



Perspectives and Experiences of Old People in Uganda, 2017

with special reference to their experience
with Senior Citizen Grants



Acknowledgement

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Disclaimer: The work is a product of the Reality Check Approach plus (RCA+) project team, a unit of the Palladium Group. The findings, interpretations and conclusions therein are those of the authors and do not necessarily reflect the views of ESP II programme, Maxwell Stamp, The Palladium Group or the UK Department for International Development (DFID).

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Summary	vi
Introduction	1
Methodology	2
Findings	
The Setting	9
Being Old	15
Old People's Financial Situation	28
Old People's Experience with Senior Citizen Grants (SCG)	38
Study Implications	67
Annexes	xii

Glossary

<i>Boda boda</i>	Motorbike taxi
CDO	Community Development Officer
DEO	District Empowerment Officer
DFID	Department for International Development, United Kingdom
<i>Eguli</i>	A type of local alcohol
ESP II	Expanding Social Protection Phase 2
<i>Kwete</i>	Local brew in Karamoja area
LC	Local Council, part of the local government structure. Often also used to refer to the Chairman of the village level Local Council
<i>Lira lira</i>	Illegally distilled alcohol
<i>Manyatta</i>	An enclosed compound surrounded by thorns bush, typical in Karamoja area
<i>Matooke</i>	Boiled mashed plantain
MGLSD	Ministry of Gender, Labour and Social Development
MP	Member of Parliament
MTN	Mobile Telecommunication Network
Parishes	Further sub division of sub-counties
<i>Posho</i>	Maize flour cooked with water into a dough
NIRA	National Identification and Registration Authority
RCA	Reality Check Approach
SAGE	Social Assistance Grants for Empowerment
<i>Sanduku</i>	A box to put in money for safekeeping
SCG	Senior Citizens Grant
Trading centre	A grouping of local shops, typically with at least a shop for buying small foods and/or daily goods along with a shop selling drinks
VFG	Vulnerable Family Grant
VSLA	Village Saving and Loan Association
UGX	Uganda shilling, the national currency

Exchange rate

10,000 Ugandan Shilling = £2.11 (pound sterling) in July 2017



Summary

The Reality Check Approach (RCA) study was conducted in June 2017 to support the Ministry of Gender, Labour and Social Development (MGLSD) of Uganda and UK Department for International Development and Irish Aid (DFID) in the implementation of 'Expanding Social Protection Phase II (ESP II) programme. The goal of ESP II is to reduce chronic poverty and improve life chances for poor men, women and children in Uganda and its output 3 refers to the Senior Citizens' Grant (SCG) which is designed to reduce old age poverty by providing a minimum level of income security for older persons. The RCA study is an integral part of ESP II's monitoring and evaluation. It is a qualitative approach intended to provide insights into the everyday life of old people and the uptake and experience of the SCG through immersion and informal interaction with old people and their families. The timing of this study was intended to feed into the ESP II inception phase.

RCA is an internationally recognised approach to qualitative research which is regarded as an efficient and effective means to gather insights and perspectives directly from those affected. It involves highly trained and experienced researchers staying in people's homes, joining in their everyday lives and chatting informally with all members of the family, their neighbours and others they come into contact with. This relaxed approach ensures that the power distances between researchers and study participants are minimised and provides enabling conditions for rich insights into people's context and reality to emerge. The immersion approach provides researchers with opportunities to triangulate conversations with their own firsthand experience and observations from the time spent with their study families.

RCA research team members lived with 26 old people

receiving SCG for five days and four nights across eight rural districts in Northern, Eastern and Central Uganda where SCG is currently delivered. They interacted with a further 139 SCG beneficiaries who were neighbours or lived in the same community. In addition they had conversations with a further 1085 family members, neighbours, local leaders and other community members.

The study locations were selected to include (i) both SCG schemes; Universal pilot areas where everyone above age 65 years old is provided with SCG and '100 club' rollout areas where SCG is given only to the oldest 100 people in the sub county, (ii) Karamoja area, with a lower eligibility age of 60 because this area is considered specially deprived (iii) areas with different livelihoods typical of rural and peri-urban communities.

The findings are presented as far as possible as the views of old people and their families themselves although researcher observation is also included to provide context and triangulation.

People shared that **feeling weak and less able to work were more important than the actual age** in determining whether someone was regarded as old or not. People reminded us that old age can be experienced differently and clearly differentiated three different categories of old people: **the active, the frail, and the sickly**¹. Active old people were those who were still able to farm and move around easily; the frail were too weak to work and mostly spent their days sitting around in the compound; the sickly were sometimes bedridden, most were not able to move around without the help of others and were very much dependent on family members to feed, clean and care for them.

¹ A categorisation the team adopted to differentiate the experience and needs of these different groups

In general, old people we talked with **highly value independence**, being able to take care of themselves and preferred to live in their own compound. 'Active' old people shared a dread of the time they would lose their independence. Some 'sickly' old people still insisted on staying at their own compounds, but many had (often reluctantly) moved in with their children because they could no longer live on their own. Their illnesses and above all their dependence on others often led to pessimism.

Most 'active' old people continued to participate in community life, valued social interaction and **worried about possible isolation in the future**. 'Frail' old people who were on the whole confined to their compounds felt quite disconnected from society and told us that they **often felt lonely**. Most 'sickly' old people, especially those who were bedridden or had mobility constraints shared they felt lonelier and more isolated than others.

Old people regardless of category shared what was required for a *dignified healthy life* and, in priority order, these are; **good healthcare, living free of pain, enough and varied food, adequate housing, less worry about grandchildren's futures, debt – free and able to meet emergencies** and, in one area (Kumam Rural Universal), **accessible drinking water sources**. Healthcare was the most cited need by all old people but was especially emphasized by the 'sickly' who almost always told us that what they needed the most were medicines and care. They all shared concern about **being a burden** and those who could continued to contribute to the welfare of their children and grandchildren.

Old people want a better life, especially for their children and grandchildren. 'Active' old people worked hard to be able to contribute to schooling or accumulate livestock to contribute to bride price or construct houses to bequeath. The 'frail' shared that they struggled emotionally fearing loss of independence and becoming a burden. The 'sickly' often shared they were 'ready to die'. Reaching 90, old people tended to feel that it was their time to go and they were ready to die regardless of whether they were active, frail or sickly.

Old people hoped to receive care from their children and grandchildren, particularly as they grew older and weaker, although not to the extent that they were becoming a burden. Some old people felt that there was some help from younger generations, not only their family members but also young people in their community. However, old people shared that increasingly often, instead of the young people helping them, they were the ones who helped the young people more, in some cases because the grandchildren were abandoned by the parents. Young people shared that they did indeed

view old people as a burden, particularly if they were sickly. **Because of SCG, some young people see old people as important again** as they can borrow money when old people receive their SCG money.

Old people are often the head of household but also the main breadwinner for the family living together in the family compound, especially if they are still active, but even some frail and sickly financially contribute even if they are not physically active. Old people generally explained to us that **their expenses were mostly divided between food, health needs and education** for their grandchildren and children. Health expenses were frequently the most significant big expenses faced, yet more often than not, they could not afford to pay for them. Medicines were often not available in hospitals and health centres and sometimes were charged for when they are supposedly provided for free. Old people also told us that they found the waiting time at hospitals or health centres to be too long and would only be prioritized if one had a relative who worked there. **Because they often could not afford to buy needed medicines and also because they did not want to become a burden to their children, old people often delayed getting treatment 'until it was serious'**. Although some old people qualified for healthcare programmes, they could not avail these because of the high cost of transportation to the hospital or health centre. **Those receiving the needed medical attention were often those who were supported by their children or used their SCG grant towards the expenses.** Young people told us that it became a great problem for them to take care of old people who were ill, particularly financially.

In the course of the study we interacted with similar numbers of men and women SCG recipients (84 women and 81 men). There were few differences in the way they led their daily lives and the categorization as active, frail or sickly tended to trump gender distinctions. People shared that practical considerations around who was more able to continue to farm or most able to work predominated. There was some indication that old women found the SCG documentation more difficult to understand than men, putting them at a disadvantage in ensuring their entitlements and raising and following up on complaints. Old women were more likely to live alone as their husbands died earlier, were anyway ten or more years older than them and old women, unlike old men, rarely remarry. Old women were often burdened with care responsibilities by the return of their own offspring or looking after grandchildren. We found that old men were more likely to be active in the community and in leadership positions with the consequence that they were less likely to be lonely and, even

when sickly, often had many visitors. This greater socialisation however often required the purchase of alcohol leading to extra costs and sometimes excessive drinking.

Apart from health expenses, school expenses were ones that old people shared could be significant. **Primary school costs are between 6,000-30,000UGX/term** depending whether the school was a private or public school and whether the school received subsidy from the government. Senior school costs range from 50,000-60,000UGX/term and university education ranges from 750,000-1,600,000UGX/semester. **To afford to pay for schooling, old people often sell their livestock, use part or all of their SCG money.** Some old people shared with us that they sometimes felt frustrated by the school expenses which they considered to be quite high. **They told us that the dry period of February to March was the worst time for them** as food stock was depleted and there was not much to do for income, **but it was exactly the time when school demand was high.** In addition to food, medical and education expenses, old people noted different social contributions they usually made or were expected to make by people in their community. **Fulfilling these social obligations, such as helping with funerals and weddings, meant that in turn, old people could also depend on others in time of need.** Old people also told us that they sometimes heard or knew of other support provided by organizations such as NGOs or private organizations but often people also shared with us that **being SCG recipients sometimes precluded them from receiving other types of assistance.**

Old people we talked with mostly told us that they did not consider themselves as having any kind of savings, apart from their livestock. Old people referred to self-initiated village groups as sources of help such as the Village Saving and Loan Association (VSLA). Some had some debts that they had yet to fully settle, usually owed to store owners where they would buy daily necessities such as food, salt, sugar or soap as well as for farming such as seeds. Indebtedness was a major worry for old people. However, they shared that **store owners now were a little bit more willing to allow them to take goods on credit because they were SCG recipients.**

People in the universal grant areas were usually aware about the SCG and understood that the grant was intended for old people above the age of 65 (60 in Karamoja areas). **There was much less clarity in the 100 Club areas** where there were many very old (presumably eligible) people we met who were completely unaware of the grant. Some had heard about the grant but did not understand who was eligible and did not understand that only 100 people were covered within their sub-county, and often they

were unsure of the amount of SCG.

The use of national ID as a basis for registration was problematic for some people as not all have collected their national ID card. **While some did not have ID cards at all, others missed out because of inaccuracies in the age recorded in their national IDs.** This arose from: the absence of other documents and old people's inability to recall their age, registration officers often guessed their age incorrectly and some people deliberately understated their age as they were used to being excluded from benefits and programmes by maximum age restrictions. **Old people were often required to go in person to the sub-county to register for the SCG posing a problem for those who were too old or too sick resulting in them missing out on the grant.**

There was generally **good clarity among people in the universal grant area about who was supposed to benefit from the grant.** People in 100 Club areas tended to be more confused about the criteria for eligibility which led to much discussion and speculation. **People in 100 Club areas often pointed out old people who they thought were deserving of the grant but had somehow missed out.** People shared that they wished the Government had trusted them more in helping with the enrollment and explained that it would be better if the registration officials could actually visit their village and meet the old people themselves in their houses. Several Local Councils (LCs) were also frustrated by the fact that they were not much involved in the enrollment which resulted in many old people missing out on support.

Old people shared their concerns about the actual disbursement process, **especially worries that they might be robbed on the way home, that travel to sub county was financially burdensome as people took advantage of them by hiking up transport price, and that the process was physically taxing where they went hungry and thirsty while waiting in line as the process could take entire day.** In some places, there was a possibility to have an alternate recipient for those who could not go to the collection point. In areas where there is no such system, some families choose to opt out of receiving the money rather than *'have their grandmother die because of travel'*.

In all of the places we stayed in, no one was quite sure about the disbursement schedule and many were quite confused by the irregularity of payments. Many old people shared with us that receiving the grant money in bulk every four or five months was definitely their preference as it enables them to meet big expenses such as medical treatment, school fees, purchase of livestock or building materials. However,

others preferred regular monthly payments to cover their regular health expenses. SCG recipients told us that the best compromise was to have the money **come every two months** as it would be sizeable enough to start paying for bigger expenses but not too delayed so that pressing needs such as medical treatment could still be met. However, above all, **what people stressed to us as most important was certainty**, whether it was every two or five months, **as long as they were certain when they would receive the money, they could plan better**. Most old people explained to us that if they had to choose between receiving money or 'in kind' such as food or livestock, **they would still opt for cash as they could decide for themselves what they wanted to spend the money on** and it was good to meet emergency needs.

During difficult times and while waiting for the grant money to come, **people shared that, they tended to delay medical treatment and reduce expenses, for example by opting to only eat once a day and went to bed hungry**. People also looked for off-farm employment, especially lately because the traditional dry season from December has become less predictable and prolonged. Some people took their children or grandchildren out of school as they could no longer pay for the school expenses. As the last resort, people sold their livestock.

When SCG money finally came, people told us that they used it in various ways and their choices included **fulfilling basic daily needs** (food, farm needs), **making investments** (buying livestock, constructing houses), and **to pay for big expenses** (medical expenses, funeral preparation, paying school expenses, supporting children). The latter two are largely to prevent them being a burden and helping future generations rather than themselves. Only occasionally old people *'treat themselves'*. People also told us that the money was used directly to pay off their debts.

People told us that they tried to allocate their SCG money for medical expenses, but usually only for small amounts and only to treat minor ailments rather than to address more serious health issues, because even if the money came in bulk, the amount was still not enough to cover any major medical needs. Old people often shared that they felt money spent on their own health was wasteful, would rather prioritise the next generation, and preferred to use SCG money to help their children or grandchildren. Although in some cases, SCG recipients had no choice but to use the money to help their children and often felt they were dumped on. Old people also lamented to us that knowing they were recipients of the grant, **others sometimes made unreasonable demands and often justifying this by suggesting**

that the grant they received was 'free money' anyway and not really theirs.

Most old people we talked with told us often that they were very happy about the grant and were **generally satisfied** with the programme and **one of the most significant factors mentioned by old people was that the money helped them to feel independent**, something that is hugely important to people. SCG recipients also shared with us that they were grateful that the money could be used to help their children. People told us that because of the grant, **they could plan their life a bit better and were able to afford needs even in anticipation of the money**. They **did not worry as much as before**. Because the grant has become integral to their lives and they have come to expect and depend on it, **old people in Universal grant areas were very worried when they learned of the possibility that the grant would cease and only 100 in the sub-county would benefit in the future**.

The only place we stayed where people told us that they were *'not really happy'* about the money was in Karamoja Periurban 100 that has very little opportunity for growing crops and people said that cash was needed particularly to buy food. This was in stark contrast with the other Karamoja area, Karamoja Rural Universal, where people were very grateful for the grant with some sharing sentiments such as *'If the Government did not give this money, we would be dead by now'*.

Although people were generally satisfied with the SCG, they shared their difficulties in raising complaints with authorities. **The key problem was people's concern that they might be seen as a trouble maker if they complained or might have future benefits denied**. People also shared that they felt unable to complain, did not know how to complain, or felt it was fruitless to complain. On the other hand, the LCs shared with us that they themselves also felt they could not complain. In particular LCs complained about the lack of information on delays in disbursement and exactly how schemes worked making it hard for them to assist people when there was any dissatisfaction.

The report concludes with a number of study implications:

- Regular, consistent payment of SCG is needed so that old people can plan and make decisions around the grant disbursement. Two monthly payments is considered a fair balance between regularity and larger amount of payment. However, utmost importance is for people to have certainty on the payment schedule.
- Payment during the hardest period of February

and March (as well as September) must be a priority.

- Payment means need to accommodate the challenges and difficulties old people face accessing the money. Money could be disbursed over a period of a few days instead of just one in order to reduce waiting lines and schedule could be arranged so that old people can go in groups to minimize security concerns.
- The programme should consider providing more options for its recipients in collecting the grant money: use of bank and mobile money account, options to use simple mobile phone for mobile money, option to have officials or local agent distributing money to older people and to have alternate recipient system.
- The programme needs to improve its communication by providing simple messages to convey the purpose of SCG to the wider community and to encourage the use of SCG for the elderly themselves. There needs to be clear information about what happens after a beneficiary dies for the bereaved family but also to explain reallocation of the SCG.
- Mechanisms need to be put in place regarding the eligibility reassessment as well as to improve SCG's grievance mechanism.
- Need to develop a carefully designed transitional plan for universal pilot area if the scheme is to be changed to '100 club'. Information regarding these changes need to be effectively communicated in order to help prepare old people who would no longer receive the grant.
- Many old people like and hope to have certain leniency in paying the increasingly expensive school fees, to give their children and grandchildren opportunities to continue schooling. While the programme is not directly linked to this, advocacy efforts are possible.
- Recognising that the grant is not large enough for the bigger medical expenses which old people often face later in life, more emphasis could be placed on savings schemes especially for 'active' old people.
- More needs to be done to address the issues of loneliness and the need for independence among old people, for example by initiating community efforts to provide opportunities for old people to socialise and communicate with others through community or faith based clubs.





Introduction

This report presents the main findings of the Reality Check Approach (RCA) study undertaken in June 2017. This study sought to provide detailed perspectives and experiences of old people beyond their experience of the senior citizen grants. A separate 'start line' summary evaluation report, is also provided to serve as a snapshot of current perceptions and experience of the senior citizen grant (SCG) programme and provides the basis to compare changes and improvements over the life of the second phase of the Expanding Social Protection Programme (ESP II).

This qualitative review using the Reality Check Approach (RCA) study sits within an Evaluation Framework developed for ESP II. This study is intended to provide insights to support the ESP II programme by providing household-level perspectives for the design and adaptation of ESP II intervention strategies. It was expected that the in-depth qualitative findings from this study would provide rich evidence to explore the value and impact of the SCG, such as productive assets, dignity restoration, life chances including nutrition, education, agriculture and others.

In 2010, the Government of Uganda (GoU), supported by DFID, Irish Aid and UNICEF, launched the Expanding Social Protection Programme (ESP I) with a goal to reduce old age poverty by providing a minimum level of income security for all older persons with the main goal of reducing chronic poverty and improving life chances for poor men, women and children in Uganda. The programme aimed to embed a national social protection system, including social assistance for the poorest and most

vulnerable, as a core element of Uganda's national planning and budgeting processes.

Following the success of the ESP I, the Government of Uganda (GoU) and the Development Partners negotiated a second phase, running from July 2015 to June 2020. As noted in the ESP II Programme document report (ESP II Programme, 2016:8)², ESP II will support the following objectives, which are aligned to the GoU Social Protection PPI :

1. Expand provision of direct income support, contributory social security and social care and support to vulnerable individuals and households;
2. Strengthen the institutional framework for coordinated social protection service delivery.
3. Enhance the enabling environment for the development and implementation of social protection policy

ESP II will also deliver the following outputs by June 2020:

- Output 1: Government of Uganda capacity strengthened to lead, coordinate and implement inclusive social protection policy
- Output 2: Greater public understanding of an accountable social protection system
- Output 3: 226,085 senior citizens receive regular, predictable direct income support

² Expanding Social Protection (ESP) Programme Team, 2016, *Draft Phase II Project Document July 2015 – June 2020 DRAFT*.

This RCA study was implemented to add value to the programme by providing insights to fuel reflection in terms of possible programme and policy intervention in the future.

RCA, as a method, sits within the context of the broader ESPII evaluation by:

1. Serving as the qualitative complement to ESP quantitative beneficiary surveys in SCG pilot districts and one of the main evaluation tools for roll-out districts where a quantitative evaluative component is not envisaged.
2. As it embraces complexity and systems thinking, it is particularly suited to gathering multiple perspectives, exploring the heterogeneity of impacts and changes occurring (intended and unintended beyond direct beneficiary level (impact evaluation).
3. Tracking household dynamics, constraints, experiences and attitudes over time as it will be implemented longitudinally.
4. Helping explain impacts resulting from the delivery of the SCG, including gender outcomes (especially in roll-out districts where beneficiaries are particularly elderly and infirm).
5. Providing household-level perspectives for the design and adaptation of SCG operations (process evaluation) and therefore contribute to developing and setting up strong systems for the effective delivery of cash transfers (Output 2 and 3 of ESPII).
6. Supporting analysis of data collected through other research and tools under the evaluation of ESPII.

Structure of this report

This report begins with the summary of the study findings. This is followed by an overview of the Reality Check Approach (RCA) methodology, including adaptations made for this study as well as study limitations (Section 2). The following Section 3 presents the main findings. This first part provides the context of contemporary experience of 'being old' including old people's daily routine, their views on wellbeing and their future as well as younger generations' view of older people. It also looks at the different experience of men and women in old age. The second part of the findings examines old people's views on their financial situation covering the sources of income, daily expenses, health and

education expenses and social obligations. It also examines community support and people's efforts to financially plan. The final section of the main findings section specifically looks at old people's experience with the senior citizens grant (SCG).

The report concludes with a number of study implications based on people's perspectives and experience as well as from analysis of the findings.

2. Methodology

The Reality Check Approach (RCA) is a qualitative research approach involving trained and experienced researchers staying in people's homes for several days and nights, joining in their everyday lives and chatting informally with all members of the family, their neighbours and others they come into contact with. This relaxed approach ensures that power distances between researchers and study participants are diminished and allow researchers to build genuine trust with study participants in a relatively short time, which provides the enabling conditions for people to share their own views, stories and perspectives. By building on conversations, having multiple conversations with different people, together or individually, as well as having opportunities for direct experience and observation, researchers are able to triangulate insights gathered from when they are in the field and post-field processes and analysis. These multi-layered triangulation processes strengthen confidence in the findings. RCA is often used to understand longitudinal change through staying with the same people at approximately the same time each year over a period of several years.

The RCA differs from most other approaches to research. Firstly, it is not theory-based so that there are no preconceived research frameworks or research questions. This is deliberate as the approach seeks to enable emic (insider) perspectives to emerge and to limit etic (outsider) interpretation or validation. The premise for researchers is one of learning directly from people themselves. Secondly, RCA is always carried out in teams in order to minimise researcher bias and to optimise opportunities for triangulation. Thirdly, and importantly, RCA teams are independent and make this explicit with the people who participate in the study. Our objective is to ensure that the views, perspectives and experiences of people are respectfully conveyed to policy and programme stakeholders. The researchers become a conduit rather than an intermediary. This is why RCA studies do not provide recommendations but promote the idea of sharing implications, which are grounded in

what people themselves share and show us.

The RCA³ has gained international recognition and uptake as an efficient and effective means to gather the insights and perspectives of participants of social change processes. The approach builds on and extends the tradition of listening studies (see Salmen 1998 and Anderson, Brown and Jean 2012⁴) and beneficiary assessments (see SDC 2013⁵) by combining elements of these approaches with researchers actually living with people whose views are being sought, usually those who are directly experiencing the issue under study.

The Reality Check Approach requires participation in everyday life within people's own environments and emphasises informal, relaxed and insightful conversation, deriving credibility through multiple interactions in multiple locations and collective pooling of unfiltered insights so that emic perspectives are always privileged. Important characteristics of the Reality Check Approach are **indivisible** and must include the following elements;

- **Living with** rather than visiting (thereby meeting the family/people in their own environment, understanding family/ home dynamics and how days and nights are spent);
- **Having conversations** rather than conducting interviews (there is no note taking thereby putting people at ease and on an equal footing with the outsider);
- **Learning** rather than finding out (suspending judgement, letting people take the lead in defining the agenda and what is important);
- **Centring on the household** and interacting with families/people rather than users, communities or groups;
- **Being experiential** in that researchers themselves take part in daily activities (collecting water, cooking, working in the fields, hanging out) and accompany people (to markets, to social activities);
- **Including** all members of households;
- **Using private space** rather than public space

for disclosure (an emphasis on normal, ordinary lives);

- **Accepting multiple realities** rather than public consensus (gathering diversity of opinion, including 'smaller voices');
- **Interacting in ordinary daily life** (accompanying people in their work and social interactions within their usual routines);
- **Taking a cross-sectoral view**, although each study has a special focus, the enquiry is situated within the context of everyday life rather than simply (and arguably artificially) looking at one aspect of people's lives;
- **Understanding longitudinal change** and how change happens over time.

3.1 Study Locations

The ESP I (2010-2015) piloted the SCG in 15 districts around the country. Following the success of the pilot, ESP II announced a phased national roll-out of the Senior Citizens Grants, starting with 40 new districts over the next 5 years. ESP II starting with 20 new districts in 2015/16 and subsequently 5 new districts will be added every year until 2019/20 while maintaining SCG services in the existing 15 pilot areas. The roll-out plan under the ESP II period involves progressively expanding to new districts with GoU funding, as well as GoU taking over from the development partners funding of 14 pilot districts.

This RCA study was conducted in eight districts in Northern, Eastern, and Central Uganda. The locations for the study were *purposefully* selected based on several available options related to the scope of the study through in consultation with ESP II Programme. The criteria listed below were regarded as important in the purposive selections of locations:

- Cover both **pilot** and **roll-out** districts in Northern, Eastern, and Central Uganda
- Cover **Karamoja area** where the government lowered the minimum age for the SCG to 60 years due to the area's particular vulnerability
- Areas with **different livelihoods** therefore taking into consideration rural and peri urban locations.

³ Originally developed in 2007 in Bangladesh with the Embassy of Sweden

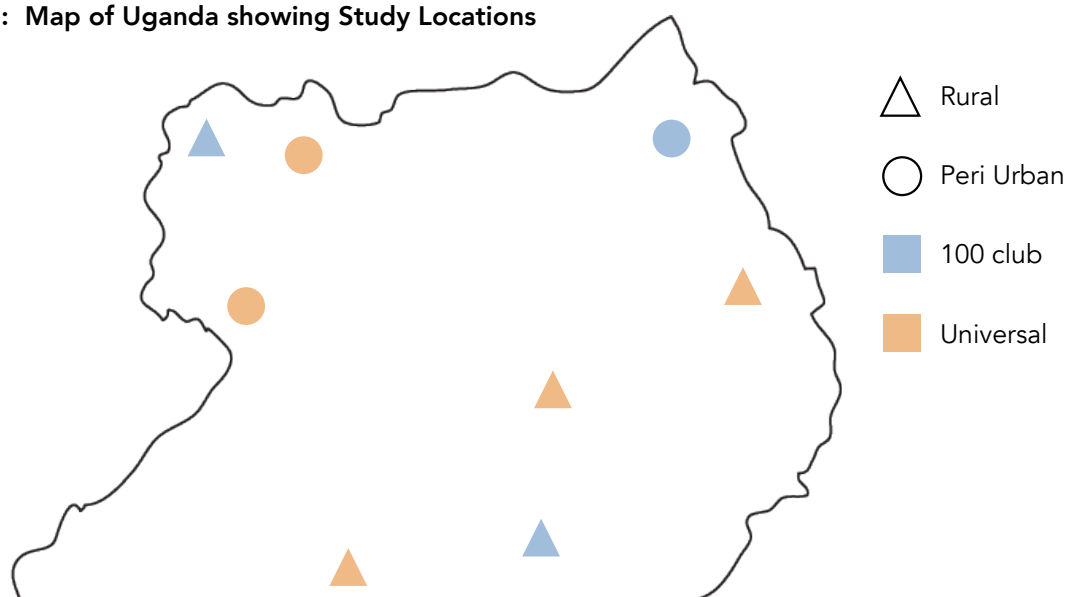
⁴ Salmen, Lawrence F 1998 'Towards a Listening Bank: Review of best Practices and Efficacy of Beneficiary Assessments' Social Development Papers 23, Washington World Bank; Anderson, Mary B, Dayna Brown, Isabella Jean 2012 'Time to Listen: Hearing People on the Receiving end of International Aid, Cambridge MA: CDA

⁵ SDC; Shutt, Cathy and Laurent Ruedin 2013 SDC How-to-Note Beneficiary Assessment; Berne; Swiss Agency for Development Co-operation.

Table 1: The study locations

Region	District	Location	Ethnicity
Northern	Moroto	Karamoja Rural Universal	Karimajong
	Kaabong	Karamoja Periurban 100	Karimajong
	Yumbe	Lugbarati Periurban Universal	Nilotics (Lugbarati)
	Nebbi	Alur Periurban Universal	Nilotics (Alur)
	Koboko	Kakwa Rural 100	Nilotics (Kakwa)
Eastern	Kaberamaido	Kumam Rural Universal	Nilotics (Kumam)
Central	Kiboga	Luganda Rural Universal	Bantu (Baganda)
	Kamuli	Bantu Rural 100	Bantu (Basoga)

Figure 1: Map of Uganda showing Study Locations



2.2 The Study Team

Team Selection

The study team consisted of 20 researchers including two international researchers, 13 Ugandan researchers and five Nga Karamojong Interpreters. They came from a broad range of academic backgrounds including anthropology, social development, communication, public health, law, arts and sciences. Each international researcher was accompanied by an Ugandan researcher who also acted as an interpreter to bridge communication with the family and other people met during the fieldwork. All Ugandan researchers had participated in a five-day training on core RCA principles and techniques, led by experienced RCA trainers from Indonesia in February 2017. The RCA training concentrated on researcher behaviour and subjectivities, enabling team members to recognise and reduce biases, to mitigate power distance, to triangulate insights gathered from conversations, observations and experiences, and to build a good

practice of reflexivity vital to promoting rigour in the execution of a study.

Research members were assigned to study locations based on his/her language capability. A one-day training provided for the interpreters concentrated on introducing RCA, as well as reflection on power, attitudes and behavior. Training also provided them with some research skills such as listening skills, how to facilitate good conversations and technical guidelines on how to provide a simultaneous translation for the researcher and the family in the village. In addition to the above mentioned training, a short refresher training was also provided for both researchers and interpreters to remind them of the key elements and added value of RCA, deeper reflections on attitudes and behavior, lessons learned, and some more guidance to build conversation and use listening skills.

Briefing

One briefing day was held to familiarise researchers

with the objectives of the study and specific processes to observe. This included clarification of the household selection criteria, finalisation of areas of conversation and sharing of any information about ESP essential for the study team. As per standard practice all RCA researchers were required to undergo Child Protection and Data protection training and to sign the required relevant declarations to this effect.

2.3 Study Participants

The study sought a comprehensive understanding of multiple perspectives, to explore the heterogeneity of impacts (intended and unintended beyond direct beneficiary level) and so, it was decided in collaboration with ESPII that where possible, researchers would choose to live with households with a view to meet the following criteria:

- Presence of SCG beneficiary(s), mix of men and women including persons with disabilities. households with two beneficiaries .
- Presence of multiple generations, such as grandchildren in order to cover “life chances” dynamics.
- Families that used the SCG for productive assets, such as land, buildings, animals.

All study households were selected by individual team members through informal discussions with people in the community e.g. at trading centers, *boda-boda* (motorcycle taxi) waiting ‘stations,’ around boreholes *in situ*. Care was taken to ensure that people understood the nature of the RCA study and the importance of staying with ordinary and modest families and not being afforded ‘guest status.’

Table 2: Study Participants

Study Participants	Number	Intention
Host SCG beneficiary households	203	Close interactions, observations and conversations with all member of the family get comprehensive understanding of context and understanding choice and behaviour at household level
Neighbouring households	403	Less detailed interaction than host household, mostly conversations to explore diversity of family experience, perspective, different views, common issue and to triangulate the HHH insights
Key local Leaders (Community Development Officers, Parish Chiefs, Village Chairpersons, Old People Councils, health care providers, faith leaders etc.)	192	Opportunistic engagements through informal conversations to explore their role, multiple perspectives,
Community members	452	Contextual conversations and triangulation

The households selected were, wherever possible, at least fifteen minutes’ walk away from each other, to ensure interaction with a different constellation of neighbour households and other community members and service providers allowing good triangulation. Each team comprised three or four team members so that the study involved living with a total of 26 families.

Each team member discreetly left a ‘gift’ of basic food items for each host household (i.e. rice, sugar, bar soap, cooking oil, etc.) on leaving, to the value of about 60,000UGX to compensate for any cost incurred in hosting the team. As team members insist that no special arrangements are made for them, they help in domestic activities and do not disturb income-earning activities, the actual cost to ‘hosts’ are minimized. The timing of the gifts was important so people did not feel they were expected to provide better food for the researchers or get the impression that they were being paid for their participation.

2.4 Neighbours and Other Community Members

In addition to the 26 host families, team members also interacted closely with their neighbours (on average about four to five additional households each) and the wider community through opportunistic conversation with other SCG recipients in the community, traders at trading centres, healthcare workers, members of farmer groups, members of the community, village officials and religious leaders using the same approach of informal conversations (see Annex 3 for List of People met).

The study involved detailed interactions with **1250 people** (598 men and boys and 652 women and girls) (see Table 2), although in depth information was mostly gathered through families we stayed with.

2.5 Study Process

RCA studies are generally implemented in five main phases (see figure below). Phase 1 and 2 have been discussed above.



Immersion (Fieldwork Process)

Entering the Community. The RCA study benefits from being low key and unobtrusive. It seeks to provide the best possible conditions to listen, experience and observe ordinary daily lives and deliberately seeks to reduce the biases created by external research presence. Three key principles for entering communities are: (i) being independent, (ii) taking a learning perspective and (iii) not linked to resource mobilisation were shared widely on entry. Chatting with people, walking around the village to understand the village context better and explaining the purpose informally to people met usually led them to connecting to the right families for staying with.

RCA is not a theory based research method although it often generates people's theories of change and contributes well to grounded theory approaches. It does not have a pre-determined set of research questions relying as it does on iterations from information gathered *in situ* and building on progressive series of conversations. However, as part of the briefing process for researchers areas for conversations were developed to act as a guide to ensuring that conversations were purposive. The outcome of the deliberations with the research team are provided in **Annex 2 - Areas for Conversations**.

During the **immersion**, RCA researchers immerse themselves in study locations with their families for four days and nights, living with the host households and engaging in daily activities together with family members. Insights are collected through conversation, experience, participation and observation, with field notes kept discreetly where necessary.

To illustrate context and findings, photos were taken, all with consent of the people concerned. These narratives and visual records formed the basis of detailed one day debriefing sessions held with each of the sub-teams as soon as possible after each round of the study was completed. Whenever possible,

people were encouraged to make visuals while they were conversing with the researchers. For example, while conversing about families, family trees were jointly developed

Post Fieldwork Process

Debriefing

Each RCA sub-team of three RCA researchers who had lived in the same community but had not interacted during the field work spent a full day sharing their conversations, experiences and insights with the overall team leader immediately after completion of the field immersion. These sessions explored the areas for conversations and expanded on these based on inputs from the study participants. The recalled conversations, experiences and observations were recorded in detail in written and coded de-brief notes, along with photographs and field notes from the immersion. These formed basis of information from which study findings were drawn. These de-brief sessions were led by the study team leader and provided an important opportunity to further triangulate findings.

Sense Making Workshop

After the fieldwork and all debriefings were completed, the entire team came together for a 'sense-making' workshop to extend and re-visit some of the findings from the fieldwork and to begin the analysis process. This joint reflection process helped to ensure that RCA researchers did not overlay their own interpretations on the findings.

Analysis

The study team leader and sub-team leaders undertook further analysis and charting. In this meta-analysis process the report structure and key narratives were identified. A three stage process derived from conventional framework analysis was undertaken by different people including team leader, senior researcher and the technical advisor independently comprising:

- i. Familiarisation (immersion in the findings)
- ii. Identification of themes (from the de-brief notes and the sense making workshop)
- iii. Charting (finding emerging connections)

The independence of this activity was designed to test if the same themes would emerge. This is a key part of the analysis to add credibility (i.e. different researchers come to the same conclusions from the same written material). The key emerging narratives from this process were used as the basis for report writing. Quality assurance was carried out through internal peer review with special concern to ensure that the research retained positionality of people themselves.

Ethical Considerations

RCA teams take ethical considerations very seriously especially considering the fact that studies involve living with people in their own homes. Like most ethnographic-based research, there is no intervention involved in RCA studies.

At best the study can be viewed as a way to empower the study participants in that they are able to express themselves freely in their own space. Researchers are not covert but become 'detached insiders'. As per American Anthropological Association Code of Ethics, RCA adopts an ethical obligation to people '*which (when necessary) supersedes the goal of seeking new knowledge*'. Researchers '*do everything in their power to ensure that research does not harm the safety, dignity or privacy of the people with whom they conduct the research*'.

All researchers are briefed on ethical considerations and Child Protection Policies before every field visit (irrespective of whether they have previously gone through this). All researchers sign Code of Conduct and Child Protection Policy declarations as part of their contracts. Additionally, all data (written and visual) was coded to protect the identity of individuals, their families and communities. As a result the exact locations and identities of households and others are not revealed in this report.

Researchers ask for people's verbal consent to be able to use their stories and insights and assure people that they would keep their sharing off the record if they did not provide consent. All researchers sign declarations that they have received consent.

Study Limitations

As with other research methods, a number of limitations were encountered during the fieldwork:

- Despite having previous experience in conducting a RCA on agriculture within Uganda, the research team found some challenges with the topic of this particular study. Whereas the previous study covered a wide range of issues related to agriculture, this study has a narrower scope, which demanded researchers extra time to hone in the focus of conversation.
- In several locations, some community leaders and people were particularly suspicious of outsiders which resulted in skepticism regarding the intentions of the researchers. In some cases, this limited the opportunities to have informal and relaxed conversations with certain people.
- In some locations people have become very familiar with surveys and needs assessments and were less familiar with this kind of research. This led to high expectations of payment or compensation for answers and difficulties mitigating these expectations.
- High expectation from some people especially elderly where they are expecting direct solutions and gifts such as hearing aids, glasses or medicine from the researchers.
- For both the international researchers and several Ugandan researchers who were not able to speak local languages, some difficulties were faced especially in understanding small talk, group conversations and chatting amongst families. This meant that sometimes they missed some of the nuances of what was being shared.
- Following discussions with ESP, only three 100-club areas were included in the study and by virtue of the narrower focus of the programme, fewer beneficiaries were met in these areas than in Universal areas.



Findings

3.1 The setting

The Ministry of Gender, Labour and Social Development (MGLSD) of Uganda, in partnership with the UK Department for International Development and Irish Aid, is implementing Phase two of the Expanding Social Protection (ESP) Programme. The goal of ESPII is to reduce chronic poverty and improve life chances for poor men, women and children in Uganda. The programme aims to embed a national social protection system, including social assistance for the poorest and most vulnerable, as a core element of Uganda's national planning and budgeting processes. ESPII's output 3 entails Senior Citizens' Grant-SCG delivering regular and reliable payments to beneficiaries across the entire country. To contribute to ESP's understanding of senior citizens' experiences, understanding, and perceptions of SCG in Northern, Eastern, and Central Uganda, the RCA team purposely sought out and stayed with senior citizens learn directly from them about their lives and how they experience SCG.

The study team stayed with 26 families across eight rural and periurban study locations in Northern, Eastern, and Central Uganda, interacting with the families, their neighbours and others they came into contact with. We have categorized these eight study locations into two, based on the SCG scheme implemented in the are:

(i) 'Universal' – pilot areas where SCG is provided for all senior citizen above the age of 65 (above 60 in Karamoja areas); 5 study locations in total;

(ii) '100' - the recent rollout areas where SCG is given to the oldest 100 senior citizens in the subcounty; 3 study locations in total.

To provide a unique moniker for each of the eight study locations, each was given a 'language' label, indicating the most common language used in the area, Kumam Rural Universal indicates a rural area where Kumam is spoken. The exceptions are the Karamoja areas where the word 'Karamoja' is used instead to delineate these locations specifically.

'Our' villages are for the most part ethnically homogenous with almost everyone belonging to one or two clans from a single tribe/ethnic group. Four of the locations are occupied by Nilotics people while two are Bantu. Periurban Karamoja is occupied by Karimajong people while Rural Karamoja is of Nilo-Harmites people. People from Luganda Rural Universal were originally of Rwanda and Burundi origin although are now naturalized Ugandan citizens. In one area, Kakwa Rural 100, there were refugees from Sudan who have also now been naturalized as Ugandan citizens.

We stayed with 'our' families who mostly live in mud-brick and grass thatch roofed huts in family compounds on flat ground which has been cleared of bush and grass. A few of 'our' families have or are in the process of building brick and corrugated iron (CI) roof 'house' within their compound. Even the smallest single family compound consists of at least two huts, one of which is used as the kitchen. For those with just a few huts, compounds may be as small as 15m² (half a basketball court) while

larger compounds of five or six huts may be well over double this size. Parents, daughters and sons often have their own huts, with the parents sharing theirs with any small children. Most families were one nuclear family but sometimes grandparents, other relatives and/or second wives also live in the same compound. The exception is the Karamoja areas where people stayed in a *manyatta*, an enclosed compound surrounded by thorn bush. People who live in *manyatta* are not necessarily familial but people who in the past would have settled together on nomadic trails. There are typically 11-20 families in one *manyatta* with each family living in their own round mud hut.

The heads of 'our' families were of SCG beneficiaries age and all still stayed at their own compound except for one grandmother in Karamoja Periurban 100 who stayed at her son's house. The compounds often had trees (including fruit trees) within and bordering the otherwise cleared area. There is usually an open area for cooking in the centre of the compound, which is used along with the kitchen hut. The compound is also used for drying crops, and animals are often tied up at the edge of compounds when they aren't roaming freely around. Most of our families have a pit toilet hut, usually 10 meters or more away from the compound. These are also made from mud bricks and without a door, but sometimes with a small CI sheet or grass thatch roof. Many families also have a bathing area just outside of the compound, with 'walls' often made from branches, with no roof and no door. In most of our villages the distance from one family compound to another is generally around 1 to 3 minutes walking.

Surrounding family compounds are the families' farming land, and while a family may have farm land right next to their compound, it is often in another area of the village. Family land is also often split between multiple plots in different areas of the village. A family's furthest plot of land may be more than 30 minutes walking away from home, often described as '*on the other side of the village.*' Most villages have trees and bushes scattered across a savannah-type landscape and some of our villages are bordered by swamps. Several villages were located on a hillside with rocky outcroppings. Water access for most is from bore holes operated by hand pump. In one location (Kumam Rural Universal), people also get water from dug holes with murky water. In Karamoja Periurban 100, water is also collected from seasonal rivers and used for washing, cooking, and for the livestock.

All of our villages have at least one 'trading centre'



Typical latrine and bath area (top), kitchen (right), and compound's yard used for drying crops (bottom).





Typical compound with mud hut and/or semi permanent house.



Different village topography where we stayed.



within/around the village, usually along the main access road. For many of our villages, these trading centres are a small group of two to three shops which typically consist of at least one shop selling small food/household items and one selling alcohol and drinks . A government health clinic and school are usually near these larger 'centres.' Most of these facilities are located around 30-40 minutes-walk from 'our' families' houses with some having to walk for about an hour to reach them (Kumam Rural Universal, Kakwa Rural 100, and Luganda Rural Universal).

In most of our villages, SCG pay point is at the sub-county which takes around 30-40 minutes walking or 1,000-2,000UGX for *boda boda* one-way. In Luganda Rural Universal, Kumam Rural Universal, and Lugbarati Periurban Universal, it costs 5,000UGX one-way *boda boda* to go to the sub county. The farthest pay point is in Karamoja Periurban 100 where it is located around 4km away from people's houses and costing them 9,000UGX *boda boda* one-way to get there.

3.1.1 The Families

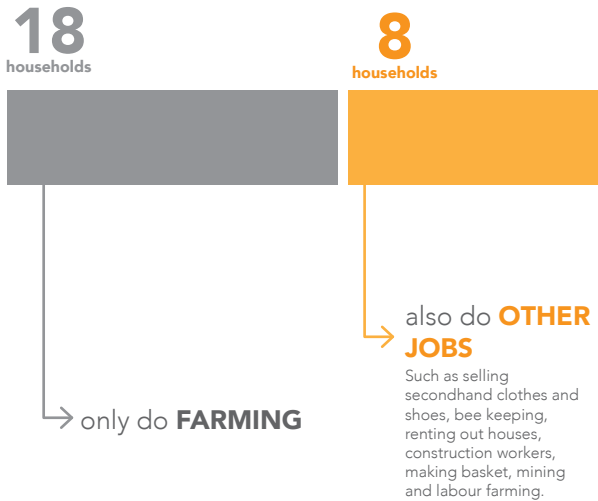
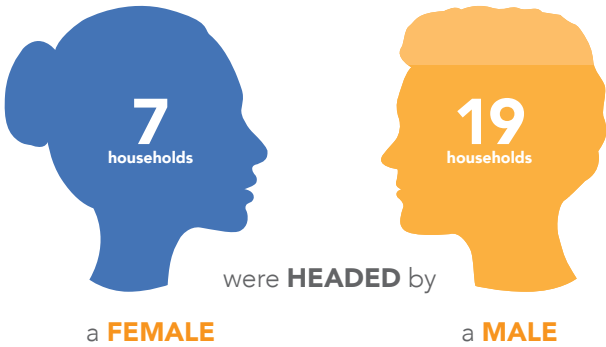
All 26 of 'our' families' primary livelihood is farming except for one family in Karamoja Periurban 100 who only did subsistence farming and whose income comes from casual labor and mining. Many of 'our' families are getting additional income from small work such as construction work, quarrying, alcohol brewing, fishing, weaving baskets, making chairs, buying and selling produce, casual labors, gold mining, and working on other people's fields. Almost all of the families live and farm on their own land that has been passed down for generations except for one family in Kumam Rural Universal where they farmed on a rented land. Six out of 10 families own mobile phones. As shown in the graphic on the following page, 12 of 'our' 26 families have at least seven people living in their compounds and seven out of 10 families we stayed with consist of three or more generations. Three of 'our' families consist of one grandfather or grandmother who lives alone. Only one of 'our' families did not have children in the compound, and nearly eight out of 10 families with children have children attending school. 13 families, half of the families we stayed with, have at least one child under 18 years of age who is currently not in school.



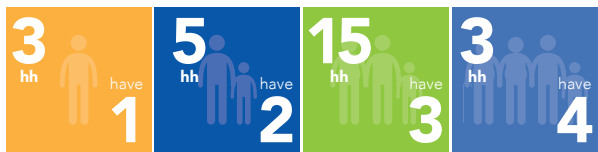
Typical trading centres and market.

Farming is the main livelihood of 'our' families

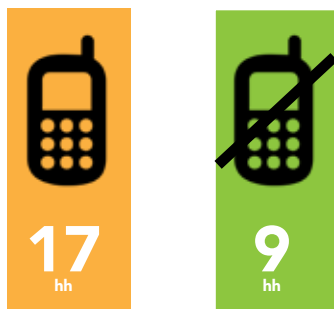
Out of 26 households...



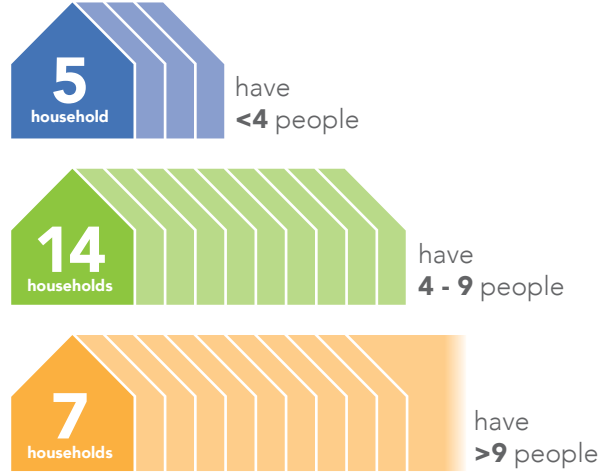
GENERATIONS in the house



MOBILE PHONES in the house



LIVING in the house



total school-aged children = 75

children **ATTENDING SCHOOL** = 55



children **NOT ATTENDING SCHOOL** = 20

PROVIDER : DEPENDENT

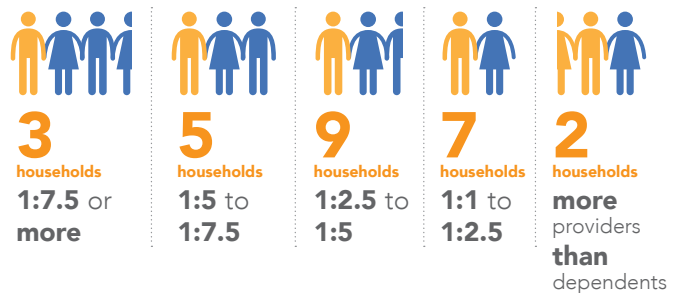




Table 3: Village Information

	Kumam Rural	Alur Peri Urban	Lugarati Peri Urban	Kakwa Rural	Luganda Rural	Karamoja Peri urban	Karamoja Rural	Bantu Rural
Number of households	250-300 HH	250 HH	900HH	150HH	100HH	300HH	150HH	600HH
Surrounding area	Swamp	Hilly	Hilly	Hilly	Hilly	Flat	Hilly	Flat
Work opportunities	no / very little	few	no / very little	few	no / very little	many	few	few
Government, NGO, and donor Programmes in community	no / very little	some	some	some	no / very little	many	some	some
Proximity to school/health centres*	middle	near	near	middle	near	middle	near	middle
Proximity to market*	middle	near	near	middle	far	near	near	near
Water access	poor	good	good	good	good	good	good	good
Cost to get to sub-county by boda boda	2,000-5,000UGX	2,000UGX	2,000-5,000UGX	2,000UGX	5,000UGX	1,000UGX	1,000UGX	1,000UGX

*

Far: more than one hour walking

Middle: between half an hour to an hour

Near: less than 30 minutes walking

3.2 Being Old

3.2.1 How old people view old age

This section provides a contemporary picture of how old people, particularly SCG recipients, view old age generally. Commonly, people shared that having grey hair or walking with a stick signified old age and started around 50, with those above 65 years being considered very old.

'50 years is old... from this time I felt weak and had less energy.'

(Woman (53), Karamoja Periurban 100)

Feeling weak and less able to work were more important than the actual age in determining whether someone was regarded as old or not. Someone of 50 but weak could be considered by others old while a 75-year-old who was active and fit could be seen to be *'not yet old'*. Old people also

'I am old but there are others [old people] I feel sorry for. They live alone, cannot go to the well, look weak, can't farm and need help'

(Active old man (62), Luganda Rural Universal)

told us that they began to feel old when they started experiencing joint pain.

People also reminded us that not all old people were the same and old age could be experienced differently. Across all the study areas these distinctions were clear and people describe three different categories of old people: the active, the frail, and the sickly (see Table 4 for detailed description and boxes for individual stories). Old people's own categorization is a useful way to classify old age and we use this to describe the elderly throughout the report. Annex 4 provides a list of the old people we stayed with categorized in this way.

Table 4: Old People Described Three Categories of Elderly

Active:	Frail:	Sickly:
<ul style="list-style-type: none"> • Able to work • Maintain own compound • Tend to own garden • Going early morning to farm • Spend 3-5 hours at farm • Move around easily and can walk some distance • Go to market/church/mosque • Participate in meetings 	<ul style="list-style-type: none"> • Feel too weak to work • Mostly sit around in the compound • Some still go to the garden • Only spend 1-2 hours at farm • Some only tend the garden if it is next to the compound • Some are still able to do light household chores (e.g. sweeping the yard or washing clothes) • Visited by neighbours 	<ul style="list-style-type: none"> • Some are bedridden • Not able to move around without help • Dependent on family members to feed, clean, and care for them • Some had moved to live with children • Some are still able to move around but confined to the compound • Mostly sleep all day or sit around • Mostly feel isolated



'Our' grandmother in Bantu Rural 100 is 77 but is still active. She went to the garden everyday and on return spent the rest of the day weeding her compound.



'Our' frail grandmother in Kumam Rural Universal sits in the compound all day, ostensibly looking after the grandchildren.



A neighbour in Kumam Rural Universal, a blind grandfather, could no longer farm and now only stayed at home the entire day.



Box 1: Meet 'My' Active Grandmother

'My' 75-year-old grandmother still woke up every morning and did the household chores herself, including taking the goats to graze. She said she kept busy because she did not want to be seen by others as an old person. *'When you're active, they don't really see you as old. Because you're able,'* she said to me. For her, being old is not about reaching a certain age, it is about stopping being active. She told me she still did not feel old even though she was 75.

Field notes, Kumam Rural Universal



Box 2: Meet 'My' Frail Grandmother

'My' 87-year-old grandmother in Kumam Rural Universal told me she used to go to the garden everyday but nowadays she felt too weak to farm. She started feeling pain in her knee joints and her eyesight was not as good as before. She still moved around the compound with some ease although now she used a walking stick to support her. She told me that her happiness now came from watching her grandchildren playing in the yard while keeping herself warm. She liked to sit outside to soak up the sun as she often felt cold but was careful to always sit in the shade to not overheat. She proudly considered herself a babysitter to her grandchildren, watching them while the parents were out farming.

Field notes, Kumam Rural Universal



Box 3: Meet 'My' Sickly Grandfather

I stayed with a 98-year-old grandfather who suffered from chronic diabetes and spent his days on his bed inside his hut at his son's compound shouting for help whenever he needed anything. If he had to go outside, he needed to be carried. His son took it upon himself to clean him because, as the son shared with me, he could not expect his wife to bathe his father.

Field notes, Bantu Rural 100



Box 4: A Blind Neighbour Stay at Home All Day

A 87-year-old grandfather in a neighbour's house in Kumam Rural Universal lost his eyesight three years ago and his health continued to deteriorate ever since. He used to live at his own house but, unable to care for himself, he had no choice but to move in with his youngest son and his house was since dismantled. His son told us that being blind took an emotional toll on his father as he was no longer able to continue working and be independent. He spent his days sitting in the compound, sometimes helping his grandchildren with small tasks such as putting on their clothes or wiping their faces.

Field notes, Kumam Rural Universal

3.2.2 How old people spend their time

This section is based mostly on observations while we stayed with the elderly in their own homes and is intended to provide context and further insights into the range of experience.

Morning activities

Old people wake up rather early, some active old people as early as 5.30am in order to go to their garden to farm. Elderly Muslims also wake up early for their morning prayer. Those who are sickly sometimes sleep late, waking around 7.30 am to take breakfast and go back to sleep immediately.

Afternoon/evening activities

Old people sometimes take naps or have conversations with their family members or visitors while sitting in the shade. The more active may use this time to complete chores around the compound and then meet up with friends. Some enjoy listening to news, religious programmes or music on the radio. Some take a bath as often as twice a day but some, especially those who were frail or sickly, do not take bath for days. In the evening, most old people go to bed around 9-10 pm.

Eating

When they can afford it, old people eat meals twice a day although many only have the means to eat once a day. The exception are those living in Karamoja who often go all day without eating any meal (for details see section on Findings from Karamoja Areas). Breakfast is usually unsweetened porridge or tea because sugar is expensive. Old people's main meals consist primarily of *posho* (maize flour cooked with water into a dough), or *matooke*, (boiled mashed plantain), and sometimes rice or cassava together with small amounts of beans, groundnuts or green vegetables such as kale grown in their own gardens. Old people tell us they prefer to consume their traditional food that they have eaten all their life. With a whole chicken costing a minimum of 20,000 UGX and eggs costing 400 UGX only the better off eat these and even they eat these rarely. Some take snacks during the day such as roasted maize or mango. Old women, when they are able, still take an active part in preparing food with some help from their daughters or granddaughters, if they live in the same compound.

Alcohol and tobacco use.

Some old people use tobacco or alcohol often as a way to socialize with others until dusk. For example, our 76-year-old grandfather (Karamoja Periurban 100) sniffs tobacco powder which he shares with friends, costing him 100UGX/day. In one Karamoja area, both men and women drink a variety of alcoholic beverages and we encountered a lot of drunkenness. Apart from subsisting on kwete, they consume a local 40% vodka 'Banana' sold in individual sachets at 600UGX/sachet and lira lira, illegally distilled alcohol at 200UGX/tot.

Religious observance

'Catholicism was the best thing in my life'
(grandfather (67), Luganda Rural Universal)

Some old people consider themselves quite religious, with Christians praying twice a day and/or listening to religious sermons on the radio and Muslims praying up to five times a day and/or observing Ramadan. Many shared it is important to go to their church or mosque even if it means walking some distance, not simply for religious reasons but for needed emotional and spiritual support. But there are many old people who share that they were religious in name only and it did not really play a part in their everyday life.



The traditional Kiganda way of steaming plantain to make matooke which used to be the staple food of the people. The current change in climate, drought, and the plantain wilting disease, had affected the production of the crops, making matooke less affordable (top). Old people liked to eat porridge for breakfast in the morning; A 96-year-old grandmother loved preparing food for others (bottom).



Drinking house where old people go to to socialize until dusk.

3.2.3 How old people view wellbeing

Old people shared key elements of what they felt was essential for a dignified and healthy life which we have summarized in Table 5 by category of old person. The first five apply to all categories and are listed in order of importance. But other elements are different for different categories. In one study area (Kumam Rural Universal), accessible drinking water sources was an additional element.

Good healthcare and freedom from pain

Healthcare was the most cited need by all three categories of old people as, most of the time, money shortage meant they could not pay for the needed treatment or medication. Old people commonly shared they suffered from high blood pressure and diabetes with 'body weakness', joint pain, and headaches being experienced almost every day. **Most have to travel far to a hospital or a health centre** (3-5km), walking if able, but more often, paying transportation of UGX 2,000-5,000. This quote exemplifies what many shared, *'If only there's some doctor who come to the community and specifically attends to old people. That will be ideal.'*

Whether they were sickly, frail, or active, old people consider **living free of pain as necessary** for a 'dignified healthy life', like the 67-year-old grandmother we lived with in Luganda Rural Universal who told us that if she was free of pain, she would be able to do many things and not burden others, *'I will be able to farm and look after the pigs. I can fend for myself and earn my own money.'* But others want to be relieved of hard work and be taken care of as they get very old as

a dignified life was a life without suffering. Old people feel they deserve to rest and be taken care of. Some even mentioned that they had heard of care homes for the elderly in Europe or the United States where rest and care was the main purpose and thought that they would quite like living in such homes. A neighbour old man explained to us, *'I have heard that in other countries like the United States, when people are very old they are taken to care homes for the old and the government takes care of them. They are given all the support and they don't have to continue working so hard during their old age. That does not happen here.'*

Enough and varied foods

Many old people feel they **are not eating enough** especially because they are still dealing with the aftermath of the drought that hit most of the area we stayed in between the end of 2016 until the first quarter of 2017. Most people's harvest failed as a result of the drought or pest damage. Food stocks were depleted and people had to buy food. **Old people want food which gives them energy and would like to add sugar and salt to make food taste better as well as more variety in their meals.** They told us that they would love to eat more meat and drink more milk, a sign of a comfortable life. They also want to be able to serve them to visitors as this is customary.

Adequate housing

Old people often shared that they needed a better house with good cement block or brick walls and a corrugated iron roof to live in, especially because for some, their old houses were falling apart. In particular, they alluded to having a house which

Table 5: People's parameters essential for dignified and healthy life

Sickly	Frail	Active
Good healthcare (enough money to access minimum requirement of healthcare)		
Free of pain and suffering		
Enough and varied food		
Adequate housing		
Debt –free and able to meet emergencies		
Thoughtful caring (not feeling a burden to others, receiving kindness)	Being independent	
Not lonely		Active participation in communal life
Spiritual, emotional comfort	Included in family life Being able to contribute to the family where possible	Actively contributing to others' future

was weatherproof and especially one without a leaking roof. Some aspired to constructing a more permanent house for their old age. Echoing others, a 75-year-old grandfather shared, *'I need to really go back to my land and I will go and build a permanent house. A house with iron sheet.'*

Debt free and able to meet emergencies

Old people shared that having debt added stress in their lives and that they did not want to pass on unpaid debts to their family after they died. This concern, like remaining independent, is linked to the strong intention of not wanting to be a burden. They shared how important it was to have their own assets which could be disposed of when facing small emergencies.



Maize crops were devastated by caterpillars which caused the harvest to fail.

Her house was rapidly falling apart so building a better house was her priority for now.



3.2.4 Importance of being active and independent

Whether they are active, frail or sickly, **old people highly value their independence** and being able to take care of themselves and those who can no longer look after themselves miss this. Old people often shared the dislike of being a burden to others. A 96-year-old grandmother (Luganda Rural Universal) shared that she thought it was better if a person did not live to her age and **it was preferable to die younger than being dependent on others for help.**

'As long as I am still strong, I want to be independent.'

(active grandfather (65), Karamoja Rural Universal)

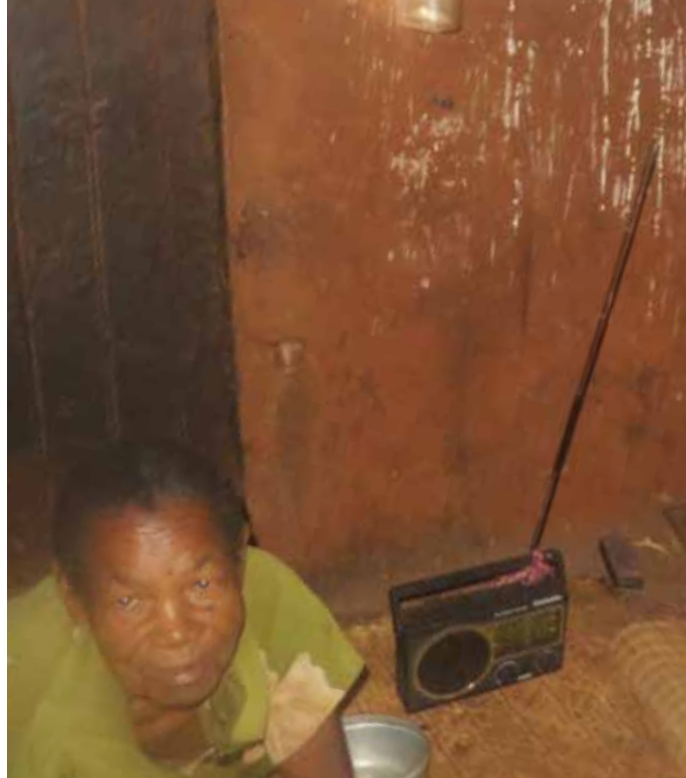
Favouring independence, whether active, frail, or sickly, **old people prefer to live at their own compound** rather than at their children's house as exemplified by a 80-year-old grandfather, *'We have our own ways and because of our age there are things we do that our daughter in law will not like. I must be in my home where I can be myself and make my own decisions. We might pee in house at our age, spit, be sick. But my son or daughter in law will not like it in their home.'* (active grandmother (64), Luganda Rural Universal).

Active old people shared a dread of the time they would lose their independence when their ill health means they have to move to live with children. One grandfather we stayed with in Luganda Rural Universal said it would be *'self imprisonment'* as he would not be able to make his own decisions. Although he recognized that there would be a time when *'I can't hold a hoe and then I will have to go to stay with them.'*

Some sickly old people still insist on staying at their own compounds, but many have (often reluctantly) moved in with their children because they can no longer live on their own, such as an 87-year-old neighbour grandfather (Kumam Rural Universal) who has been blind for the past 3 years. Their illnesses and, above all, their dependence on others often lead to them having a pessimistic outlook on life.

Importance of being active and independent

Most active old people we met are still keenly participating in the community, often as village elders or in church/mosque groups and events. **Active old people value social interaction and worry about possible isolation** in the future when they are too old to be active in their community.



This radio is my only companion. When I am deeply into thoughts and can't sleep, it has very good music and messages that sooth my soul and help me relax,' said 96-year-old sickly grandmother in Luganda Rural Universal who felt lonely.

Being mostly confined to their compounds, **frail old people feel quite disconnected from society**, telling us they often feel lonely as exemplified by a 78-year-old grandma (Karamoja Periurban 100) who has lost a leg. She shared she feel isolated and excluded from family conversations, *'I just sit here helpless and I used to be so active.'* A frail old man neighbour (Kakwa Rural 100) feels he had *'lost his self-esteem'*, sitting all day in the compound unable to meet up with friends and participate in groups as before. Despite potential isolation, **frail old people still prefer to remain at their own house** rather than moving in with their children if they had the choice and, where necessary, prefer to have relatives move in with them to take care of them, the house and the garden.

Loneliness is also the concern of those who were sick. For example, a grandmother (Karamoja Periurban 100) although still only in her 50s, who was suffering from a debilitating illness confided that she often felt lonely, *'The rest of the family are always inside their houses and you just hear them laughing,'* as she described sitting on her own doorstep while others watched TV. Even active old people could feel lonely and keeping active was their way to keep loneliness at bay. Our active grandmother (Bantu Rural 100) wanted to help in the farm because she was lonely and bored from only staying at home. But her daughter was concerned about her and did not allow her to go.



Lonely and sickly father missed his wife who was hospitalized with tuberculosis. He had to be carried around on his stool if he needed to move.

Contributing to the family

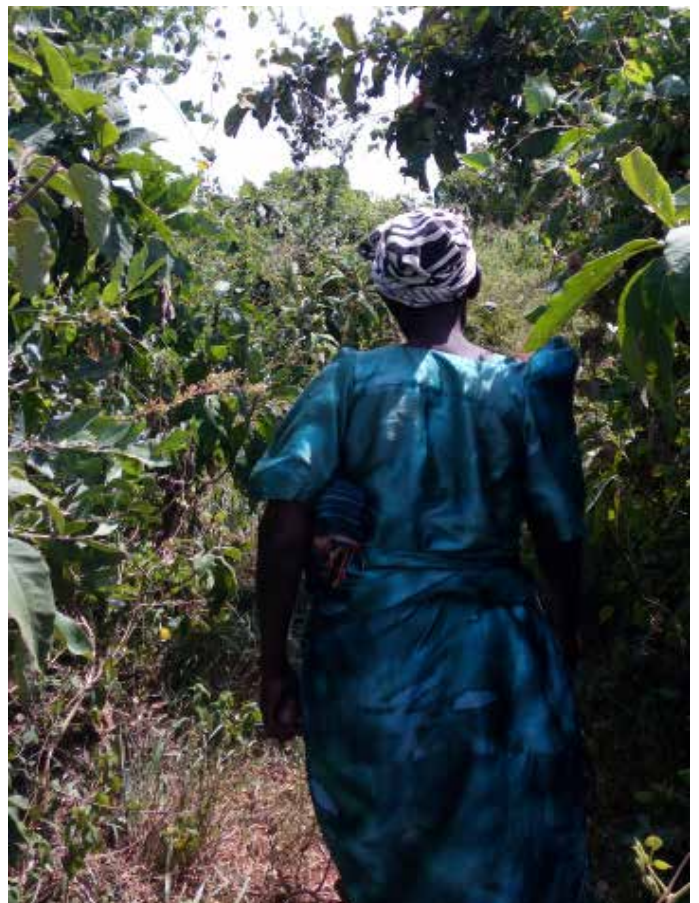
Many old people shared with us that they were often concerned about their children and grandchildren and this affected their feeling of wellbeing as they could not stop worrying or had to continue to work hard in order to support the young generation. **They were especially concerned about having enough money to support their children's and grandchildren's education.** While some felt burdened, especially those looking after grandchildren, others shared **they derived satisfaction and a sense of purpose from being able to contribute to school fees** and support future generations. For example, our 79-year-old grandmother (Alur Periurban Universal) told us that she had reached a point in her life where she worked hard and *'lived for my grandchildren,'* wanting them to go to school and to have the best in life. Where old people felt they could no longer be a contributor, they indicated that they sought solace at not being a burden and **needed spiritual and emotional support.**

The need for clean water

Old people who live in Kumam Rural Universal specifically said that they also needed clean water to be more readily accessible. As of now, villages in the area have 1 or 2 boreholes within a 3km radius, forcing many people to walk up to 40 minutes one way to collect clean water. Some people, especially old people, opted to collect muddy water from dug holes as they were located closer to their homes. Old people told us they had to boil the water before using it for cooking or drinking, adding more tasks to their daily routines including collecting firewood to build a fire.



Muddy waterholes as source of drinking water for people in Kumam Rural Universal.



Karamoja old women still go to the garden because they did not want to be seen as burdens to their family. 'When you're old you can't help yourself. You feel too weak to go to the garden, cannot walk to hospital, lots of money for boda boda. I don't like getting old, being a big burden,' shared these two women in their 70s.

3.2.5 Views of the Future

The SCG recipients we stayed with as well as others we met shared their views of the future. This included their hopes and concerns which further confirm the importance of the elements of wellbeing noted above. Active old people, unsurprisingly, were the most optimistic.

Active old people want a better life, especially for children and grandchildren

Active elderly, particularly, are still striving for a better life, retaining ambitions to cultivate more of their land as exemplified by a 75-year-old grandmother (Kumam Rural Universal) who planned to buy a bull to help with ploughing and a 74-year-old father (Lugbarati Periurban Universal) who wanted to hire people to cultivate more of his land which was at risk of being grabbed by others because it was overgrown. However, more important than their own ambitions were their hopes for their children and grandchildren. They universally shared aspirations for education, good marriages and providing them with assets, such as houses, to inherit. Old people often shared how they saw good education as a guarantee for a better life for their children and grandchildren and active old people worked hard to be able to contribute to schooling. For a 67-year-old active grandfather (Luganda Rural Universal), supporting his children and grandchildren to go to school also means investing for a better life for himself as he expects them, especially his son who is currently studying for a BA in Agriculture, to take care of him and his farm in the future. But for others, the desire to contribute was altruism.

Because of hopes for good marriages, active old people bought and kept livestock, such as sheep, goats, and cows, whenever they could as bride price needed for their sons, sometimes grandsons, to marry.

Constructing a permanent house was another plan active old people had in order to set their children and grandchildren for a better life. This **house was seen by active old people as an asset which they would then bequeath to their grandchildren** when they passed away. Frail old people worry about the future

'This is where my grandchildren will stay. Because my own daughter has failed to build a house for her own children.'

('our' grandmother (75), Kumam Rural Universal)



People keep cows for bride price to plough lands.

Frail old people worry about the future

For frail old people, their future was often viewed emotionally and focused on worry. **Frail old people frequently feared when their debilitating illness and weakness would claim their independence and ultimately end their life.** A 92-year-old grandfather (Karamoja Rural Universal) shared, *'Age is catching up with me.... Who will take this woman when I die?'* worrying for his wife's future care.

Sickly old people are longing for release

Those who were sickly often shared they were *'ready to die'* and, in some cases, **sickly old people long for death** such as the case with a 80-year-old sickly grandfather (Luganda Rural Universal) who said that he had given up and wondered why he was still alive. Our 96-year-old grandmother (Luganda Rural Universal) wondered *'what future is there?'* and a 98-year-old bedridden grandfather told us he had no aspirations in life and his only hope was for food and medication. A neighbour grandmother in her 80s who was paralyzed from the waist for the past three years told us she no longer wanted to live, *'I don't want to be a burden anymore, I don't want to grow old anymore, I want to die'*.

Even those who were active saw death as the option when they fell ill and they did not have the means to treat the illness. *'Death forgot me,'* said our 96-year-old grandmother (Luganda Rural Universal) who did not go to the hospital because she expected to die. **Reaching 90, old people tended to feel that it was their time to go and they were ready to die regardless of whether they were active, frail or sickly.** Those who were ill or frail wanted to die because they did not want to suffer any

longer. Those who were active felt they were ready for what they called their next life, especially when they felt they had done enough to ensure a secure future for their children and grandchildren. Our 90-year-old active grandfather (Alur Periurban Universal) told us he was afraid of the pain from getting old and that he was ready to go. The last thing he wanted to do was to celebrate his 75 years anniversary with his wife and have one last thanksgiving with all of his grandchildren. He felt he had done his part. He showed us the trees he had planted and the beehives he had kept and said, *'I think they will be okay when I go to the next life.'*

3.2.6 Old People's View of Their Relationships with Young People

As noted above, **the wellbeing of their grandchildren and children is often the topmost priority for old people whether they were active, frail, or sickly, although it is more possible for those who are active to work on ensuring a better future for their children and grandchildren.** In return, many old people hope to receive care, particularly as they grow older and weaker, although not to the extent that they become a burden. At the very least, they hope to be helped when they are in need, even if it was only for small favours on a day to day basis. The following describes how old people, especially SCG recipients, see their relationship with the younger generations.

'They have no respect... they don't listen, don't go to school when we tell them to they do whatever they want.'

(grandfather and grandmother, Kumam Rural Universal)

Most old people feel they were not respected as the younger generations are rude to them and often dismiss them. We witnessed young people refusing to do things asked of them and using bad language towards old people who shared that nowadays, even a young child could insult them. They also know that young people regard them as babies, as a burden, and expendable.

Old people are concerned about youths' lifestyle

Old people often shared that they felt **the younger generation were lazy and they did not engage in gainful work.** They remember how back in their younger years, if a child was seen as a troublemaker, the elderly could tell the child's parents how to

discipline him/her, including not to give the child food. Nowadays, they attempt to do the same but find out that the mother would later secretly give the child food behind their back. *'Although we never went to school we were very disciplined. But now you talk to me as an equal. Boys of today only look at beautiful face and not the girls' character. We used to marry for the character.'* (active grandmother, (64) Luganda Rural Universal, to her daughter in law)

Old people feel their opinions are not heard by younger generations

Old people confided to us that they felt the only people who would still listen to them were those who were closer to them in age. These people will still come to them for advice especially on cultural issues or when settling disputes among clan members. On the other hand, **youth tend to 'turn them a deaf ear' and do not care about their opinions or advice** which, old people said, was a major change from their generation's experience. They remember how they themselves used to sit around the fire to listen to the advice from old people. An old man (Karamoja Periurban 100) told us, *'This generation doesn't consult elders when making decisions.'* He shared with us how his own son sold land without his consent and said this would never happen when he was young as key decisions had to be made by consulting elders. *'They just do as they wish now,'* he lamented.

They felt that this was probably because their ideas were thought to be outdated by the young. Older people were concerned **that their culture and ways of life were disappearing because the younger generation did not want to listen to them** and did not want to learn from them. A grandmother (Karamoja Periurban 100) said, *'Young people are no longer interested in getting close to old people. They don't know my old language and it is disappearing. They are not learning from the old about culture, tales, songs.'* Because of this concern, one of the clan chiefs (Kakwa Rural 100) insisted that young people should sit and listen to the old people from time to time.

Old people take care of the young, rather than the other way around

Older people also felt that the younger generation could take care of them better. **Instead of the young people helping them, they felt they were the ones who helped the young people more.** Annex 1 showed how many elderly people we interacted with had to support others, especially orphaned grandchildren and daughters returning,



The woman in the far back is grandmother of the woman in pink. The woman in pink is the grandmother to the woman in stripes. The middle generation in between them were long gone because of illness and because of HIV.

often with children, after unsuccessful relationships. They had not expected to be in this position and felt burdened. This was especially true in Kakwa Rural 100 as the village was close to the border with Sudan and young people in the area would leave for 3-4 days at a time to go to Sudan, abandoning the old people to fend for themselves and even to take care of their children whom they left behind. Due to the frustration of not having help from her children, one paralyzed grandmother told us, *'I wish I had not given birth.'*

Old people remembered as well how **when they were young, old people did not have to take care of young children as much as they had to now.** Some had to do this because, such as in the case of Kakwa Rural 100 mentioned above, the grandchildren were simply abandoned by the parents who either moved away to live in a different place or remarried and wanted to start a new family without being reminded of their past. Some others had to look after orphans after their children had passed away; more often than not because of HIV/AIDS although some of this middle generation also perished during the war. Old women told us that now they were *'becoming mothers again'*.

There are some help coming from the younger generation

'Youth gave birth to kids and then they are leaving them with old people and leaving for towns looking for money. This means we have to send those kids to school, feed and clothe them with little support. So, we are giving birth twice.'
(Chair of elders, Bantu Rural 100)



People usually lined up at the boreholes to collect water but in Kumam Rural Universal they would allow old people to cut the line and go first.

Some old people we talked with did feel **that there was some help from younger generation, not only from their own family members but also from younger people in their community in general,** like helping with daily tasks such as collecting water from the borehole, cooking, or even ploughing their garden. Especially when old people are ill, their younger family members will care for them, either by moving in with the old person, having the old people move in with them or by sending money to help treatment.

Old women told us that they feel girls are more helpful than boys. *'Our'* grandmother (Luganda Rural Universal) told us that she wished she could have given birth to only three children instead of eight and for them to all be girls, saying *'Boys are a curse... count yourself blessed if a boy brings you even half kg of sugar. They are there for their wives and their in-laws'*. Some old women shared their fear of their own male relatives as the same grandmother continued, *'Boys just want to see you dead. Kill you to get your property. If a girl gets mad at you, she will go off and cool off and come back.'* Our grandmother (Karamoja Periurban 100) shared a similar worry that her nephew was trying to kill her. She had her leg amputated because of an illness and she believed it was the nephew who cursed her and gave her the disease. She told us she was lucky that

In Bantu Rural 100, in contrast to other villages, there is a still a sense of respect for the wisdom of older people. A grandniece was receiving advice from her great-aunt as she had had two miscarriages and now was pregnant again. She was advised by the aunt to use herbs to bathe to make her feel more energetic. She also took some vegetables from the aunt's garden before going home to prepare food for her family.



her son had chased the nephew away.

3.2.7 Young People's Perception of Their Relationship with Old People

Some young people do respect and help their elders.

Particularly in Bantu Rural 100, where Bantu culture remains entrenched, young people were seen to show deference to their elders. Older people in this community frequently give advice and counsel to youth which was actively sought by the young people. Youth in this area will kneel down some way off on meeting an older person, do not make eye contact or sit with the elders as a sign of respect.

Young people try to show respect to their elders

Some young people told us that they did try to show a bit of respect to their elders, if only because they were afraid of the consequences of not doing so. **Young people feared being cursed or fined if they were disrespectful to an elder.** Young people still saw their elders to be in the position to bless or curse because the older people were closer to the ancestors. Curses include having no children, not being happy, having bad luck, not finding a job, or not living long enough to grow old. They told us, *'If a clan elder annoys you, you should just walk away. If you respond, you might be fined a cow for being rude.'* This has a negative effect of isolating the old person as young people would rather avoid an elder than risk offending them. In Karamoja Periurban 100, for example, we saw grandsons running away from their grandmother whenever she complained or told them off.

Young people see sickly old people as a burden

From what young people themselves told us, it seemed like old people's concern about being seen as a burden had a legitimate basis. **Young people often considered their elders as a burden, particularly if they were sickly.** *'It's a burden, when*

old people fall sick, it's a burden,' said young people in Kakwa Rural 100, explaining that when an old person fell ill, they had to immediately think about how to transport him or her to get treatment which was costly and not easy due to their often limited mobility. Young people would also then have to take care of the sickly old person which often meant more work for at least one person in the family. This was especially true when the old person was bedridden as it meant that one person would need to stay home at all time, missing valuable time to work, in order to tend to the old person's need.

A son of our family in Karamoja Periurban 100 told us he considered growing old as a punishment because *'you could no longer help yourself and become a burden to others.'* This was how he saw his grandmother who was sick. Young people (Alur Periurban Universal) told us that they saw old people as *'useless'* because they fell sick and became a burden. They said what they preferred for themselves was to die before they became too old and unable to walk on their own.

Because of SCG, young people see old people as important again

A group of young men in Karamoja Rural Universal told us, *'Old people used to be very important because they had advice to give. Knowledge of animals, grazing, in pastoral times... but now... no use. They grow old and can't think well... we have to take care of them.'* They continued, *'Old people are only important when they get their money and you can borrow from them,'* particularly referring to the time when old people receive their SCG money. Even people who were closer to the SCG beneficiaries' age seemed to confirm this point of view as a 60-year-old woman (Karamoja Rural Universal) noted, *'Old people are important nowadays because of the [SCG] money. They are the richest in the community. They can stock food, buy bread and get nice clothes. The problem is they are too sickly these days.'*

3.2.8 Looking at old age through a gender lens

This section is compiled from our analysis of the insights and observations gathered by living with people in their own homes rather than directly engaging people in discussions about gender. During this post-immersion analysis, we were interested to reflect on the gender dimensions of work, division of responsibilities, decision making, health and well-being as well as the gendered effects of education and culture. The Uganda National Household Survey indicates that there are more elderly women than elderly men, more widows than widowers and that elderly women are more likely to be uneducated/illiterate than men of the same age.

Few differences in daily lives of old women and old men

We interacted with similar numbers of elderly men and women (81 men and 84 women) during the immersion. On the whole, **there are few differences in the way they lead their daily lives and their categorization as sickly, frail or active tends to trump gender distinctions.** Active old men and old women continue to cultivate their land and trade at the market. Both active old men and active old women engage in off-farm income-earning such as processing farm produce and craft-work although the types of activity are often selected along gender lines. **It is also not uncommon for old women to be the main breadwinner of the family** and this is based on practical considerations of who is the fittest or most able to earn. People did not indicate that the income earning potential for active old men is necessarily greater than for active old women and there is no indication from our interactions that old widows might be living off less income than when they were married, suggesting that they did not diminish savings or that they are worse off compared to widowers despite, for example land and assets being split among other wives in polygamous marriages. Widows or widowers face the same problems of loss of manual labour where both have been active when one spouse dies. It is not necessarily the case that old women on their own are more likely to need to employ manual labour to help cultivate than men but more to do with their state of health.

Household chores, such as fetching water or firewood, are done by men and women and old people still do household chores when they are able. Cooking and cleaning are still generally seen as *'women's work'*. Many old women in particular shared that continuing to do these chores made them feel useful and kept them busy even into advanced old age. (see photo on page 17). Arguably this role is one which old men find less easy to fulfill and they may

feel more redundant and *'useless'* when confined to the home than elderly women.

Both old men and old women are decision makers

Old women are active in decision making, especially around food purchase, health and education expenses but also on how SCG money is to be used. Although, as we have found in other RCAs in Uganda, for bigger financial decisions such as those around purchase and sale of land people indicate that men generally have the last say, something still practiced among younger generations. For example, a daughter shared *'Yeah, this man with his land. If it's time... if someone wants to come in, he has to have a say. He has to be there. We are only there to look. But for [decision making on] sugar and food it's me and my sister in Yumbe.'* (Kakwa Rural 100). There is some indication that some old women found the SCG documentation and the payment tranches more difficult to understand than men suggesting that weaker literacy may put them at a disadvantage not only in ensuring their entitlements but raising and following up with complaints.

Old women are more likely to live alone

One in four families we actually stayed with were headed by women on their own, usually because she is widowed or her husband had remarried. There are three main reasons shared to explain this; (i) men tend to die before their wives because they were older than their wives, often by as much as ten years; (ii) people tell us that men are more likely to die of HIV/AIDS than women as exemplified by the photo (page 24) of three generations of women left behind as the men had died, many because of HIV/AIDS; and (iii) old men are more likely to remarry if widowed. **Old men told us the key reason to remarry a younger wife was to take care of them.** As a grandfather, echoing others, shared after being widowed he married a younger woman *'to help me,'* (Karamoja Rural Universal) and another (Karamoja Periurban 100) expects his wife, 20 years his junior, to help him as he grows older. **The chances of remarriage of elderly widows or abandoned women is much less than widowers** as illustrated by several examples we came across including a woman (78) who lives on her own after being banished from her former husband's village (Box 23) while a similarly banished man (75) was able to marry a third time and benefit from his third wife's ancestral land. People often shared that since old women are less likely to remarry the age limit for widows and abandoned women to receive SCG should be lowered saying things like *'At least it should start at 55 because most of them [women] are widowed, they don't have help. [They] lost husbands or husbands married to other ladies so they'd love to have the money to support their*

family.' It also explains **the sense of injustice felt when elderly widows do not automatically assume their husbands' entitlement to SCG on his death in 100 club areas** (see Box 28)

Old women living alone are often burdened with care responsibilities

Those women living on their own or heading up families are often burdened with the responsibility of the care of members of the family. We met many older women who felt that relatives had been '*dumped*' on them to take care of including the children of deceased offspring or of family who had migrated or moved on. For example, a grandmother (Luganda Rural Universal) shared her unhappiness at having to care for her pregnant daughter in law, '*dumped*' on her by one of her sons; another grandmother (Kakwa Rural 100) living alone takes care of three orphaned grandchildren; a 17-year-old girl who was out of school, a 15-year-old boy studying in primary 5, and a 10-year-old girl studying in primary 3. What people shared as **the increasing rate of marriage break-up and pregnancy outside marriage where the father refuses to take responsibility has led to middle generation women returning home with their children to, sometimes, elderly parents.** For example, a grandmother (64, active, Kumam Rural Universal) worries constantly that her daughter who was having marital trouble might come back home bringing the children to live with her. Box 39 tells another story of older women (67) feeling burdened by her daughter and diverting her SCG money to support her and the RCA conducted earlier this year for NUTEC indicated a similar trend and concern among older parents.

Daughters and sons and their role in the life of old people

Those old people, men or women who become sickly or frail and unable to maintain their independence, tend to move in with sons and their families, although some move in with their daughters (for example see Box 9). **The primary care of the sickly old person however falls to the woman, daughter in law or daughter** although there were some exceptions (see Box 3 where the son bathes his paralyzed father as he '*could not expect his wife to do so*'). For many, daughters are regarded by old people as helpful and more able to care for them. For example, a grandmother (79, Alur Periurban Universal) told us that she felt her sons did not have time to take physical care of her. Old people shared that both sons and daughters living away will send money back to help with daily and medical expenses. As well as providing direct care, daughters also bring wealth into the household and many old people shared that daughters are more valuable than boys because of the bride price received when daughters marry.

Preserving the honour of daughters and ensuring they make good marriages is therefore very important. A grandfather (Karamoja Rural Universal) described his daughter as '*spoiled*' when she became pregnant before marriage and thought he would miss out on the bride price.

Section 3.3.3 Education Expenses Old People are still Paying describes the value old people put on investing in the education of their grandchildren and much of the SCG goes towards these costs. **We did not perceive any gender preference as old people were equally supportive of boys and girls.**

Community life of old women and old men

Old men are more likely to be active in the community than elderly women and more likely to hold a leadership position in the community. This, in turn means that they retain respect in the community, are more likely to be visited by community members when they are less mobile and may be less lonely as a consequence. However, the community interaction enjoyed by older men includes time spent drinking alcohol. The reciprocity expected in this activity was said by many to make inroads into household expenses and people complained to us frequently about the problems of excessive drinking among old men. Even though some old women also visited drinking houses (see photo on page 19), **it was old men who were regarded as often struggling with drinking problems.** Old women also shared with us how they felt left behind when their husbands went out drinking, leaving them to take care of the household.

Some older women who now live on their own welcome the freedom this provides. A 79-year-old woman (Kumam Rural Universal) told us that she now lives happily alone without her husband who had remarried. She had a bit of land and managed to build a house using SCG money. Another (Bantu Rural 100) feels similarly and had purchased her own land when her husband died and now lives independently.



3.3 Old People's Financial Situation

3.3.1 Source of Income, Breadwinners and Dependents

Main source of income

Almost all old people we met, who are mostly SCG recipients, own a piece of land which they cultivated themselves or used paid labour with crops mostly for consumption such as maize, cassava or plantain. For some old people, this cultivated land is also their most important source of income through selling surplus. People shared that they could no longer manage without cash to buy ingredients for cooking, medicines, batteries, transport, and mobile phone charge credits. Others meet their need for cash through waged work on other people's fields, mining, quarrying, or doing petty trade. When these sources of income are curtailed, for example through Government seizure of gold mines in Karamoja area or closure of companies (Box 5) serious difficulties can result.

Box 6: So Many Dependents

'My' 67-year-old father currently had eight people living in his compound who were dependent on him: his mother, his wife, a visiting married daughter with her twin girls, a younger unmarried daughter with a two-year-old toddler, and a son of his clan brother who moved in when he got into trouble with his sister-in-law. Mother told me that she worried that her other daughter who now lived away would also come back to live with them. The daughter had been having problems with her marriage and had mentioned that she might leave her husband. Mother was concerned because she knew that the daughter had no other place to go and that she would want nothing else but to help her. But she did not think her husband could afford to support any more people. She told us she would lie awake at night with this worry.

Field notes, Kumam Rural Universal

Box 5: Impact of Construction Company Closure

In one area in Alur Periurban Universal, there used to be a Chinese construction company operating in a nearby village. Many people from that village were dependent on this company. *'They really had everything for us. Everybody would wake up early morning and move to the site and at least everyone gets casual work to do. We had money,'* the LC shared. When the construction work was finally completed, the company moved to a new place, far away from the village, leaving only a few personnel behind. A 69-year-old woman from the village said to us, *'They gave jobs to our children but left us so soon.'* Not only losing a significant source of income, they also lost their source of clean water. *'They constructed a borehole within the station but when they were about to leave, they started locking their gate meaning we have to move far for water.'*

Field notes, Alur Periurban Universal

Old people may still be the providers for their family

Old people are often the head of household but also the main breadwinner for the family living together in the family compound, especially if they are still active, but even some frail and sickly financially contribute even if they are not physically active. **Annex 4 provides information about the provider roles many old people held with around 55% of them being in this position.** The number of dependents vary over time as family members, other relatives and clan members might choose to stay with them temporarily for various reasons (Box 6). In addition to spouses, dependents include their

own school age children, their unmarried children, and their grandchildren whose parents have passed away or who have been left behind. There is also an increasing trend of providing accommodation for children, especially girls who return home, often with young children, because of marital problems (see Box 39). Others (both old men and women) have to provide for dependents who could no longer work because of infirmity. Some men in particular had married younger wives with a view to providing for their care in old age although this often resulted them having to provide for younger children resulting in them being in a provider role for the family until advance age.

Some of the old people we met are also supported financially by their children. This include the children living in the compound and helping them farm, the children themselves being the main breadwinner for the compound where they lived and the children living away but sending their parents money either regularly or when needed.

Daily Expenses for Old People

Whether they are the heads of household or are supported by their children, **old people generally explained to us that their expenses were mostly divided between food, health needs and education for their grandchildren and children.** Some money is also allocated for other expenses such as farming inputs, donations for the church/mosque, or other social obligations such as contributions to funerals in their community. Where people have sufficient food from their own fields daily costs for food include cooking oil, salt and sugar although where money is short these are dispensed with. People also buy bars of soap quite regularly for clothes washing and

washing hands, common before and after eating in all the places we stayed in. The following details for expenditure provided by a family of 15 people in Lugbarati Periurban Universal are typical for most of the families we stayed with. The family spends

- 3,000UGX/week on soap,
- 5,000UGX/week on sugar,
- 700UGX/week on salt.
- 4,000UGX/week for transport
- 6,000/week to buy medicine.

This pattern of spending we find similar to our findings from RCA-NU-TEC study conducted earlier in 2017.

3.3.2 Health Expenses for Old People

Old people told us that health expenses were frequently the most significant big expenses faced, yet, more often than not, they could not afford to pay for them. The following details what old people do when they are ill and the choices they make, often circumscribed by their ability to pay.

Government hospitals are old people's first choice in the hope of free medicine

Old people shared that on falling ill one of their first options is to visit the Government hospital as treatment is free and, supposedly, the medicine as well. But **old people are often disappointed that medicine supplies were lacking** and they are required to **purchase medicines elsewhere** with prescriptions provided. Old people shared that most of the time, when this was the case, they just went back home without filling in the prescription.



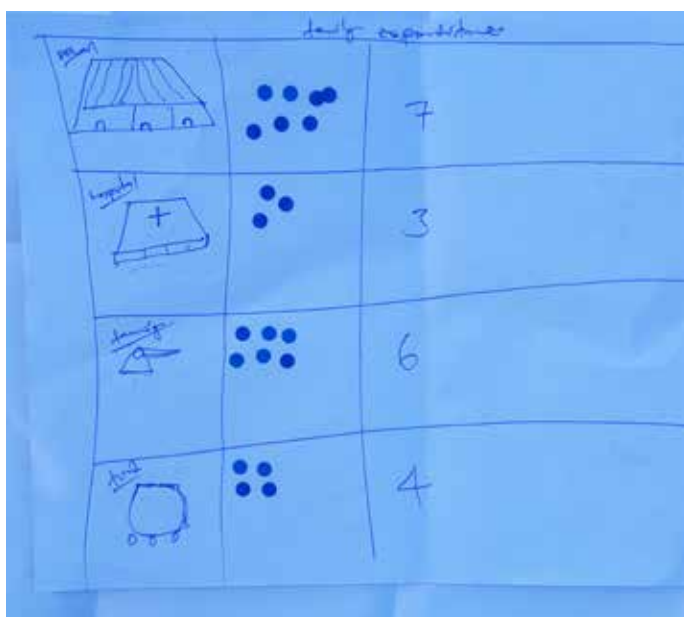
A nearby private clinic in Kumam Rural Universal that remained empty all day despite being attended by a nurse and stocked by medicines because people could not afford to pay.

They told us they considered themselves lucky if there were free medicines available when they visited. We met a man in Kumam Rural Universal who had just got back from the hospital. *'At least today I got medicine. I think the government just brought in the medicine,'* he speculated. Our father (Lugbarati Periurban Universal) said that sometimes the health workers at the hospital would claim that there was no medicine but then brought out the medicine when the patient said they could pay. People lamented to us, *'We go there because we don't have money. If we have money we would have gone to the private clinic yet when we go there there's no medicine.'*

Private facilities are considered too expensive

Sometimes, the public hospital refers old people to private establishments for tests and follow up because the hospital does not have the facilities needed for their treatment. But the cost of treatment in these facilities are seen by old people to be too expensive. For example our grandfather (Luganda Rural Universal) suffered with ulcers and the last time he was very sick, his sons took him for treatment. Grandfather needed an X-ray but the machine at the main government hospital did not work so they had to go to the town's private facility, costing 50,000UGX

It is not uncommon that there are **private health facilities nearby the villages but they are often empty due to people's inability to pay for treatment or medicine.** Our frail 87-year old grandmother (Kumam Rural Universal) sometimes makes the trip to a private clinic about an hour-walk away from her house where she has her blood pressure checked for free, as the nurse at the clinic knows her but goes home empty-handed because she cannot afford the medicines.



Our family in Kumam Rural Universal shared with us how their expenses were mostly allocated to pay for school, for health expenses, farming needs, and to buy food for daily consumption.



Religious healing and self-medication

Instead of going to hospitals, some people turn to religious healing, such as an Anglican man (Luganda Rural Universal) who uses a mud treatment obtained from his church for his illness costing him a 5,000UGX donation. Some share the fatalist view that some illnesses are not curable as they are punishment for past bad behaviour. Others decide to consult witch doctors when they need medical help.

People often choose to self-medicate when they cannot afford to buy medication, using herbs or local remedies. Our 75-year-old grandmother (Kumam Rural Universal) sometimes boils avocado leaves to treat her high blood pressure. The third wife of our grandfather (Luganda Rural Universal) sought treatment for lock jaw and spent around three days in a hospital in Kampala but finally used local herbs and she was cured. People also told us they eat millet porridge instead of going to health centre when they were not feeling well.

A neighbour woman (Karamoja Rural Universal) had some problems with her legs but after finding that medicine in hospital was costly, made cuts in her legs to relieve the pain. Other ways to avoid health costs include taking just any medication available, following what others had done with similar sounding symptoms and buying medicines from shops or using others' leftover prescriptions. For example, a 79-year-old woman we stayed with took a free deworming tablet whenever she suffered with body pain or from asthma saying it made her feel better. Her 79-year-old husband took unidentified Chinese medicines discarded by the company which used to operate in the village for the foot ulcer he had endured for more than eight years saying he would like a health worker to identify the drugs, which he claimed worked, for him one day. Their daughter decided while we stayed with them to send her son to buy antibiotics for her stomach cramps.



Aloe vera people in Karamoja Rural Universal used to get rid of malaria.

Box 7: Major Health Problems are Very Costly

The last time 'my' 67 year old grandmother was really sick she went to the district hospital. She was told that she needed hysterectomy which would cost her three million UGX. Her children could not agree on how to pay for her treatment. She then went to a hospital in Kampala that told her that she did not need an operation after all. The treatment in that Kampala hospital was 52,000UGX/week where she went for a physiotherapy and to receive painkillers. She also had to pay for transportation which was 40,000UGX one way. The total cost of all of her treatment was around 244,000UGX which was paid by her daughter because she could not afford it for herself.

Field notes, Luganda Rural Universal

Health expenses are considered too high by old people

Some old people told us that for 2017 alone, they have spent between 240,000UGX to 270,000UGX for health treatment.

When it comes to serious illness, the cost of treatment even at a public hospital can still be too high for many old people because they still have to pay if they need surgery or have to be admitted (Box 7). In one Mission hospital, where the cost tends to be lower compared to other non-governmental hospitals, a bed for one night costs 30,000UGX. This does not include the transport fee to get to the hospital which can be as high as 30,000UGX for those who live far away. It is therefore not uncommon for people to start a treatment to later discontinue it because they have run out of money. For example, one of our grandfathers (Karamoja Periurban 100) had what he called a 'stomach surgery' at a hospital that cost him 240,000UGX and although he needed to go back for a follow up he did not have the 70,000UGX needed so he decided not to do it.



This family preferred using local herbs to treat common diseases such as cold or headache. The grandfather was showing us the herbal tree he often used to treat stomach ache. He said he had used it since he was young.

Because they often cannot afford to buy the medicine and also because they do not want to become a burden to their children, **old people often delayed getting treatment 'until it was serious,'** just like a 70-year-old woman (Kumam Rural Universal) who suffered with infected wounds on her leg and refused to go to the hospital unless, *'the wounds get pus.'* Many sick old people try to ignore their pain as much as they can or resign their fate and situation to God, feeling there is nothing else they could do (Box 8). Our 72-year-old father (Alur Periurban Universal) experienced a slipped disc five years ago and visited the health centre for a while but they told him they had no suitable drugs and referred him to a private clinic but since he could not afford the medicine, he decided to endure the pain.

Although some old people qualify for subsidised healthcare programmes, they cannot avail these because of the high cost of transportation which was usually around 2,000-5,000UGX for a one-way 3-5 km trip to the hospital or health centre. For example, even though a private organization offers free routine blood pressure checks and medication every Thursday at the hospital, our 74-year-old father (Lugbarati Periurban Universal) does not go because of the 2,000UGX one-way *boda-boda* fare that he said he could not afford.

'If you have the money, you get the service you want. So it's the money which speaks.'
(Old people, Lugbarati Periurban Universal)

Old people also told us that they found **the waiting time at hospitals or health centres to be too long** and would only be prioritized if you had a relative who worked there. With no special provisions for the elderly and with waiting times of three to four hours, they wondered why the younger people were being taken care of first. They explained to us that the only way they could get special treatment was if they had money.

How do old people afford health expenses?

Those receiving the needed medical attention were often those who are **supported by their children or use their SCG grant towards the expenses.** For example, our 80-year-old father (Lugbarati Periurban Universal) had diabetes and suffered severe back pain from an accident nearly thirty years ago but his children paid for his medication and transport to get it. Similarly, our 80-year-old mother (Alur Periurban Universal) was told her *'heart has an opening'* requiring regular hospital visits and *'very expensive heart medicine'* which her daughter bought for her in Kampala. SCG money does not cover larger medical expenses and we often heard of old people giving preference for medical treatment to their younger relatives and using their SCG money for this (see Box 11).

Even within families, different strategies are adopted to deal with health issues (Box 9). It is also not uncommon for families to prioritize who should get medical treatment first if there are several family members who are sick at the same time (Box 10).

Box 8: Resigning Fate to God

An old man with a leg problem stayed with his daughter because of this. He told me his *'muscles are not ok.'* He spent a lot on treatment. He first went to the local public hospital but he was referred beyond his capability to pay to a different establishment. He then went to another district hospital that told him that the treatment there would cost him 2.5 million UGX. He could not afford that amount of money so he just stayed at a cost of 25,000UGX/day for in-patient treatment. He had to cut his stay short because it became too expensive for him to pay. He then tried another district hospital and was quoted an even higher amount for the treatment: four million UGX. Now, he told me all he could do was to sit. *'Life has no meaning,'* he said to me, *'I have left it to God.'*

Field notes, Karamoja Periurban 100



Box 9: Different Approaches for different Illnesses

'My' 79-year-old father had intestinal problems and prostate cancer. He underwent surgery a while back and now had a catheter for passing urine. Every Wednesday, he travelled for a check-up and every month he went to the hospital to change the catheter. He borrowed a bicycle from his 17-year-old neighbour and he rode for 40-50 minutes to the hospital. He received his treatment for free but he said he had to sit for a long time in the queue. Sometimes, the hospital could not supply the drugs prescribed so he had to find the medicine himself somewhere else and to pay for it. His 78-year-old wife was also ill with bilharzia and typhoid. In contrast to his husband, she was not taking any medication apart from local herbs which he said she was responding well to.

Field notes, Kakwa Rural 100



Box 10: Making Health Choices

87-year-old neighbour grandfather was hoping to treat his blindness but frequently encouraged others in the family, especially children, to take precedence with the limited financial resources. He also used his SCG money to pay for other family members who were ill. His last payment was 125,000UGX but was not nearly enough for his treatment estimated at 300,000UGX and his grandson was ill so the money was used for that. His son, who was taking care of him, told him that the next time they had money they would help him get treatment. Yet, when I was there, the son told me that one of his daughters had been ill for days, was weak and they would have to take her to the hospital. This meant the blind grandfather would have to again wait his turn to receive needed medical treatment.

Field notes, Kumam Rural Universal

Other people are affected by old people's health problems

When old people are ill, it also affects other people in their family. Young people told us that it became a **great problem for them to take care of old people who were ill, particularly financially.** In the case of our grandfather (Bantu Rural 100), two people need to always come with him if he needs to go to the hospital. Grandfather has stiff legs so he can only sit on a *boda boda* with both his legs sticking out. He needs two people to support him so he will not fall off the motorbike. This costs him 6,000UGX one way instead of the usual 2,000UGX because the *boda boda* driver said he had to drive slowly which requires more fuel. If old people need to be admitted, there are more expenses their children have to pay including buying food for them during their stay (Box 11). This is not counting the opportunity cost and time lost for the person designated to take care of the old person.

Box 11: Daughter was Burdened by Health Expenses

'My' 69-year-old mother contracted tuberculosis and was admitted to the hospital. Her daughter who lived away had a son who was now tasked with taking care of her at the hospital. The treatment was a prophylaxis, given for free by the hospital. But she had to finish the drugs and stay for six months for monitoring. Her daughter paid for the transport to carry her mother to the hospital as well as for the food her mother consumed during her treatment. Sometimes she was told to buy some injections. The daughter told me that she felt all the cost amounted to too much than she could bear.

Field notes, Kakwa Rural 100

3.3.3 Education Expenses Old People are still Paying

How much are education expenses?

Apart from health expenses, school expenses were ones that old people shared could be significant. Believing in the importance of education for a better future, old people were willing to work hard and to find ways to **support the schooling of their children and grandchildren, whether this was as main caregiver or as contributions.** Old people are often the main caregivers of young children because of missing generations, because the parents work away, have abandoned their children or are deceased. **Primary school costs range between 6,000UGX to 30,000UGX/term** depending whether the school is private or public and whether the school received subsidy from the government. Private schools often charge higher tuition fees than government schools but some prefer to send their grandchildren or children there because the quality is thought to be better like as our grandmother (Luganda Rural Universal) who said, *'I prefer to send to private schools because they perform better.'*

Senior school cost are around 50,000UGX to 60,000UGX/term and university education ranges from 750,000UGX to 1,600,000UGX/semester. Apart from tuition fees, there are other schooling expenses including food or cooking contributions, Parent-Teacher Association fee, and exams fees (2,000UGX/term each). Even those whose grandchildren or children go to subsidized schools with no tuition fee still have to pay these other contributions. In addition, they have to pay for school supplies such as uniforms (around 4,000UGX to 6,000UGX/term), books and pencils (around 4,500UGX/term), school bags (around 5,000UGX to 10,000UGX), exercise books (around 800UGX/term), and lunch boxes (around 500UGX).

How do old people afford schooling?

To afford to pay for schooling, old people often sell their livestock. Our grandmother in Luganda Rural Universal told us that some of the chickens were *'in her [granddaughter's] name'* to be sold to pay for the granddaughter's education. Our 80-year-old grandfather in the same area is supporting her daughter through nursing school, costing him 800,000UGX/semester. He told us, *'You see that bull of mine? I will have to sell it so my daughter can finish nursing school.'* **Some old people use part or all of their SCG money to pay for their grandchildren or children's education cost.** This was also true even for those whose grandchildren are supported by the

parents. There are times when the parents cannot afford the fee so old people step in, either paying the entire needed expenses or parts of it.

'They [the schools] keep sending these children home. They want more money. Money for what? The government should just help us with the school. School fees should be reduced. Either totally free or the fee needs to be fair.'

(active father,(75) Kumam Rural Universal)

Some old people shared with us that they sometimes **felt frustrated by the school expenses which they considered to be quite high** and, as also found in the recent RCA study for NU-TEC schools are quite assertive in making sure fees are paid. The grandson of our family in Karamoja Periurban 100 stopped going to school the week before we were there as grandfather explained they owed the school 33,000UGX. They were given a grace period of two weeks and were finally able to pay so the grandson returned to school again. The granddaughter of our family in Bantu Rural 100 was sent home because the family owed the school 20,000UGX. She hoped to return the week after we were there as her family had been putting effort to earn money in order to pay off the debt. Our 67-year-old grandfather (Karamoja Periurban 100) told us that he felt he has failed his two children who were in senior school because he was late in paying for their school fee. One of his daughters had to stop schooling for a while because he did not have money for exam fees but he hoped to be able to support her schooling again in two years' time. Our father (Kumam Rural Universal) told us he felt bad because, due to his inability to pay for school fees, his son stayed at home while his daughter repeated primary 7 instead of going to junior school. He explained to us that the government school his children used to go to demanded a lot of money. *'First, they asked for 2500 UGX, then ask for mid-term, and then for paper.'*

They told us that the **dry period of February to March was the worst time for them as food stock was down and there was not much to do for income, but it was exactly the time when school demand was high**. September is also seen as a difficult month because it is usually the month for planting the second crop of the year.

Children may be kept home to look after elderly

Some children are out of school because they are expected to stay home to take care of a family member who was old or very ill or both. A grandson (Kumam Rural Universal) left school to care for his grandmother who was paralyzed from an accident. The grandmother told us that not only was he needed to care for her but money was now needed for treatment for her constant pain. She told us that as she needed another person to help her with house chores such as cooking and cleaning, she suggested he married. The young bride now lives with her too. The grandmother could have moved and lived with her children but she insisted on her independence which meant living alone. This highlights a possible downside of old people insisting on staying at their own compound to preserve their independence.

Given the strong motivation towards giving future generations the chance they did not have of going to school, old people shared that they were then **often disappointed when their children or their grandchildren showed little interest in education or decided to stop schooling altogether**. Our grandfather in Karamoja Rural Universal is not happy with the fact that his granddaughter whose education he has been supporting told him she wanted to give up school to be married. He calls her *'spoilt'*, a term also used by a different grandfather in the same area about his daughter who left home pregnant.

Social Obligations

In addition to food, medical and education expenses, old people note different social contributions they usually make or are expected to make by people in their community.

Funeral contributions

Old people told us that **funeral contribution was one of the more common social obligations**, particularly if the person who died was a member of their clan. The expected contribution includes directly chipping in money to help with housing and feeding visitors who come to pay respect. Sometimes, old people also help by contributing their labour such as digging the grave for the deceased.

Some old people (Bantu Rural 100) belong to a burial group. When a member of the group passes, other members are expected to contribute 5,000UGX as well as some beans and *posho* and to help with the cooking. Burial groups in this area are also treated as some sort of a social groups where membership is a choice rather than because you are relatives of the other people in the group.



In some places, people also chipped in when the borehole where they collected their clean water broke down. The amount collected was usually around 1,000UGX/ household.

Box 13: Burial Expenses as Social Obligations

'My' 75-year-old grandmother told me that she recently just chipped in 2,000UGX for a burial as a woman in the village recently miscarried. Members of the elders group in the village took it upon themselves to comfort the grieving woman and came to a collective agreement to contribute 2,000UGX each to help with the burial cost. Grandmother was part of this elder group which was also a clan group as they were all had some familial connection with the woman.

Field notes, Kumam Rural Universal

In some places, contributions to funeral or burial a strongly encouraged. In Kumam Rural Universal, for example, when a clan member passes, other people in the same clan have to contribute to the occasion, either in cash or in kind (Box 13). People told us this contribution was not exactly voluntary and the amount of contribution depended on how close your familial ties were with the deceased. The closer the ties, the bigger the expected contribution would be. Although they also told us that if you did not have the means to make a contribution, people understood and would not fault you. **Old people therefore often opted out of contributing due to their limited resources or because they were too weak to contribute labour.**

Wedding contributions

Old people told us that they also **contribute labour, cash, or in kind if there is a wedding in the village**, particularly when it concerns one of their clan members. The contributions tend to be seen as **more loosely expected than in the case of a burial.**

In some places, a wedding can last one week with lots of alcohol and meat and both the bride and the groom sides are expected to contribute to the celebration.

If the one who is getting married is their own child or grandchild, then there is the matter of the bride price. Bride price is usually paid in livestock and if large numbers of animal are paid, the bride's family gains considerable respect. Before it is paid, the couple is not considered properly married and are only seen as cohabitating. These days, on top of livestock, the bride's family also sometimes asks for cash to pay for school fees. Bride price is often shared among clan members. Our neighbours in the same area told us that they recently received one out of the ten goats paid by a new husband of one of their clan daughters.

Because of the bride price, many people still see it as beneficial to have girls rather than boys in the family, even if these days bride price was often paid in installments. However, one father in Karamoja Rural Universal who had only boys told us he was nevertheless pleased with all his sons despite now being depleted of cattle. A 17-year-old neighbour girl in the same area was beaten by her brother for having boyfriend with no assets and choosing to leave the one with cattle. The girl locked herself in the house after the incident. Old women in the village told us that it was not such a bad decision for the girl to leave the former boyfriend because all he had was only 10 goats. Our 65-year-old grandfather there told us he felt the loss of his 18-year-old daughter quite keenly as this also meant there would be no goats or cows for him in the future. He said he was unlucky to have such a fate.

Religious contributions

Old people mentioned to us that they also gave contribution to their church or mosque. **This contribution is often voluntary with the amount decided by the old people themselves** but many try to regularly contribute even if as little as 100-200UGX. People contribute more when they can which can be up to 5,000UGX for a one-time contribution. In some places, people contribute to church during the offertory and the amount was usually 1,000UGX although they give only 500UGX when they are especially strapped for cash that week. In Bantu Rural 100, people are asked to contribute to church in kind such as in the form of a bag of plantain but explained that it was perfectly acceptable if they could not afford to do so.

A family in Alur Periurban Universal shared with us that they usually contribute around 7,000UGX/month to their church. Our 79-year-old father in Kakwa Rural 100 told us that he contributed every Sunday to the church because his late brother was the one who established the church and it made him happy. During the Islamic fasting season, traders at the market are asked daily voluntary monetary contributions by the mosque to provide food for the needy but also to prepare meals during *iftar* (the breaking of the fast at sundown) to help those who could not afford their own.

Community Support

Fulfilling these social obligations, such as helping with funerals and weddings, means that in turn, old people can also depend on others, such as clan members, in time of need.

Support from neighbours and community members

Despite changing trends in inter-generational relations noted in the first section, there is still much evidence of community support, especially from neighbours, for old people. In Alur Periurban Universal, old people who cannot farm anymore were helped by neighbours who will cook food for them. One of our mothers in this area sometimes picks cassava from her own garden for her neighbours.

Other than their clan members and neighbours, old people also refer to self-initiated village groups as sources of help such as the Village Saving and Loan Association (VSLA) which enables them to take out small loans when in need. These saving groups are often started by old people themselves and are not facilitated by an outsider, giving old people a sense of ownership. More detailed explanation of old people's experience with VSLA will be covered under Financial Planning section.

Support from religious bodies

Mosques and churches are also sources of support as old people point out to us. Not every church or mosque is actively providing assistance to old people in the community but some people did share with us how they were helped by these religious establishments. Some churches collect clothes, shoes, sugar and soap to be given to old people during Christmas or Easter. Others give out cash assistance during these holidays with one of our neighbours in Karamoja Periurban 100 telling us that he received 30,000UGX last Christmas. Mosques also provides help for the needy, particularly during the fasting month. One of our mothers told us she received help from the mosque in the form of 6,000UGX every year. She told us this was the mosque's support for old people who were considered the poorest of the poor. Our mother in KBO2 received food aid from the mosque in the form of rice and beans while others also told us that they sometimes received meat too. In one village in Kakwa Rural 100, both church and mosque organize a day for giving once a month. People will donate money which is then shared among the old people in the village. Last month, our father said he received 4,000UGX and 2kg of sugar from this event.

Support from organizations

Old people also told us that they sometimes heard or knew of other support provided by organizations such as NGOs or private organizations but often had little knowledge of these programmes and consequently missed out. They also miss out when they cannot physically go to where the distribution happens. Our paralyzed father (Kakwa Rural 100) shared he misses out on many assistance programmes including the ones provided by the mosque because he is immobile. If his daughter was not around, he had no one to help him collect the support he was supposedly entitled to.

Being excluded from available assistance

People also shared with us that **being SCG recipients sometimes precluded them from receiving other types of assistance.** Our grandmother (Lugbarati Periurban Universal) said she was barred from other government's programme because she was informed that SCG was already a government programme. This is also the case in Kakwa Rural 100 where people who are SCG recipients cannot benefit from the relief rice programme the government initiated during the drought. We are told that **retired teachers, government workers, and other people who have benefited from other government's programmes previously are also not eligible to receive the SCG support.**

Sometimes, old people are excluded from some assistance because they were considered too old to do the work that would be required. In Lugbarati Periurban Universal, there is a government programme intended for women to help with farming. Old women however do not qualify for the programme because they are considered too old to be able to farm. Two old women in Karamoja Periurban 100 told us that the government's community development programme in their area gave goats to disabled people but old people such as themselves were not considered as beneficiaries. These two women, who are active and fit, do not receive the assistance and conclude that the aid is politically motivated. It is not clear whether they do not receive because they are considered abled bodied while the support is intended for disabled people or whether because they are past a certain age.

As a whole we did not have a sense that SCG replaced informal forms of assistance from family members or neighbours. As has been mentioned previously, old people are excused of social obligations such as wedding or funeral contributions when they are incapable of fulfilling them. Children of old people still send money home especially if the parents are sick since SCG grant is still considered too little to cover medical treatment. In fact, instead of SCG replacing other types of support to old people, it enables them to provide supports to others, such as assisting children with education of grandchildren.

3.3.4 Financial Planning

Old people's experience with savings

Old people we talked with mostly told us that they did not consider themselves as having any kind of saving, apart from the livestock that they were keeping. **Old people told us that they liked keeping livestock such as goats, sheep, cows, and/or pigs because**



One of our grandmothers in Kumam Rural Universal kept goats that provided her with milk and she sometimes sold the goats to get cash.

animals bred and their wealth increased when the animals successfully gave birth. They are also assured by the fact that they can 'see' their savings and that they can immediately sell the livestock when any pressing need arises (Box 14). They consider this more convenient than having to go through the long process to get their money if they save in a bank or even in a VSLA. They acquire this livestock through purchase or through their share of bride price. In return, **any kept livestock can potentially be future bride price they will pay for their sons or their grandsons to marry.** Although, some people told us that they would only sell their livestock for cash when it was absolutely necessary and they had no other choice but to do so and preferred to only sell small livestock. Some also invest in animals, such as chickens or pigs, by buying them small and selling them when they have matured and fattened.

Box 14: Emergency Sale of Livestock

One of the sons of my family in recently was in trouble. Mother told me that the son was wrongly arrested by the police and could only be released on a two million UGX bail. The family did not have that much money in cash but they did keep quite a number of livestock including goats, pigs, and a cow which they used for ploughing. Father then sold some of the goats to pay the bail. The son was released and now was awaiting trial to clear his name.

Field notes, Kumam Rural Universal

When it came to managing their money, **none of the old people we met is familiar with banking services and no one owns a bank account.** As a way of day to day saving, many put away their cash in a box which is stored somewhere in their houses.

Village Saving and Loan Association (VSLA)

A few old people shared with us that they joined or formed VSLA in their community in order to save. These VSLAs are usually jointly initiated by a group of people and have regulations that were agreed on between members. Some VLSAs' memberships are clan based, while others are formed based on other criteria such as one for women only in Lugbarati Periurban Universal (Box 15) in which the group's functions go beyond just savings and loans but also to support group members in time of need.

Some VSLAs stipulate minimum deposit amounts, such as 2,000UGX in one group in Kumam Rural Universal or mandatory weekly contributions (Luganda Rural Universal), while others do not. Each member of the VSLA has their own book where the amount of their savings and loans are detailed. The

Box 15: VSLA Provides More than Savings and Loans

In one village in Lugbarati Periurban Universal, a VSLA was established exclusively for women. Old women who were members of the group told us they formed the group *'because men are cheats. They always take our money. They steal our money.'* Because of this common complaint, the women decided they wanted a women-only group to better manage their money. As of now, there were 38 women who have become members. Women in this group used their VSLA not only to save, but also to take out loans to buy seeds for their garden which they paid back with 2% interest. The members also provided support to one another in times of need, such as during planting season where they would lend a hand in preparing the garden of a member if needed. They also came together when any of the members needed help such as when there was a death in the family or when they were holding marriage ceremony. Mainly the members helped by volunteering their labour such as helping to cook for the funeral or wedding guests. They called their group *Ikikiti*, literally meaning *'together we are strong.'*

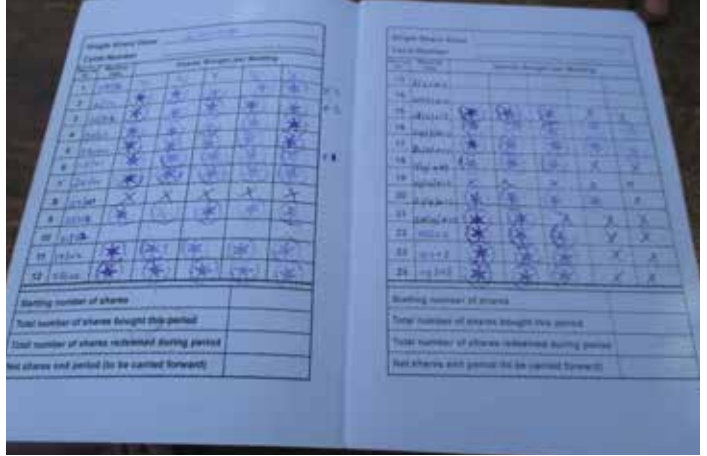
Field Notes, Lugbarati Periurban Universal

accumulated group savings are distributed back to the members by the end of the year. Most VSLAs have weekly meetings where members, especially those who are making deposits or planning to take loans, come together. Because of this, the group also has a social function where people can gather to socialize with one another.

Old people's experience with borrowing money

Old people shared with us that **they usually joined a VSLA because they hoped to be able to borrow money when they were in need.** Our grandfather (Luganda Rural Universal) told us that borrowing from a VSLA was easier than borrowing from individuals. Groups are mostly formed based on trust and collected money is given to a treasurer for safekeeping and people told us it is not uncommon for the trusted treasurer to then run away with the money. This happened at least twice in a village in Kumam Rural Universal. Because of this, one old man in his 60s told us that he decided not to join any VSLA out of the fear of having his money stolen.

Not all VSLAs have an ability to offer loans to members. When the group is small, it tends to act only as a saving group. The terms and conditions for a loan differ from one VSLA to the next and might be relaxed in special cases (Box 16). In one VSLA (Lugbarati Periurban Universal), it is only members who have put in some saving who can then receive loan from the group but in Kakwa Rural 100, non-members can get a loan as long as they put up security to ensure they will be paying back the money.



This VSLA provided each of its members with an individual book where they recorded the savings and loans that member made. Every star on this page is worth 2,000UGX, the minimum amount recommended to make a deposit.

Some people also told us that they could **take loans out from the mobile money service although it tended to be younger people who took advantage of this possibility.** With this service, you are given two weeks to pay back the money. Failure to do so results in your mobile account to be deactivated.

Old people's experience with having debts

Apart from having loans, some of the old people we talked with mentioned to us that they still had some debts that they had yet to fully settle. These are often owed to a store owner where they buy daily necessities such as food, salt, sugar or soap as well as for farming needs such as seeds. **Old people told us that store owners now were a little bit more willing to allow them to take goods on credit because they were SCG recipients.** Store owners feel assured that old people will have the means to pay back their debts. Our 65-year-old grandfather (Karamoja Rural Universal) is willing to lend out his own money for a small interest to those he knows can repay him back and particularly referred to those whom he knew would receive SCG money.

Box 16: How SCG has Enabled Her to Use VSLA Loan

74-year-old old woman was paralyzed from the waist down after she had an accident where she was thrown off the *boda boda* she was on as she was coming back home from collecting her SCG money two years ago. She went to get treatment and had been in and out of the hospital several times. She told me the treatment cost her a lot of money which she could not afford and she used all her SCG money for that purpose. Because the money was still not enough, she took out a loan of 500,000UGX from the VSLA she was a member of. The VSLA had a stipulation of 5% interest per month for each loan their members took out. However, understanding the difficult situation the old woman was in, the VSLA relaxed the interest regulation and allowed her to only pay back the capital sum. She hoped to slowly do this by paying part of the debt every time she received her SCG money.

Field notes, Kumam Rural Universal

3.5 Old People's Experience with Senior Citizens Grant (SCG)

Table 6: SCG Scheme for Pilot Universal Grant and Rollout 100 Club

	Universal Grant	100 Club
Eligibility Criteria	People aged 65 years and over (60 years in Karamoja)	Oldest 100 people in subcounty
Age of Recipient	Above 65-year-old (above 60-year-old in Karamoja)	On average around 84-year-old
Grant Amount	25,000UGX/month	25,000UGX/month
Recipients per Subcounty	Between 400-500 senior citizens	100 people senior citizens
Total Direct Beneficiaries	115,000 senior citizens	26,085 senior citizens
Number of District Covered	15 districts	40 districts
Enrollment Period	Third to fourth quarter 2014 (some as a roll out from Vulnerable Families Grant-VFG)	Second to third quarter 2015
First Disbursement	First quarter 2015	Third quarter 2015 to first quarter 2016
Disbursement	Handles initially by Mobile Telecommunication Network (MTN) Mobile Money service but currently by Post Bank	Handled by Post Bank

3.5.1 Information and perceptions of the SCG

People's awareness of SCG at Universal grant areas

'I haven't yet reached 65. In about 4 years!'

(man, Kumam Rural Universal (61), eagerly anticipating his eligibility for SCG)

Whether they are SCG age eligible or younger, **people in the universal grant areas are usually aware about the SCG and understand that the grant was intended for old people above the age of 65 (60 in Karamoja areas).** We found that those who received the grant and their families understood a bit more than those who did not receive the grant with **one or two non-recipients sometimes being unclear about the age requirements and disgruntled about their non-inclusion.** For example, a 64-year-old man (Kumam Rural Universal) complained that he felt he was excluded from the grant despite being one of the elders in the village. Another 64-year-old man (Luganda Rural Universal) felt he had only been excluded because, *'I was able and so I was not a beneficiary.'* Others shared his understanding that the grant was intended for vulnerable people such as people with disabilities, those who could not eat enough and including children in need rather than being age related .

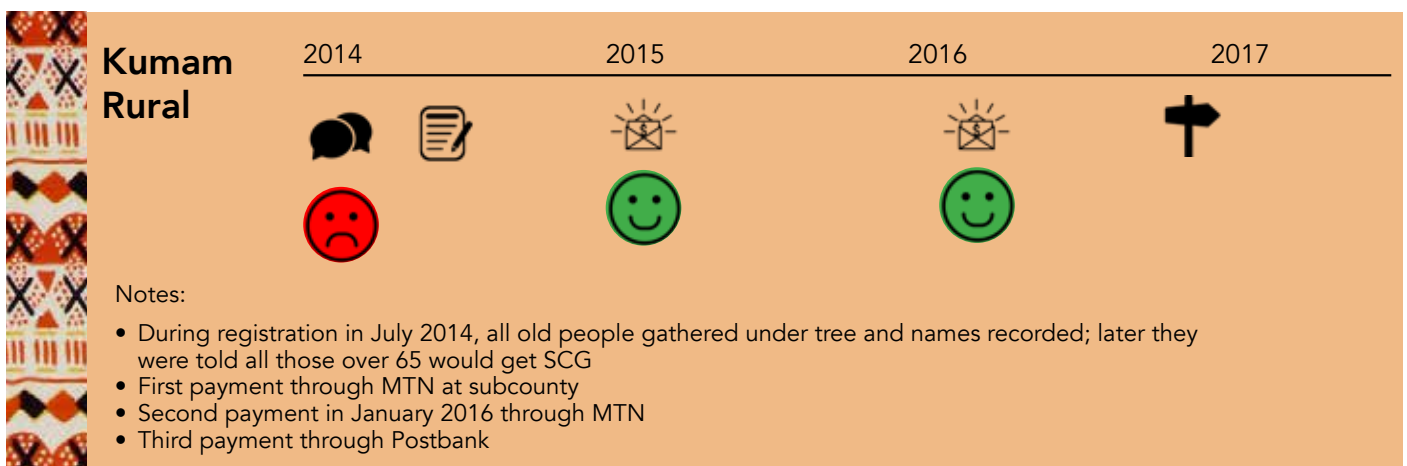
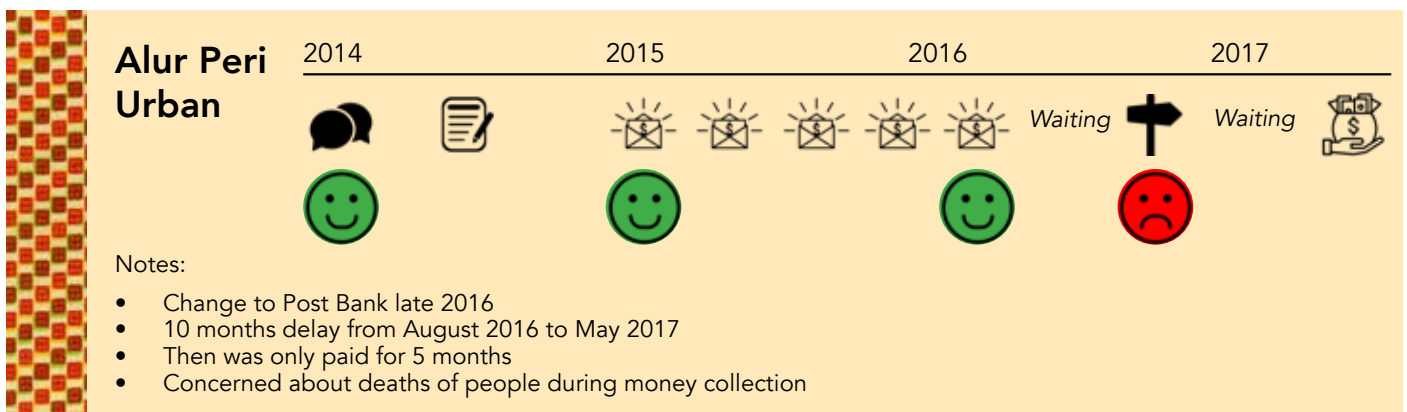
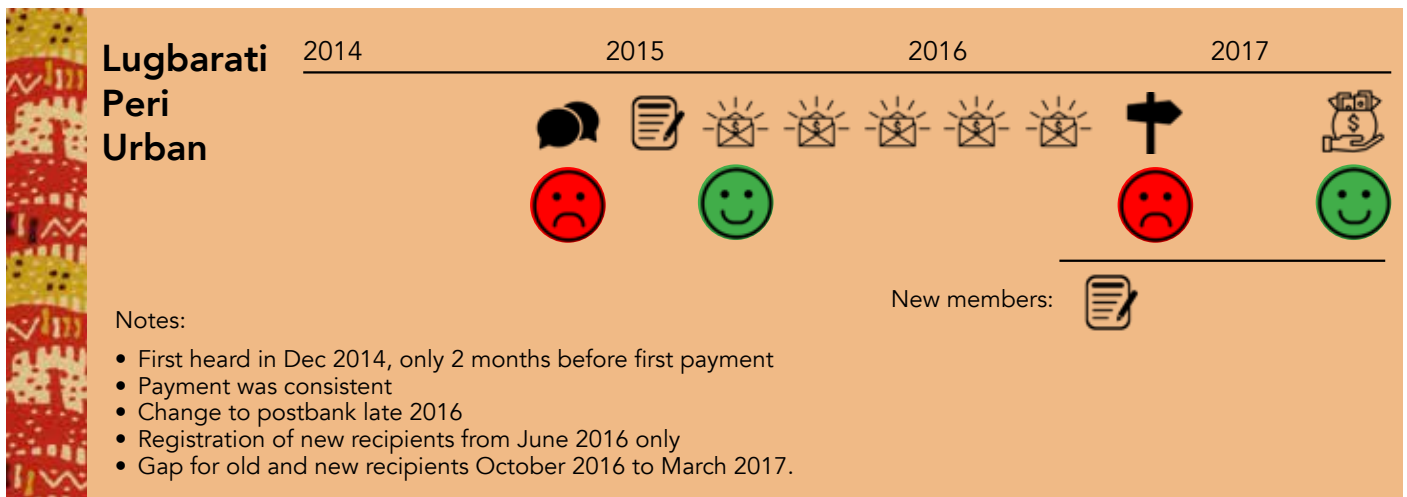
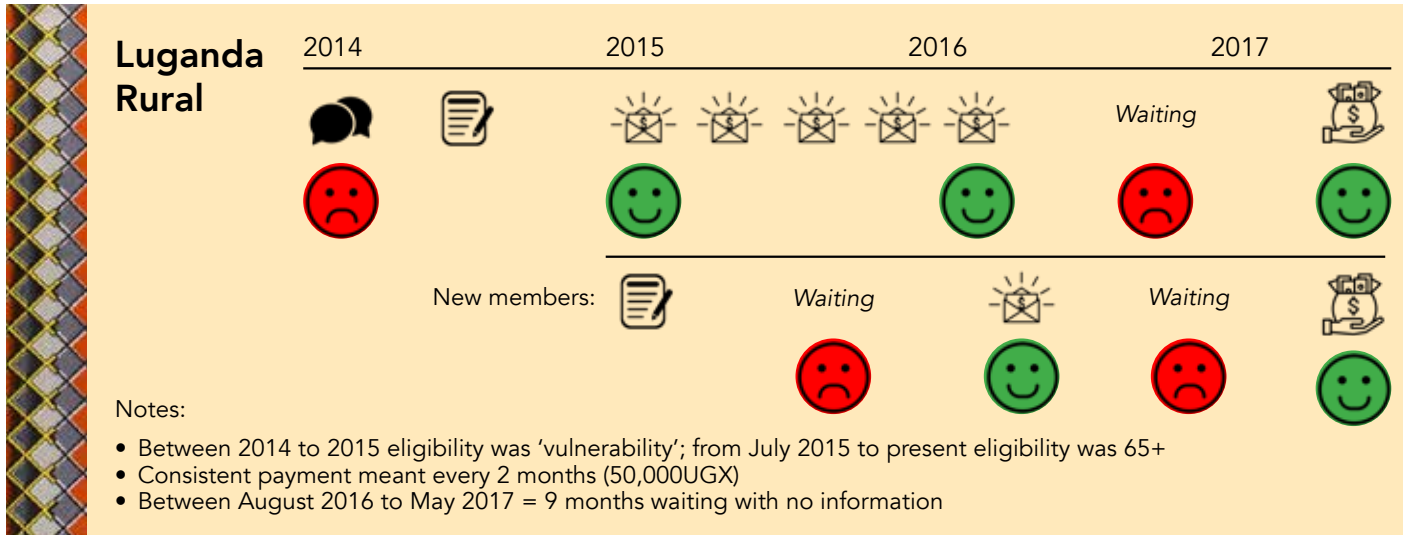
People shared that they usually first heard about the grant from their LC. Graphic 1 shows people's timelines of grant provision by location. In some places, old people were called to a meeting while in some others the LC came to their houses and registered their names, often without explaining the reason as described by one grandmother (Luganda Rural Universal) who told us the LC came saying just that *Government 'wants old people'.*

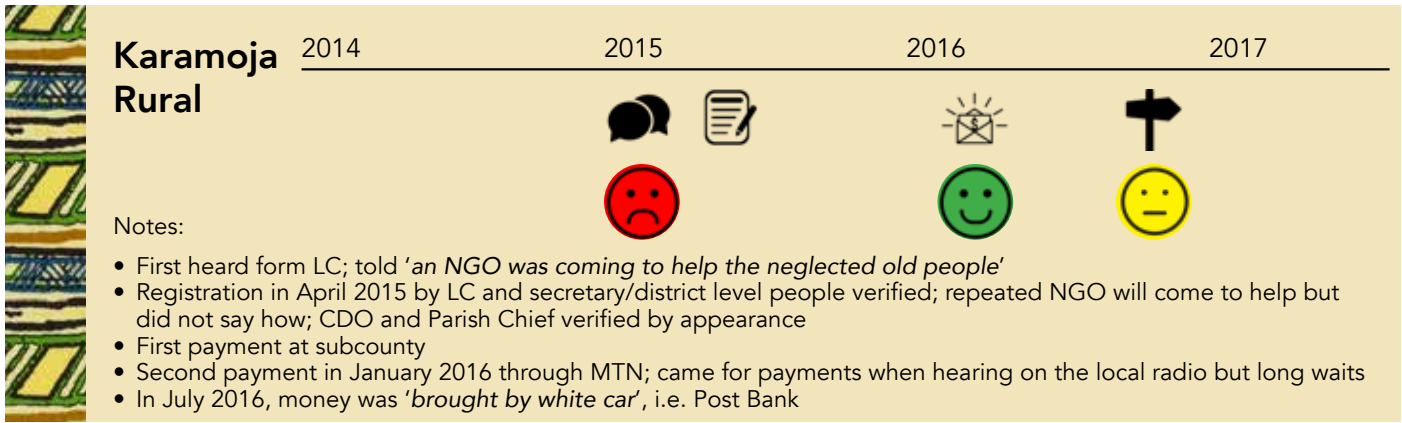
Most of those who did know about the grant were aware of the that grant was supposed to be 25,000UGX/month although some people were unsure due to the irregularity of the disbursement and consequent differing amounts. When they asked for an explanation why they received different amounts each time, they were often told by those handing out the grants to, *'take it or leave it.'*

Whether or not old people were aware of how much they should get monthly, most were unsure where the money came from. In Karamoja Rural Universal, people thought it came from an NGO although **in most places, people credited the government for the grant** with some even calling it their *'government's salary'*. Some others named it *'Museveni money'* or *'the President's programme'*. No one ever mentioned ESP or referred to the grant as SCG, although some people in the Universal grant area sometimes called it SAGE.

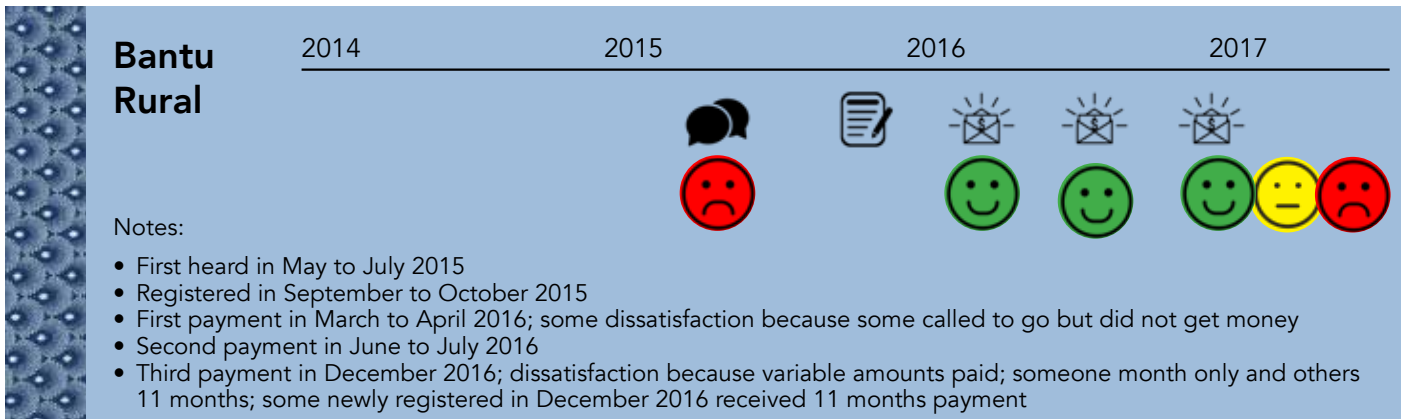
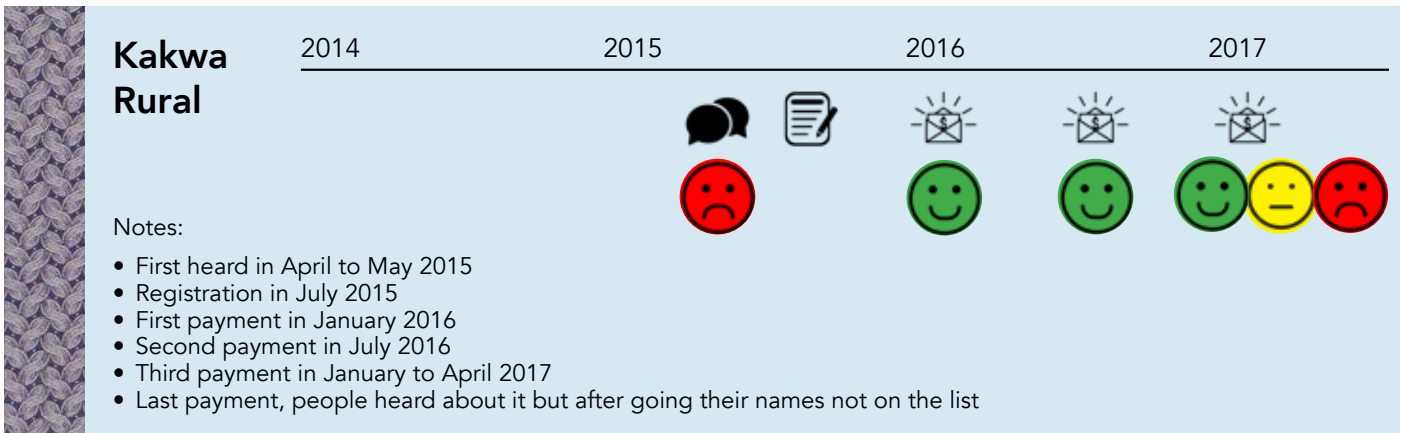
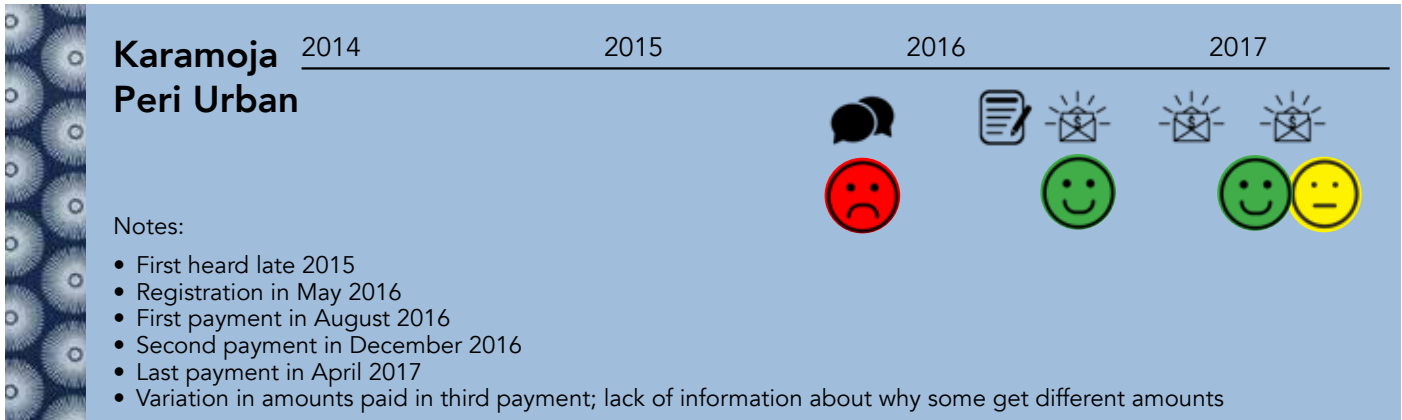
Graphic 1: Timeline of Grants

Universal Grants





100 Club



People's awareness of SCG at 100 club areas

There was much less clarity in understanding the SCG in the 100 Club areas where there were many very old (presumably eligible) people we met who were completely unaware of the grant such as a 98-year-old woman (Karamoja Periurban 100). Some had heard about the grant but **did not understand who was eligible and did not understand that only 100 people were covered within their sub-county**, particularly because they often only knew one or two from their village who received the grant and consequently they did not know why they did not receive it (Box 17). Some shared their confusion based on the fact that they thought they had had their names registered, such as 'our' grandmother and grandfather in Kakwa Rural 100 who were 80 and 89 respectively. People who were aware that the grant was meant for the oldest people told us they were still confused as they did not understand how this was decided.

The paucity of information led to much speculation including that it came from the Government 'to stop us raiding animals,' (man, Karamoja Periurban 100). Others in the area told us, 'So many names written randomly,' but that the names that were selected were few. Another grandfather here became confused by the contradicting information and decided not to listen to what he called 'rumours'. He said, 'I never wanted to think about it.' but when he heard it was a

Box 17: Miscommunication of the Intentions of the 100 Club

In this 100 club area, 'my' grandmothers first heard about the grant from the LC, who talked about it in church. They were told that the registration would cost 500UGX. A few of the old people from the area paid this to the LC. 'Maybe it's political mobilization,' her daughters noted, being suspicious because the announcement coincided with the time of the election. The daughters decided that they would not give grandmother the money to pay the 500UGX 'registration fee'. Three months later, grandmother and other old people in the village were invited to the sub-county to hear the local woman Member of Parliament. Amongst other things, she talked about the SCG; how it was meant for those over 65 years of age and the amount of money they should receive monthly. She also thanked the old people for electing her by giving them food, seven cows and some rice and then she left. Because of this, grandmother thought she would receive 25,000UGX/month. She did not. She was confused as she was over 65 and speculated that it had something to do with the LC. She thought those who received were either related to LC or paid the LC to receive the grant.

Field notes, Bantu Rural 100

grant for the elderly he dismissed it as 'an impossible dream', until he found that he had been listed. People in Kakwa Rural 100 speculated that many old people missed out because there were discrepancies in the total number of eligible recipients in the list 'from up' and the actual number of the village's old people.

We also heard more often from people in the 100 Club area that they were unsure of the amount of SCG. In Kakwa Rural 100, people only knew that some money was coming their way but were unsure of the amount. This was further confounded in some cases because of old people's unfamiliarity with cash and poor literacy skills such as an old woman in Karamoja Periurban 100 who did not know how much she got only the colour and pictures on the notes she received (Box 18).

People in 100 Club areas also perceived that the money came from the government and from the President specifically. An old woman (Karamoja Periurban 100) said the grant was given out because 'the President has decided to look after the elderly,' echoing an old man who said, 'The President has remembered us because we are old like him. Young are still young and can earn. Young have energy, eyes, hands and can work. So, bless the President.'

3.5.2 Registration and Enrollment

Registration and enrollment in Universal grant areas

The most common process of enrolment is epitomized by 'our' grandmother in Luganda Rural Universal who explained the registration process to us simply as, 'They came and wrote names and enrolled us through the LC.' but she added the final list of eligible names came 'from up'. **Coming 'from up' was people's frequent explanation to us about the final selection of SCG recipients.** Some LCs described a similar process although one LC explained to us that the process was actually

Box 18: Not Used to Handling Money

I met an elderly woman beneficiary and eventually got to chat about the grant but found she had no idea of the value of the grant. 'I don't know how much it was, all I know there were three notes, one had a baboon on it, the other was red in colour and the third was green in colour.' She gave the money to her son to pay wages for people who dug over her two plots of land. She had no idea if there was any balance left over or not, but she did not get anything back from her son.

Field notes, Karamoja Periurban 100

'bottom-up'. He said, 'When names were written, it was passed on to Parish Chief. He went through names and forwarded them to the CDO. After the CDO verified, they were sent to the DEO [District Empowerment Officer], who's the final person. After he signed, people received the benefits.' **People were registered using their national ID although in some places in Universal grant areas, in which registration commenced prior to the national ID registration process, people were enrolled using their voters' IDs.** In one Alur Periurban Universal village, people also told us that they used their birth certificates to register.

'They looked at our faces and decided who was old or not.'

('our' grandfather, Karamoja Rural Universal his eligibility for SCG)

People in universal areas talked to us about their difficulties during registration, particularly in getting their age recorded correctly. This arose from three main causes. The first was that, in the absence of official documents, registration officers often guessed the age of the old people, rarely using the guidance to assess age according to people's recollections of key events such as Uganda's Independence (1962). Old people complained that *'young people who did the ID had poor understanding of historical dates'* (Box 19) and sometimes the officers simply looked at their appearance and decided how old they were. People cited many examples where this method had led to them being missed *'because I did not have grey hair'* and pointing to siblings or friends who were younger than them who had been included in the lists. Secondly, people also complained that the people who registered them were impatient so they simply took the first number the old people volunteered as their possible age. Lastly, people said that some deliberately understated their age as they were used to being excluded from benefits and programmes by maximum age restrictions or, as in Lugbarati Periurban Universal, because they want to seem younger when they looked for a spouse and had become accustomed to using this lower age as their own.

Even documentation was not a guarantee of inclusion as, for example, the age of an old woman in Alur Periurban Universal was even doubted *'because I looked young'* despite having an ID that showed her actual birth year (Box 20). There were other explanations of being left off the list of beneficiaries including being victimized by those compiling the lists so they were not included *'if they did not like us'*.



The age of an old women in Kumam Rural Universal was doubted because she looks young.

Box 19: 'They said I was still too young'

A widow, whom others told me was in her late '70s currently lived alone and could not farm because of high blood pressure and back pain. Of her three children, two lived in Kampala and visited only occasionally. The third had a mental disorder. She told me she did not get the SCG although others younger than her were getting it. *'When they did the national identification card registration, we were told to give our birth dates but I don't know mine. So, I told the registration officer that I gave birth to my first-born child when the country got independence [in 1962]. To my surprise, when they called the old people in my village to receive money, I was told that I do not qualify yet.'* She took this up with the local government officers but was told that *'she is still young.'* She showed us her ID card and it said her birth year was 1954 yet everyone who knew her confirmed she was much older than that. People shared with me that there should be an opportunity for re-registration whereby information could be verified by the community and local leaders.

Field notes, Lugbarati Periurban Universal

Box 20: Having to Prove Her Age

An elderly woman shared with me that even her ID card had to be verified by the SCG team. When she went for the first time, the team doubted her, saying she did not look as old as other women over 65, despite the ID. They asked her to prove that she was actually that old, so she described events that happened before Uganda's Independence, sang a song that included events from 1961, and described how the British flag was taken down when she was in her primary school. Eventually she managed to convince them.

Field notes, Alur Periurban Universal

People who narrowly missed out during the first registration because they were just one or two years shy of 65 years old (or 60 in Karamoja areas), were concerned that they were yet to be included. Some were told that the list of recipients would only be updated after five years, indicating for them that they could potentially, 'miss out on four years of payments'. Others rued their own underestimates of their ages. But an LC in Lugbarati Periurban Universal area told us that, where ages had been mis-recorded, he encouraged people to seek to rectify their national ID to reflect their real age.

People told us that they hoped for the re-registration or re-enrollment to happen soon and they shared with us that the list of recipients was really in need of updating. They said there should be better information about who could be enrolled next and who could be eligible.

Registration and enrollment in 100 Club areas

LCs in 100 Club areas we visited described the process of registration which started with the Community Development Officers (CDO) sending a message to the Parish Chiefs who in turn would inform the LCs about who were entitled for the grant. They explained that the list of recipients was brought to them and it was based on national ID data from the National Identification and Registration Authority (NIRA)

The use of national ID as a basis for registration was problematic for some people as not all have collected their national ID card. A 98-year-old neighbour woman in Karamoja Periurban 100 did

not have an ID because she refused to register for one back in 2014 saying 'they need to come to me,' rather than her having to go to the sub-county to collect it. Others had not got national ID because, 'the waiting line was too long,' especially for an old person, they could not get to the registration office, they did not see the importance of it or they feared a hidden agenda such as being listed for nefarious purposes, as one shared of the fear of being abducted and taken 'underwater.'

Those who had IDs sometimes missed out because of inaccuracies in the age recorded in their national IDs resulting from the same problems of age approximation happening in Universal grant areas described above.

Old people were often required to go in person to the sub-county to register for the SCG posing a problem for those who were too old or too sick resulting in them missing out on the grant (Box 21). One of our grandfathers in Bantu Rural 100 shared a typical experience. The LC had to physically escort any potential recipient to the sub-county to confirm that they were the right people included in the list. Grandfather was also accompanied by one of his sons and they took a *boda boda* to get there. At the sub-county, he presented his ID and made a digital thumbprint. He was given a white paper receipt which stated the date of the registration and the serial number (see below). He then had to wait four months before receiving his first grant money. Other people told us that instead of a white paper, they received a yellow Postbank card.



This 98-year-old woman missed out on SCG grant because she did not want to go to sub-county to get an ID card.



Slip of paper showing name and date when a recipient was registered for SCG in Bantu Rural 100.

Box 21: Unable to Get to the ID Card Registration

The old man I stayed with was 81 and could not walk because of a leg injury when he was a teenager. At the time of ID registration, he could not get to the registration site and was upset that nobody came to his home to register him. As a result, he could not become a SCG beneficiary and his disability precluded him from other programmes too. For example, during this Ramadan, he missed out on the distribution of food packages at the mosque as it was a 'first come first served'. He shared with me, 'I feel so lonely and isolated from the world,' especially since his wife has been admitted to hospital with TB and he could not see her or hear from her. He thought she should have got treatment earlier and felt they were neglected and then had to sell food stocks to cover her transport and other medical expenses.

Field notes, Kakwa Rural 100

Box 22: Enrolled but Refused Money

The old lady was upset about not getting the grant. 'I'm really very sad and I don't understand why they told me I do not qualify for SAGE money'. Along with others who had been listed and 'given a card' she did not receive the grant on the first pay day. 'They pushed me out when they saw my face and the woman in charge shouted that I do not qualify because my face looked much younger'. She said her card was grabbed forcefully from her and having no card she gave up trying to get further payments even though she heard her name being called. 'I don't know if they are using my name to earn for themselves or what, and that's what I want to really understand.'

Field notes, Alur Periurban Universal

Eligibility and Fairness

Perception of eligibility and fairness in Universal grant areas

In most of the universal grant area, the eligibility age is 65 years old, except for in Karamoja where it is 60 years of age. In these places, the grant was meant to be universal, intending for every old person above the eligibility age to be entitled to SCG money.

There was generally good clarity among people in the universal grant area about who was supposed to benefit from the grant.

People mostly considered the age limit to be fair although many told us that it would be ideal if it can be lowered as many already felt weak and less able to farm even when they were still 50. Even after being enrolled, some experienced difficulties actually getting the grant as one old woman in Alur Periurban Universal shared she had her card confiscated during disbursement because she was considered by the Post Bank officials to have a face that 'looked too young' (Box 22). Some were unsure why they were excluded, such as a 65-year-old woman who was enrolled and had received the money twice but was not called on the third time to receive her money. **In Luganda Rural Universal, there were a number of old people who were not SCG beneficiaries as they were incomers to Uganda** of Tutsi ethnic group who came from Rwanda in 1994. They had Ugandan national IDs and were officially Ugandan citizens as they have been residents in the country for more than 10 years. But they told us they could not get SCG grants unless they falsified where they were born. One had actually done this successfully by following the advice of an elder.

Some people told us that while **some missed out because they claimed they were younger during registration, others were actually younger than the eligibility age but claimed they were older and benefitted from the grant.** Our grandmother in Kumam Rural Universal, for example told us she knew of one person who was young but received the money.

Dissatisfaction about eligibility has often resulted in suspicion and speculation. In Lugbarati Periurban Universal area, people were convinced that if you were exactly 65 years old during the registration time, you would not be enrolled as you would only be accepted if you were 67 or 68. It was not clear whether people were telling us this because this was their suspicions or whether they were actually informed this. Not infrequently, the blame fell on the LC. People often told us that being connected to the LC made it more possible for you to receive the grant, even if you were younger than the age of eligibility. In Alur Periurban Universal, those who received the grant believed it was 'lucky of them' to have their names in the list because so many people did not having been left out when the final list came 'from up.' The inconsistencies led some people to assume there was not a system but simply that 'some got and some did not.'

Perception of eligibility and fairness in 100 Club areas

In 100 club areas the SCG is given to the oldest 100 people in the sub county. With this scheme, the average age of recipient was around 84 years old. **We have compiled in Table 7 people's differing experience with the universal grant compared to the 100 club.**

Table 7: Comparison Between Universal Grant and 100 Club

Universal Grant (Pilot Areas)	100 Club (Rollout Areas)
<ul style="list-style-type: none"> • Communication problems at beginning but now it was getting better • Some still not receiving the grant (usually because not having ID cards) • Easy to understand as everyone received • More fair and less suspicion about who was eligible or not because everyone received 	<ul style="list-style-type: none"> • Communication problems remain • Much confusion about who received • Very few benefit from the grant (sometimes as few as one to four senior citizens in a village) • Good if it properly handled but lack of clarity led to suspicion and distrust about who benefitted. Focus on individuals • The oldest were more likely to be in need (unable to earn for themselves) although many exceptions • The very vulnerable were not necessarily old- only having age as a criteria when funds were limited did not seem fair to people • There was already criticism of the government <i>'wasting money on old people'</i>. This criticism was even more so with the very old as they were <i>'about to die.'</i>

People in 100 Club areas tend to be more confused about criteria of eligibility which led to much discussion and speculation. **People in 100 Club areas often pointed out old people who they thought were deserving of the grant but had somehow missed out.** For example, people in Karamoja Periurban 100 were very clear that they thought two old women they knew were in need of help. One was an abandoned 70-year-old woman with no legs who lived on her own and the other one was a 69-year-old woman living alone with a very young grandson. People queried why they were not on the list of recipients, *'Don't know why they were left out while others are getting.'* People shared with us they felt bad when they saw old people who were weak, really poor to the point they could not afford to buy food, and had nowhere to go to get support such as in the case of an-87-year old woman who lived with her mentally challenged daughter (Box 22) or a 78-year-old woman who had no one else to turn to (Box 23). They told us that these old people were clearly in need of money and they wanted to recommend them to receive SCG but did not know how to do that.

The LC in Karamoja Periurban 100 told us that **people's enrollment had been done gradually**

Box 22: People Identify Need in Others 1

I met an elderly woman and chatted about the grant. She first heard about it from her neighbour who was a beneficiary but she seemed confused about the whole process. She had an ID card but thought her age must have been miscalculated but could not find the card for me to look at. To me, she really looked old, about 85-87. She clearly needed the money as she could not farm and looked after her mentally challenged daughter who managed only a little farming. Her grandson sometimes helped in the farm and her daughter-in-law sometimes cooked food for them.

Field notes, Bantu Rural 100

Box 23: People Identify Need in Others 2

I met a woman who said that according to her misplaced card, she was more than 78 years old and was not a SCG beneficiary. She lived alone in her small house, looked after herself, cooked for herself, but she sometimes complained that there were seasons when she had nothing to eat. She shared that she had been married in Buganda, central Uganda, and lived with her husband's family, but was chased away when she could not have children and banished from ever coming back to her husband's clan. She decided to trace her own clan in Busoga where she was born. She finally found a family which was part of the distant extended family. They said, *'It gets so hard for us to look after this woman and we really get stretched to the extent that we really can't help her all the time. We also had to consult the LC to help mobilize some food for this woman through well-wishers but to little or no avail. Almost all people sympathize with her but also do not really help her that much.'*

Field notes, Bantu Rural 100

which was why it seemed that there were only a few people enrolled. He said the sub-county registered 50 old people to receive during the first year and another 50 the following year. He explained that they had even registered a further 50 people and that he was told that in five years there would be 500 old people who would be covered in his sub-county. The chair of the elder group in Bantu Rural 100 told us that the targets were those who were above the age of 84. The Parish Chief of one of the four parishes in the area informed us that there were only six people in his entire parish who received the grants; out of which two had passed away but anticipated a total of 12 recipients in his parish coming September.

In 100 club areas, we met many people who were older than 84-year-old, the supposed average age of the recipients, who did not benefit from the grant. Graphic 2 below details SCG beneficiaries we

met in 100 club areas including those who were on the waiting list or did not receive the grant although were judged by others to be quite in need. People told us they were hoping that the government would come soon to register them for a national ID and for the grant at the same time. For some old people, it was not really clear why they did not receive the grant. This was particularly confusing in the case of an old couple in Kakwa Rural 100 where the wife was a recipient while the husband was not despite being older than her (Box 24).

A CDO official in Kakwa Rural 100 told us that the Ministry of Gender, Labour and Social Development (MGLSD) was aware that there were problems with old people missing out on the grant. He said part of the reason was because the officials rushed the registration as there was a long line of people but indicated that they were planning to re-register old people, starting with training people to do the re-registration. To this end the Ministry had established an office in the village. But two months had passed and nothing had happened and MGLSD had even started to take back the office supplies.

Box 24: Missing Out

I met a couple where the 81-year-old wife had the grant but her older 85-year-old husband did not. They were still active and they worked hard to support their grandchildren. She was enrolled in 2016 and got her first payment of 125,000UGX in April 2017 which was the amount for the previous 5 months. She expected her second payment in September 2017. As solely responsible for their grandchildren, the grant was helping her to pay school fees, land cultivation and to buy food. She said they struggled with food because of the long time before payments. But her husband did not get the grant. He told me he had given up because he did not understand the process of registration and which people were considered old. He felt old people should be treated equally and there should not be a system where some get and others were left out.

Field notes, Kakwa Rural 100

People in 100 Club areas shared that they wished the Government had trusted them more in helping with the enrollment. A young woman in Kakwa Rural 100 said to us, *'If the people can give us a chance and come down and we can tell them where the old people are and they can then register all the old people.'* She explained that **it would be better if the registration officials could actually visit their village and meet the old people themselves in their houses.**

3.5.3 Process of Getting the Money

The process of getting the money is similar in Universal grant areas and in 100 Club areas. Therefore, subsections for this part of the report will be divided by topics instead of areas.

Information on disbursement

The LCs played a crucial role during disbursement time. The LCs made house visits to inform SCG recipients to collect their money. Old people also told us that they sometimes heard announcements about disbursement dates about one week in advance from the local radio but were glad that the LCs came knocking at their doors too because they sometimes missed these announcements. People shared that they were generally happy and excited when they heard the money was to be disbursed soon.

'If you ever go without that card, you won't get the money.'

('Registration officer, recounted to us by 'our' father, Kumam Rural Universal)

Old people described how, on disbursement days, they brought their national ID or voter's ID and took their yellow Post Bank card as well as a white paper with serial number or a white SCG card with logos, to be shown to the officials from Post Bank who were in charge of the disbursement. People told us that they have become very much aware of the importance of these documents as they have seen people being chided for forgetting to bring their yellow cards and some were even told to go back home to pick the cards up before they could get the money.

Because of this, old people shared that they are very careful to keep the documents safe and worried constantly that they might lose them (Box 26). People in Karamoja Periurban 100 told us they tied the documents around their waists. Some men showed how they put the documents in a plastic bag to protect from the rain, which they then shoved into their pockets. Our grandfather in Karamoja Rural Universal shared with us that he had put the documents in two tied up white bags which he then put in a pot for safekeeping. Our grandmother in the same area wrapped the documents and tied it up with a piece of cloth which was then stored high up in the roof of her house. A different grandfather, also from Karamoja Rural Universal, said he put them inside an ID badge holder which was attached to his belt and he always took them with him anywhere he went.



Box 26: Difficulties Replacing Her Card

'My' mother misplaced her card a few months prior to the payment date. She asked the LC what she should do and he told her she would need to fill in a form from the sub-county. She did this and was told the form would be submitted and she should await notification. After about three weeks, she had heard nothing so returned to the LC who told her she needed to pay a fee of 1,000UGX to speed up the process. She paid and was told once again that she must wait. Months passed by and there was no feedback. She gave up at this point but fortunately found her old card among her belongings.

Field notes, Lugbarati Periurban Universal

Suspicious and questions also arose when a recipient who was on the list passed away. People shared, *'If your name comes up and you are dead, no one gets the money,'* referring to the situation where family would not be able to claim a dead person's grant during disbursement day. They noted that there were names of deceased recipients that kept being called out during different disbursements which led them to wonder about the money owed to the dead person and to speculation that someone must have pocketed the money.

Family members of deceased recipients told us they felt they should be entitled to continue receiving the money as it could help family members left behind, especially orphans who were the dependents of the deceased SCG recipients. An old woman (Kumam Rural Universal) was convinced that the family members would receive four months money although other people doubted her understanding. Our father in the same village believed the old woman was mistaken, saying, *'If you die, that is the end of it.'* People in Alur Periurban Universal told us that they had been informed that when a beneficiary died, the family was supposed to receive the equivalent of three months' SCG grant. They were told that the LC and the Parish Chief would report the situation to the sub-county and they then had to fill in a form called death notification, together with a family member of the deceased. People told us that they considered this process difficult and they never actually received the money. They only knew of one man who said his family did receive the money after a family member passed but only received one month's payment. In one case in Kakwa Rural 100, the village leadership tried to help an old widow to receive her late husband's grant money, unfortunately, to no avail (Box 27).

Ease of access and challenge of mobility

Old people told us that they often found it hard to

Box 27: Why Can't Widows Benefit from the Grant of Their Deceased Spouses?

In May 2015, a 91-year-old man was among the list of elderly people eligible to benefit from the first round of SCG but he died in July. His 88-year-old widow was then sickly and frail but caring for five grandchildren, aged between six and 15, who lost their parents to HIV/AIDS. The LC told me that the couple had been looking after these young ones without any support from close relatives, clan, or government, saying, *'The only support I remember was from the Catholic church at Easter and I also heard Muslims sometimes offered support to the weak and frail elders but I am not sure of this'*. He and another LC told me that during the verification process in July 2015 *'we invited an elderly widow to replace her deceased husband and we presented the issue to the registration team who were sympathetic and registered her. We thought all was done!'* But in January 2016, the first payment was made and the widow's name was not on the list, only her deceased husband. *'We assumed that since her name didn't appear, she would take the husband's benefit and they would correct later,'* explained the LC to me. But the money was taken back without any explanation to the leadership or the widow.

Field notes, Kakwa Rural 100

travel to the sub county to collect their money. In one Karamoja Periurban 100 location, there was only one pay point in the entire sub-county which could be as far as 4km away for some and we were told that they had to spend 18,000UGX for a *boda boda* to get there. *'That's three quarters of the money gone,'* said the CDO in the area to us.

Many old people have problems with mobility (see page 48), such as our grandmother in Lugbarati Periurban Universal who had to be carried by her son to collect her money, and **some found the cost to go on a boda boda to get to the sub-county to be more than they could afford.** People using boda boda told us that they at least had to pay between 2,000UGX to 5,000UGX one way or even more if the driver overcharged them. **Some also had to buy food while they were waiting because the process tended to last for an entire day.** A paralyzed old woman (Kumam Rural Universal) shared that half of one month's SCG grant could be gone because of the transport cost alone (Box 28). In one area in Karamoja Rural Universal, people shared that when the grant was first introduced, there were people who helped recipients to go to the sub-county after informing them that their money had come. They were paid 10,000UGX each and people really appreciated the help. An old woman there told us, *'This was really good as we got the information on time'* and regretted that this help was no longer available.



A blind SCG recipient who complained a lot about the difficulties she had in accessing the money because she had decreased mobility due to her disability.



Old woman with difficulty walking had to walk 40 minutes along path covered by tall grasses to get to the SCG pay point.



Box 28: Transport Fee Amounted to Half of the SCG Money

An old woman who had been sick for the past three years became unable to walk. She shared with me the difficulties she faced to access the SCG money. She told me she had to take a *boda boda* to and from the sub-county which cost her 5,000UGX in total. She then had to also pay another 5,000UGX for fuel. Because she was paralyzed, she also had to pay some people to help carry her on and off the bike 2,000 UGX each time. She lamented, *'By the time I reach home almost half of the money is gone!'* She said she would rather have a policeman come to her place and bring her the money. *'Even if the policeman needs money for his legs, we are willing to give him rather than going there.'*

Field notes, Kumam Rural Universal

In some places, such as in Lugbarati Periurban Universal, Kakwa Rural 100 and in some villages in Kumam Rural Universal, **for those who could not go to the point of collection because of their limited mobility there was a possibility to have an alternate recipient.** Our grandfather in Kumam Rural Universal told us that he had gone with his frail mother to the sub county where he had his thumbprint recorded and his picture taken with his mother to register as an alternate recipient. Ever since, he has picked up the money on behalf of his mother. Our grandmother, also in Kumam Rural Universal but from a different village, really appreciated the alternate recipient system as she had problems with her leg and lived

'Government brings money in a car but expects us to go to them.'

(old people, Kumam Rural Universal)

in an area where access to the sub-county was a 40-minutes-walk on a path covered by tall grasses. She said to us, *'If it wasn't for my leg I would have gone running through the grass to pick up my money.'* Some people, however, were concerned of a possible hypothetical downside to having another person collecting the money which was the possibility they might keep the money for themselves. Our grandmother in Kumam Rural Universal said as a counter to this concern, *'If my son takes the money and he stole it from me, I won't sue the government because it will still my child who gets the money.'*

In Karamoja Periurban 100 and Bantu Rural 100, it was only recently that the alternate recipient scheme was introduced but people were unsure when it would take effect. In Karamoja Rural Universal, there was no talk about the possibility of having alternate recipient and all were required to pick up the money in person. One recipient in this area had to be picked up from the hospital to collect the money. In Alur Periurban Universal, old people shared with us that although they have registered their alternate recipients but they were still told to come collect the money themselves and this had taken a toll. **Sickly and frail old people forced themselves to come to the point of collection to receive their money and suffered health problems as a result.**

Box 29: 'He picked up his funeral money'

'My' father felt it was very difficult that the authorities would not allow others to pick up their grants in this village and would not accept the word of the local committee or parish chief that the person was very ill. As a result, the family had to transport the sick person to receive the money. He said that this had led to the death of about four people who passed away either on their way to or from receiving the money. The most recent case was about a week ago *'when the ill person actually died just five metres from the pay point at the sub-county office. He picked up his funeral money.'* Chatting with the LC, he recounted this same incident. He had requested the payment team to use their vehicle to pick the sick man up and was sad to hear that they had not done so and that the man had died at the sub county office after the family had brought him on a motorcycle.

Field notes, Alur Periurban Universal

On several occasions, the consequence was even fatal (BOX 29). Hearing this, some families in Alur Periurban Universal decided to opt out of receiving the money. One family told us they would rather abstain than have their grandmother die because of the travel. *'It's inhumane,'* they said, referring to the system where alternate recipients were not allowed to collect grants.

Safety and security in getting the money

As information about an upcoming disbursement is public **some old people shared their concern that they might be robbed on the way home and preferred to be accompanied.** Our grandmother in Luganda Rural Universal was so worried about this possibility that she never took her money home and gave it directly to her daughter who would deposit it in the bank for safekeeping. In Karamoja Rural Universal,

people shared stories of an old man who was killed by his sons because of the money. In Alur Periurban Universal, old people decided to collect their money together as a group for added protection. People did similarly in Kumam Rural Universal, after an old woman was robbed of her SCG money by a thug as she came back from the sub-county. *'Now we go and come back in group of four or five because we're afraid they will take our money,'* explained one of our grandmothers. Old people also shared with us that *boda boda* drivers and food sellers took advantage of them during disbursement day by hiking up their prices. For example, our grandmother in Luganda Rural Universal recounted how a *boda boda* driver charged her 5,000UGX to go to the sub-county when it should have only been 2,000UGX.

Old people comparing MTN and Post Bank in SCG pilot areas (Universal grant areas)

Old people from the SCG pilot area remembered, instead of PostBank, it was Mobile Telecommunication Network (MTN) handling disbursements and it was more possible for them to have someone else pick up their money. Sometimes, MTN officials even came to their houses if they had no other means to collect the money. A comparison between SCG recipients' experience in the Universal Area with Post Bank and with MTN is provided in Table 8. This table was compiled by the research team members during a sense making session and was based on the many stories people shared with us during fieldwork. An LC in Kumam Rural Universal explained to us, *'When it was mobile money, it's cheaper, because it's easier to receive money and they can have other people to pick it. Now if it's not them, they won't get the money.'* People in one village in Kumam Rural Universal told us of a 100 year old woman who was not able to move who sent her son to pick up the money but he was refused by the Post Bank officials.

Table 8: People's Experiences of MTN and Post Bank

MTN	Post Bank (part of the State Post Office)
<ul style="list-style-type: none"> Regular monthly payments MTN employees took the trouble to make home visits to vulnerable beneficiaries who could not come to collect. When they did not appear, they asked the LC who explained they were too sick or unable to come and MTN went to their homes to make payment (Alur Periurban Universal) The registration of alternative recipients was easy. It involved filling a form which was verified by the parish chief and it took just one month Payment for the LCs was regular Punctual on payment days The collection centre in Luganda Rural Universal was far. This was solved because of the introduction of new subcounty but problem with one in Lugbarati Periurban Universal remained 	<ul style="list-style-type: none"> Collection point in Lugbarati Periurban Universal was nearer now Irregular payments (months of waiting and unclear information) All beneficiaries were required to go to collect their payments in person Not punctual – often Post Bank officials arrived quite late (probably because having to go to other places first, speculated people) Very long process of registration of alternative recipient (more than 3 months). Only one recipient met who has managed to do this so far which was in Lugbarati Periurban Universal Payments for LCs are irregular (e.g. in Lugbarati Periurban Universal, last received in October 2016) Staff were rude and did not explain or respond to complaints, e.g. in Karamoja Periurban 100 and Lugbarati Periurban Universal

Everyone in the village felt sorry for her and felt strongly that the officials should accept the next of kin to receive the money on behalf of such immobile old people. We did come across cases where money that was not collected could then be picked up the next disbursement phase, provided that the actual recipient showed up to receive it (Box 30).

Box 30: Missing Payment through Sickness

Our father told us a story about his sister. *'My sister was sick on the pay day, I went to the sub county and asked if I can take the money on behalf of my sister. They said I must bring my sister so she can present physically. "You can't take the money for her," they said. But I am not going to let my sister die because of that money. But on the next payment my sister got her money from last payment and also current payment. At least they did not take my sister's money.'*

Field notes, Alur Periurban Universal

What happened during disbursement

People shared that seeing Post Bank Land Cruiser parked at a payment point indicated disbursements were happening. The CDO or the sub-county chief was usually present to monitor. Our grandmother in Luganda Rural Universal told us that she also saw that, *'government money comes with soldiers,'* which she thought was a measure to ensure that the officials could not swindle them. **Old people were told to line up and were informed that they would be attended to on a first come first served basis** although in Luganda Rural Universal people told us that they usually started with those who were the oldest or the weakest and in Alur Periurban Universal people who came from farthest away were prioritized.

Old people shared similar experiences of the process of getting the payments. After handing in *'information written on cards or paper'*, Post Bank officials pull up their details on a screen. They then had to make a thumbprint to receive a receipt which they then show to another official who gave them their payment in 50,000UGX notes. *'I got a gorilla. I got a chum,'* people told us referring to the notes. (Box 31) tells a typical story of how disbursement usually goes.

Challenges faced while waiting to collect the money

Old people shared that often they went hungry and thirsty while waiting in line for their money. The process could take an entire day with old

Box 31: Getting the Money

'My' grandfather said he was taken by his son by boda boda to the Municipal office whenever he needed to collect his SCG money. Because the place was quite far, it cost them 10,000UGX there and back. People lined up at the Municipal office waiting for their names to be called. When they were called, they presented their yellow Post Bank cards and ID to the Post Bank official. They also had to provide thumbprint as part of the process. Grandfather told us there was not much interaction between the recipient and the Post Bank people during disbursement.

Field notes, Bantu Rural 100

people lining up from 9am and only coming back home by 5pm or 6pm in the afternoon. Sometimes, they had to wait from very early in the morning only to have the disbursement starting nearing noon or even not happening at all (Box 32). **For many old people, waiting these long hours was physically taxing.**

Our diabetic grandfather in Bantu Rural 100 had to be propped up the entire time he was waiting for his money as he was usually bedridden. One time, he had to wait three hours which cost him since the *boda boda* he took to the pay point waited for him and charged him for the long waiting time. An LC in Kakwa Rural 100 told us that the long waiting time was sometimes due to the old people themselves as **some forgot to bring the necessary documents so they had to go back home to fetch them which delayed the entire process of disbursement. Some people lamented to us that they were also not treated well** by the people in the disbursement area with policemen with guns shouting at them (Box 33). In Karamoja Rural Universal, old people shared that they had dressed up to go and get their money because the first time they received their money, they were advised that they should use the money to, *'Purchase something to make you clean and smart,'* and thought they would need to prove they had listened to the advice.

Box 32: Misinformation and Long Waits

Old people shared with me that once in 2016, they were called to come to the Municipality to collect their money. They went there and waited until 4pm but nothing happened. The LC then told them to go home. They were all feeling very annoyed because as elderly people, it was hard for them to go to the Municipality and it was also costly. On the second time around, the LC told them to be early and to be there at 8am in the morning because if they were late they would not get the money. Old people told me they all showed up at 8am but Post Bank officials did not come until it was 12 noon. Although they did tell us that at other times, Post Bank came a bit earlier which was around 10-11 am.

Field notes, Bantu Rural 100



Box 33: Intimidating Police

SCG beneficiaries I interacted with complained of rude police at the grant pay point. A neighbour who was an elderly woman told me, *'A policeman shouted at me then I looked up at his face and told him, 'You think I didn't give birth to men?'* My paralyzed grandmother also shared, *'A policeman shouted at me, "Move!" and pointed his gun at me and I thought to myself, "This man is the same age as my children and he is shouting at me."*

Field notes, Kumam Rural Universal

3.5.4 Frequency and Amount of Grant Received

Old people are uncertain of disbursement schedules

'So better if [payment is] more regular than this.'

(old people, Luganda Rural Universal)

In all of the places we stayed in, no one was quite sure about the disbursement schedule and many were quite confused by the irregularity of payments. We found that the time of disbursement varied from one sub-county to the next and people usually waited for months before receiving their money. During these waiting periods, which could be as long as 10 months, old people told us that **they did not receive any information about what to expect or why the money was delayed.** SCG recipients in Luganda Rural Universal shared that they asked the CDO for some information but they were disappointed to find the CDO also did not have any information either. They said, *'If the delay is too long we might die,'* and shared that an old woman had died in the meantime and now her family could no longer benefit from the grant.

Amount of payment was different than expected

Within the same sub-county, people told us that the amount they received could be different from one person to the next and some people received the money more often than others, although this did not mean that they received more money in total. In Bantu Rural 100, some people told us that they have received the money three times, amounting to 150,000UGX within the span of 13 months. Others only received it once, amounting to 275,000UGX. Both of these groups received their money last in April 2017. Those who received in bulk were unsure when they would receive the money again as they

were only told by the Post Bank officials, *'We will inform you next time.'* Those who received their money in installments were not even aware that they have received less than what they were supposed to.

Confusion over the grant amount also happened in Luganda Rural Universal during the last disbursement in May 2017. People here told us that they received 225,000UGX because they had been waiting for nine months. However, some disappointed recipients said that they only received 100,000UGX. Post Bank officials explained to them that the amount of the money they received would be adjusted in the next payment and they were told to register their grievances at the CDO table and 43 people decided to do so.

We heard many more stories from recipients who told us that they received less than expected. In Karamoja Periurban 100, the last disbursement was also in May 2017 which amounted to 50,000UGX/person. This was 75,000UGX less than what the recipients in the area were supposed to receive as they have been waiting for five months since December 2016. In Kumam Rural Universal, one of our grandmothers only received five months of the 10 months that was owed to her. This was also the case in Alur Periurban Universal during the last disbursement time in May 2017, although people in this area were promised that they would receive the rest by the end of June 2017. People told us that they were skeptical about this actually happening. In Lugbarati Periurban Universal, old people told us they received their money last in March 2017 and it was 25,000UGX less than what they expected. When they asked why, the Post Bank officials *'treated us rudely'.* They say, *'You either take it or leave it.'* In one village in the same area, the recipients were informed that the missing money would be added to the next disbursement although they were not told when that would be and felt they would never receive the missing money.

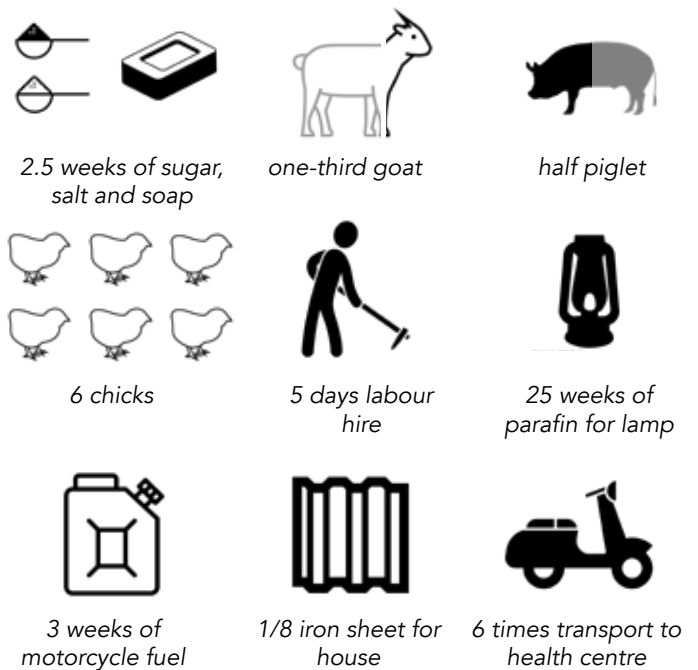
Our grandmother in Kumam Rural Universal told us that she did not get the money owed to her from August 2016 to December 2016. The last disbursement was in May 2017 and she only received 125,000UGX when she should have received double that amount. This was the same in Alur Periurban Universal while in Lugbarati Periurban Universal, people's disbursement was short by a month. People also told us that the irregularity made it very hard for them to plan for future expenses. One savings group in Kumam Rural Universal was dissolved because of SCG uncertainty (Box 34).

Box 34: Savings Group Dissolved Because of Uncertainty in SCG Disbursement

An old woman told me that she and her husband received the grant and had become members of a rotating saving scheme with five beneficiaries who would collect 30,000UGX per person every two months. Each time by rotation, one person from the group benefitted from the combined savings of 150,000UGX. This provided a substantial amount of investment which could be used to buy building materials such as corrugated iron sheets. But because of the irregularity of the SCG payments with some members waiting between five to eight months for 'their turn', the group dissolved.

Field notes, Kumam Rural Universal

Graphic 2: What Could 25,000UGX Get You?



People's speculation on the amount discrepancy of the grant

People speculated that the reduction in money received was due to the change in the disbursement system during the transfer from MTN to Post Bank. They were somewhat hopeful that when everything with the new system was settled, the payment would become more regular and correct. With contradictory information, rumours were rife regarding the next disbursement with some being certain it would be within two months while others said it was most likely going to be within three to five months. Others claimed the disbursement would be in August 2017 (just after harvest) while others heard it would be September 2017. Although most told us that they could not really predict anything as the schedule, 'Depends on the Government.' Despite all of these uncertainties, many old people said that at least they were sure that they would continue to receive the money until their death.

3.5.5 Preference over the Frequency and Form of Payments

Old people's reasons for preferring bulk payments

Even though we heard from many old people that they were confused by the irregularity of the payment, some actually shared with us that they did not mind 'the payment being late' because this meant the money would come in bulk. For example, 'our' grandmother in Luganda Rural Universal said, 'Even if it comes after a year it is ok. I can at least buy a piglet and splash the rest.' She told us a piglet would cost her around 40,000UGX while the rest of the money she could spend to buy sugar or meat. Some old people told us that they had no problems having to wait several months

for the money because being an SCG recipient, they were allowed by stores to take goods on credit to be paid when the grant money came. Many old people we talked with shared with us that receiving the grant money in bulk was definitely their preference as it allowed them to pay for big expenses such as medical treatment, school fees, livestock or building materials for their houses. People told us if the money came in smaller amount on a monthly basis, it would simply be 'gone quickly' because it would be spent on immediate needs.

'What can somebody really do with 25,000UGX?'

(*'our' father in Lugbarati Periurban Universal*)

Our grandmother (Lugbarati Periurban Universal) told us that 25,000UGX could easily be gone in three days (Box 35). For those who preferred bulk payments the ideal was said to be four or five months accumulated payment (100,000-125,000UGX). They said during the waiting time, they could then plan for the big expenses. An SCG recipient in Kumam Rural Universal told us that this was exactly what she did. She put aside some of her money and planned to then add the grant money to that saving to finally be able to buy a cow. Unfortunately, she fell ill in the meantime, forcing her to use her grant money for health expenses instead. People cautioned that while there were advantages to bulk payments, people were not used to having large amounts of money so some might not spend it well simply because they lost track of how much they spent.

Graphic 3: How 25,000UGX Could be Gone Within a Week



Old people's reasons for preferring monthly payments

But there were good arguments in favour of regular monthly payments too. While contributory payment for medical operations, medical emergencies and diagnostic procedures required large sums and therefore a preference for bulk payments, **having regular health expenses was a key reason why some old people felt it was better for them to receive their SCG monthly.** Old people in Karamoja Periurban 100 were concerned that if the money did not come monthly, they might die during the waiting time and their family would miss out on the benefit. **People who found it hard to afford food also preferred to receive the money monthly.** Although able to buy goods on credit, they shared they felt bad if they accumulated too much debt. In Karamoja Rural Universal, people told us that since subsistence farming was poor and food has become scarce and expensive, the need for regular cash was much needed.

Box 35: '25,000UGX can go in three days,'

'25,000UGX can go in three days,' said 'my' mother, especially as prices of things in the market continue to rise. She noted that sugar sells for 5,000UGX/kg, a bar of soap is 3,000UGX, salt is 700UGX. But she said medicines too are an expense, costing her 6,000UGX and a further 4,000UGX for return transport into town to buy it. 'Like now, just one day, we use cooking oil costing 800UGX and then we also have to buy the tomatoes and onions to cook with.' When they were given small amounts of SCG money at a time, the money just goes 'like this,' she said gesturing with her hand. She preferred it when the money accumulated over two months or more.

Field notes, Alur Periurban Universal

SCG recipients told us that the **best compromise was to have the money come every two months.** People considered two months' worth of SCG money to be sizeable enough to start paying for bigger expenses but the timing was not too long so that pressing needs such as medical treatment could still be met. However, above all, **what people stressed to us as most important was certainty.** Whether it was every two months or every five months, as long as they were certain when they would receive the money, they could plan better. **An overall comparison between people's preference for receiving the money in bulk or as monthly installment is provided in Table 9.** This table was compiled by the research team members during sense making session and was based on stories people shared with us during fieldwork.

Table 9: Comparison Between Bulk and Monthly Payment

Getting Money in Bulk	Getting Money in Small Amounts
<ul style="list-style-type: none"> • Able to plan for it properly, e.g. a family in Luganda Rural Universal bought a pig • Bulk meant people could go for more expensive medical treatment, e.g. operation, whereas they felt it was too easy to spend quickly with small amounts • Financing bigger priorities, e.g. house construction by paying labour, buying corrugated iron for roof and cement • Easier to cover things such as transport to go to collection point and still have a balance, e.g. might spend 15,000UGX for transport but still had good amount remaining • Reduced costs per transaction, e.g. number of times had to travel to collect money • By the time the money came, they would have already suffered. Kept them waiting and had incurred debts • When money took long to arrive, old people might die • Unable to finance daily and immediate expenses, e.g. daily food items, emergency needs, and medical expenses • Old people were stressed, in tension about delays. Worried whether the grant had been cancelled, what amount they would receive next, etc. • Fluctuations/inconsistency in the duration before money arrived had distorted people's saving culture (e.g. see Box 34). 	<ul style="list-style-type: none"> • Enables them to meet daily needs, e.g. changed diet, bought medications, paid school fees • Since they were now old, aspirations have changed, e.g. they did not look towards the future and had to live for now • Helped facilitate daily expenses and so reduced stress, otherwise they had to run here and there, looking for money, borrowing, etc. to pay for school books, school fees, etc. • It was not significant in the sense that some said that they could not do much, could not invest it, and it was finished 'in a day.' • The cost to pick it up, e.g. for transport, fuel, was high and this was felt when the money was small, e.g. by the time back home the money could be ¾ spent • There was a sense of empowerment that older people gained from knowing there was regular payment, assured of an income coming in, similar to the reassurance of a wage • People in debt to shops now whereas before they would have 'done without'. This promise of money encourages them to spend.

*perspectives in bold represent positive statements

Old people's reasons for preferring cash payments

Most old people explained to us that if they had to choose between receiving money or in kind such as food or livestock, they would still opt for cash as they could decide for themselves what they wanted to spend the money on, it was good to meet emergency needs and that it would be hard for the Government to provide appropriate 'in kind' assistance when context and needs vary so much. People worried about assets which could be stolen (food, livestock), required looking after (livestock) and might be risky (livestock get diseased and die). Money could be safely kept, as one grandmother shared, 'I can tie it around my waist and be sure it would never be stolen'.

'[cash is best] other things can be stolen.'

(our grandmother, Kumam Rural Universal)

But there were those, particularly active old people, who said that 'in kind' support such as livestock would be preferable as livestock could multiply which meant an increase in wealth and since many used the money to buy livestock anyway wondered why they could not be given animals. Others explained to us that the problem with cash was that it could easily be spent unlike tangible indivisible assets like livestock. Some people felt food assistance would be preferable as they said, 'If you get 25,000UGX, you would go and buy food and it won't even be adequate,' particularly highlighting that the amount of the grant is not enough to buy food to satisfy their hunger. Since SCG was used to buy food anyway, these people reasoned that receiving enough food aid would be preferable.

'Money is sweet but it creates jealousy,'

(old woman, Luganda Rural Universal)

How to Cope Without Assistance

While waiting for the grant money to come, people told us how they coped. One key way, as explained above in section 3.2.3 How old people view wellbeing is to **delay medical treatment as long as possible** or to resort to using local herbs for minor ailments.

Saving their money and/or harvest

Some people did try to save their money to anticipate for harder times, either at home in a box some called *sanduku* or with a VSLA group. Some others adopted traditional practice of storing some of their harvest in their granary to anticipate drought or famine. They would then consume the food during lean season or sell at the market

although most harvests were only enough for daily consumption. Those who did not have a granary, but had some surplus, dried or ground their produce to preserve them. During the last dry season, people who lived in the area where there were a lot of mango trees, such as in Kumam Rural Universal, Lugbarati Periurban Universal, and Kakwa Rural 100, told us they ate mangoes for breakfast, lunch, and dinner. Some, who owned mango trees in their compound would sell them at the market although most allowed neighbours or clan members to help themselves to the mangoes.



Mangoes were eaten when harvest failed or during drought. They were also sold at the market by those who owned the trees to earn extra income.



Granary used to store harvest surplus to prepare for drought.



This was a food storage in one of our grandmothers' house in Luganda Rural Universal. She kept the grains inside the gourd and consumed them during lean times.

Supplementing farming with other income generating activities

The traditional dry season from December to February has become less predictable (Box 36) and **recent extended periods of drought meant people have looked for off-farm employment to carry them through these times.** Since traditional pastoral livelihoods had been restricted by the Government in Karamoja and being unaccustomed to agriculture, people here had resorted to a number of different wage earning livelihoods, including working in illegal gold mines. But where these have closed, for example in Karamoja Periurban 100 because of Government controls, wage earning for all ages has been severely curtailed. Here, people also made and sold local brew, *kwete*, as a way to earn extra income. **Dry season was also traditionally a period for engaging in other income-earning activities** such as our mother in Kumam Rural Universal who brewed and sold local alcohol called *eguli* while her husband would sell chairs he made. Our father in Kakwa Rural 100 made bricks to sell while another of our mothers, also from Kakwa Rural 100 but from a different village, weaved baskets.



Our father made chairs as a way to earn extra income during dry season.

Box 36: Predicting Severe Food Shortage

People in Karamoja Periurban 100 told us that 2017 was a problematic year because rains were unpredictable which made people worried about their harvest. They told us, *'We normally would be weeding at this time but now we haven't even planted yet.'* There were also worms attacking the maize and sorghum which affected the yield. People said they expect serious hunger for the next dry season as their sorghum gardens were now yellow. There was also no water for the animals. They said they would receive relief interventions *'once there is public outcry.'* But they told us sometimes even interventions did not really help them. *'Food distribution was unfair and corrupt. Bags went to district authorities and households only got two weeks' worth of food,'* said an old man in the area. They shared with us that if there was no food, they would consume the brew residue. If that was exhausted, they would then *'go around begging.'* We met an old lady who sat in front of a restaurant and told us she sat there because she *'felt very hungry and knew someone here would give food.'*



Dried river bed

Field Notes, Karamoja Periurban 100

Reducing expenses

People shared with us that they tried to reduce their expenses during hard times, opting to only eat **once a day and went to bed hungry**. They also **cut out sugar or salt and tried to boil their food** instead of frying it to save money on cooking oil. **Some people took their children or grandchildren out of school as they could no longer pay for the school expenses**. Some schools still allowed their students to attend classes when they could not pay the school fee but they did not allow them to sit exams.

Asking children or community for help

Old people told us they did ask their children for help when they were in need but they were sometimes reluctant to do so because they felt their children had their own needs to take care of. People also resorted to available communal assistance including getting help from clan members for burials and weddings. When all else failed and as the last resort, people sold their livestock for money.

Use of SCG Money

When SCG money finally came, people told us that they used it in various ways and their choices include fulfilling daily needs (food, farm needs), making investments (buying livestock, constructing houses), and to pay for big expenses (medical expenses, funeral preparation, school expenses and supporting children). The two latter ones being largely to prevent them being a burden and helping future generations rather than themselves. Only occasionally do old people *'treat themselves'*.

To fulfill basic needs

Old people told us that frequently they used SCG money immediately for basic needs such as soap or paraffin but also to buy food such as maize, sorghum and beans. Although not regarded as a basic, old people shared that they liked to buy salt and sugar to make their food tastier. One of our grandmothers (Luganda Rural Universal) told us that she bought sugar and salt to help her sick husband eat. *'He does not have a good appetite and is very choosy about food,'* she said. **Apart from food, some recipients spent the money on farming needs, including buying seeds**, hiring labour and renting land to cultivate.

To pay off debts

People also told us that the money was used directly to pay off their debts. Trading Centre shopkeepers shared their expectation that on pay days old people would settle their accounts for food and goods

bought on credit (Box 37). Old people shared that **this often meant that the entire grant would be used to pay off debts on the day they received it**. Others used the grant to pay off their outstanding loans as one recipient in Kumam Rural Universal shared she repaid her loan from the VSLA taken for her medical treatment after a fall had paralyzed her from the waist down.

Box 37: Safe Credit

An old woman shared with me that she can easily get basic items like soap, sugar, and salt on credit from local shops because they were sure to get it back when she got paid SCG money. *'They give me whatever I want up to a limit of 25,000UGX. The moment I get my grant I repay the debt. That's how I survive. Although I live with my daughter I have to buy some food as she hardly has anything to offer'*.

Field notes, Alur Periurban Universal

To buy livestock

SCG money was also used to pay for *'big expenses'*. This included **buying livestock such as chicken, goats, and pigs** (Box 38). In rare occasions, cows were purchased if they could add to the grant money from their own savings. One of our grandmothers in Kumam Rural Universal bought a goat with her SCG money and that goat had since given birth to four kids.

To buy house materials

Other than buying livestock, **some people bought house materials to repair or complete their houses, mostly cement or iron sheets for the roof**. In Kumam Rural Universal area, having a permanent house was a matter of pride for many old people and they aspired to have such a house for their old age and to bequeath to their grandchildren when they passed. SCG beneficiaries in this area proudly showed to us their completed permanent houses and were very appreciative of the grant because of it.



An SCG beneficiary who invested her money in brewing the local brew that she survived on when the money was delayed.

Box 38: Bulk Money Helped Us to Buy a Pig

'My' elderly father was sick and very weak and his wife was caring for him. Both were recipients of the grant. While he told me how the SCG had helped him access medicines and buy him better food, his wife was quick to add that with the last lump sum that they had just received in May 2017, they had also paid labourers to manage their farm and bought a big pig for 100,000UGX. She proudly showed the pig to me the following day when we went to the garden together. From the beaming smile on mother's face, we could see that she was very happy about this. She only bought male pigs and she said, 'Given my age now and distance to the area where the pigs stay, I cannot rear female pigs, they need more attention when the piglets are born or else they will be eaten by roaming dogs when am not there. This is why I keep male ones, castrated so they become very big and I sell'.

Field notes, Luganda Rural Universal



This pig was bought using the last SCG money, costing 100,000UGX.

To pay medical expenses

As medical expenses were considered as big expenses, people also told us that they tried to allocate their SCG money for this. But we found that usually only small amounts were used for this purpose and commonly, this was only to treat minor ailments rather than to address more serious health issues. People explained to us that the reason for this was because even if the money came in bulk, the amount was still not enough to cover any major medical needs. Old people often shared that they felt **money spent on their own health was wasteful and would rather prioritise the next generation** (see Box 11) although some used their SCG money to pay for treatment such as in the case of one of our mothers in Alur Periurban Universal who used the money to buy her heart medication.

To prepare for own funeral

Particularly for old people who told us they were ready to die, either because they were very ill or because they were over 90, **money was put aside for their own funeral**, knowing this could be a significant financial burden to their family. For example, a SCG beneficiary in Kakwa Rural 100 told us that he had bought goats for his funeral in order not to burden other people with the expenses. Others shared how they ensured their funerals would be taken care of by making efforts to attend those of other relatives.

To pay for schooling

Just like their denial of their own health needs, old people often preferred to use SCG money to help their children or grandchildren, especially paying for their schooling. **School fees were the most common use of SCG after meeting basic needs, as many, whether they were active, frail, or even sickly, were still supporting school age children and grandchildren.** The money was used to pay for tuition fees or to buy books and pens for the students in the family. For details of financial expenses on education please refer back to section 3.3.3 Education Expenses Old People are still Paying.

To be given to children

Apart from paying for education, old people also **sometimes directly gifted the money to their sons or daughters to be used to fulfill other needs of their grandchildren whom they were constantly concerned about.** Although in some cases, SCG recipients had no choice but to use the money to help their children and often felt they were dumped on (Box 39). It was not uncommon that their money then would be completely spent this way.

Box 39: Being Dumped Responsibilities

While walking to the garden together 'my' 67-year-old mother shared how she had had to be patient with her family. First, her daughter got pregnant while she was in P7 and left the then two-year-old baby for her mother to raise. She met another man and left the country with him and had a second baby. When the baby was only eight months things got difficult and she called mother to send money for her to come home. Mother sent 70,000UGX from her SCG money and the daughter and her two children came to stay with her. The daughter was now dating another man and mother was worried that history would repeat and she would be left again with another baby to care for. She felt her daughter's relationships had caused her so much hardship as she had previously had *'so many plans for the SCG money'*. But in addition to the daughter, her grandson's pregnant wife was *'dumped on her in April.'* This girl refused to help in the garden or fetch water. *'She only knows how to cook and wash utensils, and that is all she does and yet she wants to eat Irish potatoes. Where will she be able to find those if she cannot farm?'* Recently mother had to spend a month in hospital and found on her return that her house was all overgrown. *'No one could even bother to just pick a hoe and clear the grass in the compound or the backyard and yet I had left two big girls at home.'* She ended up doing it all by herself with neither girl seemingly bothered.

Field notes, Luganda Rural Universal

To treat themselves

Some recipients told us that they used the money for small treats for themselves. Our father in Luganda Rural Universal bought chairs to sit more comfortably. Others spent the money on favourite foods that they normally could not afford, such as soft bread or meat and milk. Our grandmother in Luganda Rural Universal who loved listening to the radio as a way to help with her loneliness told us that she used the money to buy batteries (Box 40).



Father seated on one of the plastic chairs he bought using the SCG money he received in May 2017.

Box 40: Radio as Companion

'My' grandmother listened to the radio every day, especially first thing in the morning and last thing at night. She said the radio helped her not feeling lonely and made her relax. She said when she received SCG money, the first thing she thought of was buying batteries for the radio. Grandmother further shared with me that due to her blurred sight, she had knocked down the radio on three occasions and it was now faulty. The last time this happened, she spent 10,000UGX to repair it. She also said that the batteries were getting very expensive for her as a pair now costed around 2,000UGX. She was worried that soon, she might not be able to buy them as often.

Field notes, Luganda Rural Universal

To meet other people's demands

Despite being able to indulge a little on things they enjoyed, **old people lamented to us that knowing they were recipients of the grant, others made unreasonable demands**, often justifying this by suggesting that the grant they received was *'free money'* anyway and not really theirs. A recipient in Karamoja Periurban 100 shared with us that all his friends made demands from the first moment he received the cash, even coming to his compound in the early morning demanding that he bought them sodas which cost 1,000UGX/bottle. Our grandmother in Kumam Rural Universal shared a similar story where *'people beg her for money'*, each wanting 1,000UGX or 2,000UGX. They promised to pay back but never did but she felt bad refusing so she always gave them some money. She also shared how 5000 UGX had been stolen from her bag by some of the kids playing in her compound.

Some old people felt they were 'told' how best to spend the grant

'Now the CDO will not bother me anymore because she has seen I have bought a pig with the money'

('Our' grandmother, Luganda Rural Universal)

In some places, old people felt they were *'told'* how to spend their money. As noted above people in Karamoja Rural Universal were advised to use their money to make them look clean and smart. Recipients in Alur Periurban Universal were told to *'invest in the garden, buy a goat and buy food'*. These were taken as instructions rather than advice and some felt that had to prove this or else they may be in trouble. For example, one of our grandmothers (Luganda Rural Universal) told us that the CDO told them to *'buy sugar, meat, or start a project.....This is good advice,'* said grandmother sarcastically to us.



Who decides how to spend the money?

Some male SCG recipients shared that they give the money to their wives to decide what to spend it on as this was traditional with relatively small amounts of money which get spent on daily needs. Some others trusted their daughters with the money such as an old man in Karamoja Periurban 100 who told us he gave all his SCG money to his daughter 'to buy whatever she thinks we need.' Although in one of our grandmothers' case in Karamoja Periurban 100, trusting her daughter with her SCG money might not be the best decision for her (Box 41). Mostly, however, old people told us that they were the ones who decided how to use their SCG money, with some deciding together with their spouse or their children.

Box 41: Daughter Kept All the Money

'My' grandmother gave her grant to her oldest daughter to manage. The daughter kept all the documents needed to claim the grant and she gave her mother 5,000UGX after every disbursement. Grandmother told me she did not know how much money she was actually entitled to. 'I think some of the money is used to buy food,' grandmother said to me, explaining why she only received 5,000UGX from her daughter. No one really dared to contradict financial decisions the daughter made around the house even when they thought the daughter should have given more money to her mother or use it for the mother's expenses.

Field notes, Karamoja Periurban 100

Box 42: Hedging His Bets Politically

One afternoon I was chatting with father and he told me how people over 65 were enjoying 'Museveni money'. 'This money is helping us. I for one I have helped my son to buy a motor cycle which he operates as a boda boda and I have also bought some goats that I will use for dowry for my children and grandchildren'. He added that Museveni knows how to care for people, providing a cow for every sub-county to be slaughtered and shared during his election campaign. He then pulled out three political party cards; NRM, FDC, and Go-Forward and then asked me if Besigye, the leader of the opposition, FDC, was still in prison and I said he had been released. He smiled and said, 'You know the challenge with these people?' he pointed at the FDC and Go-forward cards, "they do not feed people during the campaigns but Museveni does and he is now giving us old people Museveni money and that is why we love him.'

Field notes, Karamoja Periurban 100

SCG money helped old people to be independent and it raised their self-esteem

'With this money, at least I can still live on my own'

(active old woman, 79 Kumam Rural Universal)

One of the most significant factors mentioned by old people was that **the money helped them to feel independent, something that emerged as hugely important to people.** One of our grandmothers (Kumam Rural Universal) said she now felt stronger because she felt more financially secure and because of it she dared to speak up more in her community. People shared that their children often like to see that they were living in more permanent houses with roofs which did not leak and if they could pay for this themselves rather than waiting for their children to do this for them, **it raised their self-esteem.** People in Kumam Rural Universal shared how their homes had been unfinished but that the grants had been used it to build permanent houses, they were able to sleep in a better place safe from the rain.

SCG money helped old people to have an option to be generous

Old people also told us that with the grant they could then choose to be generous. One of our grandmothers in Luganda Rural Universal bought a chicken at a Church auction clearly overpaying 70,000UGX when she could have purchased one for 20,000UGX. She told us 'It's ok because it is money I did not earn. It's just a gift.' She told us she wanted to

3.5.6 Satisfaction and Significance

'Somebody cares for us. Now I feel special.'

('our' grandmother, Luganda Rural Universal)

Most old people we talked with told us often that they were very happy about the grant and were generally satisfied with the programme, although as discussed below grant amounts were regarded as too small. Because many thought that the programme was directly initiated by President Museveni, they were thankful to the President and praised him (Box 42). 'Please thank the President,' they said to us. 'If Museveni could just come by to my village, I would carry him on my back,' exclaimed a 96-year-old woman beneficiary. For this reason, people told us they were keen on voting for him again. 'Let yellow be forever,' said one recipient, a 92-year-old man. An 84-year-old woman in Alur Periurban Universal told us, 'I'm willing to give him more vote and he can stay as long as he wants if he continues the programme.' Although, despite linking the SCG grant to their future political choice, nowhere did people think the money was a strategy to win votes.

be seen by the Church members as 'having money' and being generous. This improved her self-esteem.

SCG money helped old people to help their children

SCG recipients also shared with us that they were grateful that the money also allowed them to help their children if they were ever in need and particularly to support with their children or grandchildren's education. **This made old people feel useful and instead of being a burden**, they could be of value to their children. A grandmother we stayed with in Kumam Rural Universal gladly told us that because of the money her daughter has now received her diploma. She was very proud that she could help her daughter accomplish this with her SCG money.

SCG money helped old people to survive

For others the significance of the grant had simply been in helping them to buy food, especially when old age makes subsistence farming so difficult. In one case, the family shared it saved them from starvation (Box 43). Another recipient in Karamoja Periurban 100 was very dependent on the grant ever since her leg was amputated. *'It's a blessing from God,'*

SCG money helped old people to plan better

People told us as well that because of the grant,

they could plan their life a bit better and were able to afford needs even in anticipation of the money. They did not stress as much as before and they worry less, particularly about money. They felt they were more able and more prepared to face their future. This was the case with an old woman in Kumam Rural Universal who planned to buy a cow after the next disbursement. One of our grandmothers in Luganda Rural Universal bought pigs on credit while waiting for the grant. The pig cost her 100,00UGX which she paid partially with her own money. When she received her SCG money in the last disbursement, she paid off the rest owed the breeder.

3.5.7 Non-recipient's Views of SCG

Some people prefer the government to spend money on other causes

Some people, including some SCG recipients, told us there were other more pressing social needs for Government's support such as assistance for those with HIV/AIDs. *'These very old people are benefitting a lot from the government. I wish they would take care of us with HIV+.'* Shared a 50-year-old woman who has been living with HIV+ since 1988. *'I have to pay for transport to get medications around UGX 6000 per month and I have a grandchild. I feel old,'*. One of our grandmothers (Luganda Rural Universal) also thought the government could do more to help others. *'Many are worse off than me and have nowhere to stay. The government doesn't think for them. They could construct houses,'* she told us although she was very appreciative of the grant.

Concern over money being used for drinking

A CDO officer in Luganda Rural Universal warned SCG recipients often not to spend their money drinking. *'Some of you will just drink it and fall on the road,'* she said. **Non-recipients were worried that some recipients, especially men, waste the money on drink.** *'This money is not good at all, because people are drinking and dying, especially the men. They misuse it,'* a woman neighbour in Kumam Rural Universal said to us. Young men in Karamoja Rural Universal told us, *'This money is not good money because people drink too much and some have been killed.'* While our grandmother's daughter in Karamoja Periurban 100 shared, *'Government gives money and they have nothing to use it for, they have no responsibilities and will just drink.'* There was indeed some evidence of **SCG money being used to buy alcohol**. For example, one of our fathers in Alur Periurban Universal told us that he used his SCG money to cultivate his land, to buy food and

Box 43: Eight Grandchildren to Feed

'My' 84-year-old grandmother lived with eight grandchildren, offspring of her two deceased sons. Three of them go to school and the others were still at home. She had backache and blurred sight. She was too weak to farm and spent most of her time at home but did some small scale farming near her home with the help of her grandchildren. For her, the SCG was essential, 'I am lucky that the government gives this help. I am glad they came up with the idea of helping people like me. I am now very old and weak and with my grandchildren to feed, we cannot grow enough food. The older grand children spend most of the time at school. Whenever I receive the money, I buy cassava from neighbours, dry it in the sun and let it ferment. When it softens, we take it to the grinding mill and that is our food.' She said, a year ago, cassava was very cheap to buy at 1,000UGX for a basin, weighing 10-15 kg, but because of poor rainfall it now costs 1,500UGX and she had to pay milling charges at 200UGX/kg. She said the mill charges were now too high and together with the grandchildren she had resorted to pounding the cassava.

Field notes, Lugbarati Periurban Universal

medicine but his family said he mostly *'drank his money.'* Such concerns led some to suggest that SCG money should not go to men and some women shared that they would like their husbands to give them the money to manage but unfortunately, they said, the money came directly to their husbands' hands.

Young people questioned government's decision to provide grants for old people

'Why is the Government wasting money on people who will die tomorrow?'

(young people in various places)

In contrast to the views of old people regarding the grant, **younger people often expressed rather different, often negative views.** Old people told us that they knew about this. *'Youth are complaining that they should stop wasting money on old people and give it to youth,'* (man, 65, Karamoja Periurban 100). *'Youth see old people as useless and see the money as wasted,'* said a 48-year-old woman in the same area.

Some of the younger people indicated that older people **did not have responsibilities and therefore they did not have any real need for the SCG grant.** Because of this, young people sometimes felt that they were entitled to ask old people to share the money with them. An 80-year-old recipient told us that this was why young people kept pestering him to buy them soda or local brew after he received his SCG money, *'Because they say it is just free money.'*

Grievances and Complaints Processes

Although people were generally satisfied with the SCG, as indicated in the sections above on the SCG **disbursement process there were still some grievances.** Old people shared with us their grievances and their experienced in trying to raise this issues.

Grant amount is considered too little

The main issue was the grant size. *'I am glad the money is there but it's too small. It only helps a little,'* was typical of comments old people made. They explained that if you used the money to buy food 25,000UGX would only last for two days, suggesting a minimum 50,000UGX or even 100,000UGX/month would be better. Nevertheless, the grant was valued. *'If you are going to sleep hungry, a piece of dried cassava is better than nothing,'* said our grandmother in Lugbarati Periurban Universal, using the cassava as a metaphor for the grant. Others

said, *'We are not complaining but if it is more it is better.'* As one of our grandmothers in Kumam Rural Universal said, *'We have grandchildren, when we're given 50,000UGX, we pay for school, we use for farming, buying food and then all the money is gone.'* Others felt that as of now, **the money might be just enough to buy food or daily necessities, but to be able to afford bigger pressing needs such as medical treatment, they needed more.** But a daughter of one of the recipients in the same area told us, *'The money might be very little for someone who earns but for an old person that money is a lot.'*

People are concerned about losing their grant

As dependence on the grant has grown, not only because it effects their welfare and wellbeing, but also because their lives are planned around receiving the money, **people in universal grant areas were very worried when they learned about the possibility they might not receive the grant anymore once the 100 Club model was adopted.** In Alur Periurban Universal people had heard that soon only those who were above 80 would be eligible, although some connected this to speculation that those who received government pensions would not receive the grant any more. They were not sure why this was the case as they were not aware of the 100 recipients scheme although their LC and sub county officials were aware but expressed concern about this change in the scheme. An LC in Kumam Rural Universal said that this meant very few people would be covered and he feared for those who would lose their grant because people had become accustomed to these payments.

There were a lot of suspicion surrounding LCs' involvement

People were convinced that the role of LC was crucial during the process of enrollment. People shared with us that **those who they considered to be closer to the LC tended to benefit more often from different kinds of support.** *'Maybe that person is related to the LC,'* they offered as explanation why certain people received a particular assistance while others did not. It is therefore not uncommon for people to **blame the LC when they were dissatisfied about any assistance programmes in their village.** Two old women who did not receive disability support suspected the LC was behind the reason why they missed out. People in Kakwa Rural 100 pointed their fingers at the LC when they knew of an old person they considered should have been eligible for SCG but did not benefit. An old man in the same village told us that he felt he was *'bypassed by the LC,'*

Suspicious over LC's influence during registration were also heard in Karamoja Rural Universal, Alur Periurban Universal, and Luganda Rural Universal. All of these areas were pilot areas where SCG registration was done before people had national IDs which meant there was no physical verification of people's ages. Complaints about LC's unfairness in 100 club areas, on the other hand, were usually because people have less clarity on the eligibility criteria.

We also came across people who told us **that they felt they did benefit from being close to the LC or to other people in the position of authority.** Our grandfather in Karamoja Periurban 100 mentioned to us that he was finally registered on the SCG list after he complained to the LC whom he considered to be a close family friend. Our grandmother in the same area speculated that the reason why she received the grant was because her son, who was the assistant to the chief administration officer, made sure that she was included. A different grandfather in the same area also told us that he was only included in the SCG list of recipients because the elder group recommended him.

The LCs themselves were well aware that they were often the scapegoat when people were not happy, even if they did everything right and felt frustrated because often they could not really do anything about the situation. An LC in Karamoja Periurban 100 told us, *'Even when we complained, they tell us they will do something but nothing happens.'* LCs also shared that they actually wished they were more involved with the SCG registration process as they were more aware of who should benefit in their village. They lamented that the registration officials would not take their inputs and as a result, sometimes people who were identified as recipients were not actually eligible and some had already died. The LCs further told us that they were supposed to receive 10,000 UGX allowance to help them mobilize people during disbursement although they did not receive any during the last one. They also shared that they thought the allowance was supposed to increase by 1,000 UGX each year but this turned out not to be the case.

LCs told us that they also lack of information about the programmes which made them decide to stop visiting households when the SCG money did not come because they did not know what to tell people when asked to explain. Often when they were forced to answer, they would say that every decision came *'from up,'* blaming the sub-county, which in turn, blamed the district. LCs also shared

that they sometimes felt they were caught in a lie when things they informed people did not happen. They told us that they found this embarrassing even if this was not their fault because they were only relaying information but people often did not realize that.

Old people's experience of attempting to complain

Old people shared with us their difficulties in raising their grievances with authorities. **The key problem was people's concern that they might be seen as a trouble maker if they complained or might have future benefits denied.** They often felt that they should be grateful even if the grant was small, saying things such as, *'You don't refuse a gift,'* or, as mentioned by our grandmother in Luganda Rural Universal, *'If you are given something small, receive it first and complain later. Otherwise it might be taken away.'*

People also shared that **they felt unable to complain, did not know how to complain, or felt it was fruitless to complain,** as an old woman in Karamoja Rural Universal said, *'I don't have power to say what it should be.'* Rarely we heard of actions taken such as recipients in Alur Periurban Universal who told us they submitted their complaints to the LCs and to the MP only to be frustrated by being told, *'It is money from a friend so you should not complain.'* **Frequently officials brush off complaints and merely told them 'next time,'** but then telling them off when they did raise the same issue a subsequent time. Without clear channels for complaints or information, people in Lugbarati Periurban Universal often bombarded anyone whom they overheard talking about the programme with questions, especially if it was a stranger, only stopping when the person said, *'I'm not from the programme.'*

Although the norm was for people to feel complaining was pointless we heard rare instances of successful resolutions. For example, a 65-year-old woman in Karamoja Periurban 100 told us that she was finally registered into the programme after she complained about not being included. A different woman also from the same area told us that she was only included in a feeding programme operating in the area after she *'quarreled seriously with them.'*

3.5.8 Findings from Karamoja Areas

Karamoja region has been drought affected for many years with 2017 proving to be another difficult year with severe food shortages leading to Karamoja people anticipating food prices to be high. There have been various development programmes introduced in the region to encourage nomad pastoralists to settle and concentrate on agriculture but this has largely failed because of climate problems and unfamiliarity with cultivation practice. The two Karamoja areas we visited are Karamoja Periurban 100 and Karamoja Rural Universal. The following are findings we gathered specifically from these two areas.

Rural Karamoja Universal

Rural Karamoja area where we stayed was mostly a dry and flat land surrounded by hills with a nearby deep but dry river. It rains intermittently in the area which is an unusual pattern that worried people. They provided different explanations as to why the rain has stopped. Some suspected that the lack of rain was due to newcomers settling nearby, saying, *'new people are pretending to pray but have blocked the rain.'* Others blamed the Chinese construction company that built in Moroto and Soreto for lack of rain. Still some explained to us that the lack of rain was due to the gold mine exploiting an area which used to be an important shrine. People told us that when the gold mine was discovered around 10 years ago, the sacred stones were destroyed. Now, there is a different shrine where old people go to call for rain.

People living in Rural Karamoja considered themselves traditional ex-pastoralists, more so than those who live in Urban Karamoja. They still wear traditional dress and beads and girls were often seen making these beads to be later sold. The people who are mostly Nilo-Harmites have settled since around 2001 mostly in *manyatta*, an enclosed compound surrounded by thorns bush. People who live in *manyatta* are not necessarily familial but people who in the past would have settled together on nomadic trails to protect from the raiders. **There are typically 11-20 families in one manyatta with each family living in their own round mud hut.**

There are a few relief or development programmes operating in the area such as the World Bank supported NUSUF programme that implements 270,000UGX cash for work programme to construct feeder roads. There is no upper age limit for the programme and people receive 6,500UGX per day but they also have compulsory savings of 1,000UGX.

Many men, women and youth told us they were part of the programme. People complained to us that many programmes have decided to leave the area resulting in less opportunities compared to the Urban Karamoja area.

In this area, as well as in Urban Karamoja although slightly less so, people mostly only 'eat' local brew known as kwete instead of having a 'proper' meal. It is an alcoholic beverage brewed from fermented maize, sorghum, or millet. Kwete is not a very strong brew with alcoholic content around 5-7%. It is cheaper to buy kwete at 1,000UGX per jug per day than to buy any other food. Accordingly, there are no cooking utensils, cooking oil or any food ingredients to be found in most people's houses in the Karamoja area and nobody wastes time and energy collecting firewood or cooking. They also feel they need to be able to avail any wage earning opportunity as might arise and collecting firewood or cooking might preclude this. They do not seem concerned that they do not eat and prefer to curb their hunger by 'eating' kwete. But our researchers who adopted this diet when they stayed there for four nights commented that they *'now know what it is like to go to bed hungry'*

People also consume a significant amount of alcohol including local brand and alcohol sold in sachets (see section on alcohol and tobacco use for details). Our researchers observed that a household could spend up to 3000UGX/day on brew and another 600UGX on alcohol in sachets. The total of 3600UGX/day is enough to buy 'proper' food but people in Rural Karamoja would rather choose this as it also serves as a social and reciprocal activity. People take kwete and drink alcohol as a social pastime. Passing time is important in Rural Karamoja as they are not busy in farms, they do not spend time cooking, and earn wages when they can. In addition, food that comes into the area at the moment is expensive due to shortages because of the drought.

People still keep livestock and the importance of livestock remains because it is used to pay for bride price despite the change in lifestyle and people suffering from hunger. So, people will only sell their livestock if they absolutely have no other choice. Also, consequently, marrying multiple wives gives men prestige as they are seen to be rich to be able to do so. Couples are not considered properly married until the bride price is fully paid. One of our grandfathers still has not paid all that is owed for his fourth and fifth wife. These days, bride's family also ask for cash for school fees as bride price. Wedding is a big occasion where guests are expected to bring 40 litres of kwete costing around 16,000UGX in total.



'Our' grandmother in Karamoja Periurban 100 relaxing during her free time while taking the local brew, *kwete*



When they could, people in Rural Karamoja ate wild plants they found. These old women saw wild greens during their walk. They collected some and brought them home to eat as they had spent two days without food.

People told us that school attendance in the area is quite low even though the schools are highly subsidized because the region is considered to be a deprived area. We saw smaller children going to an Early Childhood Education run by Save the Children Fund to eat porridge and return home as soon as they had eaten. Many children were outside

of school and working for cash such as a six-year-old boy who took care of our grandfather's livestock. Grandfather trusted him with the task because he was not concerned about the young boy running away selling his livestock for money. Often boys like this received food rather than cash.

Rural Karamoja is a Universal grant area. **People told us that they were very happy with the grant.** 'If the Government did not give this money, we would be dead by now,'. Others noted, 'We don't have to do anything for this money. It is free.' People also thanked the President for the grant, 'We thank Museveni for this money.'

People usually buy basic needs with the money including clothing such as shoes or *nakatukok*, traditional shawls. Old women who bought them shared with us, 'I did not have anything to cover me with.' People also buy food with the money, such as sorghum or maize, as well as local brew, *kwete*.

People in Rural Karamoja told us that they would rather receive the money monthly and the amount would be ideal if it is 50,000UGX/month. But they said they 'let the government decide what they can do.' Their monthly preference is due to their need for cash to buy food and because they do not want to accumulate too many debts while waiting for the SCG. Most prefer the payment in cash as they can decide what to do with it although some said food aid is better because they could no longer cook due to being very old and alone.

Karamoja Periurban 100

Periurban Karamoja comprises rocky outcrops not very suitable for farming and houses are highly scattered rather than clustered in villages. The area was within 15 minutes walking distance from the trading centre which was located next to the main road. Beyond the houses were grazing lands or unopened lands. **The community consisted primarily of settled pastoralists.** They described themselves as warriors, 'but we were disarmed,' explaining that they used to have guns from Sudan which was only around 80 km away. The people were mostly of Karimajong origin with some were of Kenyan descent.

Historically, being pastoralists, they raised cattle but now **they earned their income mostly from waged work in town.** They did not keep animals as they used to in the past and farmed only a little for their own consumption because of poor climate and unfamiliarity with farming practice. Most people worked in restaurants, as cleaners or

in lodgings. Some people also collected firewood or rocks, informally quarried for coal and mined sand on a small scale for sale to construction companies in town. It was also a gold mining area which has been operating for more than 40 years. Several families moved up to 10 km from town to pan for gold for a few days as a family from which if they were lucky, they could sell the gold for 240,000UGX per 3 grams. There were many opportunities to earn cash in the area and there was much work available working for NGOs too. **There were many NGOs around because the region was considered to be a deprived area.** Two of our families included NGO workers and one depended on various waged earning opportunities the town offered.

People told us that they felt the community was so much 'richer' before when they lived a pastoralist's life. *'Much changes over 50 years time. In the previous regime people lived together and viewed each other as equal. Old people were wealthy, can't imagine famine and hunger. But now, poor. We had animals and land and poultry before and stayed together but now scattered and got poorer.'* (old man, exact age unknown).

Nowadays, people were in constant need for cash, as two grandfathers shared. *'Having cash is everything to us – living next to town everything costs money,'* (76, active). *'We need cash. You can get anything you want with cash,'* (67, active). Their need for cash was mainly to buy food. *'Our'* 76-year-old grandfather kept looking for casual work opportunities every day to be able to buy food. *'If we have food in the house we are happy.'*

This area habitually suffers from famine because of the climate. The dry session, lasting from December to February is especially hard, so many would go to mine gold. They told us that mining gold was a risky choice because the location was close to Kenya from where cattle raiders would come and *'who would not hesitate to kill'*.



2017 was an especially problematic year as rains were highly unpredictable. People were worried as they told us, *'We are normally weeding at this time but now, [the crops were] not yet planted.'* They also suffered from worms attacking the maize and the sorghum. People shared that they expected to suffer from serious hunger the next dry season as the sorghum gardens were all yellow, indicating poor growth. People further shared with us that there was not even water available for animals. The riverbed where they collected water was dry. People resorted to this river for washing and cooking but now were unable to do so.

Karimojong people shared that they usually received relief interventions in the form of food, *'once there is public outcry.'* But they told us that the distribution could be unfair and they suspected corruption as they explained that bags went to the district authorities and households in the area only received two week's worth of food. People told us when there was no food, they 'ate' the brew residue and if that became exhausted, they would *'go around begging.'* We met an old lady in a restaurant who said she sat there because she said, *'I felt very hungry and knew someone there would give me food'*.

Karamoja Periurban is a 100 club area, where people started to receive their grant in May 2016. This area has the farthest pay point of any of the study locations, around 4km away from people's houses and costing SCG recipients 9,000 UGX boda boda one-way to get there. They said they needed more pay points and wanted Post Bank officials to be more punctual. SCG recipients told us that they used their last SCG money to buy two weeks-worth of food and also to buy some brew. Some used the money to pay for school supplies such as books and pens as they are still supporting their children and grandchildren's schooling.

Karamoja Periurban was actually the only place we stayed where the people told us that they were *'not really happy'* about the grant. People were more used to development and relief efforts in the area and some felt that both dependency and entitlement had surfaced as a result. For example, people expected to be paid for interviews or photos. It was common to compare relief programmes and SCG was often compared unfavourably. This was in stark contrast with the other Karamoja area, Karamoja Rural Universal, where people were very grateful of the grant. To further explore these divergent views, researchers compared the two areas during our sense making workshop (Table 7). This table was compiled by the research team members during sense making session and was based on overall stories people shared with us during fieldwork.

Table 7: Differences between the TWO Karamoja Areas

 Karamoja Periurban 100 Was not happy with SCG	 Karamoja Rural Universal Happy with SCG
<ul style="list-style-type: none"> • Periurban 100 Club area • Lots of income earning opportunities; thriving town with restaurants, shops; people can brew, lots of casual labour opportunities, e.g. quarrying, waged work in town, gold mining. This meant 25,000UGX seemed very small by comparison • Near the border with Sudan and Kenya providing trade possibilities • Lots of foreigners came to the town on their way to the Game Park; people could open restaurants, guest house; foreigners also gave gifts • Lots of NGOs; some of our families had people employed by them. NGOs active in the area providing support • There was food to buy in the market as people did not grow much; SCG was too little to mean much in terms of buying food • Most could afford a meal every day 	<ul style="list-style-type: none"> • Rural Universal Pilot area • Recently the gold mine had been gazetted by the government and casual work opportunities had been lost • Limited casual work opportunities • Very poor and drought affected • Not eating food; just surviving on local brew, <i>kwete</i>. Injection of cash really made a difference • Presence of some NGOs and some had bases in the area but did not actually do much here, particularly in providing support to the people



Study Implications

The following implications emerge from the in-depth conversations and interactions with over 165 senior citizens and over 1000 others across study locations. The implications are mostly presented from people's perspectives rather than with the interpretation of the research team unless explicitly noted and categorized into implications regarding Senior Citizens Grant and implications for life of the elderly in general.

Regarding Senior Citizens Grant:

Beneficiaries of SCG appreciate the grant, not only because of the money they received, but it gives them a sense of **independence and dignity** as they could support their family, contribute to their children and grandchildren's future and feel they are valued. The possibility of receiving some amount of money in the future allows them to better plan their lives, save for big expenses or to take goods on credit from local stores. In order to do so, people need to have **a regular, consistent payment so they can plan and make decisions around the schedule.**

Payment every two months emerged as reasonable compromise between regularity and payment in bulk. **However, of utmost importance is the need to have certainty about the payment schedule.** If delays are inevitable, SCG recipients need to be informed of the reasons and when will they receive it in the future, in order to avoid confusion and speculation.

The programme should be particularly concerned to make payments during period of February and March, as people told us that February was the hardest time as food stock was down, income opportunities low and school costs are high. September is also a difficult month because it planting season and school fees are again needed.

Senior citizens shared many challenges to get their SCG, from difficulties to travel to the payment point,

spending an entire day waiting in line, to getting rude treatment from officials. SCG payment processes need to recognize the challenges and difficulties of senior citizens and provide options for them to receive the money. **Payment could be spread out over different days** so people do not have to wait in line and **schedules arranged that old people can go in groups,** in order to avoid others taking advantage or even robbing beneficiaries. **Officials need to be trained to be more polite and accommodating** so elderly feel comfortable and dignified in their experience receiving the money.

Acknowledging various contextual challenges in receiving SCG money, more disbursement options should be provided for old people. Instead of cash that is risky, old people could opt to use bank accounts or mobile money accounts. We notice that six out of every 10 households have at least one mobile phone and people could buy, if they don't already have, SIM card for themselves, which is cheap (around 2,000- 5,000UGX). **SCG beneficiaries could be provided an option to receive simple mobile phone (in lieu of one tranche) to be used for mobile money,** which cost approximately 45,000UGX and could be purchased more cheaply in bulk. **Mobile text messages** could also help to inform people on the upcoming payment schedule and other information related to SCG programme.

People also shared that **they like it when officials come to the village and deliver their money,** as this provide safety and security as well as helping people who have mobility challenges. An agent system could operate a system for **handling the payments for several beneficiaries in their village** on a small commission basis. This would be a better option to ensure that the SCG is fully valued as senior citizens currently spend significant amounts of money for transport and food, time and energy and encounter some amount of risk accessing the SCG. **People also**

shared that they like the option to have alternate recipient system so they can appoint their family members when they could not go themselves.

Many people including SCG recipients, non-recipients and the rest of community continue to be unclear on the objectives of the grant, leading to some people feel justified in demanding money from old people or old people themselves feeling constricted to use their money only for certain purposes. **ESP II needs to communicate simple messages to convey the purpose of SCG to enable grant recipients to choose to use the money according to their needs.**

People also indicate various eligibility issues within SCG implementation, including documentation and accuracy in recording ages, leading to many old people missing out on the benefits. RCA's policy brief on Poor People's Perspective on Poverty based on social assistance in Indonesia, highlighted similar findings that **local people in the village could help to better identify old people whom everyone agrees are eligible and need support.** In addition, LCs, officials and other members of communities, could also support the communication of SCG's messages to wider audience.

A mechanism for re-enrollment and eligibility re-evaluation also needs to be created and implemented regularly and consistently, to ensure that those who become eligible as they turn 60 or 65 are automatically added and that spaces created by the death of 100 club members are re-filled swiftly. People also told us that they currently could not express complaints or felt complaining is fruitless. **Current grievance mechanisms need to be improved in order to ensure anonymity and provide tangible solution** for various issues, especially regarding missing payments or enrolment. **There also needs to be clear information about what would happen when a recipient passes away,** particularly about the rights of their family members to the money and how lists of beneficiaries are updated.

SCG has become an integral and important part of old people's lives and has contributed to their sense of independence and dignity. This suggests that care will need to be taken to explain and sell the idea to those residing in Universal grant areas where in the future only the 100 oldest will be eligible. Many people, including SCG recipients and LCs, worried that such changes will significantly and negatively affect old people. **A carefully designed transitional plan needs to be developed and information regarding these changes and decisions needs to be effectively communicated** in order to help prepare old people who would no longer receive the grant.

Around Life of Old People:

Old people most often said that being healthy is required for a dignified life. However, they shared that they faced various challenges in accessing health services, such as high cost of health care, medicines availability and mobility. Due to these challenges, more often than not old people ignored their medical needs and prefer to use SCG money for the better future of their children and grandchildren. This is exacerbated by the fact that even when it comes in bulk, SCG money is still not enough for large medical expenses. **Several healthcare initiatives could be implemented to address these issues,** such as ensuring medicine availability in hospital and health centres, prioritizing frail and sick old people for health services and **to have doctors and nurses regularly visit old people in the village,** especially those with mobility issues. Whilst these are not a direct concern of the programme, advocacy efforts based on the programmes' experience of providing grants could raise the particular concerns of old people.

Old people shared that they see education as a way to improve their children and grandchildren's life and have a very high aspiration to send them to school. Old people felt that school fees are very high and schools are assertive in their demands, sending students home when they cannot pay for fees. This creates pressure and distress to old people, especially those who are the breadwinners in the family or have to take care of their grandchildren by themselves. **Many old people like and hope to have certain leniency such as installment payment for school fees** in order to ensure that students could continue their schooling. Again, this is not a direct concern programme but can be championed as an advocacy issue as one of the main uses of SCG is to pay school fees.

RCA studies in other countries as well as the recent RCA study in Uganda looking at agriculture indicate that people rarely see groups which are formed to receive benefits, such as farmers groups very positively usually because of lack of flexibility and trust issues. However, old people shared that they like Village Saving and Loan Association (VSLA) because often they were the ones initiating them and it was built on trust. In addition to savings and loan services, VSLA has a social function due to its weekly meetings, where old people gather to socialize with each other. **These VSLA could be leveraged, for example with SCG's payment system, eligibility assessment and grievance mechanism, or as effective communication channel.** Encouragement to save, especially by 'active' old people, may alleviate some of the healthcare burdens they fear.

Annexes



Annex 1: RCA Research Team

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Olga Lucy Akello

Jasper Akello

Vicky Etim

Kamuli

Olga Lucy Akello

Vicky Etim

Jasper Akello

Annex 2: Areas for Conversations



Context

Rural/peri-urban; Remoteness (actual/felt) /topography / physical access; Size of community, main livelihoods, culture/religion, access to public facilities, political economy

Your household/SCG beneficiary

Profile of SCG beneficiary: age; marital status, education; gender, state of health, culture; religion, skills; dependents/dependency; relationship with sons, daughters, daughters in law etc.; nature of past /present work;

House: location; building materials; key assets (family, SCG beneficiary) & access to water & sanitation, electricity (light source), phone, health facilities, market etc.; fuel use



Views of old age

Changing roles, views and expectations of old age (SCG beneficiaries and wider community/different generations). Pros and cons; respect and dignity; stigma/inclusion; self-esteem; gender differences

Health and well-being – interpretation of 'dignified healthy life'; vulnerability; concerns and worries; role of different service providers (health, faith etc.) in relation to old age.



Daily life

Daily activities, routine, eating (nutrition)/drinking; use of medicines/stimulants etc.; sleep/leisure/work/exercise/caring roles e.g. grandchildren (& being cared for); routine and occasional social interaction/inclusion; seasonality; gender differences

Living arrangements; preference to live alone/with extended family; social capital- networks and relationships, participation in community life, participation in schemes for elderly; relationship with community leadership



Perception/Understanding of social welfare & social assistance

(SCG beneficiary and wider community)

The need; how people managed before, Understanding of who it is for, purpose, intention. Types of social welfare (family care, Church, other faith-based schemes, charities, NGOs, Government). Views and comparisons. Coping without assistance.

Coping with shocks crises, life cycle and seasonal needs

Knowledge/awareness of GOU social assistance programmes & how they work; sources of information; views on relevance/significance of social assistance, especially SCG (as universal unconditional grant); SCG as a supplement/displacement of other formal /informal assistance. Views on cash versus other forms of assistance



Aspirations and hopes

SCG beneficiary hopes /aspirations for themselves, for their family; plans for future generation/inheritance

Best/worst times; outlook, aspirations, expectations; planned old age vs passivity/fatalism; views of illness, disability and death

Suggestions for improved social assistance/alternatives; views on readiness of GOU to expand



Household and SCG beneficiary finance

Contributions to HH income, cash sources, HH liabilities /cost centres & need for cash. Daily, monthly, annual cash needs. Special cash needs of SCG beneficiary, their contribution (past present) to asset accumulation and recurrent costs; social obligations (funerals, weddings, Church/mosque demands)

Savings (monetary/in kind (livestock, land, timber etc.); savings schemes (formal / informal); insurance schemes (formal / informal).

Decision making in relation to spending

Coping in financial crisis; and when grant is late/delayed

Adequacy, relevance of SCG; use of SCG (nutrition, assets, productivity, savings, investment, easing cashflow etc.). Control of SCG monies. Comparisons of before (without) and now (with SCG); if receive large payment/lump sum how use? Preference for smaller frequent payments (bi-monthly); or larger less frequent (e.g. quarterly/semi-annual)?



SCG mechanism and process

Information- adequacy and clarity; information sources; eligibility & fairness; documentation process- proof, process, access registration, enrolment, payments,


Amount of grant; process for accessing; comparisons with other programmes; timing/regularity; expectations; costs of access (monetary/opportunity costs/effort). Direct or intermediaries; hindering /enabling factors in accessing; confidence in the process.

Grievance and complaints processes; efficacy of these (feedback and redress). Level of satisfaction: with service from bank, local government, distance to paypoint, etc.

Annex 3: People We Conversed With

Category	Total	
	M	F
HHH SGC beneficiaries	16	10
HHH young children (under 13)	30	33
HHH adolescents	21	20
HHH adults	25	48
FHH SGC beneficiaries	34	42
FHH young children (under 13)	44	52
FHH adolescents	32	26
FHH adults	76	97
Other SGC beneficiaries	31	32
Other young children (under 13)	53	43
Other adolescents	39	29
Other adults	60	44
Others		
Teachers/Headmasters/other school staff	6	12
Health service providers	9	7
Entertainment providers	12	1
Religious leader	12	2
Village head (LC)	19	6
Women's group members	1	39
Village Government officers (incl. Sub-County)	46	20
Kiosk/food seller/bev sellers	24	21
Others	8	68
Total	598	652

Universal Grants




Luganda Rural
Beneficiaries: 13

Age range: 66 - 96

6 Males, 7 Females

Active 10
Frail 2
Sickly 1

Supported: 3
On own: 0
Supporting others: 10




Lugbarati Peri Urban
Beneficiaries: 15

Age range: 67 - 87

10 Males, 5 Females

Active 8
Frail 4
Sickly 3

Supported: 7
On own: 0
Supporting others: 8




Alur Peri Urban
Beneficiaries: 18

Age range: 65 - 90

8 Males, 10 Females

Active 9
Frail 6
Sickly 3

Supported: 6
On own: 1
Supporting others: 11




Kumam Rural
Beneficiaries: 15

Age range: 66 - 103

6 Males, 9 Females

Active 10
Frail 2
Sickly 3

Supported: 5
On own: 3
Supporting others: 7



Karamoja Rural
Beneficiaries: 19

Age range: 63 - 92

5 Males, 14 Females

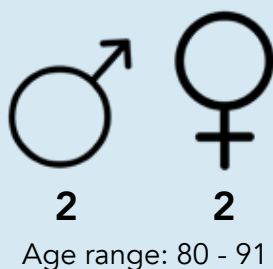
Active 8
Frail 5
Sickly 6

Supported: 6
On own: 5
Supporting others: 8

Club 100

Kakwa Rural

Registered Beneficiaries: 4



Active 2

Frail 1

Sickly 1

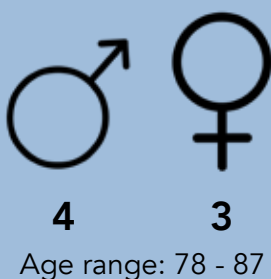
Supported: 0

On own: 2

Supporting others: 2

Kakwa Rural

Assessed Beneficiaries (not registered): 7



Active 2

Frail 3

Sickly 2

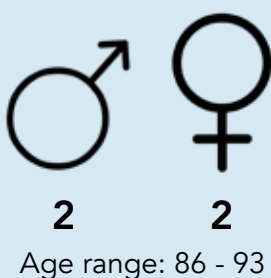
Supported: 2

On own: 3

Supporting others: 2

Bantu Rural

Registered Beneficiaries: 4



Active 1

Frail 1

Sickly 2

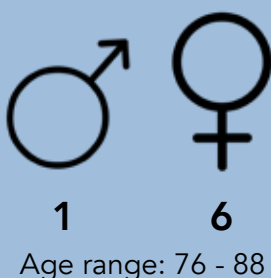
Supported: 2

On own: 1

Supporting others: 1

Bantu Rural

Assessed Beneficiaries (not registered): 7



Active 5

Frail 1

Sickly 1

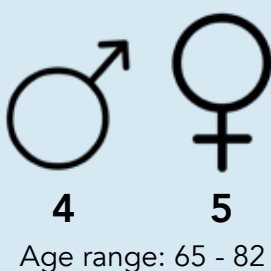
Supported: 4

On own: 1

Supporting others: 2

Karamoja Peri Urban

Beneficiaries: 9



Active 3

Frail 4

Sickly 2

Supported: 2

On own: 0

Supporting others: 7



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