions for collecting this grant?	National ID	100	100

\*Multiple answers were given

Highest percentage (97%) of the elders collect the grant themselves while 3% used someone from the household. 81% of them disagreed on allowing someone else collecting the grant for them whereas 19% agreed that they allowed someone else to collect for them the grant as shown in the pie chart figure below.

**Figure 4.4:**



Those that used someone else to collect for them showed that 6% used their sons where 1% used their partner, the increment in the percentage was as a result of one of the respondents who said that at times their partner or son depending on who was available at that time collected the money for them meaning multiple responses were given as indicated in table 4.6 above. and in so doing, 5 respondents did not collect the grant themselves because of other reasons and 1

responded they were ill. For one to collect SCG, 100% of the respondents said that one required a National ID. The grant was often collected quarterly where by majority of the participants 66% collected it after 3months, 26% collected it after 6 months and 8% collected it depending at the time it was brought. When another round of the grant is realised, majority of the participants 99% got information from an individual who was the LC1 chairperson and 1% heard from the radio.

#### 4.3.5 Challenges faced in accessing the SCG.

The study sought to find out whether the participants faced any challenges in accessing the Senior Citizens Grant and explored some of the challenges they faced. The findings showed that 65% of the elderly faced no challenges in accessing this grant and 35% faced challenges in accessing the grant as indicated in the table below.

**Table 4.7: Do you face any challenges in accessing the SCG.**

Do you face challenges in accessing the SCG	Frequency (N)	percentage (%)
Are there any Yes	35	35
challenges you face in No	65	65
accessing this grant?		
TOTAL	100	100

Of the 35% who faced challenges, 7% complained that they lacked transport and of the waiting time, 5% said the lines were very long, 8% said other challenges and also 8% had a combination of two challenges were by 3% faced lack of transport and the lines being very long, 2% faced the lines being very long and the waiting time and the 1% faced lack of transport and others, the lines being very long and others, the waiting time and others each. The leaders also faced challenges which hindered the elderly indirectly in accessing the grant for example the male CDO of Biiso sub-county said that *“One challenge is transport refund, actually the ministry of Gender Labour and Social Development had promised to give our parish chiefs some good money every quarter but unfortunately they send only 45,000 which is not enough for the mobilization process and sometimes you see, in some parishes like busingiro, it’s a big parish, so other clients miss simply because of mobilization methods because we have failed to get*

*transport means to move door to door because our work is to move door to door and reach those clients so we get challenges of reaching door to door because of transport.” This made some clients miss out in accessing the grant.*

Therefore, Accessibility of the SCG was available for all that are eligible, covering the whole district and those that access it accepted it and are helped by the parish chiefs and other leaders to access the money. In so doing we looked forward to knowing how these elders used their money after they had accessed it as captured below.

#### **4.4 Utilization of the Senior Citizens Grant.**

The second objective of the study sought to establish how the elderly utilise the SCG. I analysed this issue by looking at the management of the grant, the safety concerns faced, guidance on usage of the grant, usage of the grant and period taken to finish the grant.

##### **4.4.1 Management of the grant by participants.**

The study sought to find who kept the cash when collected and who made the decisions on how to use the money. The finding showed that the highest percentage (99%) of the elders kept the cash collected themselves and for the remaining 1% someone else kept the cash for them. This is elaborated in the table below.

**Table 4.8: Management of the grant by participants**

Management of the grant by participants	Frequency (N)	Percentage (%)
Who keeps the cash after being collected?	Me	99
	Others	1
TOTAL	100	100
Who makes decisions on how the cash is used?	Me	100
	Others	0
TOTAL	100	100

This showed that majority of the older persons were capable and could keep their money themselves and spent it at their own will since majority the respondents kept it for themselves and made decisions for themselves on how and what to use it for.

#### 4.4.2 Safety concern for participants.

The study sought to find out if the elders faced any safety concerns after they had received the grant. The findings showed that majority of the elderly people 87% never faced safety concerns and 13% faced safety concerns when they received the cash as illustrated in the table below.

**Table 4.9: Safety concern for participants.**

Safety concern for participants	Frequency (N)	percentage (%)
Do you get any safety concerns when you receive the cash?		
Yes	13	13
No	87	87
TOTAL	100	100

Of the 13% that faced safety concerns, 7% faced theft and robbery and 6% faced other concerns. For example, during an interview with one of the key informants on safety concerns faced by these old people, the male parish chief of Bubwe parish in Biiso sub-county said that,

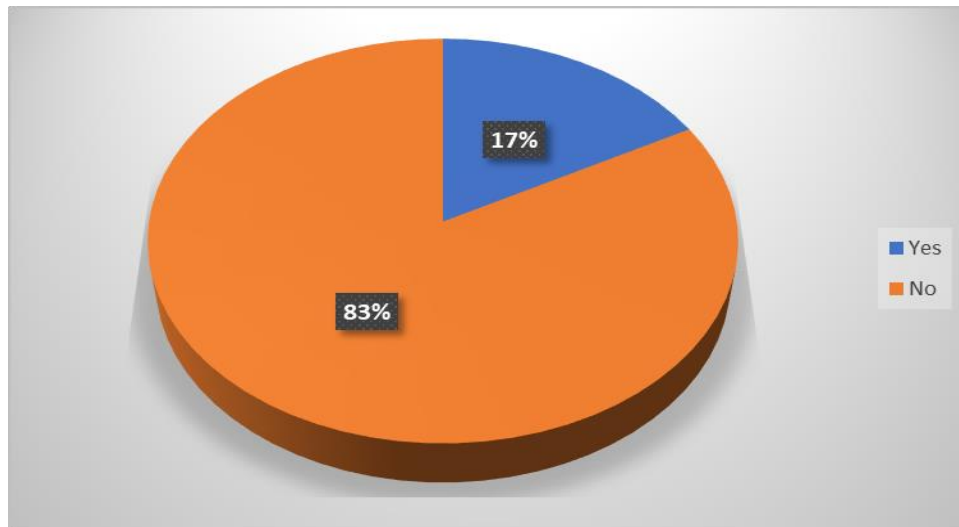
*“They face at home, they have people who steal their money, after receiving the money here we have those one like their grandchildren, we have some of their children who are greedy to try to pick their money and take it because I have an example of an old man who received money from here when he went to the village these small boys cocooned and stole his money.”*

This implied that the elders need more security since they are in danger of since losing their lives because of the safety concerns.

#### 4.4.3 Guidance on use of the money.

The study sought to find out if the elders were given any guidance on how to use the grant. The findings showed that the highest percentage (83%) of the elders were not given guidance on how to use the grant and 17% were given guidance how to use the grant as shown in the pie chart below.

**Figure 4.5: A you given guidance on how to use the grant.**



For those that were given guidance, majority 9% of the elderly were given guidance by the service provider, 7% by family members and 1% by non-family member. The guidance given, 9% was concerned with keeping the money safely, 4% concerned use on basic needs and health, 2% were guided to use it on either basic needs or investments. All the 17% guided took on the advice.

Furthermore, on guidance, one of the key informants said that,

*“What I advise them is at least to start to have a certain project, because in a project you’re getting and the project is also expanding, you cannot underate the money the little you seeing is not little as such it can also start something.”* (Male CDO Buliisa sub-county, 14<sup>th</sup>/10/2022).

#### 4.4.4 Usage of the grant by the participants.

The study sought to find out the different ways in which the elderly used the grant they received which included basic needs, Education, health, investment and others. Findings showed that majority of the elderly 63% used the grant for basic needs, 20% for investment, 9% used it for health issues, 7% used it for education and 2% for others things. However, multiple answers were provided in the study as captured in the table below.

**Table 4.10: Usage of the grant by the participants**

Usage of the grant by the participants	Frequency (N)	Percentage (%)	
What do you use the grant for?	Basic needs	85	63
	Education	9	7
	Health	12	9
	Investment	27	20
	Others, specify	3	2
<b>TOTAL</b>	<b>136*</b>	<b>100</b>	

\*Multiple answers were provided

Furthermore, 95% of the participants responded that the cash given to them was not enough and 5% responded it was enough. Of the 95%, 32% said that it was little, 30% said it was less, 26% had other reasons for not being enough and 7% said it was not enough to meet their needs. As a result, the participants were also asked what would happen if they had not received this grant and a number of them responded that they would not have been able to meet their needs, would be lacking, would be normal and other responses for example a woman aged 86years from Biiso sub-county said that,

*“I would not be able to buy good food like fish and meet.”*

and also, an 80year old man from Bullisa sub-county added,

*“I would be lacking if I was not getting this money am so grateful to the government.”*

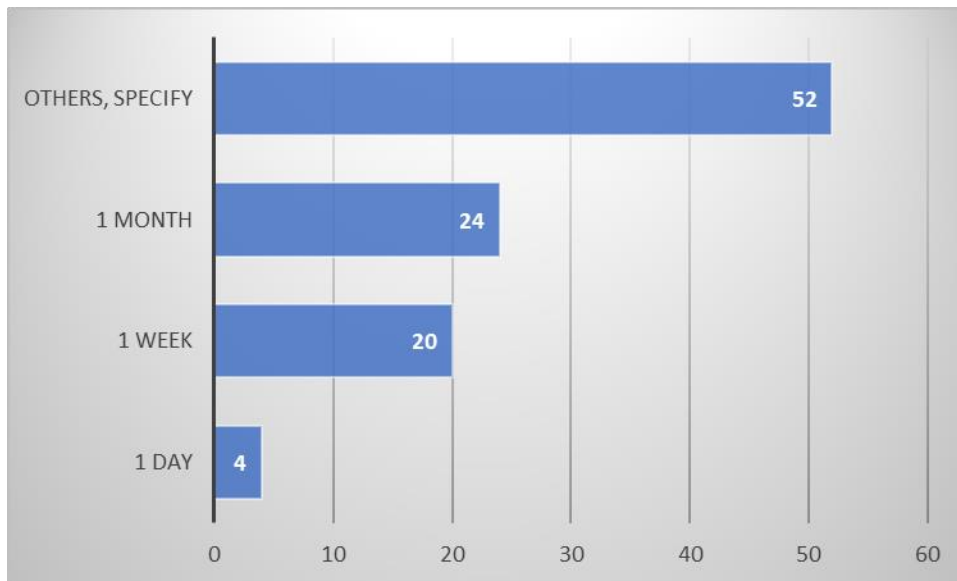
#### 4.4.5 Period taken to finish the cash

The study sought to evaluate how long it took the participants to finish the cash once given to them. And the findings showed that 4% of the elderly spent one day to finish the cash, 20% took a week, 24% spent a month and 52% took different time periods to finish the grant for example an 80year male from Buliisa subcounty said, *“I take two weeks to finish it.”*

Another female 83years old from Biiso subcounty added, *“I take two months to finish the money.”*

This showed that the elders used the money effectively but as a result, the period taken to finish the cash is short and its adequacy was limited since by the time they got money of the next quarter they would have finished what they had already. The period taken to finish the cash is captured in the figure below.

**Figure 4.6: Period taken to finish the grant**



Having looked at how the respondents utilized the SCG, this leads to welfare effects which are elaborated below.

#### 4.5 Welfare effects of the Senior Citizen Grant (SCG).

The final objective of the study was to establish the welfare effects of the Senior Citizen Grant (SCG) among the beneficiaries in Buliisa district as stated in chapter one. So having known the ways in which the participants used their grant, this objective of the study sought to explore the changes in the lives of participants, effects both positive and negative and what could be done to make the grant more beneficial to them.

##### 4.5.1 Impact of the SCG to the participants

The study sought to find out whether the grant had impact on the lives of the participants by exploring whether the lives of the elders had changed, if there are some positive and negative effects impacted to their lives by the grant. The findings showed that majority of the elderly 85% of their lives changed ever since they started getting the grant and 15% responded that their lives never changed in that they remained the same, as a result further their responses revealed that 95% of them had positive impact in their lives and 5% did not have any positive change. However, only 8% of the respondents faced some negative effects as shown in the table below.

**Table 4.11: Impact of the SCG to the participants**

Impact of the grant	Frequency (N)	Percentage (%)
Has your life changed ever since you started getting the grant?		
Yes	85	85
No	15	15
TOTAL	100	100
Are there any positive effects of using the grant?		
Yes	95	95
No	5	5
TOTAL	100	100
Are there any negative effects of using the grant?		
Yes	8	8
No	92	92
TOTAL	100	100

Those whose life changed said they were able to meet their needs, some started projects others got respect for example an 87year old man from Bugana parish in Buliisa subcounty said that,

*“I am now respected at home because I contribute something.”*

A number of positive effects were mention by participants such as improved feeding, basic needs, improved health, income generating activities, boosting of crop farms among others for example an 80-85years man from Bubwe parish said that,

*“I now have good feeding and my children go to school.”*

And also, another 80-85year man from Kakoora parish in Buliisa sub-county also said that,

*“My health has improved and feeding in now better ever since I started getting the money.”*

However, the negative effects faced were drinking, sickness, theft and conflicts among family members for example an 80-85year old work said that, *“my husband uses the money to drink.”*

And also, one for the key informants the female parish chief of Nyamitete parish in Buliisa subcounty added that,

*“It has also brought some family conflict like I have also encountered in Nyamitete were a mzee let the next of kin to be the second son, when the boy got the money, he took the money to the mzee then the mzee appreciated him then the last born became very biased because he was not the next of kin, that one brought a lot of quarrels even up to now the mzeei' s national id has been taken away from him, we are trying bring back the brother to bring back the national id because the mzeei even missed money the last quarter.”*

The findings also showed that 5% were able to address the challenges and negative effects they faced and of these, 4% responded that their challenges had been addressed and 1% their challenges were not addressed. Those who addressed their challenges addressed them to the chair person and some to relatives.

This implies that despite the negative effects faced by the elders, the grant improved the wellbeing and changed majority of their lives positively. Therefore, these findings are in line with those of Bukuluki, & Watson, (2012) which point out that the SCG led to empowerment of older people by having improved self-esteem and personal status, increased access to basic education for orphans and other vulnerable children who could not attend school, improved access to health care services, investment in livelihoods and productive activities and also improved household nutrition. Also spending cash within the local communities extended the

benefits by stimulating local markets and also inappropriate use of the cash transfers by some beneficiaries for alcohol consumption and in some cases reduction of family support including remittances and intra-family transfers and other forms of informal support to older persons.

#### 4.5.2 Starting income generating activity by participants.

The study sought to find out whether the participants had started up any income generating activities and the kind of activities they started. The finding showed that the highest percentage (73%) of the elders had no income generating activity and 27% had started up an income generated activity as captured in the table below.

**Table 4.12: Starting income generating activity by participants.**

Starting income generating activity by participants.	Frequency (N)	Percentage (%)
Have you been able to start any income generating activity with this grant?		
Yes	27	27
No	73	73
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Of the 27% that started income generating activities, 9% invested in crop farmed, 8% started animal rearing, 2% in poultry, fisheries, joint animal rearing and crop farming, joint business and crop farming each whereas the 1% invested in business, joint animal rearing and poultry.

These findings are in line with those of Mubangizi (2020) which outline that beneficiaries have invested some of their cash transfers in pigs, goats and chicken being the livestock most commonly invested in by both male and female beneficiaries for example in Kyenjojo district at least 90% of the beneficiaries had been able to acquire themselves some kind of livestock. Other respondents revealed that they used their money to start up small businesses as well as expanding their businesses, the small businesses included roadside stalls, restaurants and bars in trading centers and some farmers in Kyenjojo who expanded their businesses did so in their sugar cane plantations from half an acre to about 2 acres.

### 4.5.3 Efficiency of the grant to participants.

The study sought to find out the needs that the grant helped to meet and if the grant was enough to meet the specified needs. The findings showed that 69% of the participants met family needs (basic needs), 8% met both medical bills and basic needs joint, 7% met other needs, 6% met both school fees and basic needs joint, 5% met both basic needs and other needs joint and 1% met medical bills only, school fees only, 1% also met (medical bills, school fees and basic needs), (medical bills, basic needs and other needs) and (medical bills, school fees, basic needs, other needs) jointly in each category bracketed.

And of all those that used the grant 95% responded that the grant was not enough to meet the specified needs above and 5% responded that the grant was enough as captured in the table below.

**Table 4.13: Grant being enough to meet the specified needs.**

Grant being enough to meet	Frequency (N)	Percentage (%)
Is the grant enough to meet the specified need?	5	5
Yes	5	5
No	95	95
TOTAL	100	100

### 4.5.4 Suggestions on how to make the grant more beneficial.

As part of the third objectives, opinions were sought from participants on how best the grant would be made more beneficial to the beneficiaries. The findings revealed that majority of the elderly people said that the money be increased, others said payments should be brought at village level, others said they should give it out on a monthly basis and others said the government should start up for them projects and saving groups this would make the money more beneficial to them. Key informants also said that the government should increase the money, easy transportation and also bringing the services nearer to the old people, also the elderly should start-up savings groups. for example;

One of the key informants said that, *“the old people should start up savings groups because, what is even interesting the ministry of gender of course with the cooperation with the whole government they have put a grant for older persons it is soon starting arrangements have been completed now on top of benefiting the sage the will be a grant where people will be in a group of 5 to 10 members then they identify a project now it will confirm that savings group of theirs so they will add them a grant of 5 million each group to assist more.”* (Male DCDO, 15<sup>th</sup>/10/2022).

Another key informant said that, *“possible if the system can cater also they take services near the parish is very big meaning that when for example when you’re talking of kigoya which is kigoya parish, it has kabolwa, kabolwa is like a parish on its own meaning that “muzee” to be moved from kabolwa to kigoya the transport, we are looking at transport costs being high, ahh we are looking at the health condition because the health condition they are shaken, they are shaken on the motorcycle they are not moving on comfortable what transport.”* (Male CDO Buliisa sub-county, 14<sup>th</sup>/10/2022).

also said that, *“which we need what we call financial literacy to teach these elders how they can spend this money we know that some they see that you know that when someone receives money and sees it as a grant, he missuses it any how so when we can do this it will help.”* (Male CDO Biiso subcounty, 15<sup>th</sup>/10/2022).

One of the parish chiefs said that, *“the money they give them is little I wish at least ahh if they are to add them money like 100 thousand a month that’s fine, but that money is little when you look at the current inflation we have, that money is little because, when you look at that money it doesn’t fulfil all their needs.”* (Male Parish chief Bubwe parish, 15<sup>th</sup>/10/2022).

Having presented the findings according to the stated objectives, chapter five then provides the summary of the research study in the discussion, conclusion and recommendations.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Introduction**

This chapter provides the summary, conclusions and recommendations about Access and Utilization of the Senior Citizen Grant (SCG) among the elderly in Buliisa District.

### **5.2 Summary**

The summary is based on the key findings of the study and it attempts to provide further understanding of the crucial issues surrounding the study topic basing on the study objectives which were: to examine the perceptions of the elderly in accessing of SCG in Buliisa District, to find out how the elderly in Buliisa district utilize the SCG and to establish the welfare effects of the SCG among beneficiaries in Buliisa District.

The findings identified that the elders' perceptions about access of the SCG are largely shaped by their eligibility to access the grant and that is, one can only access the SCG when they have clocked 80years of age. And in order for them to access the grant, this money is availed at pay points in every parish in the district and only a national ID is required to receive the money, however the elderly accessibility of the grant is majorly hindered by the transportation to the pay points due to their age were by 89% used motorcycles for easy accessibility to the pay points where as 9% would walk this implies that despite the use of motorcycles transportation to the pay point, the accessibility of the SCG for the elderly is still affected.

The findings also revealed that the utilization of the SCG is to some extent shaped by their socio-demographic identities, whereby we saw that, women utilized their money better than men in terms of productivity of their money. However, majority of the elders used their money to meet their basic needs and other facilitations they required despite some of them facing safety concerns, this implies that the security of the elderly person should be a priority since their lives are at danger despite the good cause for the money.

The findings also showed that that 85% of the elders' lives had changed positively and of the 100, 27 had started income generating activities from the grant and this implies that the SCG has improved the lives of the elderly people in Buliisa district.

### **5.3 Conclusions.**

The access and Utilization of the SCG is for all persons aged 80years and above. And majority of the elderly in Buliisa who were aged 80years and above were able to access SCG in every subcounty at parish level at the pay point.

The elders have been able to utilize the grant effectively where by the majority have tasted positive impacts in that they were able to meet their basic needs, meet their health expenses, educate their grandchildren and also start up some income generating activities.

The old people's lives have been changed positively and a few negatively, the positive change in seen in a way that they had improved their feeds, educating their children and grandchildren, improved health and some had started income generating activities but however, some of the elders had or faced negative impacts as a result of the SCG such as family conflicts, drinking and thus they remained the same. In so doing the elders suggested that for the grant to be more beneficial to them it should be increased and brought closer to the village level.

### **5.4 Recommendations**

On the basis of the study findings, I recommend the following courses of action

#### **5.4.1 Recommendation for policy**

The government should ensure that the elderly people are sensitized about the grant so that they are able to do productive work out of it and also continuous mobilization for the reduction of the age for the elderly to receive the grant since an individual retirement age for a Ugandan is 60years putting the eligibility age for one to get this grant at 80years. The government can reduce on the age eligibility to reduce on poverty among the old people. Refresher trainings can also be done for the stakeholders in different capacities for example the elderly can be trained on financial literacy and saving to ensure that they make use of the money so that the elders are able to sustain themselves with the SCG and timely Information sharing so the community leaders can be able to mobilize the elders early so that no one misses out on the grant.

The government can also device means of ensuring that the old people are able to receive their money without incurring any cost since they spend 29% of the money given to them on transport.

#### **5.4.2 Recommendation for Practice**

The elders need more guidance on how to utilize their money efficiently and in this case social workers can come in and sensitize the elderly on how best they can make the small money more productive and also provide financial literacy.

In strengthening of the policy, social workers can advocate for the age eligibility to be reduced such that even those that are retired but are not yet 80 years are able to get the SCG and also improve on their livelihoods thus eradicating poverty among the elderly.

#### **5.4.3 Recommendations for future Research**

The study I conducted was about access and utilization of the SCG among the elderly in Buliisa which covered only two sub counties. Future studies can be carried in the whole district and also involve other members in the families of the beneficiaries since my study involved only the beneficiaries.

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**APPENDICES**

**Appendix 1: Questionnaire for the Study Aimed at Finding Out Access and Utilization of the Senior Citizens Grant Among the Elderly in Buliisa District**

Dear Respondent,

My name is Akugizibwe Christopher. I am conducting a study as part of the requirement for the award of a bachelor’s degree of Social Work and Social Administration at Makerere University. The topic of the study is “Access and utilization of the Senior Citizens Grant (SCG) among the elderly in Buliisa District”. I am humbly requesting for your voluntary participation in this study because you have been chosen and you are believed to have valuable information which is vital for this study. However, you are free to withdraw and I assure you that the information you are to share will be treated with utmost confidentiality.

Please kindly answer the questions below, it will take you a few minutes

<b>COVER PAGE</b>	
Date of interview	DD-MM-YYYY: [__][__]- [__][__]- [2][0][2][2]
Interviewer’s Name	
District	
Sub-County/Division	
Parish/Ward	
Village	

**SECTION A: SOCIODEMOGRAPIC INFORMATION FOR STUDY RESPONDENTS**

1	Age	1. 80-85 2. 86-90 3. 91-95 4. 96 -Above
2	Gender	1. Male 2. Female

3	Education	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Primary</li> <li>3. Secondary</li> <li>4. Certificate</li> <li>5. Diploma</li> <li>6. Degree</li> <li>7. Other .....</li> </ol>
4	Religion	<ol style="list-style-type: none"> <li>1. Catholic</li> <li>2. Born again</li> <li>3. Protestant</li> <li>4. Muslim</li> <li>5. Others, specify...</li> </ol>
5	Marital status	<ol style="list-style-type: none"> <li>1. Single</li> <li>2. Cohabiting</li> <li>3. Divorced</li> <li>4. Married</li> <li>5. Other .....</li> </ol>
6	Occupation	<ol style="list-style-type: none"> <li>1. Farmer</li> <li>2. Unemployed</li> <li>3. Self-employed</li> <li>4. Informal work</li> <li>5. Professional</li> <li>6. Other .....</li> </ol>

SECTION B: PERCEPTIONS OF ACCESSING THE SENIOR CITIZENS GRANT (SCG)				
NO.	Question	Response	Code	Skip
7.	Do you know about the grant?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
8.	How did you learn about the	<ol style="list-style-type: none"> <li>1. Newspaper</li> </ol>		

	grant?	<ol style="list-style-type: none"> <li>2. Radio</li> <li>3. Television</li> <li>4. An individual</li> <li>5. Notice board</li> <li>6. Others, specify</li> </ol>		
9	What do you know about the grant?	<ol style="list-style-type: none"> <li>1. A grant for the elderly</li> <li>2. Money for people aged 80 and above</li> <li>3. Free money given to the elderly by government</li> <li>4. Others, specify</li> </ol>		
10.	Do you qualify for this grant	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
11.	Are you a beneficiary of this grant	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
12.	If not a beneficiary yet in the age bracket what is the main reason, why?	<ol style="list-style-type: none"> <li>1. Not interested</li> <li>2. It is very little money</li> <li>3. The requirements are many</li> <li>4. I lack the requirements</li> <li>5. Others, specify...</li> </ol>		

13.	If you are a beneficiary, where do you get the grant from?	<ol style="list-style-type: none"> <li>1. Keep up point</li> <li>2. Bank</li> <li>3. Others, specify ...</li> </ol>		
14.	How far is it from where you reside to the collection point?	<ol style="list-style-type: none"> <li>1. 1-2 Kilometers</li> <li>2. 3-5 Kilometers</li> <li>3. 5-10 Kilometers</li> <li>4. Above 10 Kilometers</li> </ol>		
15.	Which means of transport do you use?	<ol style="list-style-type: none"> <li>1. Bicycle</li> <li>2. Walking</li> <li>3. Motor cycle</li> <li>4. Taxi</li> <li>5. Private means</li> </ol>		
16.	How much does it cost you?	<ol style="list-style-type: none"> <li>1. 1000-5000</li> <li>2. 5000-10000</li> <li>3. 10000-25000</li> <li>4. 25000 and above</li> <li>5. No cost</li> </ol>		
17.	How often do you go to collect this grant?	<ol style="list-style-type: none"> <li>1. Monthly</li> <li>2. Bi-monthly</li> <li>3. Annually</li> <li>4. Others specify</li> </ol>		

18.	How do you collect this grant?	<ol style="list-style-type: none"> <li>1. Myself</li> <li>2. Paid to Bank</li> <li>3. Someone else in the household</li> <li>4. Someone else not in the household</li> </ol>		
19.	Do they allow any other person to collect this grant besides you?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
20.	If someone else collect's it for you, what is your relationship with them?	<ol style="list-style-type: none"> <li>1. Wife/Husband/Partner</li> <li>2. Daughter</li> <li>3. Son</li> <li>4. Granddaughter</li> <li>5. Grandson</li> <li>6. Sister</li> <li>7. Brother</li> <li>8. Others, specify...</li> </ol>		
21.	If you do not collect the grant by yourself, why do you not collect the grant yourself?	<ol style="list-style-type: none"> <li>1. Ill</li> <li>2. Others, specify ...</li> </ol>		
22.	What are the conditions for collecting this grant?	<ol style="list-style-type: none"> <li>1. National ID</li> <li>2. Birth Certificate</li> <li>3. LC1 letter</li> </ol>		

		4. Others, specify...		
23.	How do you get the information that another round of the grant is released?	<ol style="list-style-type: none"> <li>1. News papers</li> <li>2. Television</li> <li>3. An individual</li> <li>4. Radio</li> <li>5. Notice board</li> </ol>		
24.	Are there any challenges you face in accessing this grant?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
25.	If yes to question 21, what are the main challenges that you face?	<ol style="list-style-type: none"> <li>1. Lack of transport</li> <li>2. The lines are very long</li> <li>3. The waiting time</li> <li>4. Others, specify</li> </ol>		

SECTION C: UTILIZATION OF THE SENIOR CITIZENS GRANT				
NO.	Question	Response	Code	Skip
21.	Who keeps the cash after being collected?	<ol style="list-style-type: none"> <li>1. Me</li> <li>2. Others</li> </ol>		
22.	If others. For what reasons?			
23.	Who makes decisions on how the cash is used?	<ol style="list-style-type: none"> <li>1. Me</li> <li>2. Others</li> </ol>		

24.	Do you get any safety concerns when you receive the cash?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
25.	What are the reasons for your response above?			
26.	If the decisions on how to use the cash are not made by you, what could be the reasons?			
27.	Are you given guidance on how to use the cash?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
28.	If yes to 27, who gives you the guidance on how to use the cash?	<ol style="list-style-type: none"> <li>1. Service provider</li> <li>2. Family member</li> <li>3. Non family member</li> <li>4. Others, specify...</li> </ol>		
29.	If yes to QN. 27, what guidance do they give you on how to use the grant?	<ol style="list-style-type: none"> <li>1. Basic needs</li> <li>2. Education</li> <li>3. Health</li> <li>4. Investment</li> <li>5. Others, specify</li> </ol>		
30.	Do you follow the guidance given?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>		
31.	What do you use the grant for?	<ol style="list-style-type: none"> <li>1. Basic needs</li> </ol>		

		2. Education 3. Health 4. Investment 5. Others, specify....		
32.	Is the cash given to you enough?	1. Yes 2. No		
33.	If not, why?			
34.	What would happen if you did not have the grant?			
35.	How long does it take you to finish all the cash?	1. 1 day 2. 1 week 3. 1 month 4. Others, specify ...		

SECTION D: WELFARE EFFECTS OF THE SENIOR CITIZENS GRANT (SCG)				
NO.	Question	Response	Code	skip
36.	Has your life changed ever since you started getting the grant?	1. Yes 2. No		
37.	If yes to QN. 36, how has your life changed since you started getting this grant?			
38.	If no to QN. 36, why?			
39.	Have you been able to start any income generating	1. Yes		

	activity with this grant?	2. No		
40.	If yes, what kind of income generating activity have you started			
41.	What needs does this grant help you meet?	1. I pay medical bills 2. Can pay school fees 3. Meet family needs 4. Others, specify ...		
42.	Is the grant enough to meet the specified need?	1. Yes 2. No		
43.	Are there any positive effects of using the grant?	1. Yes 2. No		
44.	If yes, what are some of the them?			
45.	Are there any negative effects of using the grant?	1. Yes 2. No		
46.	If yes, what are some of the negative effects?			
47.	Have you addressed the negative effects and changes you faced?	1. Yes 2. No		
48.	If yes, who have you addressed them to?			
49.	How your challenges been	1. Yes		

	addressed	2. No		
50.	If no, who do you think should be done to address your challenges and negative effects?			
51.	What do you think can be done to make the grant more beneficial to the elderly?			

## **Appendix 2: Key Informant Interview Guide**

### **TOPIC: ACCESS AND UTILIZATION OF THE SENIOR CITIZENS GRANT AMONG THE ELDERLY IN BULIISA DISTRICT.**

Dear Respondent,

My name is Akugizibwe Christopher. I am conducting a study as part of the requirement for the award of a bachelor's degree of Social Work and Social Administration at Makerere University. The topic of the study is "Access and Utilization of the Senior Citizens Grant (SCG) among the elderly in Buliisa." I am humbly requesting for your voluntary participation in this study because you have been chosen and you are believed to have valuable information which is vital for this study. However, you are free to withdraw and I assure you that the information you are to share will be treated with utmost confidentiality.

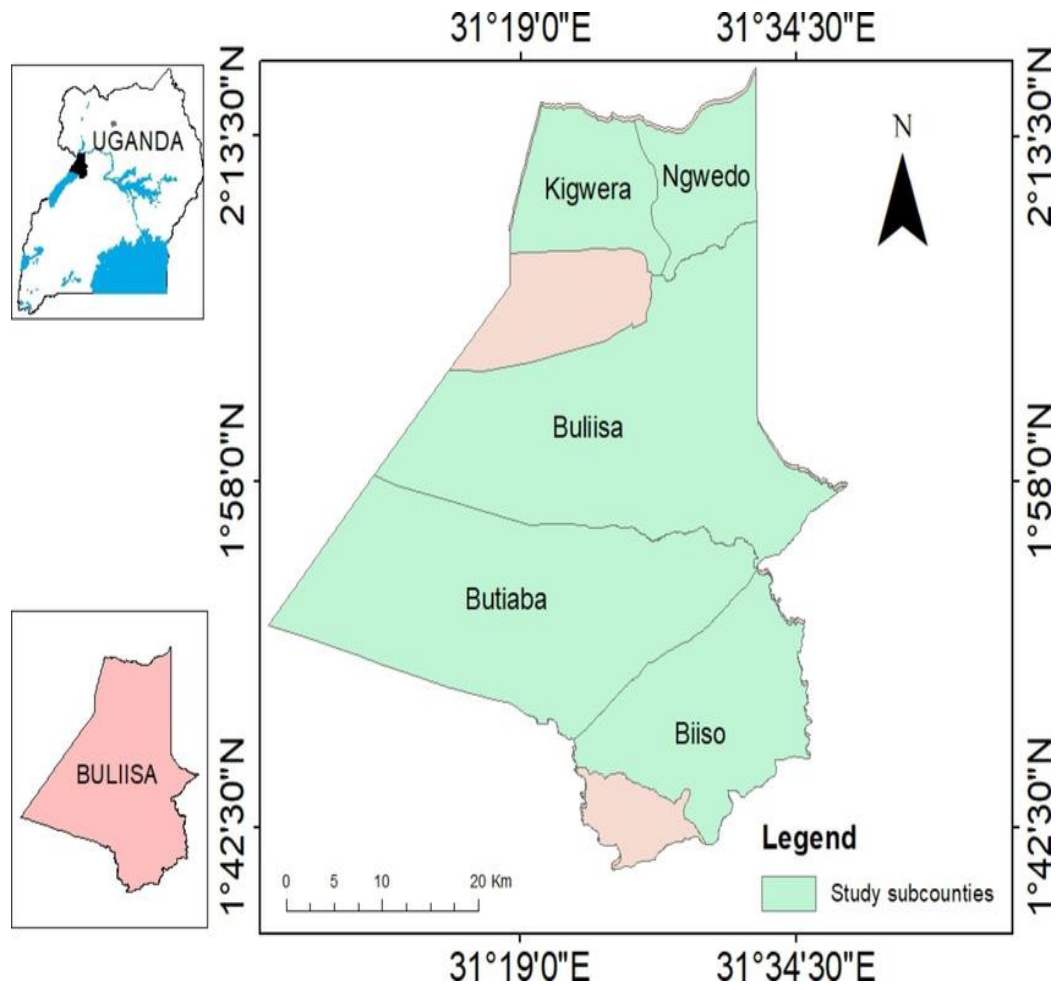
#### **INTERVIEW QUESTIONS.**

1. What is your role in the SCG programme?
2. Who is targeted and how was targeting done?
3. How many elderly people are enrolled to receive the SCG?
4. How much money given to the old people and how often?
5. What conditions are set if any to access the grant?
6. How accessible is the SCG in terms of the following dimensions of access?
  - a) Availability
  - b) Geographical coverage
  - c) Affordability
  - d) Acceptability
  - e) Care and support from service providers
7. How do the beneficiaries/old people use the SCG?
8. What guidance do you give to the elderly on how to use the grant?
9. Who of the male or female do you think utilize the SCG well and why?
10. What challenges do you face in administrating the SCG?
11. What challenges do you think are faced by the elderly in accessing the SCG?
12. What have you done to address these challenges faced by the elderly in accessing and utilizing this grant?

13. How best do you think the old peoples' financial challenges in Buliisa can be addressed?
14. How has the granted impacted the lives of old people?
15. Are there any positive effects from the grant on the elderly, highlight some?
16. Are there any negative effects on elderly, and if so, what are they?

**Appendix 3: A map of Buliisa district showing its sub-counties.**

This map includes the study sub counties of Buliisa subcounty and Biiso sub-county.



**Appendix 4: Introductory Letter.**

**MAKERERE UNIVERSITY**

P. O. Box 7062,  
Kampala, Uganda  
Cables: MAKUNIKA



Tel: 256-41-534114  
E-mail: swsa@ss.mak.ac.ug

**DEPARTMENT OF SOCIAL WORK AND SOCIAL ADMINISTRATION**

Tuesday 05<sup>th</sup> July, 2022.

TO THE DCDO.....  
BULISA DISTRICT.....  
.....

Dear Sir/Madam,

**Re: Undergraduate Research**

Topic ACCESS AND UTILIZATION OF THE SENIOR CITIZENS GRANT.....  
AMONG THE ELDERLY IN BULISA DISTRICT.....  
.....  
.....

This is to introduce Mr./Miss/Mrs. ALUGIZIWE CHRISTOPHER.....  
Who would like to carry out research in your area as part of the requirements  
of the Social Work and Social Administration course.

I am requesting you to give him/her the necessary assistance to enable  
him/her accomplish his/her research.

Your cooperation in this regard will be highly appreciated.

Yours faithfully,

Dr. Laban Musinguzi Kashaija,  
Lecturer In-charge of  
Research and Dissertation.

