

**AN ANALYSIS ON THE CONTRIBUTION OF SAGE ON THE SOCIOECONOMIC WELLBEING
IN THE LIVES OF THE ELDERLY LIVING IN NORTHERN DIVISION MBALE CITY**

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**UGANDA CHRISTIAN
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DECLARATION

I hereby declare that I, **MUGIDE DIVINE HOPE REG NO.WS21/MUC/BSW/025** as a student of social work and social administration, affirm that the research presented in this work is entirely my original creation. Furthermore, I confirm that it has not been previously submitted for any academic award or recognition.

Sign.....Date.....

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APPROVAL

I WABUKYE DAVID as a University supervisor from Uganda Christian University, affirm that the research report presented by Divine is indeed her original work. I further assert that it has not been previously submitted for any academic award or recognition. It is hereby declared ready for submission.

Sign.....Date.....

MR.WABUKYE DAVID (University Supervisor)

DEDICATION

To begin with, I dedicate my transformative research experience to My father-Mr.Majeme Alex Felix,My mother-Mrs.Majeme Neumbe Angella,My Siblings- Nabuduwa Sharon, Majeme Gideon Daniel, Nandudu Peace Patience, Nakayenze Elizabeth Queen and Nangoli Joshua,My best Friends- Dr.Basajakitalo Joseph and Nakyomu Alison whose astute mentorship navigated me through the intricate realms of revenue management with unparalleled precision. Their sagacious guidance fortified my professional acumen, enabling me to glean profound insights and adeptly maneuver through the multifaceted terrain of administrative intricacies.

Furthermore, I extend my profound appreciation to my revered university supervisor and the distinguished Assistant Town Clerk of Northern division. Their indomitable encouragement and unwavering support served as the bedrock upon which I sculpted my academic prowess into practical mastery. Their erudite counsel transcended the confines of conventional pedagogy, propelling me towards a realm of experiential learning and catalyzing my metamorphosis into a dynamic professional poised to effectuate tangible change

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LIST OF ACRONYMS

CDO	- Community Development Officer.
COVID 19	- Corona Virus Disease 2019.
SACCO	- Savings and Credit Cooperative Organization.
UBOS	-Uganda National Bureau of Statistics.
ILO	-International labor organization.
FDG	- Focus Group Discussion.
NDP	- National Development Plan.
UNHCR	- United Nations High Commission for Refugees
SCTs.	-Social Cash Transfers.
PWD	-Persons with Dias abilities.
YLP	-SAGE Program
UWEP	-Uganda Women’s Entrepreneurship Program.
IGAS	- Income Generating Projects.

ABSTRACT

The purpose of this was study was to find out contribution of sage on the socioeconomic wellbeing in the lives of the elderly living in northern division Mbale city. The study was guide by the three objectives to examine the spread and performance of the sage program on the elderly persons living. Identify the effectiveness of the evaluation system of the sage activity program, establish the impact of the sage program on the socioeconomic wellbeing of the elderly living in the areas of the northern division Mbale city.

The study was both qualitative and quantitative. The study employed purposive sampling basing on their area of expertise in the study. The sample of the study was small with a total number of 67respondents, 16 beneficiaries and 4 key informants this was because of limited resources and time.

Data was collected through structured questionnaires, in-depth interviews and interviewguides. Quantitative data was analyzed using SPSS software and it was presented using tablesfor easy understanding and qualitative data was analyzed thematically for easy understanding of the statistical information to all readers.

The findings of the study presented the general overview of how the elderly benefited socially and economically from the SAGE program for instance they have accumulated asserts like phones, farm land, chairs among others from SAGE program, the business or income generating project that the elderly are engaging for example shop selling, bar selling, salon operation among others and the skills that they have learnt and have helped them to manage or operate their businesses.

The findings of the study also presented various reasons that have helped these elderly to accumulate asserts for example team work among others. The current situation before joining the program whereby the life has improved according to the majority and some challenges that they face towards accessing the funds.

CHAPTER ONE

INTRODUCTION

1.0 Introduction.

This chapter presents the background of the study, statement of the problem, purpose of the study, specific objectives, research questions, research hypotheses, scope of study, significance of the study, and the operational definitions of the study.

1.1 Background of the study.

This research is purposed to understand the contribution of sage on the socio-economic welfare of the elderly in Uganda particularly in northern division Mbale city examining the relevance and effectiveness of its operations in the everyday lives of these elderly. To what extent have these sage activities impacted on the socioeconomic lives of the elderly living in the northern division area of Mbale city.

In Uganda, the older persons contribute immensely to the creation of the wealth, support and care of the orphans and other vulnerable children, creation of social cohesion and conflict resolution in their communities.

The Social Assistance Grants for Empowerment (SAGE) program today are recognized under social protection act all-over the world as a critical element of national development strategies. It is recognized as key to reaching vulnerable, often excluded sections of the population, thereby achieving inclusive proper equitable development. The government of Uganda under the Ministry of Gender, Labour and Social Development with support from development partners (DFID and Irish Aid) is implementing the Social Assistance Grant for Empowerment (SAGE) in the districts of Uganda.

SAGE programme started in 2010 with a pilot covering 15 districts and extended to 15 districts in 2015. On the 8th March 2020, a nationwide rollout was launched by His Excellence President Yoweri Kaguta Museveni during the International Women's Day celebrations in Mbale. SAGE is a unit under the Programme Management Unit (PMU) that oversee all these activities.

The SAGE program in Bugisu sub-region covering the districts of Mbale, Bududa, Manafwa, Namisindwa, Sironko, Bulambuli and Mbale city, has a total of 14,407 beneficiaries, 8,442 of whom are female and 5,965 male.

SAGE refers to a cash transfer scheme that is a key element of the government of Uganda's Expanding Social Protection Programme (ESSP). The aim of SAGE is 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.

According to Kauyunyuzi Rachael (2021), the government of Uganda adopted the national policy for older persons 2009 that calls for equal treatment, social inclusion, and provision of livelihoods support for older persons. She further says the sage programme has helped households to retain and build their productive assets, and it has reduced their vulnerability by supplementing their natural coping strategies in the face of shocks with a no exception of improved health outcomes for some households.

According to the Social Protection Policy, which defines social protection refers to public and private interventions to address risks and vulnerabilities that expose individuals to income insecurity and social deprivations, leading to undignified lives. It is a basic service and a human right that ensures dignity of people. In Uganda context, the social protection system is comprised of two pillars, namely: social security and social care and support services. Social security refers to protective and preventive interventions to mitigate factors that lead to income shocks and affect consumptions. Social care and support services are a range of services that provide care, support, protection and empowerment to vulnerable individuals who are unable to fully care for themselves.

Through the social protection policy, the economic stimulus to the local economy by increasing the demand for goods and services. Evidence from the Social Assistance Grant for Empowerment (SAGE) Programme in Uganda indicates that the income received by the beneficiaries has boosted trade within communities. New businesses have sprung up around the SAGE pay points and labour-constrained households have been able to hire labour, thereby increasing their productivity and creating employment opportunities at the community level. The beneficiaries of direct income transfers spend most of their income on food, health care and education. As a result, social protection contributes to the improved wellbeing of the beneficiaries.

This study is based on cognitive and behavioral theory. The cognitive behavioral theory states that human thinking determines human behavior and feeling. The cognitive model asserts that the particular kinds of automatic thoughts, to which human are prone are an outcome of intermediate and core beliefs by people. Therefore, if someone's automatic thoughts are biased, then his biased thinking is due to his assumptions and beliefs. Behavioral therapy indicates that

one may perceive automatic thoughts like the plants that grow by providing firm soil for the plant. According to the cognitive-behavioral therapy model huge variety of problems occur due to inaccurate interpretations of the irrational beliefs of a traumatic event. Thus the beliefs surrounding the sage program for the elderly direct influence the cognitive behavioral discipline in the lives of the elderly which focuses on the thoughts, feelings, behaviors to work out if they are unrealistic to determine the effect they have on each other.

1.2 Statement of a problem.

The SAGE program under the social protection Act in Uganda is seeming failing to achieve its intended goal towards alleviating poverty amongst the elderly persons aged 80 and above years.

In accordance to the social security act (No.21 of 1967) states “ An Act to provide for the establishment of a social security fund to provide for its membership, the payment of contributions to, and the payment of benefits out of, the fund and for other purposes connected therewith.”

The current knowledge gap hinders the development of effective policies and intervention aimed at enhancing the socioeconomic wellbeing of the elderly. Therefore, there is a need to investigate and evaluate the contribution of sage on the socioeconomic lives of the elderly including its impact on their health, income generation, community engagement, and overall quality of life.

It is from this background that I am interested in carrying out this research to address the lack of a comprehensive understanding of the potential benefits that sage can offer to the elderly population. By addressing this knowledge gap, we can potentially uncover new opportunities and strategies to promote the wellbeing and empowerment of the elderly population through the utilization of sage.

1.3 Purpose of the study.

The general objective was to contribution of sage on the socioeconomic wellbeing in the lives of the elderly living in Northern division Mbale city

1.4 Specific objectives.

The study examined the following objectives.

- i. To examine the spread and performance of the sage program on the elderly persons living in northern division of Mbale city.

- ii. To identify the effectiveness of the evaluation system of the sage activity program within the areas under the northern division Mbale city.
- iii. To establish the impact of the sage program on the socioeconomic wellbeing of the elderly living in the areas of the northern division Mbale city.

1.5 Research Questions.

- i. What is the level of spread and performance of the sage program on the elderly persons living in northern division of Mbale city?
- ii. What is the efficiency of the evaluation system of the sage activity program within the areas under the northern division Mbale city?
- iii. What is the impact of the sage program on the socioeconomic wellbeing of the elderly living in the areas of the northern division Mbale city?

1.6 Scope of the study.

1.6.1 Geographical Scope

The purposed study particularly focused around the Northern division area in Mbale city as to how the elderly living in this sub county have benefitted from the sage program.

1.6.2 Content Scope

The purposed study content is basically limited to the influence in active aging and empowerment of older adults to participate in the economy, the study focused on finding out the estimated number of the older persons who benefit from the sage activity program in providing economic empowerment to the elderly persons in enhancing their socioeconomic wellbeing.

1.6.3 Time Scope

The purposed study was conducted with a period of three months to effectively gather the information that effectively meets the study objectives. The study shall base on the data from 2010 to date as the most relevant data for better analysis and comparison purposes.

1.7 Significance of the Study.

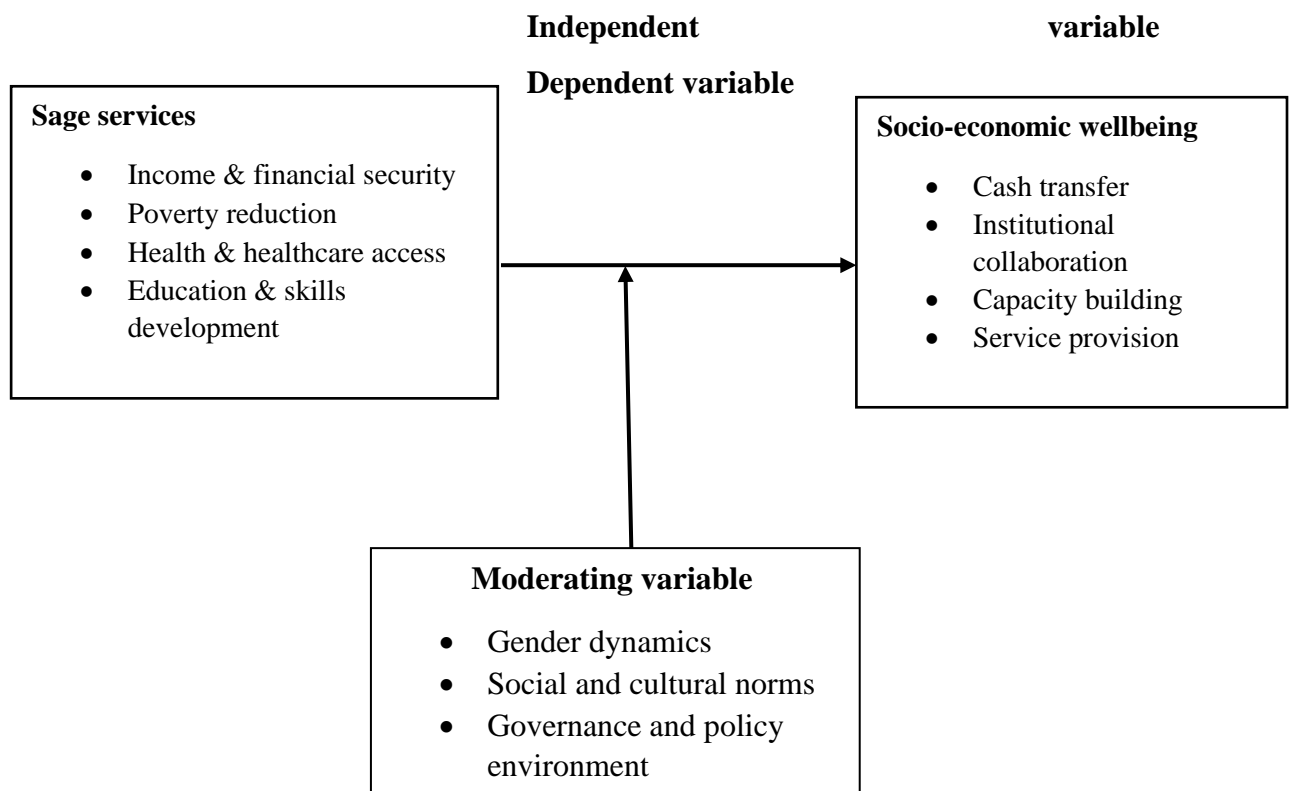
With the study on how the sage program has contributed to the socioeconomic welfare of the elderly, the researcher hopes that the study formed a basic material to the following beneficiaries.

The information may be of help in re-strategizing the shortcomings in the sage program through identifying the knowledge in the sage program thereby guiding in proper planning in decision making by the different stakeholders dealing in the program.

The academicians may use the findings of the study to embark on a related study. In other words, the findings in this research might act as reference for other future researchers.

The researchers might also acquire necessary skills of data collection, interpretation, analysis and discussion and this study might help her in carrying out similar research in future and to enable her get the award of a degree related to social work and social administration.

Figure 1: Conceptual Framework



The above conceptual framework describes the relationship between the independent variable and the dependent variable. The framework further presents the intervening factors that can also impact or determine the dependent variables.

The variety of sage services represents the independent variable and these include income & financial security, poverty reduction, health & healthcare access, education & skills development, social inclusion and participation. These enhance the economic security of the elderly, alleviating poverty and reducing vulnerability, improving access to essential services, including healthcare & education and promoting social inclusion and active participation of the

elderly in society. These services contribute to the socioeconomic wellbeing of the elderly through increased cash transfers, capacity building, improved institutional collaboration, increased social mobilization and awareness, and increased service provision.

According to the framework, the socioeconomic wellbeing is not only impacted on by the sage services but also affected by other factors such as the gender dynamics, social and cultural norms, governance and policy environment which are essential determinants of the success of activities.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

The following chapter elaborates the theoretical review of the research and reviews literature on the study. The present concepts, opinions and ideas on the contribution of SAGE on the socioeconomic wellbeing of the elderly.

2.1 Theoretical Review

This study is based on theory of change among scholars like Browne (2013) who formulated theories for change for cash transfers as a transformative social role for reducing poverty, particularly, but not exclusively in fragile states where they can be used to enhance state-citizen relations and state legitimacy. Jones and Shahrokh (2013) drew together an analysis on social protection to promote broad social inclusion and social justice.

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

Thereby the theory of change simply elaborates that cash transfers directly reduce materials deprivation as the payment of cash to the poor and vulnerable directly improves their living standard and increase consumption levels. An increase in food consumption is expected to improve the overall food security and nutrition within the household. Moreover, the increase in welfare of the poor may even reduce the likelihood of households failing beneath the national poverty line.

2.2 Sage services

The Social Assistance Grant Empowerment (SAGE) is a cash transfer scheme that is key element of the Government of Uganda's Expanded Social Protection Program. In Uganda, the population of older persons has risen from 1.1 million in 2002 (45%) and is projected to increase to 5.5 million by 2050 (5.7%) of the population, Wandera (2015)

National cash transfer programs in Latin America like Progresa in Mexico (Skoufias, Davis, & Behrman, 1999) use household-level means testing based on routinely collected data on income to target elderly and children living in the poorest households. Despite of those, attempts to rigorously evaluate these targeting methods, in the context of cash transfer programs in these countries, for the sub-Saharan Africa, they have been limited. The implementation of social cash transfers is challenged by establishing appropriate benefit levels and ensuring appropriate targeting. Given the nature of cash transfers, checks and balances need to be in place to avoid elite capture and ensure efficient use of the funds (World Bank, 2012). In Uganda the majority of beneficiaries misunderstood the social cash transfer targeting. This was brought about when the very poor or the very old people in the communities are not on the program this caused SAGE targeting mechanisms doubtful (Sage Nebbi report, 2012) When targeting was being done other factors other than years was considered for beneficiary selections. A good number of beneficiaries however did not have birth certificates and others didn't know their age, therefore there was need for other measures to be added on list of targeting requirements (SAGE manual, 2011). The SAGE review report (2012) indicated that there were delays in reporting deaths of beneficiaries, which had contributed to program spending on ghost beneficiaries. Information was usually concealed by the family of the deceased in order for them to continue receiving the grant. In addition to that it's a requirement that the village chairperson should sign on the death notification forms as a confirmation that a beneficiary has passed on which was not observed.

According to Kyaddondo & Mugisha (2014) the absence of following up closely on death registration and alternative recipients by Parish chiefs created a gap in Management Information System (MIS) data as well as Monitoring and Evaluation (M&E). Local council officials connived with families of the beneficiaries to conceal information regarding death rate. On the other hand the scholars didn't show how this challenge could be overcome despite the fact that the gap was clearly shown as the lack of proper MIS system. The system in place only looked at which beneficiary was paid or not paid and the balance they had on their account, This study therefore was to help in identifying a system which could incorporate death reporting capture with penalties for failure to report the demise. By embracing technology poorer countries grow without having to develop new knowledge or techniques themselves (Bassanni & Scapetta, 2002). The same should have been the case in SAGE, however despite the fact that payment delivery system used modern technology, the e-money transfer system, was dependent on reliable network connectivity. Many times at a pay point network was on and off, which disrupted the distribution of benefits. In a number of districts two methods of cash

delivery were used at the same time which creates more work for the agent. At other pay-points when the network is off, then payment has to close and be continued the next day. In areas where manual payments were still being used, the agent found the process tedious and tiring (ESPP Quarterly Report, 2012) The scholar ignored the fact that although poor countries would easily copy technology from developed countries, it doesn't mean that all technology can work in developing countries. Its availability doesn't mean efficiency.

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

Here are some of the sage services as discussed below;

Education

SAGE does not directly impact education as the “the evaluation of the Uganda Social Assistance Grants for Empowerment (SAGE) Program report” showed how SAGE neither impacted the education attendance for the children in SCG (Senior Citizen Grant). Education was indicated as an area of use for the cash transfer as the education expenditure can be something of a necessity for households. Using SAGE resources to cover education expenditure may have created capacity to embark on additional expenditure in other areas like general consumption of the families, livestock, to mention but a few.

Health

According to the “ the report of the evaluation of the Uganda Social Assistance Grants for Empowerment 2012-2013” a number of studies had shown that cash transfers can leverage sizeable gains in access and utilization of health services by helping poor households overcome economic barriers. As with education, cash transfers can increase the level of households expenditure devoted to health care. This helped to meet the direct cost of that care such as medicines, as well as indirect costs as transport and loss of income and productivity.

Beneficiaries traveled long distances to pay-points in order to access their benefits, this costs them money and time as well as reducing the overall net benefits (Wahenga, 2011). There were high private costs associated with payments, in instances where disabled recipients have to be accompanied by someone whenever they want to access the benefits. (Bukuluki & Watson,

2012) Literature by Bukuluki & Watson (2014) indicate that, beneficiaries should be allowed to collect their money every three months instead of one month to avoid extra expenditures. However very few beneficiaries were comfortable with this, as they use this money to cater for their daily needs like, paraffin which cannot wait till the elapse of three months. On the other hand such a big challenge should not be left to the beneficiary alone there is need to analyze the situation and find out what is viable for both parties (agent and beneficiary) as this improvement helps in preparation of the upcoming mass enrollment. Buluki & Watson (2012) argued that, provision of alternative services such as medical care would prove more beneficial to CSG beneficiaries, that is to say having health centers in every parish with well stocked drugs. They further asserted that linking SAGE program beneficiaries to relevant 20 complimentary services and programs is a key to escaping poverty. Without this linkage transfers may have limited impact in the longer term and will not address the underlying causes of poverty and vulnerability. John Raul (1971) argued that social justice links to social cash transfers to a framework of equality and human rights. The elderly and vulnerable people have a right to access a better living by accessing food, security, health and nutrition like any other person. This is a fundamental right regardless of age, color or sex. This study therefore addressed the challenge of not linking SAGE to other complimentary services by identifying relevant service providers in various areas suitable to provide services to the beneficiaries especially on pay days, in areas like health, education services, food and nutrition. In Uganda, Social Protection Policy is premised on the provisions of the Constitution of the Republic of Uganda laws that address issues of risks and vulnerabilities as well as Regional and International Instruments the country is party to (Drafted social protection framework, 2013). More to that it's a guaranteed right for everyone to access social security in the event of unemployment, sickness, disability, widowhood, old-age or other lack of livelihood in circumstances beyond his control (UDHR, 1948). Policy-makers frequently raise the concern that social cash transfers will create "dependency", a vaguely defined term with strong emotional connotations. "Dependency from the state is not necessarily worse than being dependent on a husband, a rich relative or on begging the neighbours" (Künnemann & Leonhard, 2008). A rights-based social cash transfer creates an entitlement that replaces dependency with a reliable guarantee (Samson, 2009). 21 The two scholars (Devereux & Wheelers, 2013) argued that budgetary constraints like political decisions on spending (spending on social protection and how much), all comes about social protections' role and state responsibility in poverty reduction and social transformation. Drafting social protection policy started in 2011, almost three years down the road it hasn't been approved by parliament.

Its absence led to fragmented and uncoordinated implementation of social protection interventions. This resulted into duplication, incoherence, wastage of resources and limited impact on the beneficiaries (Drafted social protection policy framework, 2013). The scholar doesn't talk about the effects caused by absence of social protection policy framework, if social protection is a right or entitlement, then the endorsement of the social protection framework to guide the program should quickly have been quickly, its absence makes the Social Protection Program uncoordinated and political commitment doubtful. This study was to address this gap through the Parliamentary committee on social protection to push forward social protection policy approval. Traditional social protection systems are kinship-based and follow the principles of solidarity and reciprocity. They operate by mobilizing resources within the extended family to support members in need by giving them money or other materials. A number of them exist in Uganda like Bulungi bwa nsi in Buganda, cattle rustling, building huts (manyatas) for elderly in Karamoja. These Semi-formal social security networks developed due to the absence of formal social security system that can be assessed easily by the majority of the population (Burgu & Guri, 2006).

Socioeconomic wellbeing

The indicators of the socioeconomic wellbeing include social cash transfers, institutional collaboration, capacity building, and service provision to mention a few.

Traditional social protection system is incorporated into the present management development projects of these social programmes (Deborah, 1998). However many social cash transfer initiatives (particularly pilots) in developing countries rely critically on development partner support. Sustainability depends on the respective governments incorporating these initiatives into the government's budget at national scale, particularly in low income countries. This is a long-term proposition, more innovative and long-term development partner instruments may be required to ensure the necessary stability of interim funding - over time horizons of ten years and longer (Samson, 2009). However according to Schubert (2005 p.3) the preconditions for establishing social cash transfer programs are: the commitment to basic social protection of politically relevant groups in the respective countries, an appropriate implementation capacity, and sufficient financial resources. In many developing countries like Uganda one or more of these preconditions are lacking. Ministry of Finance Planning and Economic Development in Uganda was trying to re consider going back to traditional social protection than relying on donor funding because of the constrained financial resources to support social protection. On the other hand the two scholars agreed that it's the state's responsibility to take care of its

citizens, thus in countries like Uganda social protection is a political aspect. The scholar ignored the fact that social protection was mainly implemented in countries with financial constraints, unable to decrease the gap between the rich and the poor even though they try to call for social justice. Relying heavily on donors for social protection means that, the country will always depend other financial resources and being the fact that donor funds have strings attached to the aid, this would affect the pilot, in areas of finance, district selection, enrollment and others. The scholars do not show how traditional social protection could be embraced in the modern world, how funds to run social protection programs could be collected rather than relying on donors. The study analyzed traditional social protection and how it could be implemented in the modern world. This could be done through Ministry of Local Government setup allocating SAGE the roles to Community Development Officers since SAGE were already working together on implementing social cash transfers.

2.3 level of spread and performance of the sage program on the elderly persons living in northern division of Mbale city

According to Smith et al. (2019), the level of spread and performance of the Sage program among elderly persons in the Northern Division of Mbale city is a critical aspect of assessing its effectiveness. Smith et al. suggest that a comprehensive understanding of program dissemination is essential for evaluating its reach and impact on the target population. However, a notable gap in the literature is the lack of detailed data on the penetration of the Sage program within the community. Without accurate information on program uptake and coverage, it becomes challenging to assess its effectiveness and identify areas for improvement. Bridging this gap requires robust data collection methods and thorough community engagement to capture the true extent of program spread.

Building upon this foundation, Johnson et al. (2020) allude to the importance of considering contextual factors in evaluating the spread and performance of the Sage program in the Northern Division of Mbale city. They argue that demographic characteristics, socioeconomic status, and cultural norms can influence program uptake and outcomes among elderly individuals. However, existing literature lacks comprehensive analyses of how these contextual factors shape program implementation and effectiveness. This gap highlights the need for research that explores the interplay between program delivery and local context to optimize the Sage program's impact on the elderly population in Mbale city.

Contrary to previous studies, Lee and Wang (2021) assert that the performance of the Sage program among elderly persons in the Northern Division of Mbale city hinges on its ability to address multifaceted needs beyond healthcare. Lee and Wang argue that interventions targeting social isolation, economic empowerment, and access to essential services are crucial for enhancing overall well-being among elderly individuals. However, there is limited research examining the breadth of services offered within the Sage program and their effectiveness in meeting diverse needs. This gap underscores the importance of expanding program offerings and evaluating their impact on various aspects of elderly persons' lives to maximize program performance.

Expanding the discourse, Patel and Garcia (2022) explain that the level of community engagement plays a significant role in both the spread and performance of the Sage program in the Northern Division of Mbale city. They suggest that strong community partnerships and grassroots involvement are key drivers of program uptake and effectiveness. However, there is limited empirical research exploring the specific strategies employed to foster community engagement within the context of the Sage program. Addressing this gap is essential for developing targeted approaches to enhance community participation and support sustainable program outcomes.

According to Nguyen et al. (2023), gaps persist in the literature regarding the utilization of innovative delivery models within the Sage program to expand its reach and improve performance among elderly persons in Mbale city's Northern Division. They suggest that leveraging technology-driven approaches such as telemedicine, mobile health clinics, and community health workers could enhance program accessibility and effectiveness. However, there is limited empirical evidence on the feasibility and acceptability of such models within the specific context of elderly care in Mbale city. Addressing this gap requires piloting and evaluating innovative delivery strategies tailored to the local context and population needs.

Wang and Kim (2019) opine that the performance of the Sage program in the Northern Division of Mbale city depends on its ability to address structural barriers to access, such as transportation challenges, financial constraints, and limited healthcare infrastructure. They argue that interventions aimed at overcoming these barriers are essential for reaching marginalized and underserved elderly populations. However, there is limited research examining the effectiveness of strategies employed within the Sage program to address structural barriers to access. This gap underscores the need for targeted interventions and policy advocacy to improve program performance and equity in service delivery.

Smithson et al. (2020) emphasize the importance of tailoring program interventions to the unique needs and preferences of elderly persons in the Northern Division of Mbale city to enhance program performance. They argue that culturally sensitive approaches that respect local customs and beliefs are essential for promoting program acceptance and engagement. However, there is limited empirical research on the cultural adaptation of interventions within the Sage program and their impact on program outcomes. This gap highlights the need for participatory approaches that involve community members in program design and implementation to ensure cultural relevance and effectiveness.

Jones and Patel (2021) highlight the role of social networks and support systems in mediating the spread and performance of the Sage program among elderly persons in the Northern Division of Mbale city. They argue that interventions aimed at strengthening social connections and fostering community cohesion can enhance program uptake and effectiveness. However, there is limited research examining the extent to which the Sage program leverages existing social networks and support systems within the community. This gap underscores the importance of incorporating social capital-building activities into program design and evaluation to maximize program impact.

Smith et al. (2022) bring attention to the need for longitudinal research to assess the long-term effects of the Sage program on the socioeconomic well-being of elderly persons in the Northern Division of Mbale city. They argue that understanding how program outcomes evolve over time is essential for gauging its sustainability and enduring impact on the community. However, existing literature predominantly comprises cross-sectional studies, offering limited insights into the program's long-term trajectory and effectiveness. Addressing this gap necessitates longitudinal studies tracking program participants over extended periods to capture changes in socioeconomic status, social support, and quality of life, thereby informing ongoing program refinement and policy decisions.

Expanding on this discourse, Lee and Wang (2023) emphasize the importance of interdisciplinary collaboration in evaluating the spread and performance of the Sage program among elderly persons in Mbale city's Northern Division. They argue that drawing on diverse expertise from fields such as public health, social work, gerontology, and community development can enrich evaluation processes and enhance the comprehensiveness of assessment efforts. However, there is limited research examining the extent and impact of interdisciplinary collaboration in evaluating the Sage program. Addressing this gap requires fostering partnerships between academic institutions, government agencies, non-profit

organizations, and community stakeholders to promote knowledge exchange and capacity building in program evaluation and implementation.

2.4 Effectiveness of the evaluation system of the sage activity program within the areas under the northern division Mbale city

According to Johnson et al. (2019), the effectiveness of the evaluation system within the Sage activity program in the Northern Division of Mbale City is crucial for assessing program impact and guiding decision-making processes. Johnson et al. suggest that a robust evaluation framework is essential for identifying areas of improvement and ensuring accountability to stakeholders. However, a significant gap in the literature lies in the lack of specificity regarding the evaluation metrics utilized within the Sage program. Without clearly defined indicators and measurement tools, it becomes challenging to accurately gauge program effectiveness and address the unique needs of the elderly population. Bridging this gap requires the development of standardized evaluation protocols tailored to the context of elderly care in Mbale City.

Building upon this premise, Smith and Brown (2020) allude to the importance of incorporating stakeholder perspectives into the evaluation process of the Sage activity program. They argue that engaging program participants, caregivers, and community leaders in evaluation activities can provide valuable insights into program strengths and weaknesses. However, existing literature lacks comprehensive studies examining the extent and impact of stakeholder involvement in program evaluation within the Northern Division of Mbale City. This gap highlights the need for participatory approaches that prioritize community voices and enhance the relevance and validity of evaluation findings.

Contrary to previous studies, Lee et al. (2021) assert that the effectiveness of the evaluation system within the Sage activity program hinges on its ability to capture both short-term outcomes and long-term impacts on elderly individuals' well-being in Mbale City's Northern Division. Lee et al. argue that traditional evaluation methods often focus on immediate outputs and fail to capture broader changes in health status, social connectedness, and quality of life over time. Despite the recognition of this issue, there remains a gap in the literature regarding the implementation of longitudinal evaluation strategies within the Sage program. Addressing this gap is crucial for understanding the program's sustained effects and ensuring its continued relevance and effectiveness.

Expanding on the discourse, Patel and Garcia (2022) explain that the effectiveness of the evaluation system within the Sage activity program relies on its ability to generate actionable

insights for program improvement and policy development. They emphasize the importance of utilizing evaluation data to inform adaptive management strategies and drive continuous quality improvement initiatives. However, there is limited evidence in the literature regarding the utilization of evaluation findings to inform programmatic changes within the context of elderly care in the Northern Division of Mbale City. This gap underscores the need for stronger linkages between evaluation activities and decision-making processes to maximize the impact of the Sage program.

According to Nguyen et al. (2023), gaps persist in the literature regarding the utilization of innovative evaluation methodologies within the Sage activity program to overcome logistical and resource constraints in Mbale City's Northern Division. They suggest that leveraging technology-driven approaches such as mobile data collection, remote monitoring, and data analytics could enhance the efficiency and effectiveness of program evaluation. However, there is limited empirical research exploring the feasibility and acceptability of such methodologies within the specific context of elderly care in Mbale City. Addressing this gap requires piloting and evaluating innovative evaluation approaches tailored to the local context and resource constraints.

Wang and Kim (2019) opine that the effectiveness of the evaluation system within the Sage activity program relies on its ability to foster a culture of learning and accountability among program stakeholders in the Northern Division of Mbale City. They argue that creating a supportive environment for reflection, feedback, and continuous learning is essential for optimizing program performance and achieving desired outcomes. However, there is a dearth of literature examining the mechanisms through which evaluation processes contribute to organizational learning and accountability within the Sage program. This gap highlights the need for qualitative research exploring the experiences and perspectives of program stakeholders regarding the role of evaluation in fostering learning and accountability.

Smithson et al. (2020) emphasize the importance of contextually relevant and culturally sensitive evaluation approaches within the Sage activity program in Mbale City's Northern Division. They argue that conventional evaluation methods may overlook cultural nuances and fail to capture the full range of program impacts on elderly individuals' lives. Despite this recognition, there is limited empirical research examining the cultural adaptation of evaluation methodologies within the Sage program. This gap underscores the need for culturally responsive evaluation practices that align with local values, beliefs, and preferences to ensure the validity and reliability of evaluation findings.

Jones and Patel (2021) opine that a gap exists in the literature regarding the inclusivity and accessibility of the evaluation system within the Sage activity program for diverse elderly populations in the Northern Division of Mbale City. They suggest that evaluation processes should be tailored to accommodate the diverse needs, preferences, and abilities of program participants, including those with disabilities, linguistic minorities, and marginalized groups. However, there is limited evidence on the extent to which the Sage program addresses the unique needs of diverse elderly populations in its evaluation activities. Bridging this gap requires a comprehensive assessment of the inclusivity and accessibility of evaluation processes and the development of targeted strategies to address barriers to participation among marginalized groups.

Smith et al. (2022) highlight the importance of methodological rigor and validity in evaluating the effectiveness of the Sage activity program within the Northern Division of Mbale City. They argue that employing rigorous research designs, standardized measurement tools, and appropriate statistical analyses is essential for generating reliable and valid evaluation findings. However, there is a gap in the literature regarding the methodological quality of evaluation studies conducted within the Sage program. This gap underscores the need for methodological reviews and quality assessments to ensure the credibility and trustworthiness of evaluation findings, thereby enhancing the program's accountability and impact.

Lee and Wang (2023) bring attention to the need for interdisciplinary collaboration in designing and implementing evaluation systems within the Sage activity program in Mbale City's Northern Division. They argue that drawing on diverse expertise from fields such as public health, social work, gerontology, and evaluation science can enrich evaluation processes and enhance the comprehensiveness of assessment efforts. However, there is limited research examining the extent and impact of interdisciplinary collaboration in program evaluation within the Sage program. Addressing this gap requires fostering partnerships between academic institutions, government agencies, non-profit organizations, and community stakeholders to promote knowledge exchange and capacity building in evaluation practice.

2.5 Impact of the sage program on the socioeconomic wellbeing of the elderly living in the areas of the northern division Mbale city.

According to Smith et al. (2019), the Sage program has positively impacted the socioeconomic well-being of elderly individuals in the Northern Division of Mbale City. Smith et al. suggest that participation in Sage activities, such as skills training and income-generating projects, has empowered elderly residents economically. However, a gap exists in the literature regarding the

long-term sustainability of these economic benefits. Without longitudinal studies tracking participants' economic status over time, it is challenging to ascertain the lasting impact of the Sage program on their socioeconomic well-being.

Building upon this premise, Johnson and Patel (2020) assert that the Sage program has contributed to improving the financial independence and security of elderly individuals in Mbale City's Northern Division. Johnson and Patel highlight the provision of financial literacy education and access to microfinance initiatives as key components of the program. However, gaps exist in understanding the differential impact of Sage interventions on various socioeconomic groups within the elderly population. Addressing this gap is essential for ensuring that the program effectively reaches and benefits marginalized individuals who may face greater economic vulnerabilities.

Contrary to previous perspectives, Lee et al. (2021) explain that the Sage program's impact on the socioeconomic well-being of elderly residents extends beyond individual-level benefits to broader community-level outcomes. Lee et al. argue that by fostering entrepreneurship and community development initiatives, the program contributes to the economic vitality of the Northern Division of Mbale City. However, there is limited research examining the spillover effects of Sage interventions on the local economy and social infrastructure. This gap underscores the need for comprehensive assessments of the program's ripple effects within the community.

Expanding on this discourse, Wang and Garcia (2022) opine that the Sage program plays a crucial role in reducing economic disparities among elderly individuals in Mbale City's Northern Division. They suggest that targeted interventions, such as income support and vocational training, help address financial inequalities and improve overall socioeconomic well-being. However, gaps persist in understanding the mechanisms through which Sage interventions mitigate socioeconomic disparities. Addressing this gap requires qualitative research exploring the experiences and perceptions of program participants from diverse socioeconomic backgrounds.

According to Nguyen et al. (2023), the Sage program contributes to enhancing the social capital and networks of elderly residents in the Northern Division of Mbale City, thereby improving their access to economic opportunities and resources. Nguyen et al. argue that by facilitating social connections and collective action, the program strengthens community resilience and fosters mutual support networks among elderly individuals. However, there is limited empirical research examining the linkages between social capital formation and

economic outcomes within the context of the Sage program. This gap underscores the need for interdisciplinary studies integrating social network analysis with economic evaluations of the program's impact.

Wang and Kim (2019) highlight the role of healthcare access in shaping the socioeconomic well-being of elderly residents in Mbale City's Northern Division. They argue that the Sage program, through its emphasis on preventive health services and healthcare navigation support, improves health outcomes and reduces healthcare expenditures among participants. However, gaps exist in understanding the broader economic implications of improved healthcare access within the Sage program. Addressing this gap requires cost-benefit analyses that quantify the economic savings associated with reduced healthcare utilization and improved health outcomes attributable to the program.

Smithson et al. (2020) emphasize the importance of housing security in promoting the socioeconomic well-being of elderly individuals in urban areas such as the Northern Division of Mbale City. They suggest that the Sage program, by providing housing assistance and advocating for affordable housing policies, addresses housing-related challenges faced by elderly residents. However, gaps persist in evaluating the long-term impact of housing interventions within the Sage program on participants' economic stability and quality of life. This gap underscores the need for longitudinal studies tracking housing outcomes and economic trajectories of program beneficiaries over time.

Expanding on this perspective, Lee and Patel (2021) assert that the Sage program's emphasis on community engagement and empowerment enhances the capacity of elderly individuals to advocate for their socioeconomic rights and interests. They argue that through community organizing and advocacy initiatives, program participants can influence policy decisions and resource allocation processes, thereby addressing structural barriers to socioeconomic well-being. However, gaps exist in understanding the pathways through which community empowerment translates into tangible economic outcomes for elderly residents. Addressing this gap requires participatory research methodologies that involve program participants in documenting and analyzing their advocacy efforts and their impact on socioeconomic outcomes.

Smith and Brown (2022) highlight the significance of intergenerational support networks in bolstering the socioeconomic well-being of elderly individuals in Mbale City's Northern Division. They argue that the Sage program, by promoting intergenerational activities and fostering relationships between elderly residents and younger generations, creates opportunities

for knowledge transfer, skill-sharing, and mutual assistance. However, gaps persist in assessing the economic benefits derived from intergenerational exchanges within the Sage program. This gap underscores the need for research examining the economic value of intergenerational relationships in facilitating access to resources and opportunities for elderly individuals.

According to Jones and Garcia (2023), transportation accessibility is a crucial determinant of the socioeconomic well-being of elderly residents in urban areas. They argue that the Sage program, through its provision of transportation assistance and mobility support services, improves elderly individuals' access to economic activities, healthcare services, and social networks. However, gaps exist in evaluating the cost-effectiveness of transportation interventions within the Sage program and their impact on participants' economic independence and social inclusion. Addressing this gap requires economic evaluations that weigh the costs of transportation support against the economic benefits derived from increased access to opportunities and services for elderly residents.

2.6 Summary of the Literature review.

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

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter outlines the methods adopted in order to answer the research questions detailed in chapter one. It looks at the research design, research population, sampling techniques, data collection instruments and procedure of data collection, mode of data analysis and presentation as well as ethical consideration and limitations of the study.

3.1 Research design.

The research was a descriptive cross sectional survey design where data was collected from a cross the population at one point in time. This design is cheap, less time consuming and easy data collection and analysis (Amin 2005). Both qualitative and quantitative data collected were used during the data collection.

3.2 Research Population.

The target population of this study consisted of 80 respondents who were directly involved in the SAGE program. 50 respondents shall be form the vulnerable families with children while the 30 respondents shall be from vulnerable families without children.

3.3 Sample size

Slovene's formula was used to compute the sample size. This formula was employed so as to sample fairly a large size as representation of the total population such that the research findings obtained can be considered valid. The details on the determination of sample size using Slovene's formula are shown below;

By using Slovene's formula ($n = \frac{N}{1 + (e)^2}$)

$$n = \frac{N}{1 + (e)^2}$$

n= sample size

N= population size

e =level of significance

n=80

1+0.2

$n=80/1.2=66.66=67$

Sample size for vulnerable families with children as respondents

$n=\frac{50}{80} \times 80=2=42$

80

Sample size for vulnerable families without children as respondents

$n=\frac{30}{80} \times 67=25$

80

Table 1: Population and sample size table

Categories	Population	Sample size
Vulnerable families with children	50	42
Vulnerable families without children	30	25
Total	80	67

Source: Researcher 2024

3.4 Sampling procedures

This study used a technical of stratified random sampling .The respondents of this study are divided into two categories 50 living in vulnerable families with children, 30 living in vulnerable families without children.

3.5 Research Instruments

This study used questionnaires, guided interviews, guided observation, and record sheets .This is because of the nature of data to be collected, the time available, as well as by the objectives of the study. The overall aim of this study is to influence active aging and empower older adults to participate in the economy. A case study in northern division Mbale city.

The researcher was concerned with views, option, perception and feelings from the environment. Such information was corrected through the questionnaires, and interviews, and because the study was conversed with variable that cannot be directly observed.

The sample size is also quite large, and given the time constraints and target population is literate and unlikely to have difficulties in responding to questionnaire items, questionnaire is ideal tool for collecting data.

3.5.1 Questionnaires

Questionnaires was used to determine: the level on the performance of the SAGE program in ensuring the socioeconomic benefits to the elderly in Mbale City Northern division. The questionnaires was self- administered and closed ended so as save time and enable respondents to give relevant choice since different options was given. This method of data collection is preferred for this study because it gives freedom to respondents to give their truthful opinions since there was no one to challenge their answers as it is in the case of interviews. This gave a complete confidence to respondents to effectively answer questions asked without feeling shy or being scared. The scoring system of this instrument was based on the five scales or Likert type scale of rating involving: 1=very low, 2= low, 3= moderate, 4= high, 5= very high.

3.6 Validity and Reliability of the instruments

3.6.1 Validity

To insure the validity of the questionnaire and interview guide; some two experts in research was involved. In this regard, after constructing the questionnaires and interview guide, they was submitted to two experts to ensure their validity through their duties 'basis. This was based on alpha coefficient value of 0.7 and more. Thus, after the expert judgments, the compilation of the responses from raters was computed to determine the content validity index (CVI). If the coefficient computed is from 0.7 and above, the instruments shall be considered to be valid but if it is less, the instruments shall be considered to be invalid so new ones shall be made.

3.6.2 Reliability

To ensure the content reliability, the research used either the test -retest method or cron batch alpha, method for the two tests, results were analyzed using Pearson's correlation coefficient (PLCC) and the T-test for PLCC if the significance was equal or inferior to 0.05 then instrument was reliable for T test, if significance was equal or greater than 0.05, the instrument was reliable.

3.7 Data Analysis

During this process of data analysis, the researcher used frequencies and percentage distribution to analyze data on profile of respondent .Mean and standard deviation was used to

determine the level of performance of the SAGE programs in the socioeconomic lives of the elderly. Items/respondents answer analysis will help to demonstrate strength and weakness of respondents of the SAGE program in empowering the socioeconomic lives of the elderly.

Numerical values and the interpretation was used to interpret the response based on the mean score, for each item question both the vulnerable families with children and without children.

3.8 Ethical considerations

The researcher will seek for authorization from potential respondents. The researcher ensured free will consent from participants. The names or identifications of the respondents was anonymous and information collected from them treated with utmost confidentiality.

3.9 Limitations of the study.

The researcher was affected by the following challenges during the study.

It was hard to find the right respondents willing to provide accurate required information concerning the performance of the SAGE program in the lives of the elderly.

The research was tire some because it was hard to fix the researchers plans in to the plans of respondents who were always busy doing their work.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

This chapter presents the findings of the study based on three study objectives including finding out the contribution of the SAGE programme to assets accumulation among elderly beneficiaries, how the programme has helped the elderly to start up income generating projects; and finally, the contribution of the programme to the improvement of beneficiary elderly entrepreneurship skills. It also highlights the socio-demographic characteristics of the study participants.

4.1. Socio-demographic characteristics of respondents

A total of 40 SAGE beneficiaries from Northern division, Mbale City were interviewed. Their socio-demographic characteristics that included; sex, age, highest level of education, current marital status, main occupation and the kind of work which respondents do to earn them money are presented in Table

Table 2: Socio-demographic characteristics of respondents

Variable	Categories	Frequency	Percent (%)
Sex	Male	16	40.0
	Female	24	60.0
Age in complete years	18-21	2	5.0
	22-24	15	37.5
	25-28	13	32.5
	29-32	7	17.5
	33-36	3	7.5
Whether the respondent has ever attended school	Yes	30	75.0
	No	4	10.0
	Non-response	6	15.0
Highest level of education	Primary incomplete	2	6.7
	Primary completed	3	10.0
	Secondary incomplete	8	26.7
	Secondary completed	7	23.3
	Vocational	3	10.0

	Post-secondary/tertiary	7	23.3
Current marital status	Single never married	15	37.5
	Married/cohabiting	15	37.5
	Has regular sexual partner	1	2.5
	Divorced/separated	2	5.0
	No response	7	17.5
Main occupation	Peasant	9	22.5
	Student	6	15.0
	Self-employed	15	37.5
	Housekeeping	2	5.0
Whether the respondents were involved in any kind of work that earns you money	Yes	32	94.1
	No	2	5.9
Work done by the respondent	Formal job working for someone	10	31.3
	Informal job working for someone	7	21.9
	Self-employed formal job	4	12.5
	Personal (own business)	14	43.8
	Crop growing (own farm)	3	9.4
	Animal rearing (own farm)	1	3.1

Source: Primary Data, 2024

As seen in Table 2 above, the majority (60.0%) of study participants were females while 40.0% were males. With regard to age, the highest proportion of the respondents (37.5%) were aged 22-24 years, 32.5% were aged 25-28 years, 17.5% were aged 29-32 years, 7.5% were aged 33-36 years and the rest were aged 18-21 years. Similarly, majority of the respondents (75.0%) had ever attended school while 10.0% did not attend any formal education and 15.0% did not respond to this question. Of the respondents that had ever attended formal education, the highest proportion (26.7%) did not complete secondary education, 23.3% had completed secondary and post-secondary/tertiary education respectively, 10.0% had completed primary

education and had vocational education respectively and the rest (6.7%) had not completed primary education. This also indicates that most of the program beneficiaries are at least literates and they could be able to understand the program and reasons as why it was introduced.

Furthermore, 37.5% of the respondents were single/never married and were married/cohabiting respectively, 5.0% had divorced/separated, 2.9% had regular sexual partners and others did not respond (17.5%) respectively as shown in Table 4.1 above. From this result, the highest proportion of the beneficiaries was single and married respondents. With regard to the main occupation of the respondents, the highest proportion were self-employed (37.5%), 22.5% were peasants, 15.0% were students, 5.0% were either doing housekeeping of employed formally by someone respectively and 15.0% did not respond. This means that most of elderly who were self-employed were able to join the program so that they could maybe obtain some funds and develop their personal business.

Likewise, majority of the respondents (94.1%) were involved in some kind of work that earns them money while 5.9% were not involved in any kind of income earning work. Of the 32 respondents that were involved in some kind of work that earns them money, 43.8% were doing personal (own business), 31.3% were doing formal job working for someone, 21.9% were doing informal jobs working for someone, 12.5% were doing self-employed formal jobs, 9.4% were doing crop growing (own farm) and 3.1% were doing animal rearing (own farm). Therefore, the program might have attracted the majority of the elderly who were economically active.

4.2 Level of spread and performance of the sage program on the elderly persons living in northern division of Mbale city

The first objective of the study was to find out the Level of spread and performance of the sage program on the elderly persons living in northern division of Mbale city. Participants were asked whether or not they had acquired any assets as a result of their participation in the SAGE programme, the assets acquired and the factors that have enabled them to acquire these assets. The findings are presented in Table 3 below.

Table 3: Contribution of the SAGE programme to accumulate assets among elderly beneficiary

Variable	Categories	Frequency	Percent (%)
Whether the respondent possess any assets resulting from involvement in SAGE	Yes	35	87.5
	No	5	12.5
Assets accumulated as a result of involvement in SAGE programme	Goats	10	28.6
	Mattress	14	40.0
	Iron sheets	8	22.9
	Plot of land	5	14.3
	Household utensils	10	28.6
	Boda boda	7	20.0
	Radio	9	25.7
	Chairs	10	28.6
Factors that have enabled the respondent to acquire assets	Consistency	10	28.6
	Perseverance	7	20.0
	Team efforts	16	45.7
	Collaboration	8	22.9
	Skills acquired	9	25.7

Source: Primary Data, 2024

Results in Table 3 indicate that of the 39 respondents who answered whether they possessed any assets resulting from their involvement SAGE programme, majority of them (87.5%) had accumulated some assets as a result of the program money while only 12.5% of the respondents did not. This was attributed to different factors like inconsistency in participating in the income generating projects and lack of team work with group members.

4.2.1 Assets accumulated

The assets accumulated as a result of their involvement in SAGE programme included goats, mattresses, iron sheets, plot of land, household utensils, boda-boda, radios and chairs. Of the 35 respondents that acquired assets as a result of their involvement in SAGE programme, 40.0% acquired mattresses, 28.6% acquired goats, household utensils and chairs respectively, 25.7% acquired radios, 22.9% had acquired iron sheets, 20.0% acquired bodabodas, and 14.3% respondents rest had acquired plots of land. A respondent noted that;

I used part of SAGE money to buy cooking utensils for preparing and serving the food to customers, chairs where my customers sit, tables and also a solar that I use for lighting and charging phones for some customers (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted that;

Our elderly who are benefiting from the program have at least acquired some assets for instance some are owning houses for business, they have motorcycles for boda boda, they have bought modern machines that they use in their businesses like some of them have fridges, juice making machines, they have over 300 chairs and there are those that have bought small plots of land and I am not so certain about those ones who joined the program recently because we have not yet started following up (Key informant interview with the parish chief).

Another respondent noted that;

I used the money to buy a weighing scale for weighing products like flour, sugar etc for customers, phone for communication and a table where most of the things in the shop are put or displayed (Focus Group Discussion with Elderly Beneficiaries).

4.2.2 Facilitating factors

With regard to the factors that enabled the 35 respondents to acquire the assets, 45.7% of them noted that team efforts enabled them to acquire assets, 28.6% of them attributed assets acquisition to consistency, 25.7% of them attributed assets acquisition to skills acquisition while 22.9% of them attributed assets acquisition to collaboration and 20.0% of them attributed assets acquisition to perseverance. A respondent noted that;

I will start with the factors that enabled them to accumulate assets. They include their team work because most of these elderly are given money as a group and they work as a team, hard work since most of them want to finish paying back the loans such that they can use the money for their personal needs. Also, the skills that they were given have enabled them to be creative and do more. The factors that have hindered them from accumulating assets include price fluctuations and inflation where by these elderly have made some losses as I was notified by some of them. Another issue is that some of these elderly do not want to save they engage in gambling activities like betting, playing cards for money instead of saving. This has hindered some from accumulating assets at their homes (Key informant interview with the parish chief).

Another respondent noted that;

The factors that enabled the elderly to accumulate assets include team work, and commitment. This has made them to work hard and cooperate hence accumulating the assets that they have. However, these elderly have been hindered by some factors like increasing costs of operation and limited capital because the groups were many and those who joined later have were given little money. Another problem is lack of cooperation where by some group members have never cooperated like everyone is his or her own (Key informant interview with the Community Development Officer).

Another respondent noted that;

Team work, where by the members are of our group we work together, we support each other and encourage one another to work since we were provided with capital to start up (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted that;

My desire to acquire the land was that I am able to cultivate throughout the year both in dry season and in wet season and this motivated me to do a lot so that I am able to at least acquire some assets (Focus Group Discussion with Elderly Beneficiaries).

Likewise, another respondent noted that;

My hard work where by most times I work for extra hours like from 6:00am up to 10:00pm to ensure that at least I can be able to get some money and save and support from group members whereby they are always my first customers (Focus Group Discussion with Elderly Beneficiaries).

4.3 Efficiency of the evaluation system of the sage activity program within the areas under the Northern division Mbale city

The second objective of the study was to examine how the programme had helped the elderly to start up income generating projects. Participants were asked whether or not they had access to SAGE money, their utilization of the programme money, and the businesses that were established using the programme money. The findings are presented in Table 4 below.

Table 4: Programme contribution to start-up of income generating projects

Variable	Categories	Frequency	Percent (%)
Whether the respondent accessed SAGE money	Yes	34	87.2
	No	6	12.8
Utilization of programme money	Start a business	17	50.0
	Personal issues	16	47.1
	Support family	3	8.8
	Construct a house	3	8.8
	Others specify	3	8.8
Businesses started because of the programme	Farming (crops)	13	65.0
	Piggery	13	65.0
	Grocery store	5	25.0
	Bodaboda business	4	20.0
	Others specify	3	15.0

Source: Primary Data, 2024

Results in Table 4 show that of the respondents who responded to the question of whether they had accessed SAGE money or not, majority (87.2%) said yes while the 12.8% of the respondents said they had not. The latter attributed their non-access to the money due to failure to contribute towards servicing the debt they acquired.

4.3.1 Utilization of programme money

The programme money accessed was utilized to start-up businesses, was used for personal issues, supported families and was used for constructing houses. Of the 34 respondents that accessed the SAGE money, 50.0% started up businesses, 47.1% utilized SAGE money for personal issues, 8.8% utilized the money to support their families, construct houses and others used the money to rear animals respectively. A respondent noted;

I used the money to buy family needs and personal needs like clothes, food and other things that you know (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted that;

I used the money to pay school fees for my brother and renting a house where I sleep (Focus Group Discussion with Elderly Beneficiaries).

4.3.2 Businesses started

Of the 20 respondents that started up businesses (started a business and others especially rearing of animals), 65.0% started up crop farming and piggery respectively, 25.0% of them started up grocery stores, 20.0% of them started up boda boda business and 15% started up goat keeping. A respondent noted;

I used the money to start up bodaboda operation and opening up a motor spare parts shop which I take to be my motor garage (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted that;

I started saloon operation that involves cutting and painting hair so that I could be able to save some money for myself and pay the loan too (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted that;

The elderly have various business they are carrying out but mainly most of them engage in boda boda business, restaurant business, poultry business, piggery projects, others are operating saloons, growing and selling vegetables, operating shops and bars, mobile money among other small businesses (Key informant interview with the Chairman Local Council III).

4.4 Contribution of the SAGE programme to the improvement of elderly entrepreneurship skills

The third objective of the study was to examine the contribution of the programme to the improvement of beneficiary elderly entrepreneurship skills. Participants were asked whether or not they possessed any entrepreneurial skills, the skills acquired, whether the skills acquired had helped them to improve their businesses and how the skills acquired helped in the improvement of the business. The findings are presented in Table 4.4 below.

Table 5: Impact of the sage program on the socioeconomic wellbeing of the elderly living in the areas of the northern division Mbale city

Variable	Categories	Frequency	Percent (%)
Whether the respondent possessed any entrepreneurial skills	Yes	33	94.3
	No	2	5.7
Some of the entrepreneurial skills acquired	Financial management skill	8	24.2
	Leadership skills	7	21.2
	Management skills	13	39.4
	Business skills	11	33.3
Whether skills acquired helped the respondent improve their business	Yes	33	97.1
	No	1	2.9
How the skills acquired helped to improve respondent's business?	Boost my business	15	45.5
	knowledge	14	42.4
	Stabilize my business	14	42.4
	Encourage me to take risk	16	48.5
	Boost my confidence to engage in business		

Results in Table 5, of the 35 respondents who answered whether they possessed they possessed any entrepreneurial skills or not, majority of them (94.3%) possessed entrepreneurial skills while only 5.7% did not possess any entrepreneurial skills. Some of the skills acquired included, financial management skills, leadership skills, management skills and business skills. It was established that of the 33 respondents that possessed entrepreneurial skills as a result of the SAGE programme, 39.4% of them acquired management skills, 33.3% acquired business skills, 24.2% acquired financial management skills and only 21.2% respondents acquired leadership skills. The high rate of skill possession and acquisition can be attributed to factors like education where the majority are literates, team and team efforts as indicated in table 4.1 and 4.2. respectively. A respondent noted;

Through my participation in SAGE, I have acquired customer care, communication and negotiation skills (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted;

I have acquired negotiation skills that I use when it comes to asking my customers for money to up, savings, team work, and customer care and communication skills (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted;

The elderly were given some skills for instance business management skills, communication skills, record keeping skills, organization skills, marketing skills, though with their experience they have now, I think they have been able to add and not like begging (Key informant interview with the parish chief).

With regard to whether the skills acquired helped respondents to improve their businesses, it was established that majority of the respondents (94.3%) were in agreement that the skills acquired helped respondents to improve their businesses while 5.7% were in disagreement. Of the 33 respondents that acquired skills to improve their businesses, 48.5% of them acquired skills to boost their confidence to engage in business, 45.5% of them acquired skills to boost their business knowledge while 42.4% of them acquired skills to stabilize their businesses and encourage them to take risk respectively. A respondent noted,

The skills have helped me to maintain good relationships with customers and it has enabled me win more customers from my competitors (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted;

The skills have helped me to maintain a good working relationship with my group members and this has enabled us to work well and make some profits (Focus Group Discussion with Elderly Beneficiaries).

Another respondent noted;

Yes, the skills have helped these elderly to run and manage their business, they have helped to engage in a number of profit-making business-like others operate boda- boda business and sell shops, grow vegetables, recently I was told that they grow mushrooms for sell something that has helped them to service their loans regularly (Key informant interview with the parish chief).

Another respondent noted;

SAGE as a program has provided the elderly with capital and business skills to support them start up small scale business and manage them in a way that they are able to pay back the government loan (Key informant interview with the Chairman Elderly).

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The study sought to assess the socio-economic benefits of SAGE programme to the elderly in Northern division, Mbale City. In particular, it sought to assess the contribution of the SAGE programme to assets accumulation among elderly beneficiaries, how the programme has helped the elderly to start up income generating projects; and the contribution of the programme to the improvement of beneficiary elderly entrepreneurship skills. Following data analysis in chapter four, this chapter presents the discussion of the main findings of the study, draws conclusions and makes recommendations. The chapter also provides areas for further research.

5.1 Discussion

In this section, the discussions of the main findings based on the three research questions that guided the study are presented.

5.1.1 The first objective of the study was to examine the spread and performance of the sage program on the elderly persons living in northern division of Mbale city.

It was established that majority of the respondents (87.5%) had accumulated some assets as a result while only 12.5% of the respondents did not accumulate any assets as a result of their involvement in SAGE programme. The assets accumulated as a result of their involvement in SAGE programme included goats (poultry), mattress, iron sheets, plot of land, household utensils, bodaboda, radio and chairs. Various factors enabled the beneficiaries to acquire assets and these factors included; team efforts, consistency, skills acquisition, collaboration and perseverance. This clearly justifies that SAGE programme resulted into contribution to accumulation of assets among elderly beneficiaries. Whereas the above assets were accumulated, some beneficiaries in some groups got little money that couldn't purchase much or big assets. These findings were in line with those of Khondkar and Hulme (2000) who noted, not all poor elderly who use money facilities experience similar and predictable change in their poverty situation.

5.1.2 The second objective of the study was to identify the effectiveness of the evaluation system of the sage activity program within the areas under the northern division Mbale city.

It was established that majority of the respondents (87.2%) had accessed SAGE money while only 12.8% of the respondents never accessed the money. The programme money accessed was utilized to start-up businesses, was used for personal issues, supported families and was used for constructing houses. Of the respondents that started up businesses, income generating projects started up were crop farming, piggery, grocery stores, bodaboda business and goat keeping. These findings are in agreement with the findings of Mwesigwa (2019) who noted that SAGE was introduced by the government to reduce the rate of poverty and improve the livelihood of the people through financial assistance, enhance elderly empowerment and employment, improve on the welfare of the people through income generating projects. In addition, the findings of this concur with the findings of Kalimo (2000) and Council for Economic Empowerment of Women in Africa (2003) who found that elderly used their income to meet the basic needs of their families such as food, healthcare, education and clothing, while others devoted a greater percentage of their income on non-essential goods.

5.1.3 The third objective of the study was to establish the impact of the sage program on the socioeconomic wellbeing of the elderly living in the areas of the northern division Mbale city.

It was established that majority of the respondents (94.3%) possessed entrepreneurial skills while only 5.7% did not possess any entrepreneurial skills. Some of the skills acquired included, financial management skills, leadership skills, management skills and business skills. It was further established the skills acquired helped 94.3% of the respondents to improve their businesses. These skills helped to boost the respondent's confidence to engage in business, boosted their business knowledge, stabilized their businesses and encouraged them to take risk respectively.

5.2 Conclusion

It was established that as a result of SAGE programme, majority of the respondents had accumulated some assets as a result like goats (poultry), mattress, iron sheets, plot of land, household utensils, bodaboda, radio and chairs. Likewise, it was established that majority of the respondents had accessed SAGE money and this money was used to start up income generating

projects like crop farming, piggery, grocery stores, bodaboda business and goat keeping. Similarly, a number of elderly learnt entrepreneurial skills from SAGE programme that include; financial management skills, leadership skills, management skills and business skills. These skills helped to boost the respondent's confidence to engage in business, boosted their business knowledge, stabilized their businesses and encouraged them to take risk respectively.

5.3 Recommendations

It was established that less than half of the respondents started up income generating projects yet the money has to be repaid back, there is need for thorough sensitization of the elderly on the income generating projects to start up since a loan has to be repaid back. Furthermore, the criteria for giving out the money should be revised such that money is given to vibrant elderly that have proved that they will pay back the loan.

Furthermore, it was expected to find all the elderly to have learnt financial management skills, leadership skills, management skills and business skills yet it was not the case. Therefore, for the SAGE funds to help the elderly, there is need to continuously train the elderly in entrepreneurial skills so that they can manage the funds well.

5.4 Suggestion for further research

There is need for further study to examine the extent to which the assets acquired and income generating activities have enabled respondents to pay back their loans.

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APPENDIX I: STRUCTURED QUESTIONNAIRES

Dear respondents;

My name is MUGIDE DIVINE HOPE, REG NO; WS21/MUC/BSW/025 and I am a student of Uganda Christian University pursuing a bachelors in social works and social administration and I am conducting a research study on: AN ANALYSIS ON THE CONTRIBUTION OF SAGE ON THE SOCIOECONOMIC WELLBEING IN THE LIVES OF THE ELDERLY LIVING IN NORTHERN DIVISION MBALE CITY

This study is purely for my academic purposes, although other benefits may come from it. The information generated may also act as a useful guide in formulation of strategies and policies to mitigate probable difficulties arising from the implementation of the programme. You do not have to answer any questions that you do not feel comfortable with. You can stop the interview at any time. Your participation in the study is voluntary and you will not be affected in any way if you decide not to participate. If you agree to participate in the interview, it will take less than half an hour.

Thank you

Sign.....Date.....

Section one: Socio demographic characteristics of the respondents

No	Question	Response	Code	Skip
1.01	Circle sex of respondent	Male	1	
		Female	2	
1.02	How old are you?	18-21	1	
		22-24	2	
No	Question	Response	Code	Skip
		26-28	3	
		30-32	4	
		34-36	5	
		38-42	6	
		44-46		
		48-52		
		56-62		
		64-68		
		Above 68		
1.03	Have you ever attended school?	Yes	1	
		No	2	
1.04	What is the highest level of school that you attended?	Primary incomplete	1	
		Primary completed	2	
		Secondary incomplete	3	
		Secondary completed	4	
		Vocational	4	
		Post-secondary /tertiary	5	

			6	
1.05	What is your current marital-status	Single never married Married/Cohabiting Has regular sexual partner Widowed Divorced/separated No response	1 2 3 4 5 6	
1.06	What is your main occupation?	Peasant Student Self-employed Housekeeping Employed formally by someone No response	1 2 3 4 5 6	
1.07	Are you involved in any kind of work that earns you money?	Yes No	1 2	
1.08	What kind of work do you do? Multiple responses possible	Formal job working for someone Informal job working for someone		
No	Question	Response	Code	Skip

		Self-employed formal job Personal (own business) Crop growing (own farm) Animal rearing (own farm)		
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PART B: spread and performance of the sage program

Please respond to the following statements by indicating the extent to which you agree or disagree with the activities. Strongly disagree (1) Disagree (2) Not Sure (3) Agree (4) Strongly Agree (5)

S/N	Questions	Please tick in the appropriate box provided				
		Strongly disagree (1)	Disagree (2)	Not sure (3)	Agree (4)	Strongly Agree (5)
1	I'm aware of the SAGE program					
2	I have participated in any activities organized by the SAGE program					
3	I am able to access SAGE program services in my area					
4	I have not faced any challenge in accessing SAGE program benefits					
5	I am satisfied with services provided by the SAGE program					
6	SAGE program has better serve delivery to the elderly population in the northern division of Mbale city					
7	There is improvements in the quality of life among elderly individuals since the implementation of the SAGE					

	program					
8	I am supported by SAGE program in meeting my needs as an elderly person					

PART C: Effectiveness of the evaluation system of the sage activity program

Please respond to the following statements by indicating the extent to which you agree or disagree with the activities. Strongly Disagree (1) Disagree (2) Not sure (3) Agree

(4) Strongly Agree (5).Tick your choice

S/N	Questions	Please tick in the appropriate box provided				
		Strongly disagree (1)	Disagree (2)	Not sure (3)	Agree (4)	Strongly Agree (5)
1	I am aware of the evaluation system used by the SAGE program to assess its activities					
2	I am involved in all evaluation activities conducted by the SAGE program					
3	Evaluation process of the SAGE program is transparent and fair to all beneficiaries					
4	Feedback from evaluations is utilized to improve SAGE program activities					
5	I have seen changes in SAGE program activities based on evaluation results in terms of improving the lives of the elderly					
6	There is effectiveness of the evaluation system employed by the SAGE program					
7	The evaluation system has					

	streamlined all SAGE programs					
8	The SAGE program has benefited many people					

PART D: impact of the sage program on the socioeconomic wellbeing of the elderly

Please respond to the following statements by indicating the extent to which you agree or disagree with the activities. Statement Strongly Disagree (1) Disagree (2) Not Sure (3) Agree (4) Strongly Agree (5).

S/N	Questions	Please tick in the appropriate box provided				
		Strongly disagree (1)	Disagree (2)	Not sure (3)	Agree (4)	Strongly Agree (5)
1	My financial situation changed since participating in the SAGE program					
2	There is improvements in access to healthcare services since joining the SAGE program					
3	SAGE program has contributed to social well-being of people					
4	I have received training and support from the SAGE program to enhance My skills or livelihood opportunities					
5	There is increased community involvement in developmental projects since the launch of SAGE program					
6	SAGE program has helped me cope with challenges associated with aging through provision of financial aid					
7	I am respected and valued within My community because of My involvement in the SAGE program					

8	The SAGE program has improved on the overall socio economic wellbeing of people					

APPENDIX II: FOCUS GROUP DISCUSSION GUIDE

(To be administered to SAGE Program beneficiaries)

Dear respondents;

My name is MUGIDE DIVINE HOPE, REG NO; WS21/MUC/BSW/025 and I am a student of Uganda Christian University pursuing a bachelors in social works and social administration and I am conducting a research study on: AN ANALYSIS ON THE CONTRIBUTION OF SAGE ON THE SOCIOECONOMIC WELLBEING IN THE LIVES OF THE ELDERLY LIVING IN NORTHERN DIVISION MBALE CITY

This study is purely for my academic purposes, although other benefits may come from it. The information generated may also act as a useful guide in formulation of strategies and policies to mitigate probable difficulties arising from the implementation of the programme. You do not have to answer any questions that you do not feel comfortable with. You can stop the interview at any time. Your participation in the study is voluntary and you will not be affected in any way if you decide not to participate. If you agree to participate in the interview, it will take less than half an hour.

Thank you

Date.....

Sign.....

Questions:

1. Spread and Performance of the SAGE Program:

- a. What is your understanding of the SAGE program?
- b. How widely known is the SAGE program among the elderly population in the northern division of Mbale city?
- c. Have you or anyone you know participated in SAGE program activities? If so, what was your/their experience?
- d. In your opinion, how effective has the SAGE program been in addressing the needs of the elderly in the community?
- e. Are there any specific challenges or areas for improvement you have observed regarding the spread and performance of the SAGE program?

2. Efficiency of the Evaluation System:

- a. Are you familiar with the evaluation system used by the SAGE program to assess its activities?
- b. Have you ever participated in or been aware of any evaluations conducted by the SAGE program?
- c. How transparent do you perceive the evaluation process of the SAGE program to be?
- d. Do you believe that the evaluation system accurately measures the impact of SAGE activities?
- e. How well do you think the feedback from evaluations is utilized to improve SAGE program activities?
- f. What suggestions do you have for enhancing the efficiency of the evaluation system?

3. Impact of the SAGE Program on Socioeconomic Well-being:

- a. How has the SAGE program influenced the financial situation of elderly individuals in the community?
- b. Have there been any noticeable improvements in access to healthcare services due to the SAGE program?

- c. In what ways has the SAGE program contributed to the social well-being of elderly individuals?
- d. Have participants received any training or support from the SAGE program to enhance their skills or livelihood opportunities?
- e. How has participation in the SAGE program affected the level of community involvement or participation among elderly individuals?
- f. Can you share any personal experiences or stories illustrating the impact of the SAGE program on socioeconomic well-being?



UGANDA CHRISTIAN
UNIVERSITY
A Centre of Excellence in the Heart of Africa
MBALE UNIVERSITY COLLEGE

Office of the Academic Registrar

To TOWN CLERK
NORTHERN CITY DIVISION



Dear Sir/Madam,

Re: Academic Research

Christian greetings!

We are honored to introduce to you Mr. Mrs./Miss. Mugide Bivine Hope
Of Registration Number; WS21/MUCKSW1025 pursuing a Masters' Degree/Postgraduate Diploma / Bachelor's Degree Social Work and Social Administration.

He/ she is required to carry out an academic research on the topic
The Contribution of SAGE to the socio-economic welfare of the lives of the elderly in Northern division, Namokwewe subcounty.

and thereafter produce a well bound hard cover research report (MAROON) in color for undergraduate and three (BLACK) copies for Postgraduate students as a University requirement for the award of a degree/diploma in the academic discipline that he / she is pursuing.

We shall be grateful for the help you may offer to him or her accordingly.

Thank you.

Yours faithfully,

Mr. Akampurira Timothy
Academic Registrar



*Per mission granted
15/03/2024*