

## **Economic Empowerment of the Elderly and Social Protection Policy: A case of Koboko District, Uganda**

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**Abstract:** This study interrogated the resourcing component of social protection for the economic empowerment of the elderly in Koboko District; with critical attention to the sources of funding, factors determining the accessibility of the available schemes, and possible strategies for their access. The study employed a qualitative approach anchored on interpretive phenomenology as the main overriding design. A total of 18 participants were engaged in the study and they were selected using purposive and snowball sampling techniques. Data were collected using in-depth interviews, focused group discussion, and observation; and analyzed using ATLAS.ti Version 8 based on the thematic, narrative and content analysis. Findings indicated that those who benefited from the scheme perceived the social protection programme positively and those who did not perceived social protection as a political programme based on government and political interests. Accessibility of the programme was also marred by delays and limited funding as well as technical hiccups. It was recommended that the social protection programmes should be redesigned to favour all the vulnerable elderly. Government, under the Office of the Prime Minister, should strengthen coordination and implementation mechanisms of the social protection programmes to support the elderly, and also pursue a public-private partnership (PPP) arrangement so as to support the existing government social protection programmes and boost the resourcing component.

**Keywords:** Elderly, Resource, Social protection policy, Economic Empowerment, Koboko District

### **Introduction**

Globally, there is a growing concern about combating the consequences of vulnerability among various categories of people in society. Significant studies have been done in the discipline of social protection to improve the livelihoods of people in communities (Barrientos & Hulme 2008; Bertmann 2017; CruzMartinez 2019); however, little efforts have been made to understand the plight of the elderly. It is on this basis that the paper contributes to the ongoing global debate in the field of social protection for the elderly. In particular, it draws attention to the governance aspects of social protection provision, the factors determining its provision, and the strategies for the realization of effective social protection provided for the elderly. From a social justice point of view, the elderly persons have the fundamental right to special attention and care by the state and thus should be part and parcel of affirmative action and

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policy attention under the social protection plan (African Union, 2016; the Constitution of Republic of Uganda 1995). It is thus the role and mandate of the state to ensure that the realization of this fundamental right to social protection for the elderly is granted and not manipulated through political structures and instruments (African Development Bank 2003). Methodologically, the paper employed a transformative world view lens anchored on interpretivist's phenomenology to interrogate and confront the realities of the elderly in Koboko district and address the social and economic injustices against them.

The increasing demographics of the elderly population globally prompted many countries including Uganda to adopted alternative means of social protection which required policy intervention to mitigate the future challenges of elderly persons (World Health Organisation (WHO) 2010a; African Union 2002). It was projected that the World Population of older persons will, by 2050 for the first time in history, be greater than the population of children less than 14 years and half of them will be in the developing countries (African Union, 2002). Africa alone is projected to have between 204 and 210 million older persons by the year 2050 (African Union 2002; WHO 2010b). Kabeer, Milward and Sudarshan (2013) noted that poverty remains a core objective of development policymakers and practitioners. The new realities of rapid economic, social, and environmental change; bringing with them intensified forms of risk, vulnerability, entrenched inequalities and exclusions; have left millions of people worldwide exposed to economic insecurity.

Kaseke *et al.* (2008) cited in Olivier, Mpedi & Kalula (eds) (2020) observed that African societies had traditionally relied on the extended family systems that took great responsibility for caring for children and the elderly. In the era of globalization and urbanization, extended family systems have weakened considerably and are no longer capable of shouldering that burden of the vulnerable categories of people. For example, in pre-colonial Uganda, such forms of traditional social protection extended beyond the provision of basic food, shelter, and clothing to include provision of labor for preparing and maintaining fields (DeConnick & Drani 2009).

In the Ugandan context, the Uganda Bureau of Statistics (UBOS, 2019) reported that the population of the old people is rising rapidly with the current estimates standing at 1.6 million old persons. This number remains so because the government has raised the age limit for the elders to 80 years for one to qualify as a beneficiary of the Social Assistance Grant for Empowerment of the Elderly (SAGE) program starting 2019/2020 financial year (Karishma, *et al.* .2018). However, this number is expected to rise over time with the increasing life expectancy and according to the latest WHO data published in 2020, life expectancy in Uganda stands at, for Males, 63.2 while for females 70.1; and the total life expectancy is 66.7 which gives Uganda a world life expectancy ranking of 135 (World Bank 2020). With these increasing demographics, over time, the population of the country is likely to skew towards the elderly.

The UBOS (2017) noted that the increase in the age limit for the SAGE beneficiaries was intended to reduce on their number and thus roll out the program country wide. However, this marginalized many elderly, majority of whom were vulnerable and needy. The argument advanced here is that raising the age to 80 years disqualifies many Ugandans who are in their 60s given the average life expectancy of 66.7. This implies that majority die or become weaker before 80 years, preventing them from productively benefiting from the funds. The only alternative is for the government to widen the funding base to increase the number of beneficiaries to start from 60 years onwards.

Koboko is one of the districts in the North-Western region of Uganda curved from Arua and started effective operations in August 2005 (Koboko District Statistical Abstract, 2009). During the Idi Amin regime, Koboko town was a vibrant headquarters of the then North Nile District comprising of Maracha, Koboko, and Aringa counties. After the fall of the Idi Amin regime, the district was collapsed back to Arua. During the 1980s and 1990s, Koboko was a battlefield for various wars (Agoyi 2013). Many physical infrastructures were destroyed in the process and some of the impacts of the wars can still be seen on the broken dotted walls in the communities leaving many Senior Citizens vulnerable to economic inequalities. Koboko District was among the 20 districts selected by the Ministry of Gender Labour and Social Development (MoGLSD) to benefit from the SAGE program for the financial year (FY) 2015/16.

Ever since, several studies were undertaken on this subject of social protection particularly on impact assessment (Becker & Vanclay 2003; Organisation for Economic Cooperation and Development (OECD) 2019; Byaruhanga & Debesay, 2021). However, limited studies have interrogated the economic viability of this program to the elderly. It was on this basis that this study was able to interrogate the economic contestations in the provision of social protection schemes for the elderly in Koboko district. Therefore, confronting these realities of the elderly from an interpretivist's phenomenological angle provided insights on the realities since most elderly lived miserable lives as a result of economic exclusion by the stakeholders. As depicted in the findings, the contacted elderly persons were able to describe their perspectives and experiences during the interviews.

### **Methodology and Research Strategy**

The study followed an interpretivist's phenomenological design which was informed by the transformative worldview that helped to explain the context within which the elderly in Koboko District lived. According to this paradigm, it explains that research inquiry needs to be intertwined with politics and a political change agenda to confront social oppression at whatever levels it occurs (Giorgi, Giorgi & Ponce 2014). This means that the environment under which the elderly in Koboko lived was political and since politics informs resource allocations, critical analysis was thus made to interpret the issues exposing the elderly to economic injustices (Henn, Weinstein, and Foard 2006). Therefore, informed by the phenomenological design, a qualitative approach was employed to understand the lived experiences of the elderly in Koboko District (Stark, Torrance, Somekh, 2005; Henn *et al.* 2006). Data was collected from eighteen (18) participants using in-depth key informant interviews. Eighteen was reached when the researcher attained saturation point; where no new information could be provided on the subject by the study participants. A total of four (4) FGDs were conducted to understand the narratives and lived experiences of the elderly persons in Koboko District. Covert observation was also done to understand the interaction of the elderly with stakeholders, and their living conditions. This was done without them noticing that they were being observed. However, archival reports and other important secondary data like publications, journal articles, government policy documents and reports were also used for the study. The study was conducted in the five (5) sub-counties of Dranya, Koboko Municipality, Lobule, Ludara, and Midia of Koboko District. Purposive sampling was used to select participants who had the knowledge and experience of working in the sector of social protection among whom included the district technical team, the local/political leaders, the media, and civil society organizations. Meanwhile snowball technique was used to sample the elderly where a participant was identified by the researcher and each respondent helped to link the researcher to the rest of the participants until the saturation level was reached. Similarly, the district technical staff helped to identify an elder, who, after the interview, would in turn identify another elder who benefited from the program (Vogt 1999). The process continued until a saturation point was attained.

Thematic analysis was employed to analyze data from the respondents for purposes of reliability and validity. Data were also analyzed iteratively meaning that while collecting data, the researcher started making sense of the field data. ATLAS.ti version 8 was used to code data using open coding and coding by Nvivo. Codes were categorized into first order codes and second order themes and later into aggregate dimensions/themes. The aggregate dimensions were used to present the findings and explained them with the verbatim quotations generated from the data to justify the voices of the elderly in Koboko district on the social protection programme. From the interpretative paradigm, the focus was to understand how the elderly interpreted their everyday lived experiences.

Ethical principles of confidentiality, respondent's rights to participate, and informed consent among others were adhered to throughout the study process. Confidentiality was adhered to by ensuring that all the responses were kept secret from the public and reporting was done with anonymity, while all the participants had to sign consent forms before the interviews. Verbal consent was sought from the

participants who could not read and write. Throughout the data collection process, the participants had the right to participate and withdraw their participation without coercion.

## **Findings Reality Checks of Social Protection in Koboko District**

### *Sources of funds for Social Protection of the Elderly*

One of the fundamental questions interrogated sources of funding for the social protection sector to ameliorate the economic plight of the elderly in Koboko. However, the element of funding and resource allocation cannot be discussed in isolation from the policies and programs that translate them into actionable aspects of development. Among the plausible issues, the study revealed that the elderly in the district mostly benefited from two dominant sources of funds provided for by the government to boost the social protection support; that is the SAGE program, and the Pension and Gratuity Scheme (PGS), as well as the National Social Security Fund (NSSF). The SAGE program is a program that in the understanding of the elderly is meant to benefit those out of formal employment. Meanwhile, the PGS caters for those who have retired from government civil service. Out of the 18 participants, 15 participants argued that it was a good program meant for the empowerment of the elderly; particularly the weak and vulnerable:

I thank the government for the opportunity to give us this money, we had no access to such benefits but it has come to our rescue. We are so grateful that this government gives us some money to keep us. It gives us money to buy food, soap and also sugar and that's why we look fairly okay (In-depth interview with an elder on 12<sup>th</sup> March 2019 in Midia sub county, Koboko district).

In another perspective, the studies also divulge the pension scheme and gratuity as one of the prominent sources of funding for the social protection scheme in Koboko District. In an interview with participants in the district, 10 of the 18 participants confirmed and emphasized the public pension scheme as one of the strategic government sources of funding and intervention to improve the livelihood of the retired public servants in the area. In the wisdom of most of the participants, the pension is meant for those civil servants who have attained the retirement age of 60 years, according to the Uganda Retirements Benefits Regulatory Authority Act (Ssenabulya 2011) and Government of the Republic of Uganda (2016). One of the participants echoed in an interview that:

What I understand is that if one's age is above sixty years, he or she is supposed to get his benefits, the pension and that's called mandatory. Once you have reached that age bracket you just be assured of your benefits (Key informant interview with Retired Civil servant on 15<sup>th</sup> March 2019 in Lobule sub county, Koboko district).

The study found that the beneficiaries had both positive and negative experiences of the program. On a positive note, some beneficiaries managed to get their retirement benefits in time and were economically progressing. "...when I retired, I managed to buy a motorbike and I ride, that's my source of income also... I have also been appointed as a member of the Public Accounts Committee (PAC) at the district" (Retired Civil servant and beneficiary of pension on 17<sup>th</sup> March 2019 in Koboko Municipality). In a similar instance, one of the beneficiaries also said that he got his pension and constructed houses, invested in their health, paid his children school fees, and others started their nursery and primary schools to contribute to the economic development of the area.

Microfinance and savings associations were observed to be one of the key strategies to improve the economic livelihoods of the elderly in Koboko. One participant echoed;

[M]ost of the leaders tell us to save this money, and yet it's very small, I want to say that you cannot save all the money and yet you need food, good health, housing and so, government should increase this money. The spirit is willing to save but the money is little..."(A 90-year-old female SAGE beneficiary during interviews on 13<sup>th</sup> March 2019 in Dranya sub-county Koboko District).

Generally, if the income sources for the elders are to improve, the government needs to support small enterprises and saving associations in both material and non-material areas like capacity building to instill financial discipline among the elders in the district. The findings from this study indicate that 70% of the elders who participated in this study embraced saving culture through participating in saving groups. A participant who was interviewed during the time for saving meeting expressed his view as; "...I have now bought three goats out of the money and planted some cassava with the money, the remaining balance, I always save for future problems..." (Interview with pension beneficiary on 12<sup>th</sup> March 2019 in Midia Sub-County, Koboko District)

### ***Determining Factors for Accessing Social Protection***

Among the available sources of funding and programmes for the provision of social protection for the elderly, the study also established limiting factors to its accessibility. In regard to the SAGE programme, most of the participants spoke about age as a key prerequisite for selection as opposed to vulnerability. This explains why most beneficiaries spoke about selection by the MoGLSD and National Identity Card Registration Authority (NIRA) with many emphasizing the National Identity card as a prerequisite for selection. There is a gap in the selection criteria because it is non participatory and thus puts the sustainability and ownership of social protection into question. A participant, for instance echoed that:

I didn't know about this program but I just found myself being selected as one of the beneficiaries of the program. It was actually when we were registered for the election, during voter registration and all of a sudden they selected me as one of the beneficiaries, I didn't know what they did but I think they did their selection in Kampala until their selection process was done... (Interview with a beneficiary of SAGE programme on 18<sup>th</sup> March 2019 in Lobule Sub-county, Koboko District).

The provision of social protection programmes in the district is also hampered by health and health care provision in the district. This paper evidenced that the elderly in Koboko were in dire need of funding sources for the health sector. One of the participants reported thus: "... my eye has a problem, even I broke my back last time and moving is another problem, and doing work is also challenging..." (In-depth Interview with a 105-year-old elder and a non-beneficiary of SAGE programme on 15<sup>th</sup> March 2019 in Lobule sub county, Koboko district). Another participant also echoed that; "...I feel weaker now unlike those days when I was strong and energetic..." (Interview with a SAGE beneficiary on 13<sup>th</sup> March 2019 in Koboko district). To this effect, the participants reported that they benefited from the available government health facilities constructed in their areas. "...in fact we normally go to the Health Center III's for medication and sometimes we get from clinics in case such medicines are not there. Since the government cannot help in everything, we do other things ourselves..." (A participant during an interview on 14<sup>th</sup> March 2019 in Midia Sub-county, Koboko District).

The government has said, for you to qualify, you must be above 80 years but some people are 70, 75 and are very old and weak. And you know when this program started in Yumbe, the minimum age was 65 and many of them were enrolled at 65 years. So it has given us a challenge, the elders are asking us that, in Yumbe people are getting from 65 and why are you restricting us to 80... (Interview with Key informant on the 16<sup>th</sup> March 2019 in Ludara Sub-county Koboko District).

On a negative note, other participants have raised the question of delays in the disbursement of the pension scheme funds. One participant stated that "...retirement is similar to death [...laughs.... emphasize...] Retirement is similar to death..." (In-depth interviews with a Non beneficiary of SAGE programme on 19<sup>th</sup> March 2019 in Koboko Central division, Koboko district). He argued that once you retire, the government forgets about you completely as if you never existed. He also stressed about the time of paying the retirement benefit delays and other pensioners end up dying before getting their benefits. Another stated; "...there are people who retired and it's now about 8 years that they have not got

pension or gratuity” (interview with a pensioner on 14th March 2019, Koboko district). In an interview with one of the non-beneficiaries of the scheme, he expressed his disappointment to the government for the delayed payment, he said he is now 65 years and has never got his pension and gratuity funds despite constant follow up with the office of District Human Resources. The Koboko District Pension Report (2018) indicated that there are now 106 public servants who have retired out of which 65 have got their pension while 41 had not benefited. The findings observed that the non-beneficiaries are in dire financial need to improve their welfare and health so that they contribute meaningfully to the district’s local economy. One participant expressed being 64 years and five months and has not got his pension fund and benefits amidst efforts; he feels disillusioned to the government processes and delays.

Limited coverage by NSFF was another factor reported to have affected the social protection scheme in Koboko District. There was no clear report from the district on how many beneficiaries were available in the district since the majority of the informal businesses are not registered with the government. Much as NSSF is not a direct social protection for the elderly persons, majority of those working in the informal sector did not mind registering their companies or business for fear of being taxed and yet those who worked under such companies during their youthful ages never demanded for the remittance of their NSSF funds in preparation for their retirement. One of the elders who were interviewed narrated:

I worked under someone's business for more than thirty years, but I did nothing for myself... I retired from the job and got zero retirement benefit that I would have used to construct my own house and have a decent living; I didn't even know something called NSSF... (Interview with an elder on 12th March 2019 in Koboko Municipality Central Division, Koboko district).

## Discussion

The International Labour Organization (ILO 2014) asserts that social protection plays a particularly important role in realizing the human right to social protection for older persons, ensuring income security, and access to essential services including health care, in a way that promotes their rights and dignity. The ILO report (2014) opined that while highly educated professionals may often continue wellremunerated occupations until late in their lives, majority of the population is usually excluded from access to well-paid jobs at older ages. Private savings and assets (including housing ownership) make a difference, but most people are usually not sufficiently guaranteed an adequate level of income security until the end of their lives.

While pension was highlighted as a key social protection scheme for the elderly in Koboko District, the reports from Uganda Registration Benefits Regulatory Authority (URBRA 2016) also highlights that out of the 373,168 public servants in Uganda, 307,000 are active civil servants and 66,168 pensioners as of May 2016. However, a recent report indicates that out of the 15 million Uganda’s working population, only about 18% enrolled under the existing retirement benefit arrangements as of December 2020 (URBRA 2020). This does not mean all have got their pension benefits. There are outstanding arrears of about 1.2 trillion (MoFPED, 2021). The question is, when will they be paid if the law provides for voluntary retirement in old age? How shall they get their economic status improved upon retirement? All these delays are attributed to limited funding. It would be very imperative for the government to enhance its revenue mobilization strategy to fund the increasing number of public servants retiring due to old age.

Similarly, Schwarz (2019) emphasized the importance of pension funding; that the pension system tries to reduce poverty among the elderly. Second, pension funds try to smooth consumption between the working years and the retirement years so that an individual does not suffer a huge drop in living standards when old age or disability reduces his or her earning ability. Additionally, the URBRA (2016) report is also clear on the contribution of the pension scheme as it relieves effects of poverty, it redistributes income, and allows for capital mobilization. However, this objective is paralyzed by the

delayed remittance of the retirement benefits to the beneficiaries which this research found eminent in the experiences of the elderly in Koboko District. In recognition of the efforts of the elderly people, the government needs to expedite the payments of the potential pensioners and also the NSSF for employees so that the benefit replicates into the economy.

On the question of SAGE, MOGLSD report (2016) indicates that the Senior Citizens were the first target group through the SAGE Scheme under the Expanding Social Protection Programme. The same MoGLSD Report (2016) notes that this program was first piloted in two ways of direct income support grants the Senior Citizens Grants and the Vulnerable Family Grants. The Senior Citizens Grant targeted older persons of 65 years and above (but lowered in the case of more vulnerable Karamojong region to 60 years). This was aimed to enable them to access basic services, and to start income-generating activities. The Vulnerable Family Grant, on the other hand, was paid to poor and vulnerable households that lacked labor capacity and only benefited 15 districts. However, in June 2015, the MoGLSD made a decision to phase out the Vulnerable Family Grant based on the lessons learnt in the course of the pilot that showed that it was contentious and not well accepted by the community, as was the case with the Senior Citizens Grants. The Vulnerable Family Grant was a household grant (as opposed to the senior Citizen Grant that is an individual grant) and therefore its administration was problematic in terms of accessibility and sustainability; and justifies that the programmes were not demand driven and not well appreciated by the communities. In some districts, community leaders requested the Ministry to remove the grant and replace it with the Senior Citizen Grant. It is apparent from this that the social protection policy presented conceptual issues that related to its design, information, and absence of community participation. This affected the sustainability of the programme in the district and Uganda in general.

Furthermore, the study found that out of the 6000 elderly persons in Koboko District (Koboko District Statistical Abstract, 2019), only 688 had benefited from the SAGE program in the 7 Sub-counties of Koboko District. This was revealed by a key informant interviewee, in Koboko district (15th March 2019). The beneficiaries were also limited to the first 100 elderly persons per sub-county who were selected by the MoGLSD in conjunction with the NIRA. This kind of treatment puts the sustainability of such policies into question on grounds of equity and equality principles the policy espouses and seeks to promote as embedded in National Social Protection Policy document (MoGLSD 2015). According to the objectives of the SAGE program, it focuses on reducing material deprivation and social exclusion, and increasing economic security and access to services. Thus, age segregation presents a challenge to the realization of the program objectives. This is what Aristotle questioned in his theory of libertarianism that injustice arises when equals are treated unequally and also when unequals are treated equally (Hamedi, 2017). As already mentioned, the selection criterion needs to be revised to benefit more elderly persons.

Many participants discussed the National Social Security Act that was established in 1967 that provides for a non-provident fund to the employees after retirement or upon destitution or harm as one of the key sources of funding for the economic empowerment of the elderly under the social protection scheme. However, the report from the district was not clear on how many beneficiaries were available in the Koboko district since majority of the informal businesses were not registered with the government. The study revealed that NSSF is not a direct social protection policy for the elderly persons and majority did not register their companies or businesses because they were working in the informal sector and feared taxation. As a result, majority of those elders who worked under the informal sector in their youthful ages never received NSSF benefits while in their old age. The MoGLSD report (2015) indicates that NSSF only covers 2.3% of the workers in Uganda while the Public Pension scheme covers 2.8% of the employees.

Findings from this study reveal that old women in informal sector are excluded from the social protection arrangements yet few women benefit from the public sector (Ulrich, 2016). Therefore, these kinds of social protection schemes would compensate and address the challenges faced by the women in the informal sector. However, the age categorization has excluded many vulnerable women and yet life

expectancy for women in Uganda stands at 63 years and the social protection scheme- the SAGE programmes benefits those above 80 years. This clearly justifies the exclusionary approach used by the programme and needs to be contested. According to ILO report (2015), nearly eight out of ten employed persons in Sub-Saharan Africa were in vulnerable forms of employment. Accordingly, the vulnerable employment rate was estimated at 76.6 per cent in 2014. Looking at Uganda's NSSF Act, it still has conceptual problems, for example, well-known risks and social needs like sickness, unemployment, and problems associated with HIV/AIDS were not anticipated and factored in the design process. Taking case studies from countries like Thailand, they have introduced sectoral provident funds for the employees in the private sector like private schools, where the owner of the school contributes 3%, the salary owner contributes 3% and the government also contributes 6%. This contribution at the end is paid in a lump sum to the employee upon retirement, old age, sickness, and resignation (Thailand Provident Fund ACT 1987); unlike the Ugandan case where one has to reach the age of 55 years before getting their NSSF. This sectoral kind of provident arrangement would protect the employees who are mostly exploited in the private sector especially the elderly and women. The report by ILO (2015) also supplements that, in Sub-Saharan Africa, 74% of the women's employment (non-agricultural) is informal, in contrast with 61% for men. Cases of female vulnerable employment (typically unpaid family work) were also considered higher than the rate for the males at 84.3% compared to 70.1% for males in 2014 in sub-Saharan Africa. Uganda, in this case, is not an exception because the findings from this study generated a lot about old women's plight in terms of private care work which goes unrecognized and unpaid by private employers; exposing old women to vulnerability.

As old age comes with poor health and body weakness, many countries have adopted comprehensive health care packages as an alternative source of funding initiatives for social protection of the elderly. Bloom, Jimenez, and Rosenberg (2011) observed in their working paper series on Social Protection of Older People that older people are typically much more likely to need healthcare than the rest of a population. They further observed that in most developed countries, the whole population has access to healthcare, either without direct cost to the individual, at rates that are low enough for essentially everyone to afford, or via health insurance. Some countries such as Australia and the United States have programs that make medications more affordable for older people. According to Uganda's National Decentralization Policy of 1997, the Ministry of Health has adopted and managed to construct at least health Centre II's based at every parish and Health Centre III's at sub-county level. This is a national programme designed for all the districts and Sub-Counties in Uganda, including Koboko. Despite this, the findings from this study opined that accessibility of health care by the elderly was poor as many elders walked long distances to access the services amidst their physical weaknesses. This explains why mortality rate of the elders in the district has been too high with others dying before getting their pay under the SAGE program (Key Informant on 17<sup>th</sup> March 2019 in Koboko District Local government). The National Policy on older persons by MoGLSD (2019) indicates that its key interventions focus on promoting special outreach health programs for older persons, including drugs for their treatment, on the essential drug list. However, the findings reveal that the elders are in poor health conditions and leaving under poor housing conditions. The question remains, if this commitment is pronounced in the policy, why is it not implemented? In countries like South Korea and Scandinavian countries, older people do not pay for such medical care because long-term care insurance is universally available (Kang *et al.* 2011). With rapid aging of the population, Korea introduced public long-term care insurance for older people in 2008. The long-term care insurance was designed as a separate scheme from the national health insurance, with eligibility qualifications and the certification process based on functional disability, benefits and coverage of community-based and institutional care; and a financing structure through multiparty contributions. Delivering appropriate health services to long-term care beneficiaries who manifest a high prevalence of comorbid chronic conditions with rising healthcare costs, however, presents a particular challenge (Kang *et al.* 2011).



## Conclusion and Recommendations

An important conclusion drawn from this research is that resourcing social protection is imperative to improving the economic and social rights of the elderly. The study concludes that human beings by nature undergo a transition in life and are thus potential candidates of old age which exposes individuals to high risks and vulnerability. Governments need to be prepared to avert challenges arising from loss of jobs, health complications, and reduction in power and energy to engage in productive work, change in people's earning and spending patterns. Finally, the critical analysis of the study presents justification that social protection should not be a political tool of governance and patronage, but rather meant to ameliorate economic challenges people face during old age. Therefore, politicizing the financing of the sector poses a danger to the welfare of the population and thus puts its sustainability into question. Similarly, the design question has not been adequately and politically addressed by technocrats to give leverage for the beneficiaries to understand the program components. And the fact that the elders and the general community has not been fully involved in the design, implementation, and monitoring puts the social protection agenda in Koboko district under contestations. Generally, Uganda is on course in terms of policy formulation, but most of the policies are shortsighted on the sustainability issues due to political patronage. Social protection policy, according to this study, is a commendable policy but one wonders if the intentions were to achieve ulterior motives.

For future direction and policy recommendation, there is need to revise the selection criteria and age limit. MoGLSD needs to reform and redesign the social protection policies and programmes particularly the SAGE programme to accommodate the vulnerable elders. Particularly, the age limit for SAGE, pension and other social benefits need to be harmonized to at least 55 or 60 years so that the beneficiaries get their benefits for investment since the average life expectancy stands at 61 years. Besides age, the selection criteria should also cater for the level of vulnerability like disability, incapacitation, poor health, and loss of income. Similarly, the government, through the Ministry of Public Service and MoGLSD, needs to purely decentralize the social protection schemes like the pension and gratuity funds, SAGE, NSSF, and others so that the local governments participate fully in the selection process and vulnerability assessment while the central government plays the overall oversight function. This should also include giving the mandate to the local governments to approve alternative recipients when the elders are too weak and sick to go to the payment centers for their benefits. The government needs to open up more pay centers to minimize long-distances covered by elders to access the funds. This would minimize delays in service delivery and promote accessibility of the benefits by the elders at minimum costs. Furthermore, decentralization should also provide for co-funding by the local governments through their local revenue to boost the national resource envelope to expand social protection for more elders. This should include strengthening of the coordination mechanism and to pursue a public-private sector partnership to improve the financing element. This study recommends active participation of all the stakeholders (political, technical, and the entire community) in ensuring that this programme is provided the necessary resources, man power, and it deserves to promote an empowered elderly society.

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