

Report to SASSA and SAPO

New SASSA/ SAPO card swap Transition Monitoring and Decommissioning of SASSA Pay Points

**Community Based Monitoring:
Results and Observations**

Report date: 16 August - 16 September 2018

BLACK SASH
MAKING HUMAN RIGHTS REAL

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1. EXECUTIVE SUMMARY

Black Sash and community partners recognise the enormity of transitioning beneficiaries to the new SASSA/SAPO care and ensuring that 10.8 million grant beneficiaries are paid.

This report presents results of the card swap survey and the results/outcomes of the community dialogues.

The card swap survey results reflect the experiences and perceptions of beneficiaries attempting to swap to the new SASSA/SAPO card, it covers the period of 16 Aug - 16 Sept 2018.

The community dialogues are reflected through case studies which highlight the negative impact experienced by many beneficiaries as a result of the decommissioning and closure of their local pay points.

Monitoring Results:

- This monitoring period saw a slight increase in beneficiaries who receive old age grants swapping their cards, where previous periods saw a steady decline, correlating with the age ranges. This could be due to the facilities monitored over this time period, but could also indicate difficulties experienced by elderly beneficiaries in being able to perform their card swap prior to the final cut-off period.
- Most facilities monitored were community venues earmarked for card swaps with the next largest segment being SASSA service offices, as well as interviews conducted door-to-door.
- This monitoring period saw a marked improvement in the amount of time it took beneficiaries to perform their card swap, both in terms of queuing time as well as the actual processing time. Where long delays were experienced, these were isolated to SAPO branches.
- For the first time, the majority of beneficiaries reported that they found out about the card swap through SASSA. Previously the most common responses had been word of mouth.
- Beneficiaries remain concerned about receiving future grant pay-outs, with certain merchants placing restrictions on withdrawals and with the decommissioning of pay points leaving them little other choices. There are still beneficiaries who believe they will be able to collect their next grant at their pay point.
- Slightly more beneficiaries are aware of the SAPO/SASSA Special Disbursement Account's (SDA) features and conditions but a concerted effort needs to be made to communicate account fees and charges, and Terms and Conditions to beneficiaries more clearly.

Recommendations:

- With evidence of retailers not always able or willing to support grant pay-outs, it is recommended SASSA, as a matter of urgency, meet with retailers nationally to negotiate how best to support beneficiaries to receive their grants. Pick n Pay has set a spend limit (R300) in certain stores, which beneficiaries would need to meet, in order to withdraw their grant, and a withdrawal limit of not more than R3 000. This means the beneficiary is required to spend money to access their grant and if they receive more than one grant,

they would need to return to have the balance paid out. Again with a minimum spend limit and at their own cost of time and transport to access the retailer. Please see photo from store below:



- Many merchants are unable to meet beneficiaries' withdrawals as they do not have ample cash on hand and often beneficiaries request withdrawals early in the day, before the retailer can build up a stockpile of cash to hand out.
- Terms and Conditions for the SAPO/SASSA SDA have recently been finalised. These should urgently be made available to grant beneficiaries. SASSA should consider formulating an education and communication campaign and drive to ensure this information is available to and understood by all beneficiaries who have already completed their card swap.
- It would be wise to focus communication efforts to ensure all beneficiaries are adequately informed about the decommissioning of pay points and where they would be able to receive their grants to ensure access to their grants remain unaffected.
- In addition to ensuring easy access to grant payment the pay points have also ensured the extension of SASSA's satellite services to communities which has allowed people to register for their grants, lodge disputes, change PINS etc.
- It is recommended that SASSA seriously reconsiders the pay point decommissioning strategy, taking beneficiaries rights and needs into account. There are many instances where pay points have been closed without consultation and proper communication and beneficiaries are having to carry the burden of transports and other costs that they can barely afford.
- The SAPO branches in the sample also require immediate capacitation in order for to deliver effective services to grant beneficiaries.

2. MONITORING INTRODUCTION

Data was gathered by interviewing grant beneficiaries attempting to perform a card swap as well as community dialogues which were collated into case studies to monitor the impact of the new SASSA/SAPO Hybrid payment system on beneficiaries.

Survey answers were recorded on paper surveys and then captured onto a central data repository, using Kobotoolbox (<http://www.kobotoolbox.org/>). Data is then analysed and presented using Data Studio (<https://datastudio.google.com/>) and included in this report. The data is also available on the Black Sash CBM platform (<https://cbm.blacksash.org.za/>).

In addition to our monthly survey and as a result of the rapidly changing context in relation to the grant payment transition community dialogues were held to deepen our understanding of beneficiaries on the ground. This allowed for the collection of information on challenges and changes that were not foreseen when the survey was designed.

For more information on the community based monitoring methodology, please see Appendix 1¹.

3. CARD SWAP RESULTS²

Monitoring for this period was conducted between 16 August and 16 September 2018 by our partners, across 17 areas. A total of 1 037 beneficiaries were interviewed in this monitoring cycle. While we seek to understand the rate of successful card swaps processed, it is worth noting that preference is sometimes given to interviewing beneficiaries who have successfully completed a card swap.

3.1 Scope of Monitoring

3.1.1 Nationally, 1037 beneficiaries were interviewed and of the 17 sites of which 65.1%, were in urban areas (Fig.1).

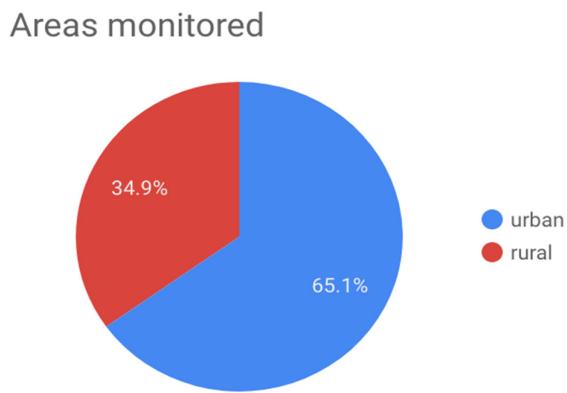


Figure 1: Card Swap - Urban / rural split of monitoring

¹ See Appendix 1 for more detail around CBM methodology

² See Appendix 2 for table of infographic figures

3.1.2 Just over half (41.4%) of the card swap beneficiaries interviewed were older than 60 years, similar to the results in period 3 (Fig 2).

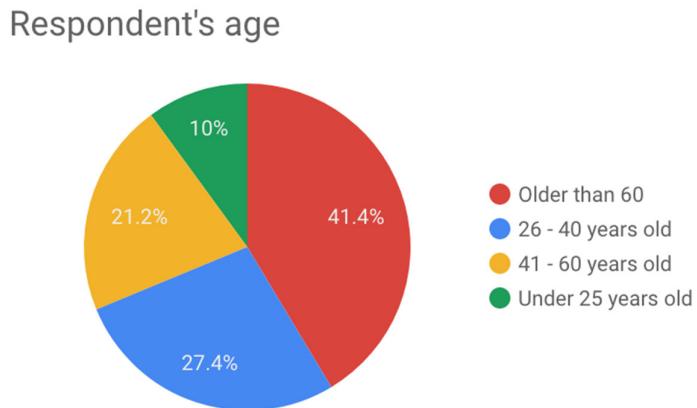


Figure 2: Card Swap - Age breakdown of beneficiaries surveyed

3.1.3 Figure 3 and 4 show that of the beneficiaries interviewed this period, 45.1% receive a State Old Age Grant. The Child Support Grant was the next highest at just over 41.9%.

Ratio of grant types to respondents

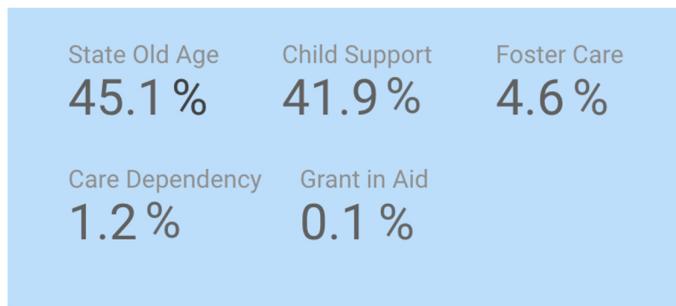


Figure 3: Card Swap - Total grants received as a proportion of interviewed beneficiaries

Grant types

Facility type	State Old ...	Child-Suppor...	Grant in aid	Care Depend...	Foster Child Grant
Community hall	59%	55%	100%	33%	53%
Other (please specify)	24%	30%	0%	25%	30%
SAPO	14%	11%	0%	42%	17%
Paypoint	3%	4%	0%	0%	0%

1 - 4 / 4 < >

Figure 4: Card Swap - Grants received, disaggregated by facility type

3.1.4 Most beneficiaries (80.7%) travelled up to 5km (Fig 5) and most (84.8%) perceive it as easy to get to the facility where they receive their grant (Fig 6).

How far people travel

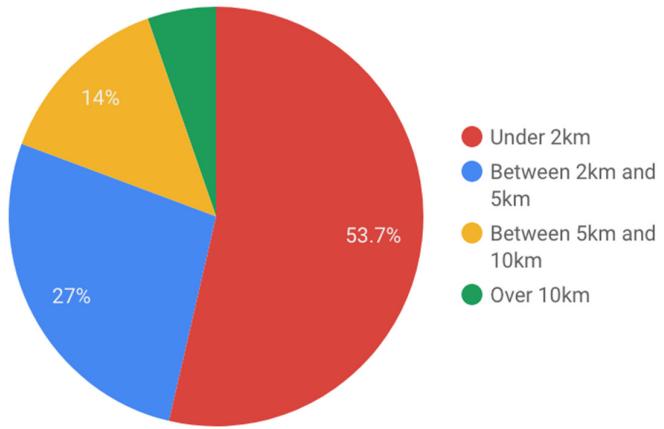


Figure 5: Card Swap - Distance to travel

How easy is it for people to get here

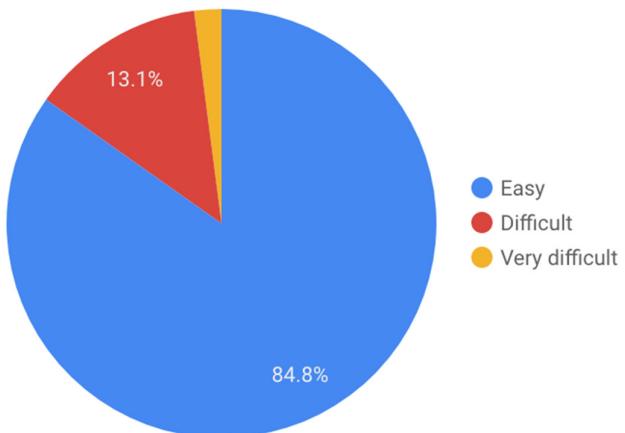


Figure 6: Card Swap - Perception of ease of accessibility

3.1.5 The majority of the respondents either paid nothing (55.6%) or between R11 - R25 (27.1%) to get to a grant payment channel. As the pay point footprint decreases, we anticipate that more people may pay higher travel cost and travel further to receive their grants (Fig 7).

How much people pay

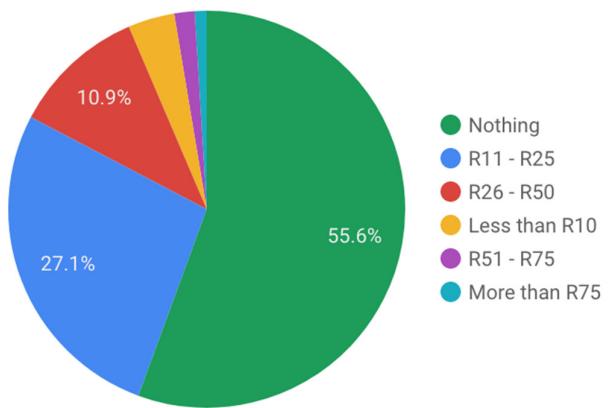


Figure 7: Card Swap - Amount paid on travel

3.2 Card Swap: Success Rate

3.2.1 Of the 17 sites monitored in the period, community halls (56.9%) and 'Other' sites (predominantly made up of SASSA service offices) (28%) constituted the largest slice. SAPO branches only accounted for 12.2% of the responses (Fig 8).

What facility types were monitored

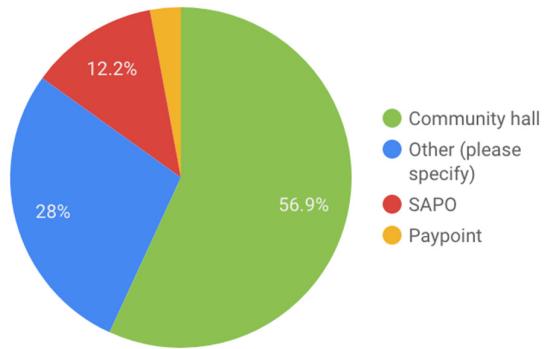


Figure 8: Card Swap - Types of facilities monitored

3.2.2 The card swap process, excluding queue time, saw almost half the beneficiaries (47.9%) taking under 5 minutes, this was slower than the previous cycle (54.9%). Proportionally, SAPO remains the facility type where the process is taking the longest (Fig 9).

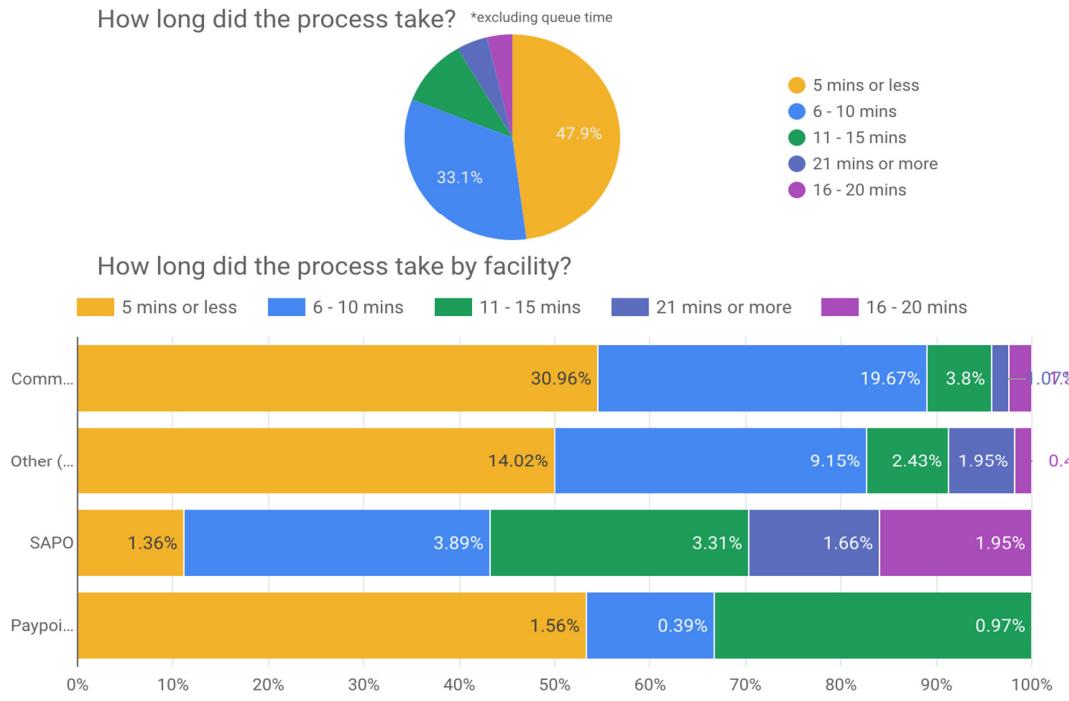


Figure 9: Card Swap - Swap process length of time - national view, disaggregated by facility type

3.2.3 In rural areas 50% of beneficiaries undertaking card swaps took less than 5 minutes, this was a significant decrease from the previous cycle where over 81% were done in under 5 minutes. Community centres accounted for the bulk of the facilities monitored in rural areas.

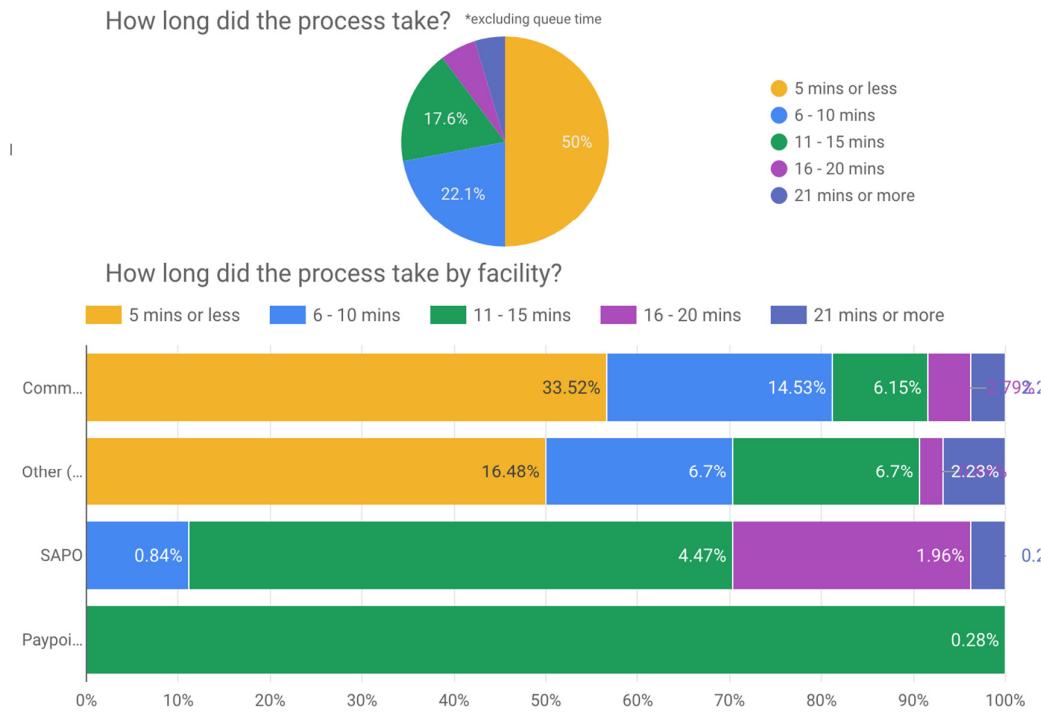


Figure 10: Card Swap - Swap process length of time - rural view, disaggregated by facility type

3.2.4 The majority (98.2%) of beneficiaries interviewed had a successful card swap (Fig 11). Of the 1.8% of the unsuccessful card swaps, 67% occurred at SASSA service offices and 33% at SAPO branches mostly due to the system being offline (Fig 12). Card stock issues at SAPO have improved to the point that this has not been a problem for the last two monitoring cycles.

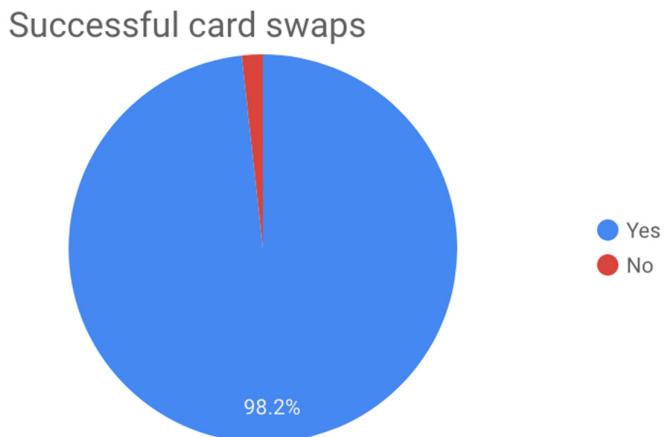


Figure 11: Card Swap - Percentage successful card swaps

Reason for unsuccessful						* Note that respondents could select more than one reason for the failure
Facility type	Offline	Biomet...	Card out of sto...	Missing d...	Other reason	
Other (please sp...	66.67%	100%	100%	100%	-	-
SAPO	33.33%	0%	0%	0%	-	-

Figure 12: Card Swap - Reasons for unsuccessful swap, disaggregated by facility type

Text Box 1:

Reasons for unsuccessful swap

Howick: On 20 August designated SAPO staff member did not arrived at 8am as expected. The designated staff member was off sick and a replacement only arrived from SAPO Merrivale branch at 12h20.

3.2.5 Ninety-six percent (96.6%) of beneficiaries set up their new SASSA/SAPO card using a pin for authorisation as reflected in Figure 13 below. 79.2% used their fingerprint as a means of authentication.

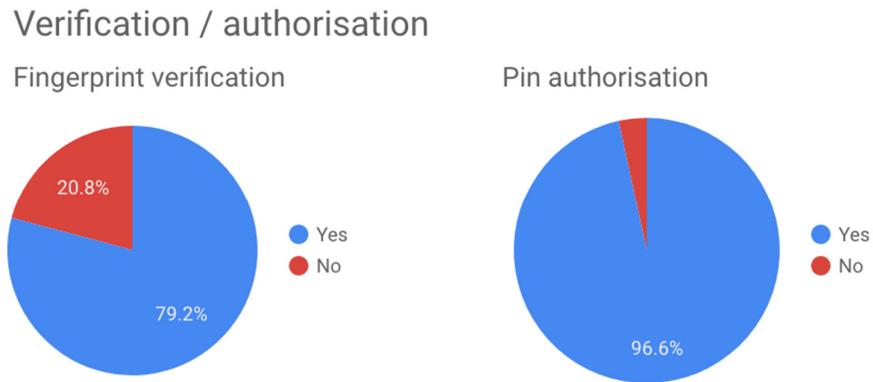


Figure 13: Card Swap - Verification and authorisation methods

Text Box 2:

Verification and Authorisation

5 September, Uitenhage: Beneficiaries experienced PIN problems. PINs were registering as invalid using the PIN provided at card swap. Some beneficiaries did not get their grant using both on the old or new card.

3.3 Card Swap: Communication and Education

3.3.1 For the first time in the monitoring cycle, SASSA has been primary way in which beneficiaries found out about the card swap (44.5%) with word of mouth (36.8%) being the next most common method. Other methods include loud hailers and being informed by the Post Office.

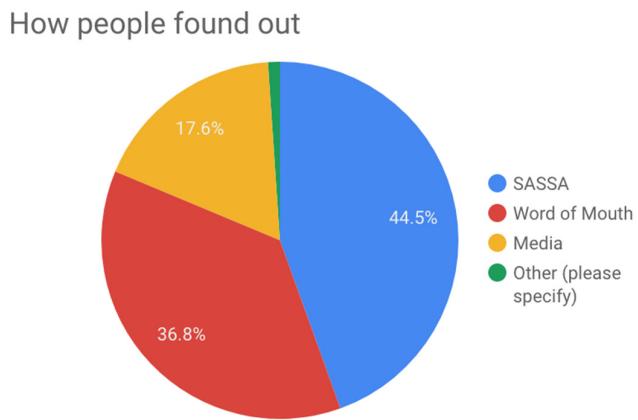


Figure 14: Card Swap - How beneficiaries found out about the card swap

3.3.2 Most beneficiaries (99.9%) knew to bring their ID documents. But, only 73.11% knew they also needed to bring their old SASSA card (Fig 15). Beneficiaries visiting community halls were more likely to be requested to present additional documentation, including an affidavit and biological mother's birth certificate.

What documents people were told to bring

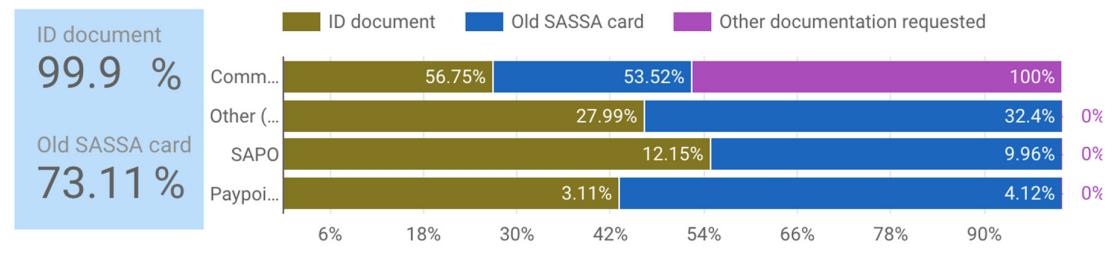


Figure 15: Card Swap - What documents beneficiaries were requested to bring

3.3.3 From a national perspective, there is a slow but continuous process of informing beneficiaries of the account terms and conditions with an increase to 61.6% from 60.1% in the previous cycle. 50.4% of beneficiaries knew the terms and conditions an increase from 42.4% in the last cycle (Fig 16). While there is a slow increase in this knowledge it is imperative that a more concerted effort is made to ensure that beneficiaries are aware of the account terms and conditions.

Documents received and explained - all respondents

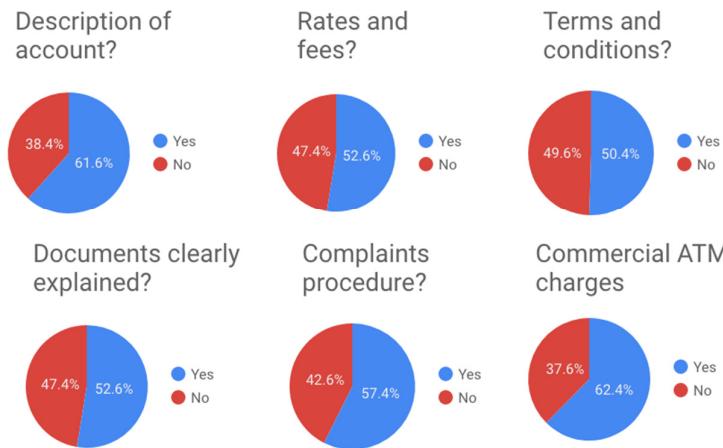


Figure 16: Card Swap - Documents provided and explained - National view

Text Box 3:

Deductions

4 September, Cathcart: Four beneficiaries reported deductions related to funeral policies administered by Moneyline via the Easy Pay Everywhere (EPE) Grindrod Bank Account. A SAPO official advised the beneficiaries to approach SASSA to check that the number of deductions is not exceeding the 10% value of the grant amount.

3.3.4 43.7% of beneficiaries monitored this period will go to a merchant or retailer to receive their next grant pay-out. 31.5% will use a commercial ATM and 24.4% a SAPO branch. Beneficiaries who selected “Other” hope to use a pay point to receive their next grant (Fig 17).

Where people will receive their next payout

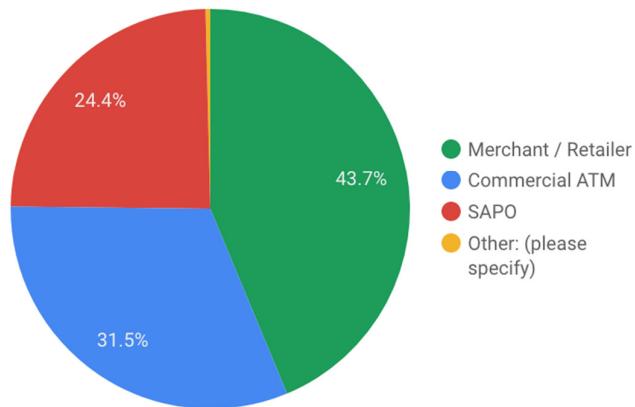


Figure 17: Card Swap - Where beneficiaries will go for their next payout: national

3.4 Card Swap: Norms and Standards

3.4.1 37.7% of beneficiaries queued for less than 30 minutes and 37% queued for between 30 minutes and 1 hour with the remainder queuing for 1-2 hours (15.9%). (Fig 18)

How long people queued for

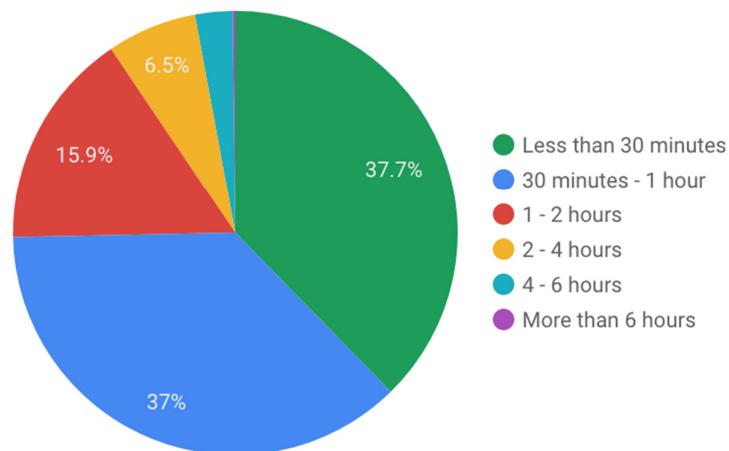


Figure 18: Card Swap - How long people queued for

Text Box 4:

How long people queued for

18 August, Villiersdorp, Western Cape: SASSA was disorganised. People were getting uneasy because they had to stand in the cold outside in long queues.

6 September, Khutsong, Gauteng: Long queues. More service points to be activated.

3.4.2 Figure 19 shows, 23.47% of the 37.7% who queue for less than 30 minutes were at community halls. Overall queue times saw a dramatic improvement this monitoring cycle.

How long people queued by facility type

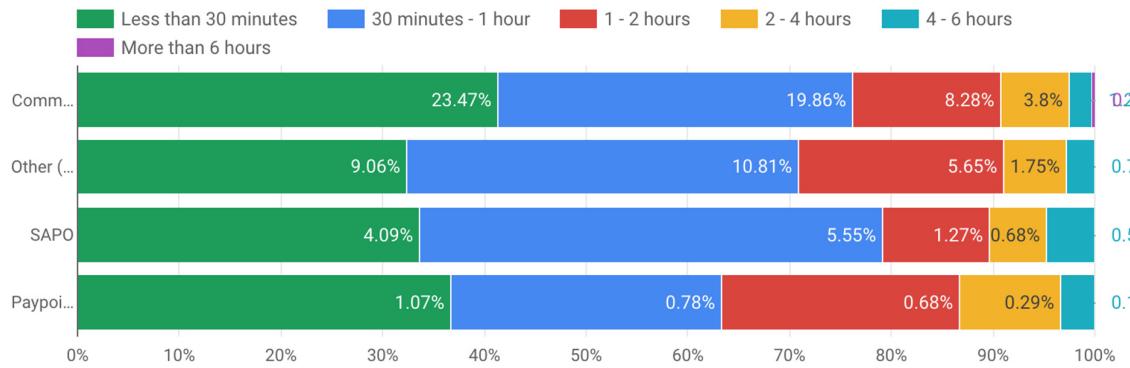


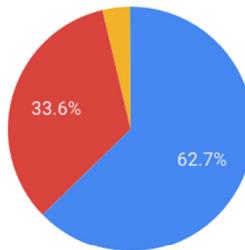
Figure 19: Card Swap - Queuing time disaggregated by facility type

3.4.3 Nationally beneficiaries reported a positive experience with regards treatment by staff only 3.7% showing a poor rating (Fig 20).

Treated respectfully

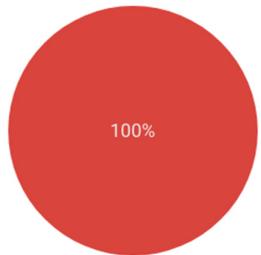
National - Treated respectfully?

● OK ● Excellent ● Poor ● n/a



Rural - Treated respectfully?

● Excellent



Urban - Treated respectfully?

● OK ● Excellent ● Poor ● n/a

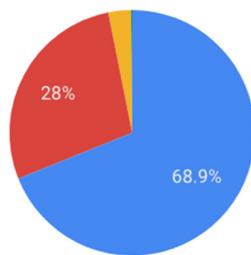


Figure 20: Card Swap - Level of respect experienced, national and urban/rural split

3.4.4 Figure 21 reflects beneficiaries' impressions and experience of the facility. (Note that adequate resources refer to adequate seating, ventilation, cups and water, access to

toilets etc.) Resources remain a significant problem with many beneficiaries not having access to adequate shelter, water and toilets. Importantly, these figures reflect the situation at community halls, SASSA offices and SAPO. See further discussion of these issues under the impact of pay point closure section 4 of this report.

Other aspects

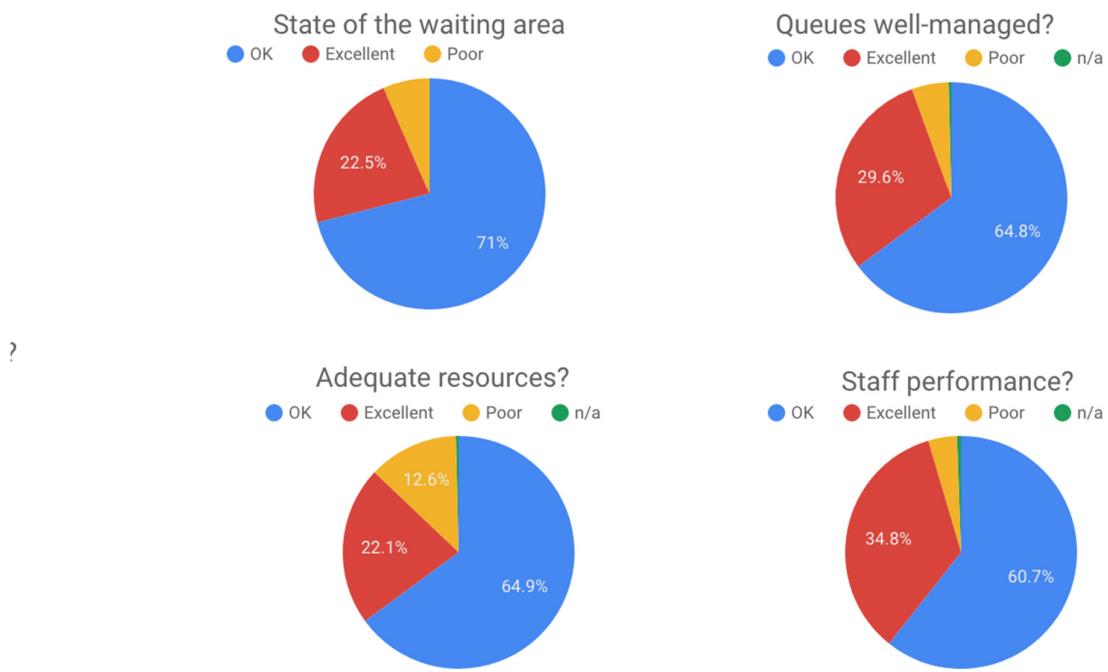


Figure 21: Card Swap - Norms and standards performance rating

Text Box 5:

Norms and standards performance rating

3 September, Elukwatinini: There is no shelter and chairs for the beneficiaries.

4. IMPACT OF PAY POINT DECOMMISSIONING

This section of the report is based on community dialogues where grassroots experiences of beneficiaries were discussed and monitored. Data gathered is represented in the case studies below.

The decision to decommission pay points seems to have been made with no consultation with beneficiaries and little regard or consideration of their needs and the impact of the removal of a pay points will have on both beneficiaries and the local economies of communities.

In many cases communities fall outside of the national payment system footprint and where access is available, it is typically through a single ATM (often out of order, or out of cash) or through a nearby merchant. Merchants are mostly not equipped to handle large volumes of people queuing and there is no seating, shelter, access to water and often no access to toilet facilities either. SASSA is obligated to treat beneficiaries with dignity at all times and to uphold the norms and standards set in place to ensure this. However, there are no norms and standards for SAPO nor for merchants acting as pay points and it is beneficiaries, especially the elderly and the disabled, who suffer the most because of this.

Where no means of payment are available in the community, beneficiaries are expected to foot their own transport bill to access a nearby facility, without even the guarantee of receiving all their cash that day and potentially needing to return at a later stage. People are forced to make plans and provisions for others to watch children, or take additional time to collect their grant.

Beneficiaries are also facing increased risk of falling prey to opportunistic con men as well as being identified when travelling together, en masse, as easy targets. People are not comfortable travelling with large amounts of cash. When pay points are in communities people know each other and are less likely to be targets of crime.

When issues occur with accessing their grant, either with pins/biometrics or an irregularity on the grant itself, there are no longer SASSA officials on hand to assist and resolve these issues, instead beneficiaries will once again on their own steam and at their own cost, need to travel to the nearest SASSA office to be attended to.

The case studies laid out in this report are not isolated incidents, but instead were captured as being representative of many beneficiaries' experiences.

Case study 1: Black Sash Gauteng Regional Office with Bojanala Advice Office field visit to the North West Province - Decommissioning September 2018

Phatsima community, Bojanala Platinum District Municipality is a small community 45 km from Rustenburg central business district. Here a pay point serves more than 700 beneficiaries and social assistance matters are dealt with at the SASSA helpdesk. There is no SAPO branch in Phatsima. The nearest SAPO branch is in Boshoek 22 km away.

Cost of transport to collect grant payment-

Traveling by taxi to Boshoek in the morning costs R15.00 a trip and during the day costs R20.00. There are two commercial banks Standard and Capitec and bank ATMs (FNB and ABSA) at Sun Valley, near Sun City resort about 12 km away. At Ledig, 5km away from Phatsima, there are Standard & Nedbank ATMs. Cash withdrawals at these facilities for SASSA card holders come at a cost to beneficiaries - bank charges for the use of the ATM are costly. There are *no accredited retailers* in and around this community.

Cost of transport to access other services - Public transport to Rustenburg, the nearest town, costs at least R90.00 per round trip, to access services from government offices or access accredited *retailers*.

6 September 2018 pay point to observation during the card swap process: After choosing

the bank option, grant beneficiaries discovered it was too costly, they experienced *account maintenance fees of about R50.00; cash withdrawal fees and/or fees for use of the ATM*. Some of the beneficiaries complained that they were encouraged to take the bank account route by filling in the annexure C form, without being informed of or realising how costly this will be to them. They wanted to be swapped back to the new SASSA/SAPO card. In this community in particular, U-bank was sighted as the problematic bank.

The local SASSA office delayed the card swap and pay point decommissioning because of the *poor banking infrastructure in the area*. However, when the card swap process commenced in July, whilst CPS still made payments, an arrangement was made that post-CPS, SAPO would continue to make payments at this pay point. Whilst the team was there on the 6 September it was announced to beneficiaries that those who swapped during August, would get paid at this venue on 10 September and those that were being swapped on the day in question, would receive their grant on 2 October 2018 at the same venue. SAPO did not keep the promise and did not turn up on 10 September as per the schedule. Instead, SAPO services were redirected to Zeerust, leaving SASSA and beneficiaries stranded in Phatsima. SASSA had to transport beneficiaries, at taxpayer's expense, to the nearest ATMs around Phatsima, inconveniencing beneficiaries who had to incur costs by being forced to use an ATM. The failure by SAPO to provide a decent service raises serious concerns.

Community dialogue on 12 September:

Costs to beneficiaries: Travel R90.00 a trip to Rustenburg to reach the merchants; and between R30.00 and R40.00 to the nearest SAPO branch in Boshoek as well as additional commercial bank fees.

Mobility (especially the disabled): The state's commitment to bring the services to the people seems to be overlooked in this instance. The progressive realisation of access to the right to social security, with the current delivery of this service, is proving regressive. Payment of grants to these beneficiaries has always been done in the area where this community lives and now they will have to travel long distance to gain access to their grants.

Security in general, the PIN and the use of ATMs: There was serious concern especially from elderly beneficiaries that they will now have to use the ATM. They are concerned about being exposed to criminals hanging around the ATMs taking advantage of vulnerable members of the public.

The community highly recommend the reopening of the Phatsima SASSA pay point due to the lack of national payment infrastructure which negatively impacts on them receiving the full value of their grants and on their livelihood.

Case study 2 Rasimone – Boshoek Community, Bojanala District - Monitoring team visit to SAPO branch in Boshoek on the 6 September

This community is served by the SASSA Rustenburg local office, 32 km away. Rasimone pay point has been closed with the motivation that grant payments will be done from SAPO branch in Boshoek which is about 7km from the community.

This branch has, to date, not made a single grant payment. The SAPO staff at this branch said that it has not had connectivity since a burglary in 2017 nor does the branch have access to SAPO's Mzantsi account. As a result of these challenges all affected beneficiaries are directed to SAPO branch in Machaneng, an additional 7km away.

SAPO services in this area do not meet the Batho Pele principles and the SASSA norms and standards. This was observed at an additional three SAPO facilities: Bester, Kanana and Machaneng. The spaces are small, over-crowded with no shelter for beneficiaries' queueing outside. There are no chairs, no water and no inadequate sanitation (customer toilets do not have doors). Office hours are not adhered to. During lunch hour officials abandon their work stations leaving beneficiaries and clients unattended.

It is recommended that the local SAPO branch improve their capacity in terms of IT, customer care, norms and standards and human resources.

Case study 3 Ga Motle Community, Moretele Local Municipality – 17th September

Ga Motle village is 26km from Hammanskraal and 24km from Mabopane, the nearest places for grant beneficiaries to access merchants / retailers, banks and SAPO branches. In the area, there are 2 Capitec ATMs (at Ka Moka Supermarket and Itereleng petrol filling station). The nearest SAPO branch is in Mabopane, which serves the Mabopane and surrounding communities.

Black Sash engaged Mrs M whose daughter lives with a disability. When the card swap began Mrs M weighed opted for payment via the bank, despite the costs implications and the strain associated with mobility and security of her daughter to get to public transport.

She chose this option because, had she chosen the SASSA/SAPO card, *transport cost* to get her daughter to the nearest merchant in Hammanskraal would result in a cost of R180.00, they have to take 2 taxis costing R90 per person per return trip. Getting to Mabopane attracts a cost of R120.00 at R60.00 per person per trip although this trip can be done with 1 taxi.

In addition to exorbitant transport costs, Mrs M was concerned about exposing her daughter and herself to being mugged at the busy malls and centres where they can draw the grant in and around Hammanskraal and Mabopane.

The elderly and frail members of that community will face the same challenges as Mrs M and her daughter. Having a pay point within this community is vital to access the service in a dignified and safe manner.

It is recommended that the Ga Motle pay point be reopened due to limited access to national payment infrastructure.

Case study 4 Mathibestad, SASSA local office (Moretele Local municipality) 17 September

The pay point decommissioning project has been implemented however, SASSA has not made provision for the continuation of the normal services that were offered in the past like the outreach and satellite services extended to communities in-between the paydays.

Apart from payment of grants, beneficiaries utilised pay points as a service to lodge disputes. SASSA's satellite services meant services were brought to the communities, and people who needed to register for their grants were able to do so. This is a concern for

communities such as Ruigtesloot in Moretele municipality receiving services from Mathibestad local office which is 53 km away. Beneficiaries experiencing challenges with the new card, be it at an ATM or a merchant, would have to travel to Mathibestad at R160 per return trip.

It is recommended that SASSA open the pay point to pay grants and provide helpline services.

Case study 5 Oyster Bay, Community Dialogue on the 20 September

Masphakameni Local Development Agency (MasiLDA) staff, have been involved in monthly CBM monitoring of cash payments at the Lingelihle Community hall, KwaNomzamo pay point, Humansdorp since June 2018.

The MasiLDA monitors expected CPS to open the KwaNomzamo pay point at around 10h30 on Friday, 31 August after finishing payments at the Acadia pay point. When they had not arrived by 11h30 the monitor went to the local SASSA office to enquire. A SASSA official told her that the KwaNomzamo pay point was closed and that he was heading over to the Ward Councillor's office to inform him. Another official informed her that to the best of her knowledge, all the pay points in the Kouga area had been closed and that the only one that would continue to service the Kouga district would be the Loerie pay point. The official was not sure if the follow on date for KwaNomzamo pay point scheduled for 13 September would go ahead or not. The monitor requested that she be informed of the date the Loerie pay point would be open.

At the KwaNomzamo pay point there was no signage advising grant beneficiaries of the closure or impending closure or advising them what to do in terms of payment. The monitor consulted a number of people living in the immediate vicinity, including the ward councillor, to check if SASSA had perhaps done some loud hailing in the area prior to the closure to inform people or call people to a meeting to consult on the closure. No one was aware of any such activities. It appeared that the KwaNomzamo pay point closure was sudden and unexpected and that even the ward councillor was only informed after the fact.

On 13 September to the monitor's surprise CPS arrived at the KwaNomzamo pay point together with Fidelity security at 08h00 and kept it open until 15h00. They did observe that SASSA officials were not present, so it was unclear to the monitors at that time whether CPS had been instructed by SASSA to open the pay point for the follow on date or whether they had done so of their own accord.

MasiLDA decided to host two community dialogues on the 20 September with grant beneficiaries in the Kouga District. The main purpose of these dialogues were to provide grant beneficiaries with a platform to express and share their views on the sudden closure of their pay points and to explore how this may have affected them in terms of time, travel costs, accessibility, payment options or unexpected fees etc.

Most of the beneficiaries present at the dialogue indicated that they were not affected by the closure because they have all changed to SASSA/SAPO gold cards and other commercial bank cards over the past months.

Grant beneficiaries raised the following serious concerns regarding payment on the SASSA/SAPO gold card:

Humansdorp is the closest town for the collection of their grants, 25km away from Oyster

Bay (50km round trip) on a gravel road and costs R80 (R40 each way). Oyster Bay has no SAPO branch, commercial banks, major retailers or even an ATM. The travel time and cost is creating undue hardship for the women of Oyster Bay – particularly mothers and grannies - who carry the burden of child care. The transport goes to Humansdorp early in the morning and generally returns around 5pm in the evening leaving them stuck in Humansdorp for most of the day and are forced to make arrangements between themselves around child care.

Almost 5% of each adult grant or 20% of each CSG is being spent on collecting the grant thus substantially eroding the cash value. The distance does not meet SASSA's (and presumably SAPO's) Norms and Standards.

According to Mr Jola, a ward committee member present at the community dialogue, there are 151 formal RDP type households and 34 informal households in Oyster Bay township – roughly a total of 185 families of whom almost all are dependent on one type of grant or another. This excludes the social grant beneficiaries living on surrounding farms.

If necessary, the women and ward committee are prepared to mobilize and go door to door to get a list of names of grant beneficiaries for SASSA & SAPO. They are also prepared to mobilize on nearby farms to find out how many other beneficiaries are affected and they would welcome an opportunity to host SASSA and SAPO at a mass community meeting in Oyster Bay to voice their concerns directly.

The local community requested the Black Sash to assist with lobbying SASSA to reopen the cash pay point.

Case study 6 *Community Dialogue in Limehill 7 September, Tribal Authority Venue, facilitated by Limehill Joint monitoring Committee.*

SASSA gave a presentation on the card swap & decommissioning of pay points. Ms Madonsela, the Ekuvukeni SASSA local office manager indicated that their office was still to do home visits.

Grant beneficiaries raised the following serious concerns regarding the Closure of the Limehill Pay Point:

Beneficiaries are incurring travel cost to reach the nearest accredited retailer -Boxer Store. They pay R10 to Uitval using a minibus taxi (return trip), R30 home with groceries in personal taxi (return trip).

This store services all catchment populations from Uitval; Di Wal; Limehill; Tholeni; Sigweje; and Nhlati 1 and 2. The Boxer store does not request delivery of cash in advance before the pay date. They rely on the cash purchases from clients to pay out grants. Should there not be enough cash available, beneficiaries continue to stand in queues until cash filters in or are told to come back the next day. Even if beneficiaries choose to purchase at the store, there is sometimes not enough cash to collect their balance and they need to return, at an additional cost, at a later stage.

There is poor Infrastructure at the Boxer Store, no seating, long queues, no toilets, no water, limited security, no disability access.

Elderly beneficiaries are struggling to remember their PIN and are pleading that biometrics be reinstated.

Because of the travel, elderly beneficiaries are struggling to go to draw their cash, they have to depend on family members who then do not give them the full value of the cash.

Security and increase in crime: Security guards are only stationed inside the Boxer store and unable to protect beneficiaries who leave the store. Beneficiaries say that thieves are aware when grants are collected from the Boxer Store and prowl nearby.

The nearest SAPO branch in Ekuvukeni Offline has just started to do card swaps but it is currently offline to payments. Beneficiaries wanting to withdraw at SAPO have to travel to Dundee or Ladysmith at their own cost.

Recommendations from the Indunas who attended the dialogue: Limehill Tribal Authority to be used as a venue for cash payments to ease the burden on beneficiaries.

SASSA Response: There must be mobilization and an application from the councillors and Indunas for the measures above to be implemented. SASSA local office manager is willing to assist in this regard.

The community has requested that, due to the fact that the 2 ATMs are continually out of commission at least one of the pay points should be re-open. The tribal authority has made the local hall available for this purpose.

Case study 7 Pay point monitoring by Black Sash, Kwa Gumede, Harding, 10 September.

There has been significant confusion regarding payment dates and venues. SAPO National Cash Payment List for Pilot Cash Payments scheduled for September 2018 included Bhengu Pay Point, Harding for 10 September. The Harding SASSA local office manager was contacted to confirm that cash payments had indeed been scheduled for this site. She said that Bhengu had been scheduled for 6 September according to the list she received. She checked with Regional SAPO to confirm the dates and sites. SAPO confirmed Bengu was scheduled for 10 September. The SASSA manager went to Bengu on 6 September to apologise to beneficiaries about the incorrect date and informed them of the new date. Black Sash reconfirmed with SASSA on Friday 7 September that the payment scheduled for Monday 10 September is on track.

Upon arrival CPS was just finishing up paying the EPE and white SASSA card holders and left at 10h45. The SASSA manager said that SAPO was at Bhengu while all beneficiaries had been mobilised to be at Weza.

Black Sash contacted the SAPO regional manager, Mr Mabona who said that on their list, as was shared with SASSA, Weza did not feature in the pilot phase. They were scheduled to be at Bhengu and did not have additional resources to deploy to Weza. Mr Mabona confirmed this had been raised at the Joint SASSA/SAPO meeting and it was decided that they would stick to Bhengu as the pilot pay point and that beneficiaries from Weza and Blose would be transported to Bhengu to access their payments.

The SASSA manager denied that she received these instructions and instead mobilized beneficiaries and vendors from Bhengu on 6 September to make their way to Weza on

Monday 10 September. It was unclear if any beneficiaries were present at Bhengu for payment.

Black Sash wanted to go to Bhengu to monitor there but were discouraged from doing so by the SASSA manager. She said she made arrangements for excess SAPO staff at the Harding Office to facilitate payments at Weza. Half-an-hour later, we were informed that a team would be deployed from Port Shepstone to administer payments, and this would be CPS staff. Harding SASSA staff alleged that in meetings with CPS, CPS was indicating that as of October they would be paying their Green cards, White cards and the SASSA/SAPO gold card. When Black Sash followed up with SASSA as to how far away the payments vehicle was, we were told that it was just passing Harding and would be with us shortly. Two hours and 45 minutes later, no payment vehicles had arrived and we were told that the vehicle was at Izingolweni, which was one and a half hours away from Weza. We suspected that the SASSA manager was deliberately misleading us.

We randomly selected 3 beneficiaries and took their contact details to follow-up as to whether any payments had taken place and if so, who had made the payments.

Follow-Up with Beneficiaries on Tuesday morning 11 September: All 3 confirmed that CPS and EasyPay vehicles arrived at the site and paid all SASSA / SAPO Gold Card grant beneficiaries from 16h00. After they had completed Weza, they moved to Blose to pay beneficiaries.

SASSA and SAPO must work together to ensure satellite pay points operate in these areas to prevent undue financial cost and access issue.

Case study 8: Community Dialogue in Pietermaritzburg, Methodist Church, 11 September facilitated by CINDI Network.

Beneficiaries' raised concerns regarding deductions and how to gain recourse; green cards; funeral policies and whether the deduction would continue under the new card; and the impact on disabled persons to now collect their grants from either SAPO or merchant store.

All pay points have now been closed and for those in rural areas access to a SAPO facility is a challenge. Beneficiaries have to come to Pietermaritzburg (PMB) to access their grants. Examples of some travel costs were: R40 return from just outside PMB and R 64 return from Swaaiman. All beneficiaries present at the dialogue live near to the now decommissioned pay points to which they were able to walk to get their grants, but now they have to pay to come to town to access their grants.

In addition, beneficiaries experienced challenges accessing their grants at SAPO including, no cash, long queues, constantly offline, poor infrastructure.

Another concern raised was that there had been a number of short payments because of card swaps taking place after the 15th of each month, with the understanding that the money would reflect in the following month's grant but this has not happened. There are beneficiaries who have lost one month's grant as a result.

The issue of crime was raised as a major challenge and is increasing in areas where

beneficiaries are forced to draw grants.

Beneficiaries are requesting the following pay points be considered for reopening:
Swaaiman; Unit 14, Elandskop; Taylors; Mpumuza; Gezebuso; Mpophomeni; Ximba Tribal Court; Dindi and Sweetwater.

Case study 9: Community Dialogue Mpophomeni in KZN, at Mpophomeni Theatre, 12 September 2018

The Community Partner requested SASSA to present at the dialogue, but during the dialogue a message was sent stating their unavailability.

Beneficiaries shared challenges that have resulted in the closure of their community pay point:

Travel costs: Traveling to NPS or SAPO cost R24 to Howick per return trip.

SAPO capacity and infrastructure: A number of problems were being experienced in relation to the SAPO Howick branch which was constantly offline. Elderly and disabled beneficiaries borrow money to hire transport to Howick and are then told to return the next day as they are offline. When SAPO is offline and/or runs out of cash, beneficiaries are forced to queue at the merchant stores who also do not have adequate cash and are turned away yet again to come back at their own cost. SAPO allocated one person only to do the card swap, and if s/he was sick or away then the process could not proceed. Poor SAPO branch infrastructure and the safety of pensioners when they go to draw their grants

Crime: Crime is increasing as thieves are aware that beneficiaries now have to travel distances to access their grants and they are now at higher risk. Crime is increasing at taxi ranks and where beneficiaries draw their grants.

Card facilities and benefits: Remembering PIN numbers is proving a challenge to the elderly who would prefer fingerprints/biometrics.

Services: Moving the pay point from rural to urban areas places a burden on beneficiaries and takes services away from where the people actually are. In the past with the pay point pay-outs were made on different dates and people were happy with the schedule. Now all beneficiaries queue on the first of the month and it is chaotic.

Socio-economic impact of pay point closures: concern was raised regarding the negative impact on vendors who now had no access to income due to the closure of pay points. Cultural beliefs in this area are not being considered as many beneficiaries feel that grant money must be collected in cash and brought to the home to be blessed by the ancestors. There are also health implications as Many beneficiaries are on medication a need to have access to payments closer to their homes to allow them to be able to take their medication or access to facilities with water and cups so they can take their medication.

Retailers: Pick 'n' Pay in Howick insists that people must buy for at least R300 before they get their grant. As with most retailers the Howick Boxer has no seating and due to the delays in accessing payments, beneficiaries have to sit on the pavement they are then chased away by the store next door as they are blocking the entrance to that store. In addition there is no access to water and sanitation at retailers.

Uncertainty and hardships experienced in relation to the changes were expressed in terms of concerns regarding beneficiaries not knowing (after card swap) which card the money is in because full and proper information were not provided. E.g. a beneficiary swapped her card after the 20th of the month and when she went to draw on her gold card, the money did not reflect. It was only then, when she went to check, that she was informed that the grant was still on her white card. Beneficiaries also asked if the gold card expires and when it does what will happen thereafter, there were fears of the same hardships happening again. Beneficiaries were also unsure as to what would happen to people who retained the EPE Card?

The community wants the pay point to be reopen.

Case study 10 *Monitoring by Witzenberg Rural Development Centre in the Ceres and surrounding towns, 4th and 5th September*

SAPO Op die Berg branch does not make cash social grant payments and this was not explained to beneficiaries when SASSA/SAPO was busy with the card swaps. Beneficiaries therefore have to use a local ATM. One beneficiary was only able to withdraw R2000 when she was supposed to get R2090 (a disability grant and the child support grant for her minor child) and she is not sure why she could not withdraw the R90. She will have to come to SAPO Ceres in October to receive her full grant, however travel cost to SAPO Ceres is in excess of R80 and an additional R60 for those living on farms.

SAPO Tulbagh does not keep enough cash. Beneficiaries have to go to commercial ATMs and have to pay bank charges. This cost them up to R70 for transport and ATM fees. Five social grant beneficiaries said that this SAPO branch did not have money to pay social grant beneficiaries. This was the case on the 5 and 11 September 2018. Social grant beneficiaries had no option but to go to the commercial banks, paying the additional bank charges. WRDC made contact with the branch manager, Merlin Appolis. She explained that having so much money is a security risk.

Resetting of PIN: Beneficiaries are referred to SASSA in Worcester which is 60km away from Ceres. This is done at the expense of beneficiaries, costing at least R80 per trip from Ceres and an additional amount for those from the surrounding areas.

It is recommended that the Op die Berg pay point be re-opened and that the Op die Berg and Tulbagh SAPO branches be capacitated in terms of IT, customer care, norms and standards and human resources

APPENDIX 1: Introduction and background to CBM

INTRODUCTION

Background

The Black Sash and its partners appreciate the complexity of managing a major system change. We do not underestimate the enormity of the transition to the SASSA/SAPO card involving approximately 8.4 million beneficiaries: 2.5 million on cash payments and 5.9 million using the SASSA card to access their grants (out of a total of 10.7m bank account holders). It requires effective strategies and procedures for on-boarding a new service provider(s) and respectful individual face-to-face consultations with millions of beneficiaries within a fixed timeframe. Most importantly, the system changes must ensure that monthly grant payments continue uninterrupted, as well as meet the Constitutional Court obligation.

Other factors taken into consideration are:

- SASSA and SAPO officials need to be rapidly trained to understand and operate the new system effectively;
- SASSA and SAPO officials are learning how to work cooperatively to ensure that grant payments continue without any interruptions during the transition until the new system stabilises;
- SASSA officials have to inform and educate millions of beneficiaries on where, when and how (documentation required) the card swap will be done;
- Beneficiaries, in order to make informed choices, need education regarding Terms and Conditions, including fee structures and benefits of the new bank account;
- The technology of the new SASSA/SAPO bank account has to integrate with the Home Affairs National Identification System (HANIS) for authentication and security purposes;
- SASSA intends to drastically reduce the number of cash pay point s. Millions of beneficiaries: the elderly, disabled and those not on the National Payment System Infrastructure footprint must be engaged to mitigate adverse affected.

Community Based Monitoring Methodology

The Black Sash has been involved in Community Based Monitoring (CBM) for the past 15 years. Our CBM model recognises that communities, citizens and public service users are active holders of fundamental rights, and not merely passive users of public services.

Independent CBM provides tangible feedback to government in order to improve service delivery. Good service delivery is also acknowledged. This model offers the opportunity for civil society and civil servants to work together to build a capable state.

Black Sash does this in partnership with credible community based organisations also referred to as *Community Partners* (CPs) across the country - for full list of CPs see Appendix 2. A Memorandum of Understanding is concluded with each CP, detailing the scope, deliverables and ethics. See cbm.blacksash.org.za for a detailed description of the CBM model with the different steps.

The 2018 CBM project focuses on the transition to the new SASSA/SAPO bank account also referred to as the card swap. We have modified the Black Sash CBM model slightly to capture the complexities of this task. New surveys were developed for the card swap and to

monitor the pay point footprint. In addition, CP monitors and Black staff completed compulsory site observation surveys. Both seasoned and new monitors attended capacity building workshops to learn about context changes, new surveys, the CBM model and to brush up on ethics.

The cycle of data collection has changed from annual to monthly for the remainder of 2018. The monthly cycle runs as follows:

- Data is collected during the first two weeks of the month,
- During the third and fourth week data is cleaned, analysed and shared with Black Sash regional offices and CPs to check for accuracy,
- Report production happens by the fourth week of the month,
- Final monthly reports are shared by the first week of the following month.

Black Sash obtains written permission from SASSA and SAPO to access their respective facilities for the implementation of its current CBM project.

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