



EVALUATION OF THE UGANDA SOCIAL ASSISTANCE GRANTS FOR EMPOWERMENT (SAGE) PROGRAMME

Endline programme operations performance – final
report

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Executive summary

Introduction

The SAGE pilot social cash transfer scheme is a key element of the Government of Uganda's ESPP. SAGE aims to help to tackle chronic poverty in Uganda and address the impact of poverty on social cohesion and the ability of chronically poor people to access healthcare, education and other key services.

The aim of the SAGE pilot is to test a range of implementation modalities for an efficient, cost-effective and scalable social transfer, generate evidence for national policy-making, and provide a reference point to relevant stakeholders about the government's acceptance of and commitment to social protection.

The SAGE pilot is expected to reach around 600,000 people in about 95,000 households over a period of four years (April 2011–February 2015), covering approximately 15% of households in 14 pilot districts. Two targeting methodologies are being implemented in separate sub-counties of the 14 pilot districts. One – known as the Vulnerable Family Support Grant (VFSG) – employs a composite index based on demographic indicators of vulnerability to determine eligibility. The other – the Senior Citizens Grant (SCG) – uses age to determine eligibility.¹ For both types of grant, telecoms provider MTN was contracted to transfer cash to beneficiaries using electronic transfers. A Management Information System (MIS) has been developed to facilitate monitoring of programme implementation. Households were registered into the programme via a census-style registration system in which details were gathered from all households and entered into the MIS.

The SAGE pilot is subject to an independent impact evaluation, based on quantitative and qualitative information collected over three years (referred to here as *baseline*, *midline* and *endline* rounds) on a range of key indicators and supporting data. Evaluation findings feed into the SAGE programme's learning framework. This report, which draws on data from the endline round of the evaluation, provides a final assessment of operational performance by the SAGE programme.

Methodology

The independent impact evaluation provides information on whether the SAGE programme is functioning effectively and in line with its design. This report examines SAGE programme operations in relation to awareness and case management processes (Section 2) and effectiveness of the transfer payments system (Section 3). The report also offers conclusions and implications for policy arising from the data (Section 4).

The report draws on both quantitative survey data and qualitative research undertaken for the evaluation. The impact evaluation and assessment of programme operations use a mixed methods approach, combining qualitative research with a quasi-experimental quantitative survey design in which households are divided into treatment groups that receive the transfer and comparison groups that do not. The quantitative survey is implemented in 399 clusters across 48 sub-counties in eight programme districts.² The two targeting mechanisms (SCG and VFSG) are randomly assigned, evenly, between the 48 sub-counties (except Karamoja, where only SCG is implemented). Qualitative fieldwork included focus group discussions (FGDs) and interviews with

¹ Over 65 years; over 60 years in Karamoja region.

² Apac, Kaberamaido, Katakwi, Kiboga, Kyenjojo, Moroto, Nakapiripirit and Nebbi.

SAGE beneficiaries and non-beneficiaries, key community figures, village to district-level government officials, MTN pay agents and SAGE implementation officers.

Programme awareness and case management

Section 2 reviews levels of awareness regarding SAGE programme processes, and case management among the population, including beneficiaries and – where relevant – non-beneficiaries. Key findings include:

- **Overall, 99.9% of the study population are aware of the SAGE programme but not all identify it as SAGE.** At endline, 55% of households were aware of the programme and identified it as SAGE, which represents a positive trend since midline, when just 39% of the study population identified the programme as SAGE.
- **Only six out of 10 households understand how the SAGE programme selects beneficiaries.** The targeting mechanism is better understood in SCG areas (seven out of 10 households) than in VFSG areas (five out of 10 households). The selection process is better understood by beneficiaries than non-beneficiaries. The proportion of households that understand SAGE targeting has risen slightly since midline, when around 55% of the study population demonstrated a broad understanding.
- **The selection process is better understood by beneficiaries than non-beneficiaries.** Almost 80% of the SCG treatment group demonstrated that they broadly understand SAGE targeting, compared to 63% of the comparison group, while 68% of the VFSG treatment group understand the targeting, compared to 46% of the comparison group.
- **Almost nine out of every 10 beneficiaries are aware of the correct payment period and close to 100% know the correct SAGE payment amount.** Awareness is the same for both VFSG and SCG recipients. This represents a significant improvement from 78% at midline. One reason for this improvement is the widespread awareness-raising activities that SAGE undertook in the districts between the midline and endline rounds of data collection.
- **Around 12% of households appealed their lack of selection into the programme,** which is the same as was the case at midline. Only 5% of appeals were successful, all in SCG areas.
- **One in five (19.6%) households have raised a problem, query or formal complaint or appeal with the programme at some point,** which is a slight increase since midline (16.1%). Nine out of 10 (87.5%) of these received a response and the average response time was just over 10 days. In SCG areas, the response received was described as satisfactory in almost half of cases (47.6%), but less so in VFSG areas (38.3%).
- **Most people raise issues or complaints about the programme with the LC1 (the village chairperson) or other local authority figure (98.5%).** Some also go directly to SAGE officials (14%), pay agents or more senior government officials, most often at the SAGE paypoint.³
- **Most of the complaints or queries raised with the SAGE programme related to appeals on selection (47.7%) and queries on selection criteria (32.5%).** The most widely mentioned complaint in the qualitative research related to the value of the transfers. There were also complaints about travel costs and distances to paypoints, delays at paypoints, and damaged or

³ The question allows for multiple responses as people may raise queries with multiple people so totals do not sum to 100%.

inactive cards. Qualitative findings indicate that beneficiaries have an increased awareness of the grievance system since midline.

- There has been **very little change in beneficiary status among beneficiary and non-beneficiary households**. Between midline and endline, just 2.3% of non-beneficiaries became beneficiaries and 5.3% of beneficiaries exited the programme. These changes were largely in SCG areas. Though the numbers involved are small, the main issues that are important for households changing beneficiary status include: verification of age; death of beneficiary and receipt of the transition grant; nominating an alternative recipient; and non-functioning payment cards resulting from loss, theft or malfunction.
- **SAGE is largely seen to have had a positive effect on relations both between and within households, with almost no stigma attached to participation**. Within both SCG and VFSG communities, there is a decreasing trend in the perceived levels of insecurity and tensions linked to the programme: 4.6% of households report tensions at endline, as compared to 9% at midline. Within households, improvements in relations between family members identified at midline are continued at endline, especially in SCG households. This is largely attributed to the contribution of the SAGE cash transfer to household incomes and associated improvements in welfare and consequent reduced stress.

Effectiveness of the SAGE payments system

Section 3 describes the SAGE payments system and the initiatives undertaken to improve its effectiveness since midline. We then examine some key metrics: receipt and value of payments; the extent to which beneficiary expectations around payments have been met; costs to households associated with collecting the SAGE transfer; and beneficiaries' perceptions of the payments system. Key findings include:

- **Almost the entire study population (99.5%) report having received their electronic SIM cards** from MTN. This is a significant improvement from midline, when 11% of beneficiary households had only a temporary card and 1% had no card at all.
- **There are discrepancies between the records of SAGE payments in the programme MIS and beneficiaries' recall of the number of payments received**. According to the SAGE MIS, roughly 33.4 million Ugandan shillings (UGX) has been disbursed to 64,113 beneficiary households across the eight evaluation districts during the evaluation period. This implies that, on average, households have received close to their full entitlement: a total of UGX 521,303, or an average of 10.4 payments based on the current payment value of UGX 50,000. However, beneficiary households themselves recall having received 7.3 payments on average, representing a mean total value of about UGX 376,700. This discrepancy could result from a combination of factors, including the aggregation of MIS data and beneficiary recall error (especially in the case of very elderly or infirm beneficiaries).
- **83% of beneficiaries report receiving the expected amount of cash at the last payment cycle, but 12.6% of beneficiaries had no expectations as to how much they should receive**. In spite of an awareness drive by SAGE, uncertainties about what to expect on payment days remain at a similar level to the midline findings. This may be partly attributed to delays to the start of the programme, with subsequent uneven payments made as SAGE caught up. SCG recipients are more uncertain about how much they should receive (16.8%) than VFSG recipients (4.8%).

- **At endline, the proportion of beneficiaries that have never received a payment is virtually zero (0.2%).**
- **One in five beneficiaries (19.9%) reported having missed a payment at some point.** The most frequent reason given was that there was **no functioning system at the paypoint due to lack of electricity or network**, a problem mentioned by more than one in three beneficiaries (35.5%). Pay agents running out of money, paypoints being closed, and not being given enough advance notice of the payment date were other important reasons for missing a payment.
- **Some households incur substantial costs when collecting payments.** Most beneficiaries walk to the paypoint (69.7%), with bicycle (17.6%) and *boda-boda* (11.9%) also used. Because so many beneficiaries walk, the average total cost of collecting the transfer is relatively low at UGX 1,500, or 3% of the current transfer value. However, for those incurring transport costs (one in four SCG households and one in three VFSG), the percentage spent on transport is much higher at 9% (UGX 4,500) and can be as high as UGX 20,000 for those living furthest away.
- **Nine times out of 10 a member of the beneficiary household collects the transfer.** When a non-household member collects the transfer on behalf of a beneficiary, the average fee given, normally voluntary, is UGX 6,000. A few people (4.2%) report paying fees to anyone at the paypoint in order to receive their transfer, although this figure represents a statistically significant increase since midline (when it was 1%). Pay agents are the people most frequently reported to be charging these fees by beneficiaries (in 68% of cases).
- **The time taken to collect the transfer can be a significant burden and cost.** The time taken to collect the transfer is an average of five hours, including travel time to the paypoint (but not the return journey) and waiting time at the paypoint. This is a burden on beneficiaries, especially elderly people and women, in terms of needing to walk and queue, and also represents an opportunity cost in terms of time lost on productive and/or domestic labour.
- **Time and cost of collecting the transfer are the main reasons given by the 21.9% of households that feel there are any problems with the payments system.** This is an improvement since midline, when nearly one in three households (30.3%) reported problems with the payments system.
- **Virtually all recipients (96.5%) feel safe collecting the transfer.**

Conclusions and implications for policy

Section 4 sets out conclusions drawn from the findings above, and considers implications for policy arising from the data. Overall, the SAGE programme is functioning effectively. Where there are challenges, SAGE has made some improvements since midline. In particular, we note:

- There are high levels of awareness that the programme was operating in respondents' areas and extensive knowledge of the payment amount. We attribute this in part to the widespread sensitisation activities undertaken in evaluation districts prior to the endline round of data collection, which included community meetings, newsletters, radio shows, handbooks written in the local language, and a client charter that outlines beneficiary rights and obligations. However, lack of awareness of the SAGE name raises questions about the coherence of programme branding, and there remain further questions about respondents' understanding of programme targeting.

- Issues raised with the SAGE programme were overwhelmingly appeals on selection and queries on selection criteria, in both VFSG and SCG areas. The proportion of queries about selection criteria was much lower in SCG areas where the targeting was better understood.
- There is a formal protocol for recording changes in household eligibility status (for instance through death or migration of a beneficiary), which includes provision of a transition grant for households required to leave the programme. However, in practice there has been very little change in beneficiary status and the few changes were largely driven by households in SCG areas. This may be for a variety of reasons, not least that since there is understood to be a reassessment in the next two or three years there is little incentive for either beneficiaries or programme implementers to either exit or enter households during the pilot. There are also challenges in regard to keeping information on all households up to date, and for households needing to provide proof of eligibility. A minority of beneficiaries have become excluded from the programme due to problems with their payment cards that they have been unable to rectify.
- The option and process to nominate an alternative recipient is well understood but takes between two and six months, and thus is not fast enough to prevent households missing an individual payment if they are unable to attend (e.g. through illness or hearing about the payment date too late).
- Confusion about how much beneficiaries should receive remains, with almost 13% of respondents expressing doubts, suggesting that trust in the regularity of payments is still building after a rocky start when some uneven or irregular payments were made.

The implications for policy noted in the report include:

- **Ongoing issues around the branding of the SAGE programme mean there is a risk that it may be appropriated by particular agents or interests**, for instance through being identified with the payment services provider.⁴ Clear branding and communication around the programme and its aims is required to mitigate this. Appropriate branding of the SAGE payment card could be a way to achieve this.
- **As SAGE scales up nationally, there will be a need for an ongoing system of eligibility assessment.** Given the huge cost of the census-style registration exercise conducted at the pilot stage, this may need to be based on more of an on-demand approach. Potential challenges identified by this research include:
 - the cost to local government structures for implementing such a system;
 - the need for accurate age verification documentation to be available to beneficiaries, and questions of who will bear this cost in a scaled-up programme;
 - ensuring the whole population understands the eligibility requirements (including the necessary documentation) to ensure that those who are eligible can and will apply. Communication of these issues is difficult, but the improvements already made demonstrate that, by simultaneous use of a variety of communication approaches, it is achievable;
 - the costs to potential beneficiaries of enrolment both in terms of the documentation required and the direct and indirect costs of travel to the application point, as well as the need for some outreach to reach the very old and infirm; and

⁴ Similar experiences have been cited in Kenya, where the government's Hunger Safety Net Programme was often identified directly with the payments provider rather than as a government initiative supported by DFID (see Merttens *et al.* 2013.)

- o the need for a functioning deaths registration system by which the programme is systematically informed of deaths of beneficiaries and a clearly understood ‘bridging’ or ‘transition’ grant to support those households for a given limited period.
- **SAGE’s reliance on local government officials**, LC1s in particular, and their varying capacity and competence, mean the programme will need to continue to provide support in the form of periodic top-up training on its aims and functional processes. Given that fees charged to beneficiaries by LC1s appear to have declined markedly since remuneration of LC1s increased in order to account for their efforts and expenses, ongoing consideration should be given to the levels of allowances and remuneration they receive. There is also a need for oversight to ensure officials are performing and not engaging in inappropriate behaviour.
- The midline programme operations report (Merttens and Jones 2014) warned of a **risk of fraud due to lack of security around electronic card pin numbers and lack of knowledge of the correct payment amount** (which rises periodically to adjust for inflation). While knowledge of the payment amount seems to have improved, fees charged at the paypoint (by pay agents in particular) appear to have risen since midline (whereas rents by LC1s and other local officials have declined significantly). This is an important area that requires renewed vigilance and secure systems of fraud or rent-seeking prevention to be put in place.
- The time taken to reach and queue at paypoints, and the transport costs incurred by some beneficiaries, suggest that **increasing both the number of paypoints and the number of pay agents would help** reduce these costs and ensure more of the transfer value goes toward achieving the fundamental aim of improving the welfare of vulnerable population groups. Mobile pay agents that travel to beneficiaries may also be an option to explore. While universal coverage of pay agents may not be possible, ensuring **regular, predefined payment dates** would enable beneficiaries to plan the collection of their transfers and reduce the burden on local officials. This would also require regular and timely transmission of the funds from central government to the payments provider, and commitments by the payments provider to maintain an agreed timetable and level of coverage by pay agents.
- **Liquidity on the part of pay agents was a problem** mentioned by both beneficiaries and pay agents. Moving forward, it should be the responsibility of the payments provider to ensure adequate liquidity of its pay agents.
- **A strategic review of the payments system** to scope out different models of payment delivery, including multiple payments provider models, would benefit the programme in terms of identifying developments in the payments market, devising a plan to develop government capacity to manage one or more payment service providers, and defining an appropriate accountability framework for the most efficient and sustainable payments delivery solution possible.

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List of abbreviations

ACDO	Assistant Community Development Officer
CAO	Chief Administrative Officer
CDO	Community Development Officer
DFID	UK Department for International Development
ESPP	Expanding Social Protection programme
FGD	Focus Group Discussion
LC1	Village Chairperson
LC3	Sub-County Chairperson
MIS	Management Information System
MoGLSD	Ministry of Gender, Labour and Social Development
OPM	Oxford Policy Management
SAGE	Social Assistance Grants for Empowerment
SCG	Senior Citizens Grant
UBOS	Uganda Bureau of Statistics
UNICEF	UN Children's Fund
VFSG	Vulnerable Family Support Grant
VHT	Village Health Team

1 Introduction

This report provides an assessment of operational performance by the SAGE programme after two years of programme operations. It is the final report focussing on SAGE programme operations from this evaluation. Its objective is to assess whether the programme is functioning effectively and in line with its design. It draws on data produced by an independent impact evaluation and takes as its remit recurring programme operations and thus focuses on programme awareness, case management and payments. One-off programme operations such as the registration, targeting and enrolment processes were addressed in the midline report (Merttens and Jones 2014) and are not repeated here.

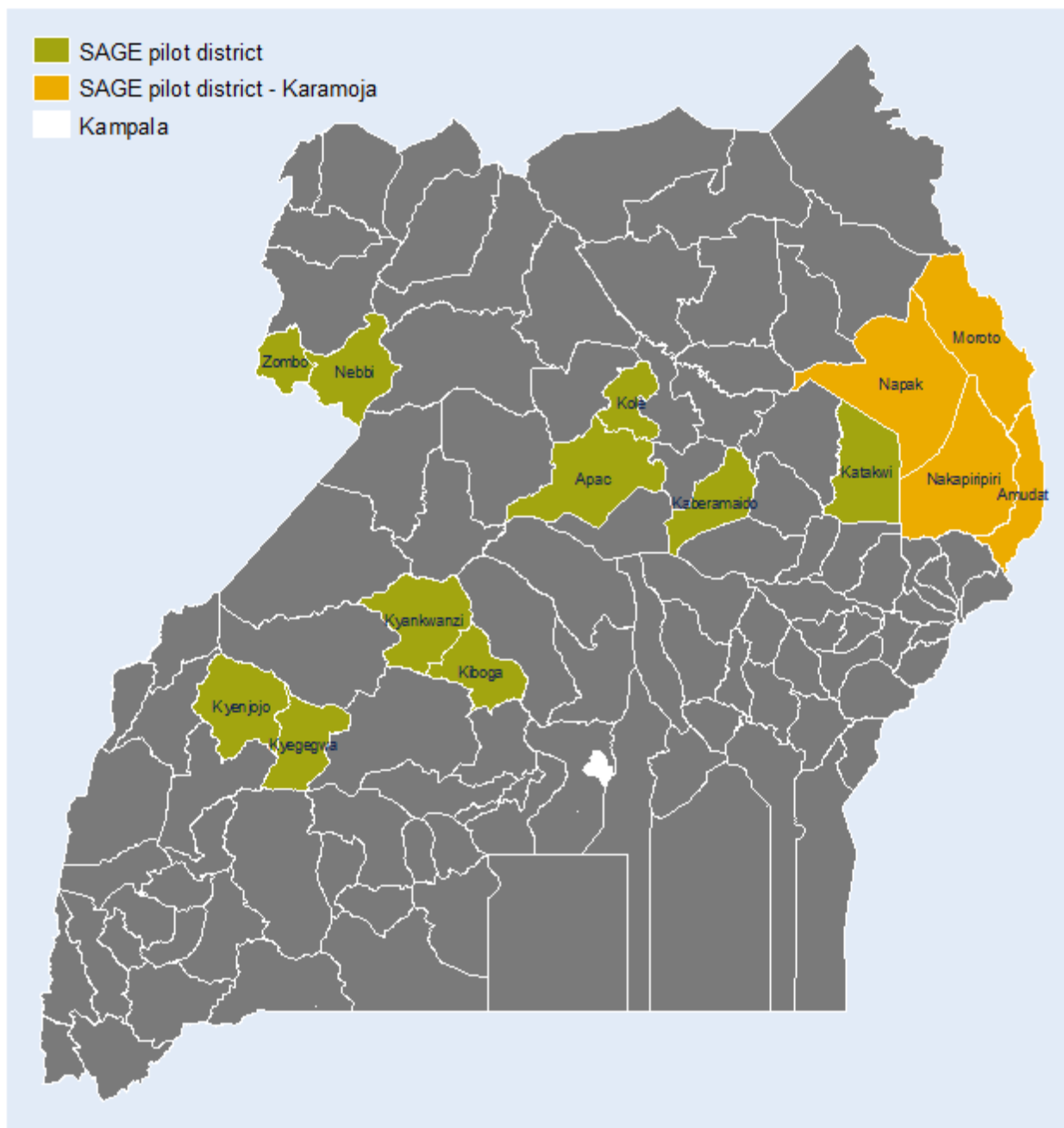
1.1 Overview of the SAGE programme

The Uganda National Development Plan 2010–2015 recognised the importance of social protection in relation to the achievement of the country’s development objectives and recommended the formulation of a comprehensive policy on social protection, including the testing of direct income transfers (Republic of Uganda 2010). The Government of Uganda is thus implementing the ESPP (see MoGLSD 2010), with the goal of reducing chronic poverty and improving life chances for poor men, women and children in Uganda. The purpose of the ESPP is to embed a national social protection system that benefits the poorest as a core element of Uganda’s national planning and budgeting processes. The intended outputs are:

1. skills, structures and systems strengthened for effective cross-government leadership and implementation on social protection;
2. a coherent and viable policy and fiscal framework for social protection developed and implemented;
3. delivery of regular and predictable social grants to poor households to generate evidence on impact and delivery mechanisms; and
4. improved information and knowledge of social protection among policy-makers and the public.

A key element of the ESPP is thus the pilot SAGE programme. The aim of the SAGE pilot is test a range of implementation modalities for an efficient, cost-effective and scalable social transfer, generate evidence for national policy-making, and provide a reference point to relevant stakeholders about the government’s acceptance of and commitment to social protection. The SAGE pilot reached around 560,000⁵ people in 124,547 households over a period of four years (April 2011–February 2015), covering approximately 15% of households in 14 pilot districts (see Figure 1 below).

⁵ Based on average of 4.5 people per household; data provided by SAGE MIS.

Figure 1 SAGE programme pilot districts

The SAGE pilot districts were selected according to an index developed by MoGLSD (Ssewanyana 2007). Using data from the 2002 Uganda Population and Housing Census, the index ranked all districts by region (Central, Northern, Eastern and Western), according to their share of specific demographic groups as well as on health and education criteria.⁶

Six districts were then selected for the pilot, taking the districts with the highest index scores. These were Kiboga in Central region, Katwaki and Kaberamaido in Eastern region, Kyenjojo in Western region and Nebbi and Apac in Northern region (two districts from both Northern and

⁶ The characteristics included in the index are: share of children in the entire population; share of elderly persons in the entire population; share of orphans and vulnerable children in the child population; share of risky births; proportion of households living more than 5 km from health facilities; and share of children (6–12 years) not attending school. The index comprises a composite score by summing these various indicators, with final scores ranging from 125 to 277.7. The probability of a district being a pilot district increases with the score.

Eastern regions were selected due to the higher incidence of poverty in those areas). In 2010, the MoGLSD then took the decision to add two districts in Karamoja, Moroto and Nakapiripirit, which had previously been left out of the original design due to challenges in that area. This brought the total number of districts to eight. In 2010, the Government of Uganda redrew some of the administrative boundaries in the country, which resulted in some of the original eight SAGE pilot districts being sub-divided. The MoGLSD subsequently decided to include those newly created districts that lay within the original geographic boundaries of the original eight SAGE districts. Therefore, the districts of Kole, Zombo, Amudat, Napak, Kyegegwa and Kyankwanzi were added to the SAGE pilot roll-out plan, bringing the total number of districts to 14.

Two targeting methodologies are being implemented in separate sub-counties of the 14 pilot districts. The VFSG employs a composite index based on demographic indicators of vulnerability to determine eligibility, while the SCG uses age to determine eligibility.⁷ The SAGE programme is being implemented in all sub-counties across the pilot districts. However, only the SCG is being implemented in the Karamoja region as the SAGE programme felt the additional data-collection burden associated with implementing the VFSG was not feasible there.

Under the VFSG, if they are present in a beneficiary household, adult women are selected by the programme to be the physical recipient of transfers. In the case of the SCG, the transfer is given to the specific older person enrolled. The SAGE programme makes provision for an alternate recipient to be able to collect the transfer on behalf of the beneficiary in cases where the named beneficiary is sick, infirm, or where it is simply physically more convenient for another person to collect the money. The alternate recipient does not have to be a member of the beneficiary household.

The transfer is currently worth UGX 25,000 per month and is paid every two months. This amount represents a slight increase on the original value of the transfer when it was set in 2011 (UGX 23,000). The amount is reviewed and updated once a year.⁸

The telecoms provider MTN is contracted to transfer cash to beneficiaries using electronic transfers. An MIS has been developed to facilitate monitoring of programme implementation. Households were registered into the programme via a census-style registration exercise in which details were gathered from all households and entered into the programme MIS. The registration exercise was carried out by local government with the support of the Uganda Registration Services Bureau, UNICEF and the SAGE programme. In evaluation areas registration took place between April and June 2012.⁹

Responsibility for implementation of SAGE sits with the SAGE Implementation Unit, which is based within the Social Protection Secretariat in MoGLSD. An ESPP Steering Committee oversees the work of the Social Protection Secretariat, including implementation of the SAGE programme. The ESPP Steering Committee reports to the MoGLSD, which in turn reports to Cabinet and Parliament.

Within the pilot districts SAGE is administered by local government officials, including district chairpersons, Community Development Officers (CDOs), sub-county chairpersons, parish chairpersons and village chairpersons (LC1s). Payments are administered by agents supplied by the payments provider and overseen by relevant local government staff (sub-county and parish chairpersons) at the paypoint.

⁷ Over 65 years; over 60 years in Karamoja region.

⁸ The transfer increased to UGX 24,000 in July 2012 and again to UGX 25,000 in July 2013.

⁹ For more detail on the SAGE programme, including on enrolment and eligibility procedures, see Merttens and Jones (2014).

This report is written for an audience that is assumed to have a minimal working knowledge of the SAGE programme and the Ugandan administrative context. For more detail on the SAGE programme, including on enrolment and eligibility procedures, see the evaluation baseline report (OPM *et al.* 2013).

1.2 Method for operational performance assessment

The SAGE pilot is subject to an independent impact evaluation. The purpose of the impact evaluation is to produce evidence on the effectiveness of the programme against its aims, to discover any challenges to its implementation and ability to achieve impact, and to provide insights into how to mitigate those challenges. It will also inform the development of other social protection programmes worldwide.

In order to assess the impact of SAGE, the evaluation collects quantitative and qualitative information over three years on a range of key indicators and supporting data.¹⁰ In addition, the evaluation is designed to provide an assessment of programme operations in relation to enrolment and case management processes and the effectiveness of the transfer payments system. The objectives are to generate data on a range of indicators, including functional effectiveness of the payments system, beneficiary satisfaction with the programme, and cost to beneficiaries of participating in the programme. These data feed into the programme's learning framework.

Box 1 A word on interpreting the data in this report

The multi-stakeholder process that led to the methodology adopted by the evaluation has an implication for the data it reports. This is that **the study sample is not representative of the entire population** or programme beneficiary population. However, although the study samples for the two targeting methodologies are not *fully* representative, they do represent a significant portion of the two treatment groups. This means that, while the evaluation does not provide estimates representing the whole of the beneficiary population, it does provide estimates representing the substantial portion of that population. A small degree of caution is thus necessary when generalising the results of this evaluation.

The impact evaluation and assessment of programme operations are conducted using a mixed methods approach, combining qualitative research with a quasi-experimental quantitative survey design in which households are divided into a treatment group – who receive the transfer – and a comparison group – who do not receive the transfer. A quantitative survey is implemented in 398 clusters across 48 sub-counties in eight programme districts.¹¹ The two targeting mechanisms (SCG and VFSG) are randomly assigned evenly

between the 48 sub-counties (with the exception of the Karamoja region, where only the SCG targeting mechanism is implemented). Both the SAGE programme and the evaluation team drew on the registration data: SAGE for enrolment, and the evaluation team for sampling of 'treatment' and comparison households. The SAGE programme implemented the enrolment process in evaluation areas after households were surveyed at baseline. A panel of both treatment and comparison households was interviewed on an annual basis for two rounds of follow-up surveys, with a gap of 12 months between each round. The baseline survey was conducted in September and October 2012. The midline study was conducted in September and October 2013. The endline study was conducted in September and October 2014.

Qualitative fieldwork took place in four districts in the baseline year, selected purposively from within the eight SAGE evaluation districts to give a range of different contexts. In subsequent years, the qualitative research was expanded to cover all eight evaluation districts. The fieldwork included FGDs with SAGE beneficiaries and non-beneficiaries (males and females), as well as

¹⁰ For more information on how impact is assessed see Merttens, F. *et al* (2016).

¹¹ Apac, Kaberamaido, Katakwi, Kiboga, Kyenjojo, Moroto, Nakapiripirit and Nebbi.

interviews with key community figures, village to district-level government officials, MTN pay agents and SAGE implementation officers.

Figure 2 Timeline for the evaluation



The assessment of programme performance provided by this report draws on data from both the quantitative survey and the qualitative research. The data that are the focus here were largely provided by the endline round of the evaluation, but results from midline are also discussed where trends are relevant.

In conjunction with this programme operations performance report the evaluation has produced an impact report looking at impact after two years of programme operations.¹² These represent the main outputs from the evaluation at endline.

1.3 Structure of the report

The rest of this report is structured as follows:

- Section 2 assesses programme awareness and case management;
- Section 3 considers the effectiveness of the SAGE payments system; and
- Section 4 offers concluding summaries and implications for policy.

¹² Merttens, F. *et al* (2016).

2 Programme awareness and case management

Ninety-nine percent of households in the study population are aware of the SAGE programme operating in their community, but only half of them identify it as SAGE.

Only six out of 10 households understand how the programme selects beneficiaries. This understanding is stronger in SCG (seven out of 10) areas than VFSG areas (five out of 10), as well as among programme beneficiaries compared to non-beneficiaries.

Almost nine out of every 10 beneficiaries are aware of the correct payment period and very close to 100% know the correct payment amount.

Some 12% of households appealed their selection to the programme but only 5% of these were successful (all in SCG areas).

Including appeals, about one-fifth (19.6%) of all households have ever raised any problem, query or formal complaint with the programme, a slight increase since midline (16.1%). Nine out of 10 (87.5%) of these received a response and the average response time was just over 10 days.

There has been very little change in beneficiary status among beneficiary and non-beneficiary households (what few changes there were are largely driven by households in SCG areas). Though a minority issue, for households that either do or should change beneficiary status there are a number of issues that emerge as important including verification of age, death of beneficiary and receipt of the transition grant, nominating an alternative recipient and non-functioning payment cards (due to loss, theft or malfunction).

Almost no households report any stigma attached to participation in the programme. SAGE is largely seen to have had a positive effect on relations both between and within households.

Programme awareness and case management are key for cash transfers to function effectively. Beneficiaries must be aware about the programme's aims and eligibility criteria, how payments are collected, where to get further information, and how to complain or air their grievances. Awareness of programme processes and case management is important in terms of building support and to avoid misconceptions that may in the long run undermine programme benefits. This section reviews levels of awareness round SAGE programme processes and case management among the population, including both beneficiaries and, where relevant, non-beneficiaries.

2.1 Awareness of the SAGE programme and understanding of the selection process

Two indicators of programme awareness are the extent to which the population knows that the programme is operating in their area (and can identify it correctly) and the extent to which they understand how people are selected to participate in it. We find that, while general awareness that the programme is operating in the evaluation areas is very high, it is not always identified as SAGE and the proportion of people who understand how it is targeted is much lower.

The quantitative survey finds that **99.9% of the study population are aware of the SAGE programme, with just over half identifying it as SAGE** (see Table 1). More than 60% of households in VFSG areas (vs. 47.2% for SCG) identify the programme by the title SAGE. This represents a very positive trend with respect to the previous year when identification of the programme as SAGE was much lower (at midline just 39% of the study population were aware of the programme and identified it as SAGE, against 55% at endline¹³).

¹³ This positive trend is statistically significant for both targeting mechanisms and across treatment and comparison groups within each targeting group.

Table 1 Awareness of the SAGE programme

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households aware of SAGE programme						
Aware of the programme and identifies it as SAGE	47.2	1,920	62.7**	1,907	55.1	3,827
Aware of the programme but does not identify it as SAGE	52.6	1,920	37.2**	1,907	44.8	3,827
Unaware of the programme	0.2	1,920	0.1	1,907	0.1	3,827
Proportion of households aware of how beneficiaries are selected into the programme ¹	70.5	1,916	51.5***	1,902	60.8	3,818
Exact answer	55.8	1,377	41.2***	1,065	49.6	2,442
Generally appropriate answer	44.2	1,377	58.8***	1,065	50.4	2,442

(1) To the question 'Do you know how households have been selected to be beneficiaries by the programme?', households' responses were coded as to whether they gave an exactly correct answer, a generally correct answer, or an incorrect answer. Households who answered either exactly correct or generally correct are counted as being aware of how beneficiaries are selected into the programme.

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

Around **six out of 10 people in the study population are aware of how the programme selected beneficiaries**. This implies that four out of 10 people do not understand this basic parameter of the programme. As with the identification of the programme, the proportion of people that understand the SAGE programme targeting has risen slightly since midline, when around 55% of the population demonstrated a broad understanding.¹⁴

The targeting mechanism is better understood by households in SCG areas than by those in VFSG areas, with some 70% of SCG households understanding it compared to around half of VFSG households. Within each targeting mechanism **the selection process is much better understood by beneficiaries than non-beneficiaries** (almost 80% of the SCG treatment group demonstrated that they broadly understand the programme targeting, compared to 63% of the comparison group, while some 68% of the VFSG treatment group understand the targeting compared to just 46% of the comparison group). Of those that do understand the process of how beneficiaries are selected into the programme it is often a general understanding rather than an exact one, but here there is no significant difference between treatment and comparison groups in this regard, in either SCG or VFSG areas.

¹⁴ This trend is statistically significant for both targeting mechanisms and across treatment and comparison groups within each targeting group. The endline qualitative research did not explicitly ask about community members' understanding of SAGE as it did in the midline (see Merttens and Jones 2014). However, during discussions, it was clear that community members in both SCG and VFSG areas still generally perceive SAGE as a programme to support the elderly and vulnerable people.

2.2 Knowledge about SAGE payments

Table 2 Household knowledge of programme payments

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households reporting correct knowledge of the SAGE payment period	88.1	1,087	92.5	890	89.7	1,977
Proportion of beneficiary households reporting correct knowledge of the transfer (UGX 25,000 a month)	98.0	1,088	98.4	891	98.2	1,979

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

Close to 90% of beneficiary households demonstrate correct knowledge of the SAGE payment period. This is the case for recipients of the VFSG and the SCG. This figure, while still not universal, represents a significant improvement from the previous year where the figure was 78%. The indicator at midline was partly influenced by the ‘lumpy’ nature of the programme payments in the first few payment runs. However, evidence from the qualitative research shows that since the midline research the regularity of payments has improved, albeit not consistently across all evaluation districts. For example, sub-county officials in Nebbi noted significant delays in payments.

A total of 98.2% of beneficiaries demonstrate correct knowledge of the payment amount of UGX 25,000 per month. One percent of beneficiaries report an amount of UGX 24,000, which is likely to reflect confusion with the transfer value in place before July 2013.

Evidence from the qualitative research validates the findings from the quantitative survey, which show that the majority of beneficiaries are aware of the payment period and payment amount:

We are very much aware of how much we are to get under the programme. Every beneficiary knows the 25,000 UGX per month, but we are always paid after every two months and we end up getting 50,000 UGX. We get this money from the designated paypoints, which everybody knows about and even the days of pay are communicated to us. [Male beneficiary, Nakapiripirit district, SCG area]

This improvement is a reflection of the widespread sensitisation activities that took place in the districts just prior to the endline round of qualitative data collection. The sensitisation reiterated key programme information, including around payments. Sensitisation activities involved community meetings, newsletters and radio broadcasts. For example, one male beneficiary in Kyenjojo mentioned that he was given a handbook, which was useful and easy to understand (particularly because it was written in the local language). In many districts a client charter has been posted that outlines key processes, including beneficiary rights and obligations under the programme.

The qualitative research also found that in many instances beneficiaries were not only aware of the payment cycle but of the exact date of payments. These beneficiaries said they were informed by the LC1, going on to explain how useful this was in helping them to plan:

There are times when SAGE officials go on radio reminding us ... They also told us when we are supposed to get the money – that is after every two months and that is UGX 25,000

each month... This information is useful because it helps us plan for the money we anticipate to get. [FGD with female beneficiaries, Kiboga, SCG]

2.3 Case management

2.3.1 Appeals and grievances

Table 3 Grievance mechanism

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households that appealed their exclusion from the programme	10.5	1,917	14.6*	1,905	12.6	3,822
Successful	0.9	1,917	0.3**	1,905	0.6	3,822
Unsuccessful	9.5	1,917	14.3*	1,905	12.0	3,822
Proportion of households who have ever raised any problem, query or formal complaint with the SAGE programme	18.0	1,913	21.2	1,902	19.6	3,815
Of these, proportion who received a response to their query	85.5	308	89.1	332	87.5	640
Satisfactory response	47.6	260	38.3*	287	42.4	547
Average response time (days)	8.8	258	11.6	284	10.3	542

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

Overall, around **12% of households reported appealing their exclusion from the programme**, with a higher proportion found in VFSG areas (14.6% versus 10.5%). These figures are almost identical to those reported at midline. Of those that did appeal, less than 5% (0.6% of all households) claimed to have been successful, most of them in SCG areas.

Including appeals on selection, about one-fifth (19.6%) of all households have ever raised any problem, query or formal complaint with the programme, a slight increase since midline (16.1%). Almost nine-tenths (87.5%) of these received a response. Again, this entails a slight increase from the previous year when it was closer to eight in ten (82%).¹⁵ In SCG areas, the response received is described as satisfactory in almost half of cases (47.6%). In VFSG areas this is less so, at 38.3%. The average response time of the programme to queries was 10 days. There does not seem to have been a change in these two measures between midline and endline.

While the numbers of cases observed are too small to draw out conclusive trends, it is noteworthy that no improvement is shown on this matter between the two rounds of data collection. In VFSG areas, the issues raised with the SAGE programme overwhelmingly related to appeals on selection (47.6%) and queries on selection criteria (41.5%). This was also the case in SCG areas, only with the proportion of queries about the selection criteria much lower at 21.5%. Queries are largely

¹⁵ Although a t-test does not definitively show a statistically significant increase, there is a very high probability (0.9996) that the observed trend is real.

raised directly with the LC1 or other local authority figure, who is also the person through which responses to queries are channelled back to communities (Table A.2).

Although most people raise issues or complaints about the programme with the LC1 or other local authority figure (98.5%), some also go directly to SAGE officials (14%), pay agents or more senior government officials, most often at the SAGE paypoint, on the assumption that response or feedback rates are faster. For example, a member of the SAGE team in Apac noted during an interview:

Sometimes the beneficiaries come direct to SAGE technical staff, because they think it shortens the process and feedback from us to the Secretariat in Kampala.

Compared to the midline, findings from the qualitative research indicate an increased awareness of the grievance system in this round of research among beneficiaries. This is, again, attributed to the widespread sensitisation activities that had taken place between the two rounds of data collection. Particularly cited were the beneficiary charter and pre-payment address by LC1s on beneficiaries' right to complain. Accordingly, beneficiaries' view that the SAGE was a gift seems to have tapered, and beneficiaries now had *'No fear in airing out our complaints to the SAGE team'* [Female beneficiary, Moroto SCG area]. As one female beneficiary in Bukomero, Kiboga put it:

We know our entitlement to complain. We were told how to go about it if things are not well with the service we receive from SAGE. We have a right to complain on things not well with the SAGE programme. [Female beneficiary, Kiboga, VFSG area]

Similarly, a female respondent in Alwa, Kaberamaido noted:

I know we are entitled to complain. It helps the government to improve the services offered to citizens. [Female beneficiary, Kaberamaido, SCG area]

However, such sentiments were not unanimous. In Kaberamaido, for example, beneficiaries in a male FGD said they were not clear about the grievance channels, while another female respondent noted that SAGE staff were *'Too tough, thus instilling fear even if beneficiaries have any complaints.'* Others noted that, although they knew they were entitled to complain, they were not satisfied with the outcome of complaints as feedback was often delayed.

Respondents to the qualitative research were also asked specifically about the nature of complaints. They claimed that the majority of the complaints were related to the payment process. The most widely mentioned complaint related to the value of the transfers, although beneficiaries perceived the UGX 25,000 to be *'better than nothing'*. There were some complains also about the long travel distances to paypoints (for which beneficiaries often incurred some cost), as well as regarding damaged or lost cards, inactive cards and delays at paypoints (see section 3.3 below). Complaints about targeting inclusions and exclusions were particularly prevalent in Nakapiripirit and Nebbi compared to sites in the other evaluation districts visited by the research teams.

This said, some programme implementers at the community level felt that the number of complaints about the programme had decreased. An LC1 in Nebbi attributed this to the fact that community understanding of the programme had improved.

2.3.2 Change in enrolment status

Table 4 Change in enrolment status between midline and endline

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of midline non-beneficiaries who became beneficiaries	5.0	837	0.41***	1,006	2.3	1,843
Proportion of midline beneficiaries who became non-beneficiaries	6.5	1,063	3.1***	891	5.3	1,954
Proportion of midline non-beneficiaries who became beneficiaries after successful appeal (out of those who became beneficiaries)	9.6	43	41.8	10	13.0	53
Reason for no longer being a beneficiary						
Card confiscated, destroyed or made void due to:						
Death of the beneficiary	36.4	41	4.3***	16	30.5	57
Dispute over enrolment status	9.8	41	0.0	16	8.0	57
Card no longer functioning, damaged, lost or stolen	33.2	41	39.9	16	34.4	57
Card taken by another household	11.3	41	53.4**	16	19.0	57

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

The beneficiary status of households within a programme can be subject to change because of changes in their eligibility status due to demographic composition (such as death or migration) or as a result of case management appeals. Even where no changes have occurred, beneficiaries may be *de facto* excluded from the programme due to unreconciled problems with their payment cards or credentials that prevent them from receiving payments.

Table 4 above reports the proportion of cases from the quantitative panel survey for which a change in beneficiary status was recorded for a given reason. It shows that, although this does happen to some households, **change in beneficiary status is a minority occurrence** with just 2.3% of non-beneficiaries becoming beneficiaries and 5.3% of beneficiaries moving in the opposite direction. These changes were largely driven by households in SCG areas. Death of the beneficiary and card no longer functioning (due to damage, loss or theft) were the two main reasons given for beneficiaries falling out of the programme. However, although it may be a minority issue, in order to provide insight into the cases where change in beneficiary status either does or should occur it is worth discussing the examples raised by respondents in relation to this issue.

According to the SAGE programme protocols, the official route to record changes due to deaths and migration is as follows: the LC1 records changes and notifies the parish chief. With the help of the next of kin, the parish chief fills out a death registration or relocation form and submits this to the CDO. The CDO then writes a death or migration report and submits this to the SAGE team at the district level. Changes in household composition are discussed in coordination meetings, in the presence of CDOs.

There are also other, more informal ways to report changes in household composition. For example, staff from private health facilities report deaths to SAGE staff, if they are familiar with the programme, and then SAGE staff, if they hear of such a ‘rumour’, organise a meeting to investigate.

This being said, the qualitative research shows that, in practise, changes to household composition are not always tracked for a number of reasons. For example, officials in Kyenjojo, Nebbi and Nakapiririt all affirmed that no or limited¹⁶ changes are done in the register:

The changes in household composition have not been tracked. There was supposed to be a reassessment every two to three years, where the system would update and produce a new beneficiary list. But currently we do not know who has died, who has been born, who has become widowed or who has become disabled. [SAGE Technical Officer, Kyenjojo district, SCG and VFSG area]

Appeals on age criteria

As mentioned above, a change in beneficiary status happens more frequently in SCG areas than VFSG areas. Of the few cases recorded in the quantitative survey, a tenth were the result of a successful appeal case. A common cause of appeal was the eligibility criteria (i.e. relating to age) of the SCG. In these instances the success of appeals depended on having necessary identification cards or birth certificates with accurate information. For example, there was a case of an elderly man in Kiboga who, despite claiming and appearing to be older than 65, had his appeal turned down because the birth certificate he carried stated that he was 56 years old. Similarly, in Kaberamaido a group of male benefices noted:

These people want our documents like birth certificates. They know that we are very old and even that we had insurgencies here. The LRA [Lord's Resistance Army] burned our houses and this is where our documents were. Also the sub-county office was burned down in 1983 and some of our documents were inside. So we cannot trace our ages well because of this. [Male beneficiary, Kaberamaido district, SCG area]

The proportion of non-beneficiaries in VFSG areas who become beneficiaries is negligible. Four out of the 10 cases that occurred were the result of a successful appeals process. This is in the context of some demand for non-beneficiaries to be included in the programme.¹⁷ For example, beneficiaries in Kaberamaido and Kyenjojo districts requested that some non-beneficiaries should be included in the programme:

They should also include the elderly women and men who can hardly do anything for themselves. [Female Beneficiary, Kyenjojo district, VFSG area]

Issues with payment cards

In those cases where households switched from beneficiary status to non-beneficiary status, one of the main reasons given was an issue with their card (no longer functioning, damaged, lost or stolen; 34.5% of cases).

The qualitative research found that inactive cards often came about in the transition from manual payments to electronic payments. Names seem to have 'disappeared' from the register without reason, although it was noted in more than one district that this is becoming less common:

The complaint I have is that one of my wives' names has been removed. I have not reported this to anybody because of fear. [Male Beneficiary, Nakapiririt district, SCG area]

¹⁶ For example, according to one LC3 in Nebbi (VFSG area), births are recorded but not deaths.

¹⁷ At midline we found that just under two-thirds (60.1%) of the household study population in VFSG areas felt that the targeting criteria were fair (compared to 74.2% of households in SCG areas), with some 83.8% of VFSG households feeling that some people who should have been beneficiaries of the programme were excluded (compared to 71.7% of households in SCG areas).

It has not been easy because beneficiaries' names go missing—it takes a long time to follow up. [Assistant Community Development Officer (ACDO), Nakapiripirit district, SCG area]

Local authorities have requested the issuing of new cards, but the reasons for the delay are unclear:

Every now and then we ask them for cards. They say the cards are not yet ready. And there is no genuine excuse why the cards are not ready. Until recently when I pressed them so hard and they told me that MTN has issues with making these cards. [CDO, Kyenjojo district, VFSG area]

In Nakapiripirit, cards arrived but were found to not be working correctly.

Respondents in the qualitative research confirmed that cases of cards being lost, stolen or damaged are becoming fewer as the importance of taking care of cards is stressed to households. Beneficiaries are aware of how long it takes to replace a card and therefore are more careful about keeping it safe.

Beneficiaries falling out of the programme is even less of an issue in VFSG than in SCG areas. In the few cases reported, more than half reported that the card was taken by another household.

Deaths and the transition grant

In the case of deaths of beneficiaries households are officially entitled to four months of transfers, known as the 'transition grant'. Despite this, the qualitative research found a number of challenges to making updates resulting from deaths.

On payment day, beneficiaries are told (during announcements) that it is the responsibility of the family to report to the village chairperson (LC1) in the event of a beneficiary death and according to a CDO in Nakapiripirit (SCG area) the sensitisation has helped a lot. Yet these forms have not always been filled in. Cases were reported in Apac and Katakwi districts where beneficiary households have colluded with the LC1:

There are instances where the community colludes and collects extra money using LC1s to get the grants. In Chawente, an LC1 and beneficiary relatives continue receiving the money without reporting. [SAGE team member, Apac district, SCG and VFSG area]

Even some deaths have not been reported. They keep quiet about it and the chairperson also does not say anything so the family keeps getting the money. [ACDO, Kiboga district, SCG area]

The families of the deceased beneficiaries sometimes take a long time to agree on who should receive the transition grant, thus making the process longer. It even gets worse in cases where the village chairperson is related to the deceased... Sometimes they do not even report the death immediately. [ACDO, Katakwi district, SCG area]

Two respondents noted that notification of death is now a performance indicator for implementers. If it is discovered that there has been an unreported death the monthly allowances are not paid. This acts as an incentive to report:

At first people would not report deaths but afterwards we emphasised to the chairpersons to report whichever deaths occurred in their areas. We have achieved a lot because the deaths are reported. [Acting sub-county chief, Kyenjojo district, SCG area]

The parish chief and/or village chairperson is responsible for meeting with the family of the deceased to help them first to identify an alternative beneficiary for receipt of the transition grant, and second to fill out the death notification form. After the transition period the name of the alternative recipient is deleted and the account is suspended:

The community is very aware that when the person dies they will stop receiving the cash after four months. [ACDO, Moroto district, SCG area]

In the context of the further sensitisation activities, the fact that deaths are not being systematically disclosed signals that it is not due to lack of awareness about the official procedures.

Changes to the nominated recipient

Although a protocol exists to enable households to nominate an alternative recipient for whatever reason, complaints were heard in Kaberamaido, Katakwi, Nebbi and Nakapiripirit that it takes a long time (four to six months) for an alternative recipient to be able to receive the transfer. As expressed by a Parish Development Committee in Katakwi, an ACDO in Moroto and a CDO in Nebbi (all in SCG areas), this could be due to the family being slow to decide who will be the alternative recipient. Two respondents, however, suggested that slow and cumbersome administrative procedures are to blame. For example:

When there is a death the four-month payment is not implemented. Like for me, my mother died and they told me to fill the form in and I would be paid for four months. But I only received the money once and then my name disappeared. [Male beneficiary, Katakwi district, SCG area]

In contrast to death, there are very few cases of migration reported. For example, an ACDO (SCG area) had never seen a relocation form. However, similar to some cases of death, a number of respondents suspected that families keep quiet about cases of migration for fear of being dropped from the beneficiary list:

Families rarely report when they migrate from an area. They do not want to fall off the list so they keep quiet about it. [Sub-county chief, Kiboga district, SCG area]

2.4 Household perceptions

In order to achieve its aims a cash transfer programme must foster a positive reputation. Beneficiaries and non-beneficiaries need to feel that there is no stigma attached to involvement with the programme, and that tensions within communities are not created or exacerbated by the programme.

Table 5 Household perceptions of the programme and targeting and enrolment processes

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households reporting shame or stigma associated with being enrolled in the programme	2.7	1,911	1.1**	1,903	1.9	3,814
Proportion of households reporting tensions or insecurity caused by the programme in their area	3.3	1,910	5.7**	1,903	4.6	3,813

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

As was reported at midline, **there is very little stigma attached to participation in SAGE**. On the contrary, being a SAGE beneficiary is associated with a positive social status, linked to the prestige and social capital that comes of being in a position to share and lend the cash transfer rather than ‘begging and bothering’ others (see Merttens *et al.* 2016).

SAGE is furthermore seen to have had a significant positive impact on relationships within communities. At midline, 9% of households reported tensions related to the existence of the programme. The current figure of 4.6% thus represents a decreasing trend in the perceived level of insecurity and tensions linked to the programme.

The proportion is slightly higher in VFSG areas (5.7%) than in SCG areas (3.3%), although again we see a decreasing trend since midline for both groups.

Some respondents to the qualitative research reported that SAGE had actually enhanced community cohesion through greater respect for recipients, in particular those who were able to share some benefits of the cash transfer, and the processes by which non-recipients work to tie themselves into reciprocal support relationships with recipients (see Merttens *et al.* 2016). In SCG areas this situation was especially marked. As at midline, the overarching finding is that the SCG transfer seems to be contributing to existing systems of sharing and mutual support and thus enhancing cohesion between households.

Within households, **SAGE is also perceived to have played a significant role in improving relations between family members.** This is found in both VFSG and SCG households, but is especially marked in the latter.

At baseline, various sources of tension existed in households, including disagreements over decision-making and conflicts related to inheritance rights and rights to land. At endline, the improvements in relations between family members identified at midline are continued. This change is largely attributed to the contribution of the SAGE cash transfer to household incomes and associated improvements in welfare and consequent reduced stress. For SCG recipients this positive experience was often characterised by being able to contribute to wider family welfare rather than being a dependent.

However, while very little increase in tension is reported due to the SCG, some reports of intra-family frictions due to the VFSG did emerge in the research, mainly about who controls the money, which in some instances revolved around spending on alcohol.

As mentioned above, there were also some instances of fighting within families about who would gain access to the four months of payment after a death (notably in Nakapiripirit):

In the event of a beneficiary death, family members fight over who is the one to pick up the money. This is so hard to solve! [Sub-county chief, Nakapiripirit district, SCG area]

It is a challenge to replace a beneficiary with an alternative who is of the same age bracket who happens to be a member of the same family of the late beneficiary. It takes a lot of time to get the whole process done. As a result, most beneficiaries complain a lot. [LC1 and Village Health Team (VHT) member, Nakapiripirit district, SCG area]

Further information on inter- and intra-household relationships in SAGE communities can be found in Section 7 of Merttens *et al.* (2016).

3 Payments system

Almost the entire study population (99.5%) report having received their electronic SIM cards from MTN. This is a significant improvement from midline, when 11% of beneficiary households were in receipt of a temporary card and 1% had no card at all.

One would expect the majority of surveyed households to have received up to 11 bi-monthly transfers over the evaluation period (September 2012–October 2014), totalling UGX 544,000. According to the SAGE programme MIS, roughly UGX 33.4 million has been disbursed to 64,113 beneficiary households across the eight evaluation districts during this time. This implies that on average households have received a total of UGX 521,303, or 11 payments of UGX 47,391 (alternately 10.4 payments on average based on the current payment value of UGX 50,000), which is very close to their full entitlement.

However, according to the evaluation data, beneficiary households recall having received 7.3 payments on average, representing a mean total value of about UGX 376,700. The discrepancy between beneficiary perceptions and the MIS data could result from a combination of factors. MIS data are aggregated and so may elide some households' experience of any fraud or other transactions that result in a beneficiary not receiving their full entitlement. At the same time, beneficiary recollection of precise payment receipts may be subject to recall error (especially in the case of very elderly or infirm beneficiaries).

83% of beneficiaries report receiving the expected amount of cash at the last payment cycle. This said, almost 13% of all beneficiaries did not have any expectations as to how much they should receive. This is in spite of the drive by the programme to increase beneficiaries' awareness of their rights and entitlements. Uncertainty about entitlements seems to stem in part from the delays to the start of payments at the beginning of the programme, and the subsequent 'lumpy' payments made to beneficiaries as SAGE caught up.

One in five beneficiaries (19.9%) reported having missed a payment or travelling to the paypoint but not being able to receive their money at some point. The most frequent reason given by respondents for missing a payment is the lack of functioning system at the paypoint due to no electricity or network coverage. Pay agents running out of money, paypoints being closed, and not being given enough notice in advance of the payment date were other important reasons for missing a payment.

The primary mode of transport used to reach the paypoint is by foot (used by 69.7% of beneficiaries). Because so many beneficiaries walk, the average total cost of collecting the transfer is relatively low at UGX 1,500, or 3% of the current transfer value. However, for those households that do incur transport costs (a quarter of SCG beneficiary households and a third of VFSG beneficiary households), the proportion of the total transfer value spent on transport is much higher at 9% (UGX 4,500). For households living especially far from a paypoint, this cost can be even higher (up to UGX 20,000).

Nine times out of 10 it is a member of the beneficiary household that collects the transfer. When a non-household member collects the transfer on behalf of the beneficiary, the average fee given to this person is UGX 6,000. This payment is normally a voluntary gesture. Few people (4.2%) report paying fees to anyone at the paypoint in order to receive their transfer, although this has increased since midline. It is pay agents who are cited as largely in receipt of such fees according to beneficiaries.

One significant cost to beneficiary households is the time taken to collect the transfer, which is an average of five hours including travel time to the paypoint (but not including the return journey) and waiting time at the paypoint. This imposes quite a burden on beneficiaries in terms of the physical energy required to walk and queue and an opportunity cost in terms of time lost on productive and/or domestic labour. This burden is more pronounced for the elderly and women especially.

The time and cost of collecting the transfer are the main reasons given by the 21.9% of households that perceive there to be problems with the payments system. This figure represents an improvement since midline, when some 30.3% of households perceived some problems with the payments system.

Virtually all recipients (96.5%) feel safe collecting the transfer.

In order for the SAGE cash transfer to maximise its efficiency around the benefits to households it hopes to achieve,¹⁸ the programme aims to ensure regularity and reliability of payments to beneficiary households, both in terms of timeliness of payment and value of payments received. Below we consider some key metrics of programme performance in terms of delivering an effective payments system, such as receipt of payments by beneficiaries and value of payments received, the extent to which beneficiary expectations around payments have been met, costs to households associated with collecting the SAGE transfer, and beneficiaries' perceptions of the payments system.

3.1 Description of the payments system

SAGE cash transfers are delivered to beneficiaries via an electronic payments system. Each beneficiary is given a SAGE programme card, which contains a SIM. This programme card is produced by MTN and branded as an MTN card. The beneficiary takes the card to a designated SAGE paypoint, along with the necessary documentation to prove they are the transfer title holder or nominated recipient, whereupon they are able to withdraw their payment.

Payments are made every two months at one or two central points in each sub-county, such as the sub-county centre. The location of paypoints is largely determined by electricity and mobile network coverage. Once they have received the money for each payment run from the MoGLSD, MTN, as the payments provider, informs the sub-county that they will be delivering payments on given dates. Usually the payments provider has a presence at each paypoint for around one to three days, depending on the number of beneficiaries to serve.

Once the sub-county has received the payment dates from MTN they inform the parish chiefs who in turn inform the LC1s. Each village is given an allotted time and day on which to receive payments. Some sub-counties try to rationalise the time available by awarding later timeslots to villages that are further away. If a beneficiary is unable to attend at the allotted time they can either nominate an alternative recipient or collect their payment during the next payment cycle.

On arrival at the paypoint, beneficiaries present their identification and collect their payment. Identification verifications are made by sub-county or parish staff. Once their identification has been verified, beneficiaries proceed to the payments machine and hand over their card. The card is entered into the machine and the operative then enters the card pin and the amount to be withdrawn. The cash is then handed to the beneficiary. If a payment is not collected the cash remains on the card.

Since the midline study, a number of initiatives have been undertaken in a bid to improve the effectiveness of the payments system. These include:

- **Full transition to electronic payments system:** the electronic system relies on functioning network coverage, which is not always or everywhere available. However, it is generally perceived to pose less risk in terms of security (agents do not have to travel with large amounts of cash) and potential for agent malpractice.
- **Electronic card distribution:** after delays in the distribution of some electronic payment cards prior to the midline study, which left a small but significant portion (11%) of beneficiary households in receipt of a temporary 'paper' card, effort has been made to replace temporary or damaged cards with working electronic cards.

¹⁸ By supplementing household purchasing power, regular and reliable cash transfers have been shown to improve nutrition and consumption as well as enable longer-term investments in schooling and health. They can also help households to improve their resilience to other shocks (see MoGLSD, 2011).

- **Increased number of paypoints at sub-county level:** effort has been made to ensure that there are around three paypoints on average in each sub-county, compared to the one or two reported at midline (especially in Nakapiripirit). The aim is to help reduce the distance travelled by beneficiaries.
- **Longer time spent distributing payments by pay agents:** some pay agents now spend a longer amount of time in the sub-county, with different parishes receiving their payments on different days rather than the same day as was done in the past.
- **Increased monitoring of payments:** SAGE officials and community-level implementers spoke at length about their increased role in monitoring these additional paypoints to ensure the payment process runs smoothly.
- **Increased security:** security is widely regarded as being strong, with a police presence at some paypoints. In Kyenjojo, SAGE staff are now escorted by the police and MTN agents have their own security.
- **Advance communication of payment days and times, as well as entitlements:** a ‘pre-payment address’ made to communities by the local authorities (LC1s) has been introduced in order to reiterate beneficiary rights and responsibilities and provide greater clarity to beneficiaries about the payment procedure.
- **Drive to enforce the alternative recipient policy:** effort has been made to ensure SAGE beneficiaries are aware of the option to use an alternative recipient to collect payments on their behalf.

The effectiveness of these initiatives is discussed below as part of the general assessment of the operational performance of the payments system.

3.2 Effectiveness of the payment process

Below we review the functional effectiveness of the payment process in light of the range of initiatives outlined above.

3.2.1 Receipt of programme cards

Table 6 Receipt of programme cards

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households ¹ in receipt of programme card						
MTN card	91.1	1,090	93.1	890	91.8	1,980
MTN card, not able to verify	8.2	1,090	6.7	890	7.7	1,980
Temporary card	0.7	1,090	0.0**	890	0.4	1,980
No card	0.0	1,090	0.2	890	0.1	1,980

(1) Beneficiaries defined as those claiming to be enrolled in the programme.

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

Almost the entire study population (99.5%) report having received their electronic SIM cards from MTN. This is a significant improvement from the time of the midline when 11% of beneficiary households were in receipt of a temporary card and 1% had no card at all. At endline the

proportions of households reporting either a temporary card or no card are just 0.4% and 0.1% respectively. This improvement is accounted for by the large-scale card distribution exercise that occurred in September–October 2013. In the small number of cases where beneficiaries did not have a card, this was attributed to their failure of present a valid identity card during registration. In general, implementers described the process of completing the distribution of electronic cards as smooth, often working with village officials to verify beneficiary identity.

The success of the programme in ensuring that beneficiaries possess an electronic SAGE card, however, does not imply that beneficiaries can always access SAGE funds. SAGE implementers noted that in some cases cards arrived but were faulty. As a result of this, for example, in Nebbi, the SAGE team organised a preliminary verification to see if cards were functioning before distributing them to beneficiaries. However, they also acknowledged that replacement cards took a long time to arrive (indeed, they had still not arrived for a few households at the time of this research). Similarly, in Orimai parish in Katakwi, it was reported that there were about 10 beneficiaries who had never been able access their transfers in the last eight months. This said, implementers were of the general view that transfers would be paid in arrears once beneficiaries received new cards. These points highlight that, while the vast majority of beneficiaries have a functioning electronic card, for the few that do not there remains a need to ensure they receive a functioning card and are able to access their transfer entitlements.

3.2.2 Number of payments received

The quantitative evaluation period extended over 24 months, with the baseline having been conducted in September and October 2012 and the endline in September and October 2014. Had payments started immediately after baseline, as per the original roll-out plan, one would expect the majority of households to have received up to 11 bi-monthly transfers between the two rounds, totalling UGX 544,000¹⁹ (c. \$212).

This said, there are a number of reasons why households may have had different levels of exposure to the programme. These include the fact that households can contain more than one beneficiary – this is by design in the case of the SCG, but can also happen in the case of the VFSG, as households split and change composition, merge with other household members over time, etc. – and/or may have received more or less payments (either in number or value) than the predicted amount for a variety of reasons. Thus, some 14.6% of the study population households contain two or more SAGE beneficiaries. This is largely driven by SCG households; 21.9% of them contain more than one beneficiary compared to just 1.7% of VFSG households (see Table 7).

Table 7 Proportion of households containing more than one SAGE beneficiary

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households ¹ with two or more beneficiaries	21.9	1,015	1.7***	866	14.6	1,881

(1) Beneficiaries here defined as households in possession of a programme card.

¹⁹ According to the original enrolment plan for evaluation areas, enrolment was due to occur immediately (c. one month) after the evaluation baseline survey was conducted in September and October 2012. First payments were then to have been made around one month after that. This implies that the aim was to make first payments around January 2013 (for the months of December and January) in evaluation sub-counties. With payments made on a bi-monthly basis, most beneficiary households would be expected to have received 11 payments by the time the endline survey was conducted in September and October 2014, totalling UGX 544,000 (the total value of the 11 SAGE transfers is equal to three payments of UGX 48,000 plus eight payments of UGX 50,000, given that the value of the transfer increased in the payment cycle June/July 2013). In fact, first payments were not made until sometime after January in most areas.

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

According to the SAGE programme MIS, a total of just over UGX 33.4 million has been disbursed to almost 64,113 beneficiary households across the eight evaluation districts between the months of December 2012 and October 2014.²⁰ This implies that on average households have received a total of UGX 521,303, which in turn equates to an average payment amount of 47,391 (for 11 payments) or 10.4 payments on average based on the current payment value (UGX 50,000). This is very close to beneficiaries' full entitlement.

However, the evaluation survey data present a slightly different picture (see Table 8 below). According to these data, **beneficiary households report having received 7.3 payments on average, representing a mean total value of about UGX 376,700.** This figure is slightly higher for VFSG beneficiaries (7.4 payments on average, worth UGX 394,800) than for SCG beneficiaries (7.2 payments on average, worth UGX 367,100).

The discrepancy between beneficiary perceptions and the MIS data could result from a combination of factors. MIS data are aggregated and so may elide some disparity of experience in terms of households' receipt of the SAGE transfers. Equally any fraud or other transactions that result in a beneficiary not receiving their full entitlement may not show up. At the same time, beneficiary recollection of precise payment receipts may be subject to error (perhaps especially in the case of very elderly beneficiaries).

Beneficiaries' recollections of the number and value of payments received is likely to have been affected by the initial delays with payments suffered by the programme, and the consequent 'lumps' in the payment cycle (these are discussed in more detail in the midline operations and impact reports²¹).

At endline, and despite the pre-payment addresses being made as part of the drive to ensure beneficiaries better understood the value of their entitlements, some **12.6% of all beneficiaries did not have any expectations as to how much they should receive.** This represents a statistically similar value to that reported at midline. This proportion of beneficiaries with no expectations as to how much they should receive on their last transfer was larger for SCG recipients (16.8%) than VFSG recipients (4.8%), which is the same scenario as was the case at midline.

²⁰ Data provided by the SAGE Programme Management Team.

²¹ See OPM (2014) and Mertens and Jones (2014).

Table 8 Receipt of payments

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Average number of payments received	7.2	1,065	7.4	871	7.3	1,936
Average total value received ¹	367,100	1,063	394,800	872	376,700	1,935
Proportion of beneficiary households reporting that they did not receive the expected amount at last payment						
Received the expected amount	78.4	1,059	92.4**	873	83.3	1,932
Received less than the expected amount	0.7	1,059	1.0	873	0.8	1,932
Received more than the expected amount	4.0	1,059	1.8	873	3.3	1,932
Did not have any expectations	16.8	1,059	4.8**	873	12.6	1,932
Proportion of beneficiary households reporting never having received a payment ²	0.2	1,084	0.1	891	0.2	1,975
Proportion of beneficiary households that ever missed a payment or travelled to the paypoint but could not receive their money	17.2	1,042	25.0	852	19.9	1,894

(1) To nearest UGX 500.

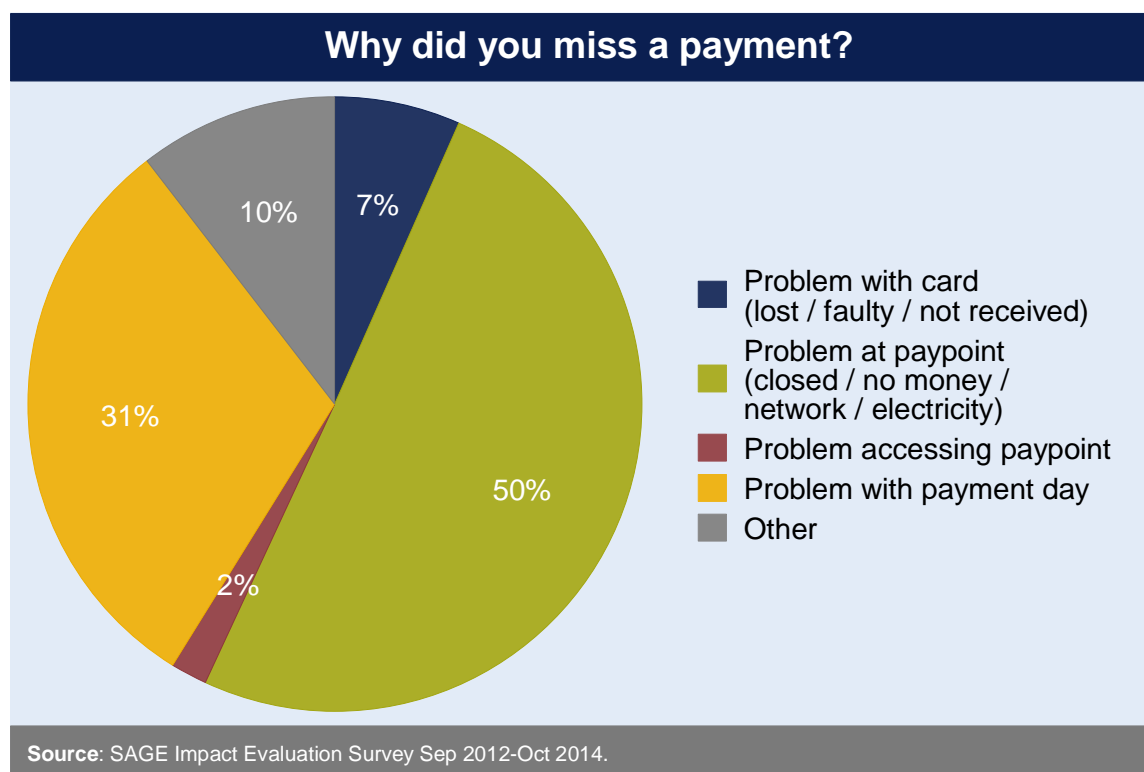
(2) Beneficiaries here defined as households in possession of a programme card.

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

While there remains some confusion over the value of entitlements, overall **the majority of beneficiaries (83.3%) do report receiving the expected amount of cash at the last payment cycle**. This figure is higher for VFSG recipients (92.4%) than for SCG recipients (78.4%). Almost no beneficiary households received less than the expected amount (0.8%).

3.2.3 Missed payments

Table 8 also reports information on the proportion of beneficiary households that report never having received a payment and the proportion that have ever missed a payment or travelled to the paypoint but could not receive their money. At midline, 2% of beneficiaries reported never having received a payment. At endline, the proportion of beneficiaries that have never received a payment is effectively zero (0.2%). However, **one in five beneficiaries (19.9%) reported having missed a payment or travelling to the paypoint but not being able to receive their money at some point**. This measure is statistically similar for VFSG and SCG recipients.

Figure 3 Reasons for beneficiaries missing payments

Notes: 'Other' includes cases where the household has been removed from the list of beneficiaries (2.1%) and where the money was reportedly taken by someone else (2.9%).

The most important reason respondents provide for missing a payment is the lack of a functioning system at the paypoint due to lack of electricity or mobile network coverage (mentioned by 35.5% of beneficiaries; see Table A.5). This is especially problematic given the drive by the programme to fully transition to the electronic payments system, which relies on a functioning network and electricity supply.

The qualitative research showed that, although many implementers perceived this transition to have gone smoothly, issues associated with poor network coverage were widespread, including issues such as long queues and delayed payments. A consistently poor network signal has meant that in some areas, such as Alwi in Nebbi district, a manual process of payments has been implemented using the beneficiary payroll, thus effectively reducing the electronic cards to a system of identity verification.

To ensure the best chance of a stable and strong signal, SAGE paypoints are typically located in more urban areas, yet this can mean that some beneficiaries have to travel quite far (see section 3.3 below).

Network failure affects all those involved negatively, including beneficiaries, pay agents and local officials:

When there is problem with the network, I have to calm these people down and talk to them. Sometimes they understand when there is a network problem but sometimes they are frustrated and I have to apologise to them. [Pay agent, Nebbi district, VFSG area]

You start addressing them and telling them, "These people are not coming so please bear with us. We shall communicate about payments with you later on." It becomes a little hard for people who really need the money—by the time they come here they could have

borrowed; others have even hired a *boda-boda* to bring them here. They don't find the money so it's a very big frustration. [CDO, Nebbi district, VFSG area]

Liquidity at the paypoint is another problem identified by beneficiaries, and pay agents running out of money were mentioned in 11.2% of the cases. Similarly, paypoints being closed was also mentioned in 3.5% of cases, which may result from pay agents running out of money or not staying around for long enough (despite the initiative of the SAGE programme to try to encourage agents to spend longer amounts of time distributing payments at each paypoint).

Together these **problems at the paypoint account for 50% of the issues faced by beneficiaries** that have ever missed a payment or travelled to a paypoint but been unable to collect their transfers (see Figure 3 above).

A problem with the payment date is another significant issue for some beneficiaries. In 93.9% of cases households are informed about the next payment just a few days (i.e. less than one week) before the date (Table A.5). Thus, whether it be because beneficiaries say they hear about the payment date too late (9.8%), are not able to organise an alternative recipient to collect the transfer on their behalf (10.9%), or simply are unable to reach the paypoint due to it being too costly, too far or the roads are impassable (2.3% combined), such issues accounted for almost a third of the problems faced by beneficiaries that had ever missed a payment (Figure 3).²²

Overwhelmingly beneficiaries hear about the next payment date from the LC1 (86.6%) or other local authority figure (29.4%), with word of mouth (22.7%) and the radio (12.2%) being two more prevalent mechanisms by which notifications of payment dates are disseminated (Table A.5).²³

These findings indicate that **more work is needed in terms of pre-payment addresses and enabling the system to record changes to nominated recipients in a timely manner** (see section 2.3 above).

Issues relating to lost, faulty or non-received cards represented an important driver of missed payments at midline. However, such issues appeared much less relevant in the qualitative findings at endline.²⁴ This is likely due to the completion of card distribution but also to the greater communication from the programme to beneficiaries on the importance of keeping cards safe. The following quote illustrates the sort of information that is passed on to beneficiaries:

They told us to report anything concerning our cards, like those who lose them or when they fail to be read by the machine. They also told us to keep our cards safe so that they do not get affected by heat or water. They said this could make us miss our payments for a very long time. [Female beneficiary, Kyenjojo district, SCG area]

Despite increased communication, there were some incidences reported of beneficiaries 'mishandling' their cards and, according to a town clerk in Kaberamaido district (VFSG area), elderly beneficiaries in particular struggling to keep their card safe. When a card is lost or damaged a beneficiary has to wait for a new card to arrive, which can take a very long time. SAGE staff from two separate districts stated that replacing a card takes up to one year. This can prove

²² Additional cases that fit this general category have been assigned when specific 'other' code answers were identified. Largely these were cases of illness or injury of the named recipient.

²³ This question allows for multiple response so proportions do not total 100%.

²⁴ Due to the small number of observations that have ever missed a payment, the quantitative survey is not powered to detect whether the changes observed for these indicators between midline and endline are statistically significant. There are no significant differences between SCG and VFSG beneficiaries in regard to the issues reported by those ever having missed a payment.

problematic, especially because beneficiaries sometimes use the SAGE money to purchase items on credit. Accordingly, there were numerous calls for the card replacement time to be shortened.

With the move from manual to electronic payments, the qualitative research also produced some testimony of names ‘disappearing’ from payroll without any explanation (the quantitative survey found this to be a problem for 2.1% of all beneficiaries that had ever missed a payment). These complaints were most notable in Katakwi and Kiboga. Often in these cases, the district SAGE team is blamed for names being dropped:

There is the disappearance of names from the beneficiary list. Beneficiaries think that the district SAGE team are the ones removing the names from the payroll to quicken the process of payment. [Parish Chief, Katakwi district, SCG area]

3.2.4 Perceptions of pay agents and local officials

SAGE pay agents say that they generally feel the payments system has improved since midline, but nevertheless some challenges remain:

- **Liquidity constraints** continue to be a problem for pay agents, and one that is not confined to rural locations. They say restrictions on the amount of money they are able to withdraw are one reason for this. Some mentioned that charges for withdrawals beyond those limits lower their profits and thus disincentivise them to solve the problem. Liquidity constraints cause delays for beneficiaries, as well as additional cost in cases of having to travel to paypoints more than once.
- Beneficiaries ‘**mishandling**’ **SAGE cards** was another problem from the perspective of pay agents. Mishandling results in cards that fail to read. As at midline, pay agents request that replacement cards should be provided more quickly.
- **Mobile network failures** (particularly during rain) appeared to be a bigger issue at endline than at midline. Network failure causes delays or postponement of payments, which is a source of frustration for both beneficiaries and pay agents alike.
- **Beneficiaries disappearing from the SAGE recipient lists** continues to be a problem, especially in Katakwi.
- **Beneficiaries being paid less than their entitlement** is felt to have reduced. This is attributed to the higher level of awareness-raising and increased supervision on paydays. In one instance in Katakwi it was suggested that the introduction of remuneration for LC1s meant they no longer asked for payments from beneficiaries. However, lack of a sufficient float was mentioned by local officials in Kiboga and Kyenjojo, whereby pay agents distribute the SAGE payment in big denominations and require beneficiaries to give them some change back to make the correct amount. In such cases, beneficiaries sometimes found it challenging to work out the mathematics and thought they were being ‘cheated’.

3.3 Costs to households

Households can incur costs in relation to collecting the transfer. These could include the cost of transport to reach the paypoint or fees paid to alternative recipients collecting the transfer on behalf of beneficiaries who are unable to collect it themselves. They also include the time spent queuing for payments and travelling back and forth from the paypoint.

3.3.1 Who collects the transfer?

Given the intrinsic differences between VFSG and SCG beneficiaries, it is important to distinguish between targeting mechanisms when considering the extent to which beneficiaries have recourse to non-family members for payment collection and the average cost of such transactions.

Nine times out of 10 it is a member of the beneficiary household that collects the transfer (see Table 9). This is the case for both SCG and VFSG recipients. For household members collecting on another's behalf, a fee is not usually provided as the payment itself is for '*the benefit of the family*' [Male beneficiary, Kiboga district, VFSG area].

Households that are unable to collect the transfer themselves can appoint an alternative recipient to collect it on their behalf. Often, when a non-household member has been appointed to collect the payment, a token 'fee' is paid. Respondents to the qualitative research stated that there is no obligation to pay anything to the alternative recipient; it is up to the beneficiary to decide what, if anything, to give:

You can pay the person that picks it up for you. It all depends on your understanding with them. You pay them because you want to, not because you have been forced to. [Female beneficiary, Kiboga district, SCG area]

Alternative recipients are, however, usually reimbursed for transport expenses at the very least. **Among those appointing a non-household member, 31% of SCG and 43% of VFSG beneficiaries report paying that person. The average fee paid to non-household members for collecting the transfer is UGX 6,000 (12% of the transfer value).**

Table 9 Costs associated with collecting payments

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households where a household member collects the transfer	88.8	1,043	89.1	858	88.9	1,901
Where a non-household member collects the transfer, proportion reporting having to pay that person to collect the transfer on their behalf	31.3	113	43.1*	92	35.4	205
Average fee to those collecting on behalf of the beneficiary	5,800	35	6,300	43	6,000	78
Proportion of households reporting having to pay someone at the paypoint in order to collect their transfer	3.1	919	6.3	766	4.2	1,685
Average total cost of collecting transfer (UGX) ¹	1,300	929	1,900	797	1,500	1,726
Average time taken to collect transfer (minutes)	304	926	267	767	291	1,693
Travel time (one way)	79	926	82	766	80	1,692
Waiting time	226	921	186	765	267	1,686

(1) Amounts to nearest UGX 500, inclusive of transport and of all other fees for payment collection.

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%. Nominating an alternative recipient

The opportunity to nominate an alternative beneficiary is now well known among beneficiaries; they are able to talk about the procedure at length. In most cases this system has been operating smoothly:

Everything is going well. Like there is a woman who fell sick and she was taken to Kampala in August for treatment. But she left behind her card and someone else picks up the money for her and sends it to her. [LC1, Kaberamaido district, VFSG area]

To register an alternative recipient, an Alternative Recipient Form has to be filled out and signed by both beneficiary and alternative beneficiary. It is then also signed by the LC1, the parish chief and the ACDO, forwarded to the district level then signed off by SAGE staff in Kampala. The whole process takes approximately two months. The MIS Officer lists them on the payroll and then the alternative recipient must present the beneficiary's documents on payment day along with a photograph of themselves and a form of identification. Reasons for using an alternative beneficiary include illness or injury of the beneficiary, being infirm or living with a disability such that they are physically not capable of collecting the money themselves:

The majority collect it themselves. Except one beneficiary who has an alternative recipient who receives it and that is his grandchild. This is because she has no energy to even sit on a bicycle. [Female beneficiary, Kaberamaido district, SCG area]

There were some incidences reported to the qualitative field teams of dishonest alternative recipients, but this is considered by respondents to have reduced over recent months:

Some alternative recipients are not trustworthy. Some of them pick up money but it does not reach the beneficiaries. Some of them pick it up and then go and drink. [SAGE District Team, Katakwi district, SCG and VFSG area]

The old people are weak; they cannot walk up to that place. So they decide to ask their children who are still strong but by the time they receive the money they do not receive the full amount because their children have decided to take half of the money. [LC1, Nakapiripirit district, SCG area]

Although likely very few in number,²⁵ cases like the ones mentioned above can have a disproportionate effect on beneficiaries' perceptions. In Nebbi district, for example, beneficiary respondents to the qualitative research claimed they were no longer willing to nominate alternative recipients.

In Kiboga and Kyenjojo districts, beneficiaries have been encouraged to contact the police if they observe an alternative recipient being corrupt. Alternative recipients in Kyenjojo district have been warned about the consequences of stealing money and a respondent there spoke of a new policy in which an alternative beneficiary can only collect the money of a maximum of three beneficiaries. As a result, beneficiaries have been reminded about how much they are entitled to and in some districts, such as Kiboga, have been encouraged to choose trustworthy alternative recipients. As a result, some have changed their alternative recipient.

Across the whole SAGE programme, almost two thirds (64%) of beneficiary households have an alternative recipient nominated in the programme MIS (with significant variation in this proportion between districts²⁶). Of course this does not mean that all those households use this recipient to

²⁵ Among the 20% or so of beneficiary households who said they had ever missed a payment or travelled to the paypoint but been unable to collect their payment, only 2.9% claimed that someone else had taken the money. This was almost entirely driven by the SCG group (4.5% compared to 1% for VFSG).

²⁶ Napak has the highest proportion of beneficiary households with an alternative recipient named in the MIS, with 82%, Kiboga the least with 40%. Data supplied by the SAHE programme on 25/4/2016.

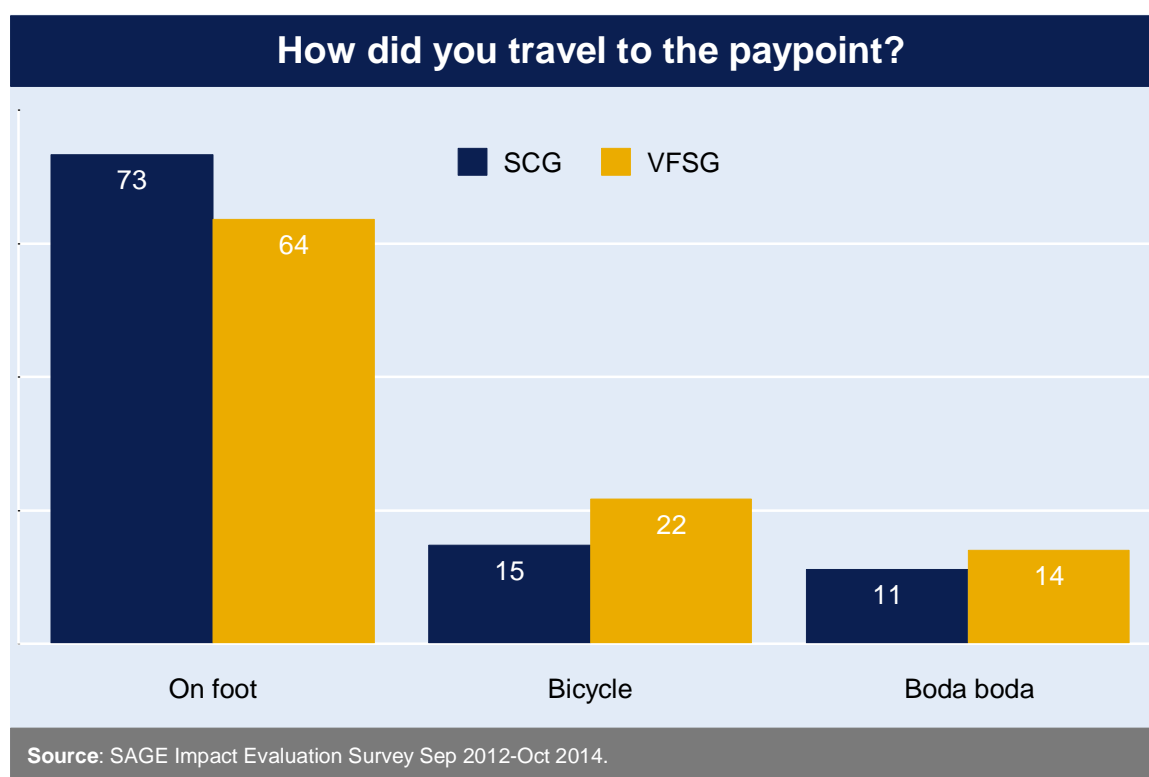
collect their transfers. The scale of any issue here is thus potentially quite large, even though in practice, as we have just seen, it appears to be marginal.

The process of changing the alternative recipient is quite bureaucratic, as was outlined above, but no major complaints were reported about this.

3.3.2 Getting to the paypoint

As shown by Figure 4 below, **the majority of beneficiaries walk to the paypoint (69.7%)**. The two other predominant modes of transport are bicycle (17.6%) and *boda-boda* (11.9%). Other means of transport mentioned were taxi and horse/donkey, but these accounted for under 1% of cases combined. There are not statistically significant differences between SCG and VFSG beneficiary households in regard to the mode of transport used to reach the paypoint.

Figure 4 Mode of transport used to reach paypoints by targeting mechanism



Because so many beneficiaries walk, **the total cost of collecting the payment is low on average at UGX 1,500** (see Table A.6). This represents just 3% of the total transfer value and includes the cost of transport (UGX1,200 on average), fees paid to alternative recipients and any charges encountered at the paypoint.

Although average cost of transport is small at UGX 1,200 (there is no difference in transport costs between SCG and VFSG households), this average value is lowered by the fact that most people walk to the paypoint (see Figure 4 above). If the average is calculated across just those who report incurring transport costs (i.e. using the 24.4% of SCG beneficiary households and 33.9% of VFSG beneficiary households reporting such costs), the proportion of total transfer value they represent is much higher at 9% (UGX 4,500). This implies that those living far from paypoints are paying a significant premium to access their transfers.

The qualitative research also demonstrates how, for those who live far from the paypoint, transport costs (sometimes as much as UGX 20,000) can reduce the value of their transfer to a significant extent. The quotes below are typical:

Payment is at the sub-county and we pay about 6,000 UGX to go there and come back. This reduces the amount we get. It is expensive for us. It is expensive. We pray that they give us a payment centre in our parish. At the moment, it is far—about 6–7 kilometres—to reach there. Transport costs affects us negatively. [Male beneficiary, Kiboga district, VFSG area]

Moreover, because beneficiaries usually have to pay transport costs on credit, they are vulnerable to price hikes.

The programme's drive to increase the number of paypoints per sub-county is of course a welcome effort to reduce these costs for some beneficiaries; however, further thought should be given to devise ways to reduce the proportion of the transfer being lost to transport costs for beneficiaries living far from paypoints.

The time taken by beneficiaries to travel to and from the paypoint, as well as the time spent queuing to collect their transfer while at the paypoint, represents another kind of cost to beneficiaries. For those that would otherwise be working, the time taken to collect the payment represents lost productivity. This was mentioned by a small number of beneficiaries, especially in VFSG areas:

Spending a lot of time at the sub-county is a problem because we don't do any work at home that day; that is really costly, especially if you are earning from it. [Male beneficiary, Kyenjojo district, VFSG area]

For working beneficiaries that live long distances from paypoints there is thus a double disadvantage in the form of lost earnings from productive work and high transport costs.

Furthermore, while healthier and younger beneficiaries can cycle or walk despite the long distances, this is not an option for the disabled, ill or infirm (especially the elderly), who either have to nominate an alternative recipient (whom they may pay a fee to) or pay for transportation. The qualitative research found that, to save money, some elderly beneficiaries are choosing to walk to paypoints rather than to incur the expense of hiring a *boda-boda*. Long distances travelled on foot and time spent queuing thus impose a further potential cost to beneficiaries in the form of a detrimental effect on their health:

At times we are too poor to ride on a *boda-boda* since they are expensive. So we end up walking which, at the end of the day, means one may fall sick, hence incurring more costs. [Male beneficiary, Kaberamaido district, SCG area]

One of my elders, who was weak last month, went to receive the money and on returning was bed-ridden till she passed away. [LC1, Kaberamaido district, SCG area]

While the latter quote may refer to an extreme case, it is clear from respondents' testimonies that long journeys to the paypoint can be taxing on many of the elderly beneficiaries, which obviously affects SCG recipients in particular. In Moroto, examples were given of elderly beneficiaries being pushed across rivers in wheelbarrows, which puts them at further risk of injury and ill health.

Overall, **the time spent collecting the payment (transport plus time spent queuing at the paypoint) amounts to around five hours** (see Table A.6). This does not count the return journey

after collecting the payment, however. On average, 80 minutes are spent travelling to the paypoint and almost four hours queuing while there.

It is not surprising then that, as was the case at the time of the midline, there were some complaints about the long waiting times at paypoints:

The pay agent delays a lot. For example, you can be told to go at 10am but these agents can end up coming at almost 4pm not knowing that we are hungry and have even cancelled our daily activities. [Male beneficiary, Kaberamaido district, SCG area]

Instead of managing their hunger, others prefer to buy food from vendors near the paypoint but complain that this then reduces their transfer money. Elderly beneficiaries often find queuing tiring, and look for somewhere to sit, but this too can cause delays:

We stand for long hours in the line and yet we are not that strong. If I go and look for where to sit, they will call my name and I won't know. They just skip my name because I have not responded, which is really unfair. [Female beneficiary, Kiboga district, SCG area]

For women, the burden of travelling home late after a long wait is particularly strong:

They will reach their place at 7pm. It is risky. They are carrying money. Some of them are mothers. When they reach home they have to start preparing supper. [CDO, Kjenjojo district, VFSG area]

Since women are responsible for domestic duties and childcare, long periods away from home negatively affect the household:

Sometimes this affects our other activities at home like fetching water and cooking food for grandchildren who spend long hours without eating anything. [Female beneficiary, Moroto district, SCG area]

Additionally, language barriers were a source of delay mentioned in Kiboga, where some pay agents reportedly spoke a different language (Luganda) to that spoken by most beneficiaries.

Although the time to collect the transfer remains long on average, some improvements were mentioned in a couple of locations. The improvements were explained by pay agents reportedly arriving more promptly than they had done at the start of the programme. For example, in Nakapiripirit one beneficiary remarked:

On a typical day, it takes between three to five hours to get paid as there are many beneficiaries. ... It is only when the programme had just started that we would spend a whole day waiting for pay, but all has improved over the last 18 months. [Male beneficiary, Nakapiripirit district, SCG area]

Waiting times are also reportedly shorter if there are more pay agents and the ones that are present know how to operate the machines and organise the queue. In some locations, pay agents are paying the beneficiaries who live further away first in an effort to ensure that beneficiaries do not have to walk home in the dark use a *boda-boda* to avoid doing so. Beneficiaries responded positively to this strategy.

For nomadic tribes in Nakapiripirit district, respondents said that the pay agents sometimes travel to their area rather than assuming beneficiaries will come to the paypoint. However, this is challenging for the agents due to the mobile nature of a pastoral population who sometimes cross the border into Kenya:

The Kadama tribe live up the mountain. The agents find it a big challenge to reach them as they are people who are so mobile. Sometimes when the SAGE team goes up the mountain, the team ends up coming back without having paid them. [Chief Administrative Officer (CAO), Nakapiripirit district, SCG area]

3.3.3 Fees at the paypoint

The midline evaluation showed that rent-seeking at the paypoint was almost negligible, with less than 1% of households reporting having to pay someone at the paypoint in order to collect their transfer. The endline evaluation looks at trends between the two surveys and identifies the people indulging in such behaviours, possible reasons for them, and breaches in the programme's set-up that explain this phenomenon.

Table 10 Payments at the paypoint

Indicator	Midline		Endline	
	Estimate	N	Estimate	N
Proportion of beneficiary ¹ households reporting having to pay someone at the paypoint in order to collect their transfer	0.6	1,728	4.2	1,685
Average payment made at paypoint, when payment is made	1,900	12	1,900	74
At the paypoint, who do they pay the fee to				
Village chairperson (LC1)	69.1	12	6.9	75
Paypoint agent(s)/people	21.2	12	68.0	75
Sub-county chief	18.4	12	0.0	75
SAGE staff member	9.7	12	23.6	75

(1) Beneficiaries defined as those claiming to be enrolled in the programme.

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

Four percent of the beneficiaries report having paid a fee at the paypoint (statistically similar in SCG and VFSG areas). This figure represents a statistically significant increase since midline, when the figure was just 1%. The average fee paid by these households is UGX 1,900. Overwhelmingly, these fees are paid to the pay agent (in 68.0% of cases) or someone else that is perceived to be a SAGE staff member (23.6% of cases).

The qualitative research produced a mix of testimony around the theme of corruption. Some respondents thought that SAGE was transparent and fair:

We get the amount in full and we have never been cheated so there is no problem for me. [Female beneficiary, Kiboga district, SCG area]

The programme is being implemented very well as most beneficiaries are happy with the SAGE programme. The reason being that no beneficiary has been cheated or paid less money. [LC1 and VHT member, Nakapiripirit district, SCG area]

The introduction of the electronic system is seen to be associated with a decrease in cases of rent-seeking. Of the respondents that viewed there to be little corruption, many cited the fact that officials, such as CDOs, parish chiefs and village chairpersons, are present on pay day to read out the names, identify beneficiaries and to ensure that pay agents are not accepting bribes. They

supervise the pay agent and verify every payment made. If corruption is discovered officials take the beneficiary to the payments service provider to resolve the issue.

Nevertheless, there were isolated cases of fraudulent behaviour reported:

If a beneficiary misses a payment the previous month, they [i.e. the pay agent] take advantage and use the money. [SAGE district team member, Katakwi district, SCG and VFSG area]

There are those who ask for bribes. They take your cards and delay the payment, so you have to go home and return the following day. Unless you talk to him secretly, that is, when you get the money. [Female beneficiary, Kyenjojo district, VFSG area]

There are also corrupt officials who tend to take money that is meant to be for the beneficiaries, which leads to shortage and loses. [Pay agent, Nakapiripirit district, SCG area]

In some places there was a feeling that such malpractices were on the decline. Respondents in Apac, Katakwi, Nebbi and Kaberamaido expressed how, at the start of the programme, beneficiaries were told that they had to pay UGX 1,000 in order to receive their bi-monthly payment but since have '*discovered that it was a lie*' [Female beneficiary, Katakwi district, SCG area]. Likewise, according to a sub-county chief, the LC1s now receive money for their work and therefore do not request cash from beneficiaries and are generally more motivated than they were at the start of the programme. Another example comes from Katakwi, where beneficiaries were told that they had to buy chairs for the pay agents but people refused to do that.

Beneficiaries' knowledge of their rights and entitlements should make a difference in staving off opportunities for fraud. However, as the results from the quantitative data show, reported incidences of payments to someone at the paypoint have increased over time. At midline, the person reportedly being paid this fee was largely the LC1 (in 69.1% of cases). At endline, the person most frequently paid the fee is the pay agent (68.0% of cases).

3.4 Household perceptions

Table 11 Perceptions of the payments system

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households who feel there are any problems with the SAGE payments system	21.4	1,043	22.7	857	21.9	1,900
Proportion of households that feel safe when collecting the transfer	97.0	924	95.5	764	96.5	1,688

Source: SAGE Impact Evaluation Survey September 2012–October 2014. Notes: Asterisks (*) indicate that the SCG estimate is significantly different to the VFSG estimate: *** = 99%; ** = 95%; * = 90%.

One in five (21.9%) beneficiary households asked felt that there were some problems with the payments system (see Table 11). This represents a statistically significant improvement on the same measure at midline, when some 30.3% of beneficiaries felt there were problems. At midline, this proportion was higher for SCG households (31.8%) than for VFSG households (27.6%); however, at endline there is no difference between the two groups.

The main problem raised was the long times taken to reach the paypoint and queue to receive the transfers, which was mentioned in almost three-quarters (73.0%) of cases. The cost of reaching the paypoint (13.4%) and the fact that payments only happened during a single day (13.9%) were also cited. These issues were the same as those raised at midline, both in terms of order of importance and basic order of magnitude.

In the qualitative research, beneficiaries were also asked a general question about what they think of the payment process. Most beneficiaries agree that procedures have improved and the number of complaints has reduced. There is a high level of satisfaction among beneficiaries:

Beneficiaries travel to the paypoint every two months, wait for their names to be called, and then they can collect their money, which they deem a simple and easy process. [Female beneficiary, Kyenjojo district, SCG area]

Specifically, the transfer to the electronic system has created a smoother process and beneficiaries prefer it to the manual method of payment:

The payment to me is easy. In the past we did not have cards but now they have provided us with the cards we present and payment is made there and then. It is now much easier to receive the money. [Male beneficiary, Kaberamaido district, SCG area]

The electronic system was perceived to have helped reduce the risk of corruption. It has also quickened the process of payment and led to shorter queues at the paypoint, with a few beneficiaries also remarking that they like the fact the money remains on the card even if a payment day is missed.

In particular, those who are located near to paypoints and those where mobile network coverage is strong had the most positive views of SAGE. Additionally, many elderly, sick and infirm people greatly appreciated how they could send an alternative recipient to collect the money on their behalf.

However, while opinions were generally positive, respondents also pointed to some areas for improvement within the payments system. Improving the network signal and coverage was frequently mentioned in the qualitative research. Poor coverage means that beneficiaries have to travel further distance to reach urban centres that have a better communications infrastructure and thus they incur greater travel-related costs (see section 3.3 above). Accordingly, many beneficiaries requested that paypoints be established closer to them or that the value of transfers be increased to account for the costs incurred collecting payments. A total of 22 respondents requested extra paypoints located closer to the homes of beneficiaries, such as at the parish level, which they claimed would reduce journey times and transport costs.

Almost all beneficiaries (96.5%) said they felt safe when collecting the transfer.

4 Conclusions

Overall, the SAGE programme is functioning effectively. Where there are challenges it has made some improvements since midline. Notwithstanding this positive situation, however, the challenge going forward is to respond at the margins and improve those few areas where the programme is not functioning so well.

4.1 Summary of findings

4.1.1 Understanding and awareness of the programme

Almost the entire population (99%) covered by the evaluation survey were aware of the SAGE programme and that it was operating in their area. However, they did not all identify it as SAGE; half of all households interviewed knew the programme by a different name. This situation is similar to that found at midline and raises a question about the coherence of programme branding.

Just six out of 10 households understand how the programme selects beneficiaries, although understanding has improved since midline. It was better in SCG areas (seven out of 10 households) than VFSG areas (five out of 10) and among programme beneficiaries than non-beneficiaries. However, these figures do mean that a significant portion of households, including some beneficiary households, do not understand who the programme is aimed at and who is eligible to participate (some 20% of SCG beneficiaries and over 30% of VFSG beneficiaries could not give even a generally appropriate explanation of how the SAGE programme selects beneficiaries). Programme targeting is connected with the aims of the programme and while the majority of the population do understand these aims (as was the case at the time of the midline) there remains a portion of the population that do not.

4.1.2 Knowledge about the SAGE payments system

Almost nine out of every 10 beneficiaries are aware of the correct payment period (every two months) and very close to 100% know the correct payment amount. This is the same for recipients of the VFSG and the SCG. This latter figure, while still not universal, represents a significant improvement from the previous year when the proportion stood at 78%. The relative lack of knowledge about the correct payment amount at midline was partly influenced by the ‘lumpy’ nature of the programme payments in the first few payment runs.

The improvement appears, at least in part, to reflect the widespread sensitisation activities that took place in evaluation districts prior to the endline round of data collection. The sensitisation reiterated key programme information to the population and involved the use of community meetings, newsletters and radio shows. Handbooks were provided to some beneficiaries, which were considered useful and easy to understand because they were written in the local language. A client charter was also posted that outlines key processes including beneficiary rights and obligations under the programme. These efforts appear to have helped raise understanding of some elements of the programme, especially the payments system (although they have had less of an effect on people’s understanding of programme targeting; see section 2.1 above).

4.1.3 Case management

Some 12% of households appealed their lack of selection into the programme but only 5% of these were successful (all in SCG areas). This figure is the same as at midline, indicating that a negligible number of appeals were launched in evaluation areas between the two rounds of the

evaluation survey. This is likely due to the broad understanding that the programme will be re-targeted in the next two or so years.

One in five (19.6%) households claimed to have raised a problem, query or formal complaint with the programme at some point. This is slightly more than at midline (16.1%), indicating that, unlike appeals, some additional queries and complaints of other kinds have been raised during the intervening period between. Nine out of 10 (87.5%) of these received a response, which represents a slight improvement since midline, when closer to eight out of 10 received a response. In SCG areas, the response received was described as satisfactory in almost half of cases (47.6%). In VFSG areas, however, this was less so (38.3%). The average response time was just over 10 days, and this is somewhat longer than was reported to be the case at midline (six days). The issues raised with the SAGE programme overwhelmingly concerned appeals on selection and queries relating to the selection criteria. This was the case in both VFSG and SCG areas, but with the proportion of queries about selection criteria much lower in SCG areas where the targeting was better understood. Queries are largely raised directly with the LC1 or other local authority figure, who is also the person through which responses to queries are channelled back to communities.

There is a formal protocol for recording changes in households' eligibility status (for instance through death or migration of a beneficiary), which includes provision of a transition grant for those households who should be required to leave the programme due to no longer meeting the eligibility criteria. In practice, there has been very little change in beneficiary status among beneficiary and non-beneficiary households for a variety of reasons, while what few changes there were are largely driven by households in SCG areas.

In relation to this, it is understood by programme implementers that there is supposed to be a reassessment every two or three years, implying that, once qualified, beneficiary households should receive their transfers for the entire time until this reassessment. There is thus little incentive for either beneficiaries or programme implementers to either exit or enter households to the programme. Furthermore, there are challenges involved in keeping information on all households up to date, as well as issues with the information households are able to provide as proof of eligibility. For example, documentation proving age is often claimed to be inaccurate and beneficiary households are said to be somewhat reticent about reporting deaths (despite the transition grant).

Importantly, a minority of beneficiaries have become *de facto* excluded from the programme due to problems with their payment cards that they have been unable to rectify. Similarly, some feel they have been wrongly removed from the system but are unable to get themselves reinstated.

The option and process to nominate an alternative recipient is well understood. The process does, however, take a relatively long time (two to six months) and thus is not fast enough to prevent households missing an individual payment if they are unable to attend (e.g. through illness or hearing about the payment date too late).

4.1.4 Payments system

Almost the entire study population (99.5%) report having received their electronic programme cards. This is a significant improvement from midline when 11% of beneficiary households were in receipt of a temporary card and 1% had no card at all.

There is, however, a discrepancy between what the SAGE programme MIS reports beneficiaries in evaluation districts to have received (in terms of the total amount and value of transfers received) and what beneficiaries themselves report. According to the MIS, on average households have

received a total of UGX 521,303, or roughly 11 payments. Conversely, according to beneficiaries' own recollections, they have received 7.3 payments on average, representing a mean total value of about UGX 376,700. This discrepancy could result from a combination of factors. MIS data is aggregated and so may elide some households' experience of fraud or other transactions that result in a beneficiary not receiving their full entitlement. At the same time, beneficiary recollection of precise payment receipts is subject to recall error (especially in the case of very elderly or infirm beneficiaries).

Eighty-three percent of beneficiaries report receiving the expected amount of cash at the last payment cycle. This said, a significant portion (almost 13%) of all beneficiaries did not have any expectations as to how much they should receive, despite the almost universal awareness of beneficiaries about the value of their entitlement. This implies that trust in the regularity of payments is still building after the rocky start when some 'lumpy' payments were made.

A fifth of beneficiary households (19.9%) reported having missed a payment or travelling to the paypoint but not being able to receive their money at some point in the programme's history. The most frequent reason for missing a payment is the lack of functioning system at the paypoint due to there being no electricity or network coverage. Pay agents running out of money, paypoints being closed, and not being given enough notice in advance of the payment date were other important reasons for people missing a payment.

The primary mode of transport used to reach the paypoint is by foot (used by 69.7% of beneficiaries). Because so many beneficiaries walk, the average total cost of collecting the transfer is relatively low at UGX 1,500, or 3% of the current transfer value. However, for those households that do incur transport costs (a quarter of SCG beneficiary households and a third of VFSG beneficiary households), the proportion of the total transfer value spent on transport is much higher at 9% (UGX 4,500). For households living especially far from a paypoint, this cost can be even higher (up to UGX 20,000).

Nine times out of 10 it is a member of the beneficiary household that collects the transfer. When a non-household member collects the transfer on behalf of the beneficiary, the average fee given to this person is UGX 6,000 (12% of the transfer value). This payment is normally a voluntary gesture.

Relatively few people (4.2%) report paying fees to anyone at the paypoint in order to receive their transfer, though this figure represents a statistically significant increase since the midline when it was just 1%. Pay agents are the people most frequently reported to be charging these fees by beneficiaries (in 68.0% of cases).

The time taken to collect the transfer itself represents a significant cost to beneficiaries. On average it takes five hours to access the money, including travel to the paypoint and waiting time while there (but not including the return journey). This imposes quite a burden on beneficiaries in terms of the physical energy required to walk and queue, as well as the opportunity cost in terms of time lost on productive activities and/or domestic labour. This burden is more pronounced for the elderly and women. The time and cost of collecting the transfer are the main reasons given by the 21.9% of households that perceive there to be problems with the payments system, although it should be noted that this figure represents an improvement since midline when some 30.3% of households perceived there to be problems.

4.1.5 Perceptions of the programme

Beyond the various costs associated with collecting the transfer, and the minority issue of illicit fees being charged at the paypoint, overall the programme is perceived very well. Almost no households report any stigma being attached to participation in the programme. Similarly positive are the findings that virtually everyone feels safe when collecting their transfer and that SAGE is largely seen to have had a positive effect on relations both between and within households.

4.2 Policy implications

4.2.1 SAGE programme branding

There remains an issue around the branding of the SAGE programme. SAGE is intended as a benefit to all eligible households or individuals provided by the state, but there is a risk that it may be appropriated by particular agents or interests, for instance through being identified with the payments services provider.²⁷ Clear branding and communication around the programme and its aims is required to mitigate this. SAGE-specific branding of the payment cards could be a way to achieve this.

4.2.2 Ongoing assessment of SAGE eligibility status

As the SAGE programme graduates from the pilot phase and scales up nationally there will be a need for an ongoing system of eligibility assessment. Given the huge cost of a census-style registration exercise such as was conducted in evaluation districts for the pilot phase, this system will likely need to be based on more of an on-demand approach. Beyond the cost to local government structures for implementing such a system, some of the potential challenges identified by this research include the following:

- **The accuracy of the age verification documentation available to beneficiaries:** in the registration process for the pilot, the SAGE programme bore the cost of supplying identification documentation to a large number of beneficiaries in the pilot districts, which also involved a tremendous amount of work on the part of local government officials (LC1s, CDOs, etc.). Going forward, the question of who will bear this cost will need to be answered.
- **Ensuring the whole population understands the eligibility requirements** (including the necessary documentation), such that those who are eligible can and will apply: at midline a lack of understanding vis-à-vis the eligibility criteria and requirements for enrolment were reported as posing a significant cost on potential applicants, as well as causing some tension in communities. At endline, although the population's understanding has improved (and tensions appear to have dissipated), there remains a relatively substantial portion of the people that do not understand how the programme selects beneficiaries, including many of the current beneficiaries. Communication of these issues is clearly a complex matter, but the improvements already made demonstrate that via the simultaneous use of a variety of approaches (informed local officials, community meetings, newsletters, radio broadcasts, posters, handbooks, etc.) it is possible to make a difference in this regard.
- **The costs to potential beneficiaries:** the midline study showed that there were several costs associated with enrolment both in terms of the documentation required and the direct and indirect costs of travel to the application point. In order to minimise these costs, the population will need to clearly understand the eligibility criteria and requirements for enrolment. Moreover,

²⁷ Similar experiences have been cited in Kenya, where the government's Hunger Safety Net Programme was often identified directly with the payments provider rather than as a government initiative supported by DFID (see Merttens *et al.* 2013).

the enrolment process will have to be managed so that enrolment points can cope with the daily volume of applicants and individuals are not required to make more than the minimum necessary number of trips. Some outreach will be required to reach the very old and infirm.

- **The need for a functioning deaths registration system and systematic ‘bridging’ or ‘transition’ grant for households suffering loss of the grant through death of the eligible beneficiary.** In the case of the SCG, the death of the eligible household member will not only change the eligibility status of the household, implying they will no longer receive the transfer, but will constitute a significant shock in its own right. The programme will thus need to develop a systematic mechanism by which it is informed of the deaths of beneficiaries, as well as a clearly understood system of support for those households for a given limited period.

4.2.3 Programme implementation

As reported at midline, the SAGE programme continues to rely on local government officials for major parts of its operations, and on LC1s in particular. These are often the primary point of contact for both beneficiaries and non-beneficiaries when anyone has an issue or query to raise with the programme. They are also the main mobilisers of beneficiaries in preparation for payment days. Much of the programme’s communications strategy also relies on LC1s for its delivery, as they are often the primary source of information about the programme for the population.

Given this situation, and the varying levels of capacity and competence of LC1s, SAGE will need to continue to provide support to LC1s and the other local government officials involved in the implementation of the programme. This could take the form of periodic top-up training on the programme’s aims and functional processes. Given that fees charged to beneficiaries by LC1s appear to have declined markedly since levels of remuneration of LC1s increased in order to compensate them for their efforts and the expenses they incur when conducting mobilisation activities and the like, ongoing consideration should be given to the levels of allowances and remuneration they receive. At the same time, there is a need for oversight to ensure officials are adequately performing the duties required of them and not engaging in any inappropriate behaviour.

One of the key functions of local officials is the monitoring and management of payments. The costs to beneficiaries both in terms of time spent collecting payments and illicit fees charged at paypoints are minimised when local officials help organise and manage the flow of beneficiaries on payment days. The midline report (Merttens and Jones, 2014) warned of a risk to fraud due to lack of security around electronic card pin numbers and the lack of knowledge of the correct payment amount (which rises periodically to adjust for inflation). While knowledge of the correct entitlement amount seems now to be near universal, fees charged at the paypoint (by pay agents in particular) appear to have risen since midline (even though they have declined significantly by LC1s and other local authority figures). This is an important area and one that requires renewed vigilance and that secure systems of fraud or rent-seeking prevention be put in place.

4.2.4 Review of the payments system

Overall, the direct cost of collecting the transfer for beneficiaries was very modest. However, the indirect cost in the form of the time spent collecting the transfer was found to be quite high. Beneficiaries spent a long time travelling to the paypoint on average and an even longer time queuing to receive it when there. Both the direct and indirect costs were particularly emphasised for beneficiaries living far from paypoints.

Increasing both the number of paypoints and the number of pay agents operating at paypoints would help reduce these costs to beneficiaries and ensure more of the transfer value goes toward

achieving the fundamental aim of improving the welfare of vulnerable population groups, without diminishing it by imposing burdens such as physical stress on elderly people. Mobile pay agents that travel to beneficiaries (rather than beneficiaries travelling to them) are an option to explore.

Ultimately, the benefits of an electronic payments system are not fully realised if beneficiaries are not able to access their payments at a time and place convenient to them. While universal coverage of pay agents may not be possible, either in terms of time or space, especially in the short to medium term, ensuring regular, predefined payment dates (such as a fixed date of the month) would both better enable beneficiaries to plan the collection of their transfers and reduce the mobilisation costs incurred by local officials such as LC1s. Pay agents spending longer at each paypoint during payment times would also help to minimise the costs to beneficiaries. These arrangements would require regular and timely transmission of the funds from the MoGLSD to the payments provider, as well as commitments by the payments provider to maintain an agreed payments timetable and level of pay agent coverage.

Liquidity of pay agents was also a problem mentioned by both beneficiaries and pay agents alike. Moving forward, it should be the responsibility of the payments provider to ensure adequate liquidity of its pay agents.

A strategic review of the payments system to scope out different models of payments delivery, including multiple payment provider models, would benefit the programme in terms of identifying developments in the payments market, devising a plan to develop government capacity to manage one or more payment service providers, and defining an appropriate accountability framework for the most efficient and sustainable payments delivery solution possible.

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Annex A Supplementary tables

Table A.1 Awareness of the programme

Indicator							VFSG						SCG						
	SCG		VFSG		All programme		Comparison		Treatment		All programme		Comparison		Treatment		All programme		
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	
Proportion of households aware of SAGE programme																			
Aware of the programme and identify it as SAGE	47.2	1,920	62.7**	1,907	55.1	3,827	60.4	1,001	69.4***	866	62.6	1,867	44.3	804	50.6	1,011	47.3	1,815	
Aware of the programme but don't identify it as SAGE	52.6	1,920	37.2**	1,907	44.8	3,827	39.5	1,001	30.6***	866	37.3	1,867	55.3	804	49.4	1,011	52.5	1,815	
Unaware of the programme	0.2	1,920	0.1	1,907	0.1	3,827	0.1	1,001	0.0	866	0.1	1,867	0.4	804	0.0	1,011	0.2	1,815	
Proportion of households aware of how beneficiaries are selected into the programme	70.5	1,916	51.5***	1,902	60.8	3,818	45.9	999	68.3***	865	51.5	1,864	63.0	801	79.4***	1,011	70.9	1,812	
Exact answer	55.8	1,376	41.2***	1,064	49.5	2,440	39.7	455	44.3	588	41.2	1,043	54.3	513	57.2	797	55.8	1,310	
Generally appropriate answer	44.2	1,376	58.8***	1,064	50.5	2,440	60.3	455	55.7	588	58.8	1,043	45.7	513	42.8	797	44.2	1,310	

Table A.2 Programme grievances

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Comparison		Treatment		All programme		Comparison		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Proportion of households that appealed their lack of selection into the programme	10.5	1,917	14.6*	1,905	12.6	3,822	19.1	1,000	0.0***	865	14.3	1,865	18.9	801	1.0***	1,011	10.3	1,812
Successful	0.9	1,917	0.3**	1,905	0.6	3,822	0.0	1,000	0.0	865	0.0	1,865	0.0	801	1.0**	1,011	0.5	1,812
Unsuccessful	9.5	1,917	14.3*	1,905	12.0	3,822	19.1	1,000	0.0***	865	14.3	1,865	18.9	801	0.0***	1,011	9.9	1,812
Proportion of households who have ever raised any problem, query or formal complaint with the SAGE programme	18.0	1,913	21.2	1,902	19.6	3,815	25.9	1,000	6.4***	864	21.0	1,864	24.6	799	9.0***	1,011	17.2	1,810
Proportion who received a response to their query	85.5	308	89.1	332	87.5	640	89.7	261	82.6	56	89.2	317	88.0	191	78.4*	84	85.6	275
Satisfactory response	47.6	260	38.3*	287	42.4	547	35.3	230	72.9***	44	37.9	274	46.9	166	52.2	66	48.1	232
Average response time (days)	8.8	258	11.6	284	10.3	542	10.2	229	15.8	44	10.6	273	6.9	166	12.6	66	8.2	232
The person households raised their query with: ¹																		
Village chairperson	57.5	307	76.4***	329	67.9	636	79.3	258	42.9***	56	76.6	314	67.4	190	36.9***	84	59.9	274
Other local authority figure	37.1	307	25.3***	329	30.6	636	22.8	258	48.9***	56	24.8	314	36.7	190	34.0	84	36.0	274
Friends, neighbours, relatives	11.7	307	7.7	329	9.5	636	7.8	258	7.4	56	7.8	314	12.7	190	14.0	84	13.1	274
SAGE staff member or head office	20.6	307	8.6***	329	14.0	636	5.9	258	40.3***	56	8.5	314	9.4	190	44.0***	84	18.0	274
Births registration notifier	0.0	307	0.0	329	0.0	636	0.0	258	0.0	56	0.0	314	0.0	190	0.0	84	0.0	274

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Comparison		Treatment		All programme		Comparison		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Other	0.8	307	0.6	329	0.7	636	0.4	258	2.6	56	0.6	314	0.0	190	2.1	84	0.5	274
Subject of their complaint/query (proportion):																		
Raised an appeal about lack of selection into the programme	47.9	308	47.6	332	47.7	640	51.2	261	4.7***	56	47.7	317	67.1	191	2.1***	84	51.1	275
Selection criteria / targeting	21.5	308	41.5***	332	32.5	640	45.5	261	0.0***	56	42.1	317	31.2	191	1.8***	84	23.9	275
Payment amount	9.2	308	3.9**	332	6.3	640	1.6	261	33.1***	56	4.0	317	0.0	191	36.2***	84	8.9	275
Frequency of payment	3.1	308	1.4*	332	2.2	640	0.0	261	16.4**	56	1.2	317	0.0	191	9.7***	84	2.4	275
Update the information SAGE has about your household	3.2	308	0.9**	332	2.0	640	0.4	261	6.1	56	0.8	317	1.1	191	8.5**	84	3.0	275
Other	15.1	308	4.7***	332	9.4	640	1.4	261	39.6***	56	4.2	317	0.5	191	41.7***	84	10.7	275
How households were informed about the answer to their question (proportion):																		
Chief / village leader	51.3	261	69.8***	286	61.6	547	73.2	229	29.7***	44	70.1	273	58.9	167	35.7**	66	53.6	233
Other local authority figure	27.0	261	16.8**	286	21.3	547	15.3	229	34.1**	44	16.6	273	27.6	167	23.7	66	26.7	233
SAGE staff member or head office	15.8	261	6.7**	286	10.8	547	4.7	229	36.1***	44	6.9	273	7.1	167	35.7***	66	13.6	233
Local elder	3.0	261	3.5	286	3.3	547	3.5	229	0.0*	44	3.3	273	3.7	167	2.0	66	3.4	233
SMS / mobile phone	0.7	261	1.6	286	1.2	547	1.7	229	0.0*	44	1.6	273	1.0	167	0.0	66	0.8	233
Other	2.2	261	1.6	286	1.8	547	1.7	229	0.0*	44	1.6	273	1.6	167	2.9	66	1.9	233
If they had a query/complaint, proportion of																		

Indicator							VFSG						SCG					
	SCG		VFSG		All programme		Comparison		Treatment		All programme		Comparison		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
households that would raise their query with:																		
Village chairperson	85.4	1,615	87.4	1,572	86.4	3,187	89.9	741	81.9***	808	87.5	1,549	88.3	620	82.4***	924	85.3	1,544
Other local authority figure	27.6	1,615	38.0*	1,572	32.8	3,187	35.1	741	45.9**	808	38.3	1,549	26.7	620	29.3	924	28.1	1,544
Friends, neighbours, relatives	23.5	1,615	19.5	1,572	21.5	3,187	19.0	741	20.6	808	19.4	1,549	22.0	620	24.6	924	23.4	1,544
SAGE staff member or head office	6.2	1,615	5.2	1,572	5.7	3,187	3.7	741	8.7***	808	5.1	1,549	4.7	620	7.9**	924	6.4	1,544
Births registration notifier	0.0	1,615	0.1	1,572	0.0	3,187	0.1	741	0.0	808	0.1	1,549	0.0	620	0.0	924	0.0	1,544
Other	0.4	1,615	1.2	1,572	0.8	3,187	1.3	741	0.5	808	1.1	1,549	0.7	620	0.1	924	0.4	1,544

Notes: (1) Totals across subcategories may exceed 100% as multiple answers were permitted to the question of who households consulted regarding their issue.

Table A.3 Change of enrolment status

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of midline non-beneficiaries who became beneficiaries	5.0	837	0.41***	1,006	2.3	1,843
Proportion of midline beneficiaries who became non-beneficiaries	6.5	1,063	3.1***	891	5.3	1,954
Proportion of midline non-beneficiaries who became beneficiaries after successful appeal (out of those who became beneficiaries)	9.6	43	41.8	10	13.0	53
Reason no longer beneficiary						
Card confiscated, destroyed or made void due to:						
Death of the beneficiary	36.4	41	4.3***	16	30.6	57
Dispute over enrolment status	9.8	41	0.00	16	8.0	57
Card no longer functioning, damaged, lost or stolen	33.2	41	39.9	16	34.5	57
Card taken by another household	11.3	41	53.4**	16	19.0	57
Person who confiscated/destroyed the card						
Village chairperson	5.2	19		.	5.2	19
Other local authority figure	50.7	19		.	50.7	19
Paypoint agent	29.5	19		.	29.5	19
SAGE staff member or head office	12.4	19		.	12.4	19

Table A.4 Perceptions of the programme

Indicator	VFSG						SCG											
	SCG		VFSG		All programme		Comparison		Treatment		All programme		Comparison		Treatment		All programme	
	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N	Estimate	N
Proportion of households reporting shame or stigma associated with being enrolled in the programme	2.7	1,911	1.1**	1,903	1.9	3,814	1.3	1,000	0.59*	865	1.1	1,865	4.2	798	1.0***	1,010	2.7	1,808
Proportion of households reporting tensions or insecurity caused by the programme in their area	3.4	1,910	5.7**	1,903	4.6	3,813	5.7	1,000	5.5	865	5.7	1,865	4.1	797	2.5*	1,010	3.3	1,807

Table A.5 Functioning of SAGE payments system

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of beneficiary households reporting never having received a payment out of all who claim to have a card	0.22	1,084	0.10	891	0.18	1,975
Proportion of beneficiary households reporting never having received a payment out of all who claim to be enrolled	0.46	1,090	0.10	891	0.34	1,981
Proportion of beneficiary households reporting that they received less than the expected amount at last payment	4.0	1,059	1.8	873	3.3	1,932
Proportion of households that ever missed a payment or travelled to the paypoint but could not receive their money	17.2	1,042	25.0	852	19.9	1,894
Average number of payments received	7.2	1,065	7.4	871	7.3	1,936
Average total value received	367,100	1,063	394,800	872	376,700	1,935
Average value of the last SAGE payment	50,900	1,076	50,800	882	50,900	1,958
Payment expectations						
Proportion of beneficiary households reporting that they received the expected amount	78.4	1,059	92.4**	873	83.3	1,932
Proportion of beneficiary households reporting that they received more than the expected amount at last payment	0.70	1,059	1.0	873	0.81	1,932
Proportion of beneficiary households reporting that they received less than the expected amount at last payment	4.0	1,059	1.8	873	3.3	1,932
Proportion of beneficiary households reporting that they did not have any expectations	16.8	1,059	4.8**	873	12.6	1,932
Reasons (amount was less than expected)						
The paypoint agent took some of the money	69.5	37	45.5	13	65.2	50
The person who collected the transfer took some money	0.00	37	7.3	13	1.3	50
No answer provided	10.6	37	26.9	13	13.5	50
Other	18.1	37	13.5	13	17.3	50
Reasons (amount was more than expected)						
Additional amount given by SAGE	0.00	4	0.00	5	0.00	9
Value of transfer was larger than expected	25.9	4	20.0	5	23.1	9

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Other	0.00	4	0.00	5	0.00	9
Reasons behind missing payment						
Paypoint open but no money available	13.5	173	8.3	218	11.2	391
Did not receive the SAGE card in time	3.5	173	0.46	218	2.2	391
No one available to collect the money on my behalf	10.6	173	11.2	218	10.9	391
Paypoint was closed	2.8	173	4.5	218	3.5	391
Did not collect payment – heard about payment date too late	6.7	173	13.8	218	9.8	391
Taken off list of beneficiaries	3.4	173	0.50**	218	2.1	391
Lost SAGE card	3.2	173	3.9	218	3.5	391
Did not collect payment – too costly / too far	1.6	173	0.86	218	1.3	391
Money was taken by someone else	4.5	173	0.96	218	2.9	391
Did not collect payment – heavy rains, roads not passable	1.4	173	0.56	218	1.0	391
Paypoint open but not working (network down, no electricity, etc.)	27.5	173	45.9	218	35.5	391
Purposely missed to save the money on the card	0.00	173	0.35	218	0.15	391
Voluntarily exited the programme	0.00	173	0.00	218	0.00	391
Other	23.4	173	14.2	218	19.4	391
How households normally receive information on date/timing of next payment						
Village chairperson (LC1)	87.1	1,042	85.7	856	86.6	1,898
Other local authority figure	26.0	1,042	35.9**	856	29.4	1,898
Radio	9.3	1,042	17.7*	856	12.2	1,898
Friends, family or neighbours	21.2	1,042	25.5	856	22.7	1,898
Births registration notifier	0.52	1,042	2.0**	856	1.0	1,898
Receive no information	0.29	1,042	0.15	856	0.24	1,898
Other	2.4	1,042	2.3	856	2.4	1,898
When they receive this information						
A few days before (less than one week)	93.4	1,035	94.7	850	93.9	1,885
More than a week before the payment date	5.5	1,035	4.5	850	5.2	1,885
At paypoint, when collecting the previous payment	0.31	1,035	0.71	850	0.45	1,885

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
More than a month before the payment date	0.65	1,035	0.08	850	0.45	1,885
Other	0.08	1,035	0.00	850	0.05	1,885

Table A.6 Costs associated with collecting payments

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households reporting having to pay someone to collect the transfer on their behalf	31.3	113	43.1*	92	35.4	205
Proportion of households reporting having to pay someone at the paypoint in order to collect their transfer	3.1	919	6.3	766	4.2	1,685
Average total cost of collecting transfer (UGX)	1,300	929	1,900	797	1,500	1,726
Transport and accommodation	1,000	895	1,600	757	1,200	1,652
Fees to those collecting on behalf of the beneficiary	5,800	35	6,300	43	6,000	78
Fees to programme staff or other officials at paypoint	2,600	30	1,200	44	1,900	74
Average time taken to collect transfer (minutes)	300	926	300	767	300	1,693
Travel time (one way in minutes)	78.9	926	81.7	766	79.9	1,692
Waiting time	200	921	200	765	200	1,686
Who normally collects the payment on behalf of the beneficiaries						
Household member	88.8	1,043	89.1	858	88.9	1,901
Extended family member, friend or neighbour	10.3	1,043	10.8	858	10.4	1,901
Chief / Village leader (LC1)	0.86	1,043	0.10**	858	0.60	1,901
Other local authority figure	0.10	1,043	0.00	858	0.07	1,901
Mode of transport normally used to reach paypoint						
On foot	73.2	926	63.0	766	69.7	1,692
Bicycle	15.2	926	22.1	766	17.6	1,692
<i>Boda-boda</i>	10.7	926	14.3	766	11.9	1,692
Taxi	0.68	926	0.32	766	0.56	1,692
Horse, donkey	0.22	926	0.30	766	0.25	1,692
At the paypoint, who do they pay the fee to						
Village chairperson (LC1)	6.0	30	7.8	45	6.9	75
Paypoint agent(s)/people	71.0	30	65.2	45	68.0	75
Sub-county chief	0.00	30	0.00	45	0.00	75
SAGE staff member	19.9	30	27.0	45	23.6	75

Table A.7 Perceptions of the payments system

Indicator	SCG		VFSG		All programme	
	Estimate	N	Estimate	N	Estimate	N
Proportion of households who feel there are any problems with the SAGE payments system	21.4	1,043	22.7	857	21.9	1,900
Proportion of households that feel safe when collecting the transfer	97.0	924	95.5	764	96.5	1,688
Specific problems						
Time consuming to reach the paypoint and to queue up	73.4	223	72.2	195	73.0	418
Expensive to reach the paypoint	9.2	223	21.0*	195	13.4	418
You can only collect the money during one day	15.0	223	12.0	195	13.9	418
The beneficiary cannot access the paypoint him/herself	9.1	223	7.7	195	8.6	418
Not safe	1.8	223	1.1	195	1.5	418
Other	13.9	223	15.6	195	14.6	418