

SASSA/ SAPO

Service Level Agreement Monitoring

April/May 2019

Community Based Monitoring:
Case Studies, Results and Observations

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1. EXECUTIVE SUMMARY

Introduction

The focus of the 2019 Black Sash Community Based Monitoring (CBM) programme is to monitor compliance with the SASSA/SAPO Service Level Agreement (SLA) at SAPO branches and pay points, within the context of the new state-led hybrid payment model. This report is based on five case studies from KwaZulu Natal and data collected from 1,205 beneficiaries at 20 sites across South Africa.

Findings

Based on the data collected, whilst specific cases varied, common trends emerged across the different sites measured.

Dignified Service: A number of serious concerns surfaced regarding access to sufficient, clean and accessible toilets; decent waiting areas with adequate shelter and seating; as well as access to fresh drinking water. These concerns are particularly visible in the case studies accompanied by photographs. In Pietermaritzburg and Port Shepstone these facilities, although available, were wholly inadequate whilst at the Thandabantu pay point they were non-existent.

Accessing pay sites, particularly in peri-urban and rural areas, remains a serious problem as illustrated in case studies. The Vulamehlo/Thandabantu pay point is located in deep rural KZN and is not easily accessible. Beneficiaries complain that SAPO only makes payment on the 6th of the month and some have to pay taxis fare between R20 and R30 return trip. Those who need their grant(s) earlier, travel to Highflats or Ixopo at a cost of between R100 and R120 per return trip. Older beneficiaries, needing to be accompanied, pay double the price.

Facilities and equipment: National data indicates that only half (50.71%) of sites opened their doors at 08h00. Payment starting times range from 08h00 (17.99%), 08h30 (10.16%) and 09h00 (25.31%). In Pietermaritzburg payment was fast and effective due to both good planning and queue management by staff with seven tellers available to make the payments. Unfortunately, in other areas this was not the case. In Dundee backlogs due to ATM failures the previous day caused delays; at the SAPO branch in Howick there was only one teller and a number of sites experience problems due to the late arrival of cash. In Port Shepstone and Dundee post offices cash only arrived at 09h15 and 10h00 respectively and Gamalakhe post office ran out of cash at 14h00.

Queue management: The SLA sets the maximum waiting time at one hour. Nationally our sample data indicates that: 23.2% waited under 30 minutes and 28.2% of beneficiaries reported waiting between 30 minutes and 1 hour. Only 51.4% were served within the required time limit. 27.1% waited between 1 and 2 hours.

Communication: Of greatest concern is the low number of beneficiaries being aware of the Terms and Conditions of the SDA. Nationally, 46.1% received copies of the Terms and Conditions of their SASSA/SAPO SDA and 20.8% were not sure whether they had. Our case studies reflect similar observations, in Pietermaritzburg there were no notices visible of the SDA Terms and Conditions.

Payments: Case studies varied significantly, in Dundee and Port Shepstone 100% of respondents reported receiving their grants in full whilst Howick and Pietermaritzburg reported 96.2% and

87.4% respectively. In Port Shepstone only 56.9% received receipts as opposed to 100% receiving receipts at Howick Post Office. Nationally, the sample data indicates 92.4% reported receiving the full grant payment and 94.1% receiving receipts. Problems accessing grants through the National Payment System (NPS) were also recorded. In Dundee, Howick and Pietermaritzburg beneficiaries had problems with ATM withdrawals where transactions failed and reflect as insufficient funds. *Boxer Gamalakhe* ran out of cash by 11h00 on 1 April and turned beneficiaries away.

Recourse and Disputes: Nationally 66.1 respondents said they knew how to log a complaint should they need to and 83.2% reported an official being available to assist with queries. In Kwa Zulu Natal, there were disparities with the national average indicating a much lower awareness with regards recourse. In Pietermaritzburg 29.8% and in Port Shepstone only 7.8% knew how to log a complaint.

Recommendations

- Urgent attention needs to be paid to ensure all beneficiaries have access to sufficient, clean and accessible toilets; decent waiting areas with adequate shelter and seating; as well as access to fresh drinking water. An infrastructure audit needs to be undertaken and adequate facilities must be provided.
- The new dispensation has resulted in beneficiaries not receiving the full cash value of their grant. Case studies show how travel costs are reducing the amount of money beneficiaries receive. Grant beneficiaries are also incurring additional banking charges at ATMs, SAPO and some retailers.
- Only half of pay sites opened their doors at 08h00 and there are ongoing challenges regarding the delivery of cash on time. Effort needs to be made to ensure that opening hours are adhered to and that enough cash is delivered on time.
- Serious effort needs to be put into ensuring there are enough staff members and tellers in particular to manage the work load on pay days.
- A communication strategy needs to be implemented urgently in order to ensure that beneficiaries receive copies of the SASSA/SAPO SDA Terms and Conditions and that the information is available at all pay sites.
- A focussed education campaign is needed on the recourse mechanisms available on the SASSA/SAPO SDA. SASSA and SAPO must have dedicated staff available to deal with complaints, recourse and refunds.
- Measures should be taken to ensure that beneficiaries receive receipts and bank statements.
- Grant beneficiaries are incurring unnecessary costs (transport and banking feed) particularly in the peri-urban and rural areas. SAPO is not servicing grant beneficiaries at pay points on the 1st or 2nd of the month, forcing them to make other plans. To address these challenges SASSA should re-opened pay points particularly in peri-urban and rural areas that pay social grants on the 1st or 2nd of the month.

2. INTRODUCTION

2.1 Background

The 2019 Community-Based Monitoring (CBM) programme sees the Black Sash embark on a new monitoring cycle with the goal of assessing compliance of grant payment sites to the Service Level Agreement (SLA) between SASSA and SAPO.

SASSA concluded a SLA with SAPO, signed September 2018.

The SLA stipulates a standard of service delivery and makes provision for the dignity, security and service quality to beneficiaries. For example, it stipulates a standard for shelter, sanitation, access to drinking water, queuing time and security services. These standards are being monitored at SAPO branches as well as pay points.

During 2018 SASSA closed a large number of SASSA pay points reducing them from 10,000 to 1,780. Many beneficiaries are incurring additional transport costs as well as paying extra bank charges, depleting an already meagre grant.

The SASSA submission to the Portfolio Committee of Social Development dated March 2019 indicates, of the 11,090,090 million beneficiary bank accounts:

- approximately 71% (7,877,224) of the beneficiaries have a SAPO Special Disbursement Account (SDA).
- 19.5% (2,157,595) have bank accounts at other commercial banks; and 9.5% (1,005,271) are paid through the Grindrod Bank's Easy Pay Everywhere bank account.
- a large number (61%) makes use of Automated Teller Machines (ATMs) and 34% use retailers to collect their grants.
- only 5% of grant beneficiaries make use of SAPO branches and pay points.

The SASSA/SAPO SDA makes provision for a basket of free services, including withdrawals at retailers. Whilst neither SASSA nor SAPO have formal agreements with retailers and banks, it is important that grant beneficiaries experience a decent standard of service at retailers as well as ATMs.

2.2 Community Based Monitoring Methodology

The Black Sash's Community Based Monitoring (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, including acknowledging good service delivery. This model offers the opportunity for citizens, 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. A Memorandum of Understanding is concluded with each CP, detailing the scope, deliverables and ethics of the programme. See <https://cbm.blacksash.org.za/learn-about-cbm> for a detailed description of the CBM model with the different steps.

New surveys were developed to monitor the level of service provided to beneficiaries across various payment channels. In addition, CP monitors and Black Sash staff complete 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.

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

The 2019 CBM cycle data is collected every **second** month starting from 1 April with the overall process of compiling these reports being as follows:

- Data is collected during the first calendar month,
- In the first two weeks of the second calendar month, data is cleaned, analysed and shared within the Black Sash and with CPs to check accuracy,
- Report production happens in the third and fourth weeks of the second month,
- Final monthly reports are shared by the first week of the third month.

This report takes the form of case studies, highlighting issues needing to be addressed, which is followed with quantitative data at a national level, extracted from our monitoring dashboards, to contextualise these case studies. For this first report we have focused on case studies from KZN, further reports will explore the other provinces in more detail.

Feel free to explore the full dashboards listed below and note that filters are available to drill down into specific areas and facility types.

- bit.ly/PaysiteDashboard
- bit.ly/RetailersDashboard

3. CASE STUDIES

Case Study 1: South African Post Office Pietermaritzburg, Main Branch - 1 April 2019

Thandanani Children's Foundation has been a Hands off our Grants Campaign Regional partner since May 2016 and joined the CBM project in 2019. In 2019 CBM cycle, they are monitoring two payment channels, namely the Pietermaritzburg SAPO branch located at Langalibalele Street and Super Save Supermarket found on Retief Street.

The monitors of Thandanani Children's Foundation are: Nontuthuko Thusi, Mandisa Moloi, and Nomthandazo Dlamini and are supported by Black Sash staff: Evashnee Naidu, Nelly Xaba, and Jerome Bele.

Observations at SAPO branch:

Norms & Standards Categories	Service Standards Summary	Observations
Dignified Service Provided	<ul style="list-style-type: none">• Accessible facilities and equipment that promote the human dignity of beneficiaries:<ul style="list-style-type: none">○ Seating (minimum of 20 chairs)○ Ablutions (male, female, disabled)○ Fresh drinking water (at least 1 dispenser)○ 1 First Aid Kit○ 1 wheelchair○ Adequate shelter	<ul style="list-style-type: none">• Chairs were placed inside the SAPO building to create waiting areas for beneficiaries.• Outside behind the SAPO building was a marquee with seating. It was wholly inadequate for the number of grant beneficiaries who gathered to collect their grants. (See photograph 1 & 2)• The toilet, located in close proximity to the marquee, was filthy and foul smelling. Beneficiaries were reluctant to sit near the toilet. (See photograph 3)• Drinking water was placed right in front of these unhygienic toilets.

Norms & Standards Categories	Service Standards Summary	Observations
Facilities and Equipment	<ul style="list-style-type: none"> • Adequate equipment so beneficiaries do not spend more than 1 hour in a queue <ul style="list-style-type: none"> ○ Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries) ○ Electronic equipment ○ Downtime must not exceed 1 hour ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 	<ul style="list-style-type: none"> • Seven tellers were dedicated to grant payments. The payment process proceeded at a rapid pace, despite the fact that it was manual cash distribution. A two queue system was implemented: <ul style="list-style-type: none"> ○ 1st queue - beneficiaries produce card and ID; biometric verification; beneficiaries given a slip confirming the amount due to them. ○ 2nd queue - beneficiaries produce card and ID; sign slip & receives cash.
Queue management	<ul style="list-style-type: none"> • Maximum waiting period 1 hour • 1 SAPO staff to manage queue at each cash pay point 	<ul style="list-style-type: none"> • Beneficiaries arrived as early as 05h30. SAPO opened at 07h00 and started assisting beneficiaries. • The overwhelming majority of beneficiaries were elderly. Priority was given to disabled beneficiaries. • Three SASSA officials, including the local office manager, were present and worked with the SAPO security to manage queues. • Based on data collected in April from grant beneficiaries at this site, - <ul style="list-style-type: none"> ○ 46.8% claim to have been assisted within 30 minutes to 1 hour, ○ 25.5% were assisted within 2 - 4 hours; and ○ 14.9% were 4 - 6 hours. • 97.9% claim there was a SASSA or SAPO official present to assist with queues
Manned Security	<ul style="list-style-type: none"> • No unauthorised access or occupation of SAPO/Pay Points <ul style="list-style-type: none"> ○ Visible access control in dignified manner ○ Certificate of competence and SAPS firearm competency 	<ul style="list-style-type: none"> • Based on data collected in April from grant beneficiaries at this site, 100% claim to feel safe at this site.

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ Monthly security meetings 	
Guarding Services	<ul style="list-style-type: none"> ● Guarding money and preventing/detecting any offense <ul style="list-style-type: none"> ○ Minimum 4 registered security officers at cash pay points ○ Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> ● 95.7% reported seeing visible security at the site.
Communication	<ul style="list-style-type: none"> ● Promotion of SASSA card to community <ul style="list-style-type: none"> ○ Updated information should be distributed ○ Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag) ○ SAPO to send SMS to beneficiaries to confirm payment ○ SAPO must provide the Terms and Conditions to beneficiaries ○ SASSA give prior approval of all communication with beneficiaries 	<ul style="list-style-type: none"> ● 100% of beneficiaries interviewed at this site in April reported that staff were wearing uniforms and name tags. ● Notices of the Terms and Conditions of the SDA were not available. (See photograph 4) ● 72.3% of beneficiaries claim not to have received terms and conditions regarding their SAPO account and 25.5% were unsure whether they had. ● Black Sash provided the Terms and Conditions of the SDA to Thandanani monitors to share with beneficiaries.
Beneficiary Education	<ul style="list-style-type: none"> ● Customer care standards to be communicated with beneficiaries <ul style="list-style-type: none"> ○ Customer care charter visibly in SASSA and SAPO offices 	<ul style="list-style-type: none"> ● No visible display of any Customer Care information which was a bit worrying as this is the Main Post Office.
Payments	<ul style="list-style-type: none"> ● Pay all beneficiaries during payment cycle <ul style="list-style-type: none"> ○ Right amount due to beneficiaries paid the first time 	<ul style="list-style-type: none"> ● Beneficiaries were aware upfront of the amount to be received via a slip and could dispute said amount with the SASSA Officials present, if any amount

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ Pay eligible beneficiaries ○ R5,000 limit per Beneficiary per day ○ Stop payment or temporary hold request within 2 hours ○ Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief ○ SAPO and SASSA develop Cash Voucher System ○ Pay beneficiaries without ID's with system generated numbers 	<p>was missing. When they proceeded to the payment terminal, the value shown on the slip was counted in front of them and handed over. Hence, beneficiaries seemed to receive the full value of the grant they were collecting.</p> <ul style="list-style-type: none"> ● 89.4% of beneficiaries surveyed reported receiving their grant in full. ● 97.9% of beneficiaries surveyed reported receiving a slip with their transaction.
Recourse & disputes	<ul style="list-style-type: none"> ● Payment disputes managed within the dispute framework ● Disputes should be resolved within the time frame set in the framework 	<ul style="list-style-type: none"> ● An elderly grant recipient and her granddaughter tried to withdraw her money at a Standard Bank ATM. ● On the screen it showed that she was due R2,650. ● However, after the first attempt to withdraw, she received a slip stating 'Transaction Failure'. <ul style="list-style-type: none"> ○ On the second attempt, the screen showed a balance of R650 and when she tried to withdraw this, she again received a slip stating 'Transaction Failure' again. ○ On the fourth attempt to withdraw, she received a slip showing insufficient funds. ● The SASSA official present at the SAPO branch was able to check the system and show that the money was still in the account and that no-one had withdrawn it. ● 29.8% of beneficiaries surveyed at this site claim to know how to report a complaint with their grant if necessary.



Photo 1:
Front
entrance to
the tent at the
back of SAPO



Photo 2:
Extended
overflow
from Tent
right around
the back of
the Post
Office



Photo 3:
Overflow from
Tent, at the
side with toilet
on left

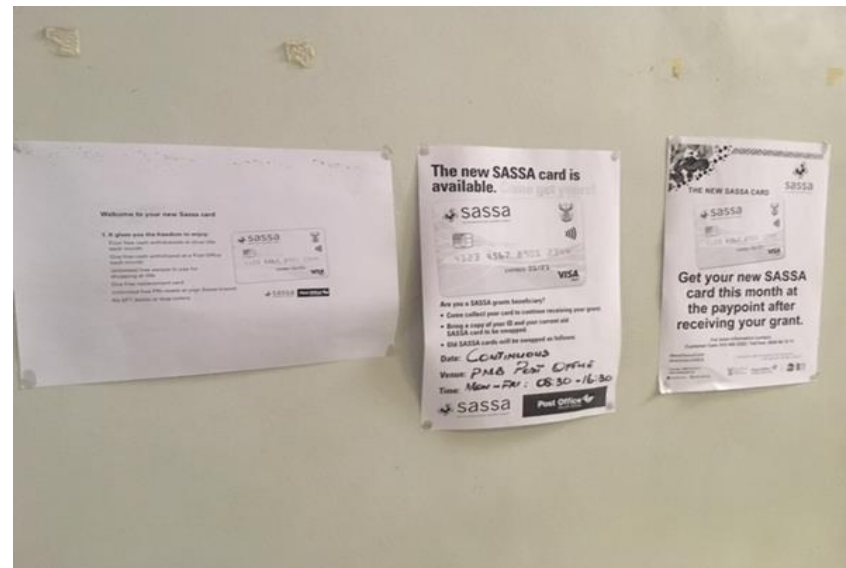


Photo 4:
Photocopied
poster
referring to
the SDA

Case Study 2: Dundee Post Office - 2 April 2019

Monitors: Jabulisile Bridget Magasela and Nonkululeke Zwane of the Limehill Joint Monitoring Committee (JMC). Supported by Black Sash: Evashnee Naidu, Nelly Xaba, and Jerome Bele

Limehill JMC monitored the transition to the SASSA/SAPO Gold Card in 2018, monitoring and shared monthly updates on how the payment process is unfolding. For the current CBM project they are monitoring SAPO, Dundee and Boxer, Uitval.

Norms & Standards Categories	Service Standards Summary	Observations
Dignified Service Provided	<ul style="list-style-type: none"> • Accessible facilities and equipment that promote the human dignity of beneficiaries: <ul style="list-style-type: none"> ○ Seating (minimum of 20 chairs) ○ Ablutions (male, female, disabled) ○ Fresh drinking water (at least 1 dispenser) ○ 1 First Aid Kit ○ 1 wheelchair ○ Adequate shelter 	<ul style="list-style-type: none"> • Beneficiaries were seated in a tent. (See photograph 5) • Toilets behind the tent. • Drinking water was placed in front of the tent. (See photograph 6)
Facilities and Equipment	<ul style="list-style-type: none"> • Adequate equipment so beneficiaries do not spend more than 1 hour in a queue <ul style="list-style-type: none"> ○ Cash dispensing (available between 0800-16:00, Minimum 1 machine for every 60 beneficiaries) ○ Electronic equipment ○ Downtime must not exceed 1 hour ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 	<ul style="list-style-type: none"> • Ms Sibeko explained ATM withdrawals that failed the previous day had been reversed and beneficiaries would be able to receive their cash on this day.

Norms & Standards Categories	Service Standards Summary	Observations
Queue management	<ul style="list-style-type: none"> Maximum waiting period 1 hour 1 SAPO staff to manage queue at each cash pay point 	<ul style="list-style-type: none"> Queue management: The SAPO manager Ms Mathambo Sibeko briefed beneficiaries about the delay. She said on the previous payments went smoothly except for the ATM fails. Waiting time: Opened at 08h00, but no cash available to make payments. Cash arrived at 10h00. Had to be counted and payments commenced at 10h25. It was a cold, wet, windy day. It is concerning that beneficiaries had to wait for payment. Only two of the four operational tills were dedicated to grant payments through manual distribution. It took under a minute to pay each beneficiary. (See photograph 7 & 8) 100% of beneficiaries surveyed reported waiting less than 30 minutes to receive their grant, once the doors had opened 91.7% reported seeing a SASSA or SAPO official assisting with queues.
Manned Security	<ul style="list-style-type: none"> No unauthorised access or occupation of SAPO/Pay Points <ul style="list-style-type: none"> Visible access control in dignified manner Certificate of competence and SAPS firearm competency Monthly security meetings 	
Guarding Services	<ul style="list-style-type: none"> Guarding money and preventing/detecting any offense <ul style="list-style-type: none"> Minimum 4 registered security officers at cash pay points Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> 100% of beneficiaries surveyed reported visible security at the Dundee Post Office.
Communication	<ul style="list-style-type: none"> Promotion of SASSA card to community <ul style="list-style-type: none"> Updated information should be distributed 	<ul style="list-style-type: none"> 81.3% of beneficiaries report never having received Terms and Conditions for their SAPO accounts.

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag) ○ SAPO to send SMS to beneficiaries to confirm payment ○ SAPO must provide the Terms and Conditions to beneficiaries ○ SASSA give prior approval of all communication with beneficiaries 	<ul style="list-style-type: none"> ● 100% of beneficiaries surveyed reported staff in uniform 97.9% report that name tags were worn.
Beneficiary Education	<ul style="list-style-type: none"> ● Customer care standards to be communicated with beneficiaries ○ Customer care charter visibly in SASSA and SAPO offices 	
Payments	<ul style="list-style-type: none"> ● Pay all beneficiaries during payment cycle <ul style="list-style-type: none"> ○ Right amount due to beneficiaries paid the first time ○ Pay eligible beneficiaries ○ R5,000 limit per Beneficiary per day ○ Stop payment or temporary hold request within 2 hours ● Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief <ul style="list-style-type: none"> ○ SAPO and SASSA develop Cash Voucher System ○ Pay beneficiaries without ID's with system generated numbers 	<ul style="list-style-type: none"> ● 100% of beneficiaries surveyed at this site reported receiving their grant payment in full.
Recourse & disputes	<ul style="list-style-type: none"> ● Payment disputes managed within the dispute framework ● Disputes should be resolved within the time frame set in the framework 	<ul style="list-style-type: none"> ● 89.6% of beneficiaries surveyed at this site report knowing how to report a complaint if required.



Photo 5:
Tent for waiting beneficiaries



Photo 6:
Drinking water for beneficiaries



Photo 7:
Beneficiaries queueing inside the building



Photo 8:
Beneficiaries queueing for payment

Case Study 3: Howick Post Office - 1 April

Monitors: Bonginkosi Ndlovu, Bonisiwe Madondo and Nomvelo Shezi of Zenzeleni Project, supported by Black Sash: Evashnee Naidu, Nelly Xaba, and Jerome Bele

Zenzeleni Project monitored the transition to the SASSA/SAPO Gold card in 2018. In the 2019 cycle they are monitoring two sites: SAPO Howick and Boxer Superstore Howick.

Norms & Standards Categories	Service Standards Summary	Observations
Dignified Service Provided	<ul style="list-style-type: none"> • Accessible facilities and equipment that promote the human dignity of beneficiaries: <ul style="list-style-type: none"> ○ Seating (minimum of 20 chairs) ○ Ablutions (male, female, disabled) ○ Fresh drinking water (at least 1 dispenser) ○ 1 First Aid Kit ○ 1 wheelchair ○ Adequate shelter 	<ul style="list-style-type: none"> • Tent was set up at the bottom of the Post Office for beneficiaries awaiting payment. (See photograph 9)
Facilities and Equipment	<ul style="list-style-type: none"> • Adequate equipment so beneficiaries do not spend more than 1 hour in a queue <ul style="list-style-type: none"> ○ Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries) ○ Electronic equipment ○ Downtime must not exceed 1 hour ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 	<ul style="list-style-type: none"> • This is a small building with only one teller dedicated to grant payments. (See photograph 10)
Queue management	<ul style="list-style-type: none"> • Maximum waiting period 1 hour 	

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> 1 SAPO staff to manage queue at each cash pay point 	<ul style="list-style-type: none"> This SAPO branch was also using a two-step process in order to combat fraud. First checking and verifying beneficiaries and then payment. (See photograph 11) <ul style="list-style-type: none"> 46.2% of beneficiaries surveyed at this site reported waiting between 30 minutes and 1 hour. 40.4% waited between 1 and 2 hours and 7.7% waited between 2 and 4 hours. SASSA was present managing queues. 98.1% of beneficiaries reported seeing a SASSA or SAPO official available to assist with queues.
Manned Security	<ul style="list-style-type: none"> No unauthorised access or occupation of SAPO/Pay Points <ul style="list-style-type: none"> Visible access control in dignified manner Certificate of competence and SAPS firearm competency Monthly security meetings 	<ul style="list-style-type: none"> 94.2% of beneficiaries surveyed reported feeling safe at this facility.
Guarding Services	<ul style="list-style-type: none"> Guarding money and preventing/detecting any offense <ul style="list-style-type: none"> Minimum 4 registered security officers at cash pay points Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> 90.4% claimed to have seen visible security on site and 3.8% were not sure.
Communication	<ul style="list-style-type: none"> Promotion of SASSA card to community <ul style="list-style-type: none"> Updated information should be distributed Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag) 	<ul style="list-style-type: none"> 98.1% of beneficiaries reported officials wearing uniforms and 92.3% claim they were wearing name tags. 69.2% claim to have received a copy of the Terms and Conditions of their SAPO account and 13.5% were not sure.

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ SAPO to send SMS to beneficiaries to confirm payment ○ SAPO must provide the Terms and Conditions to beneficiaries ○ SASSA give prior approval of all communication with beneficiaries 	
Beneficiary Education	<ul style="list-style-type: none"> ● Customer care standards to be communicated with beneficiaries ○ Customer care charter visibly in SASSA and SAPO offices 	
Payments	<ul style="list-style-type: none"> ● Pay all beneficiaries during payment cycle <ul style="list-style-type: none"> ○ Right amount due to beneficiaries paid the first time ○ Pay eligible beneficiaries ○ R5,000 limit per Beneficiary per day ○ Stop payment or temporary hold request within 2 hours ○ Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief ○ SAPO and SASSA develop Cash Voucher System ○ Pay beneficiaries without ID's with system generated numbers 	<ul style="list-style-type: none"> ● By 12h30 the third cash drop off was made ● 96.2% of beneficiaries monitored received the grant in full ● 100% received a receipt.
Recourse & disputes	<ul style="list-style-type: none"> ● Payment disputes managed within the dispute framework ● Disputes should be resolved within the time frame set in the framework 	ATM FAILS: <ul style="list-style-type: none"> ● Beneficiaries who had experienced ATM Fails at Standard and ABSA banks visited SAPO for assistance. Their bank slips indicated 'Transaction Declined' and funds were not released.

Norms & Standards Categories	Service Standards Summary	Observations
		<ul style="list-style-type: none"> • At SAPO the records showed that funds are still available and in the account. • SAPO had to fill in a form for each affected beneficiary showing ATM failure. • The SASSA official said that money is released from SASSA to SAPO who deposit this into their SAPO Special Disbursement Account. Banks then withhold cash on the 1st of the month and only release thereafter. • The SAPO Manager urged affected beneficiaries to rather use SAPO or merchant stores to collect their grants. <p>SASSA card fraud</p> <ul style="list-style-type: none"> • The SAPO manager said that due to the fraud experienced, his team was not allowed to re-issue cards. • Even the official based at SASSA Howick could not re-issue cards as her account had been hacked and now affected beneficiaries were being sent to SASSA PMB for assistance. <p>Reporting Complaints</p> <ul style="list-style-type: none"> • 75% of beneficiaries surveyed at this site report knowing how to report a complaint if required.



Photo 9: Tented waiting area



Photo 10: Single teller dedicated to grant payments



Photo 11: Queue inside building with verification process in the corner at the end of the picture.



Photo 12: Front of post office

Case Study 4: Port Shepstone Post Office - 3 April 2019

Monitors of Ziphakamise: Wonderboy Shabane and Thokozile Sengca, supported by Black Sash: Evashnee Naidu, Nelly Xaba, and Jerome Bele

Ziphakamise joined Black Sash as monitoring partner in 2018 and made critical shifts through local advocacy at the Gamalakhe SAPO branch ensuring that drinking water, seating and toilets are provided on grant pay days. For the 2019 Cycle they are monitoring: SAPO, Gamalakhe; Boxer, Gamalakhe and SAPO, Port Shepstone.

Norms & Standards Categories	Service Standards Summary	Observations
Dignified Service Provided	<ul style="list-style-type: none"> • Accessible facilities and equipment that promote the human dignity of beneficiaries: <ul style="list-style-type: none"> ○ Seating (minimum of 20 chairs) ○ Ablutions (male, female, disabled) ○ Fresh drinking water (at least 1 dispenser) ○ 1 First Aid Kit ○ 1 wheelchair ○ Adequate shelter 	<ul style="list-style-type: none"> • Beneficiaries were made to wait in a tent far too small for the number of people present. (See photograph 13 and 14) • There was no water available in the waiting area. • Toilets were available at the side of the building, but were not clean and had no toilet paper provided. Beneficiaries preferred to walk to the Oribi Mall where they paid R1 to use the toilet.
Facilities and Equipment	<ul style="list-style-type: none"> • Adequate equipment so beneficiaries do not spend more than 1 hour in a queue <ul style="list-style-type: none"> ○ Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries) ○ Electronic equipment ○ Downtime must not exceed 1 hour ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 	<ul style="list-style-type: none"> • Cash only arrived at 09h15 and payments commenced at 09h50. • Only one till was dedicated to grant payments and there was no two-pronged process available here. Beneficiaries did not receive payment slips at this site.
Queue management	<ul style="list-style-type: none"> • Maximum waiting period 1hour • 1 SAPO staff to manage queue at each cash pay point 	<ul style="list-style-type: none"> • Waiting time: SAPO opened at 08h30 while beneficiaries queued from 05h30, seated in the tent erected on Monday afternoon. Beneficiaries were waiting to be paid on 1 April.

Norms & Standards Categories	Service Standards Summary	Observations
		<ul style="list-style-type: none"> • Queue management: In attendance was a SAPO official with no uniform or name tag. He did not identify himself and failed to manage the queues. The process was chaotic and beneficiaries were shouting and fighting for a place in the queue. • Beneficiaries interviewed said that they preferred to collect their grants later than the 1st of the month hoping the queues were not too long as the youth were very aggressive and abusive.
Manned Security	<ul style="list-style-type: none"> • No unauthorised access or occupation of SAPO/Pay Points <ul style="list-style-type: none"> ○ Visible access control in dignified manner ○ Certificate of competence and SAPS firearm competency ○ Monthly security meetings 	
Guarding Services	<ul style="list-style-type: none"> • Guarding money and preventing/detecting any offense <ul style="list-style-type: none"> ○ Minimum 4 registered security officers at cash pay points ○ Certificate of competence and SAPS firearm 	
Communication	<ul style="list-style-type: none"> • Promotion of SASSA card to community <ul style="list-style-type: none"> ○ Updated information should be distributed ○ Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag) ○ SAPO to send SMS to beneficiaries to confirm payment 	<ul style="list-style-type: none"> • 75.2% of beneficiaries monitored reported seeing officials in uniforms and 70.6% claim they were wearing name tags. • 47.1% claim to have received their terms and conditions for the SAPO account and 13.7% are unsure.

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ SAPO must provide the Terms and Conditions to beneficiaries ○ SASSA give prior approval of all communication with beneficiaries 	
Beneficiary Education	<ul style="list-style-type: none"> ● Customer care standards to be communicated with beneficiaries ○ Customer care charter visibly in SASSA and SAPO offices 	
Payments	<ul style="list-style-type: none"> ● Pay all beneficiaries during payment cycle <ul style="list-style-type: none"> ○ Right amount due to beneficiaries paid the first time ○ Pay eligible beneficiaries ○ R5,000 limit per Beneficiary per day ○ Stop payment or temporary hold request within 2 hours ○ Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief ○ SAPO and SASSA develop Cash Voucher System ○ Pay beneficiaries without ID's with system generated numbers 	<ul style="list-style-type: none"> ● 1 April 2019, <i>SAPO Gamalakhe</i> ran out of cash by 14h00 and also turned beneficiaries away. ● 100% of beneficiaries monitored reported to have received their grant in full. 56.9% received a receipt with their transaction. ● 1 April 2019 <i>Boxer Gamalakhe</i> ran out of cash by 11h00 on 1 April and turned beneficiaries away. A SASSA official was present at Boxer Gamalakhe took no part in queue management and when approached by beneficiaries with queries, she failed to assist and referred them to SAPO Gamalakhe.
Recourse & disputes	<ul style="list-style-type: none"> ● Payment disputes managed within the dispute framework ● Disputes should be resolved within the time frame set in the framework 	<ul style="list-style-type: none"> ● 7.8% of beneficiaries interviewed at this site reported knowing how to log a complaint regarding their grant, if they needed to. ● 94.1% of beneficiaries monitored at this site claim there was a SASSA or SAPO official available to assist with queries.



Photo 13: Tent for grant beneficiaries



Photo 14: Overflow from the tent

Case Study 5: Mobile Paypoint - Vulamehlo / Thandabantu Cash Paypoint, 9 - 10 May

Monitors: Jerome Bele and Nelly Xaba

Norms & Standards Categories	Service Standards Summary	Observations
Socio economic profile		<ul style="list-style-type: none"> The unemployment rate is high. Residents of this municipality rely on social grants to make ends meet. The majority of grant recipients are women and older persons who collect OPG.
History of pay points		<ul style="list-style-type: none"> The Illembe Route comprising Mqadi Store; Allan Ngcobo Store; Illembe Hall; Kweyama Store and Mandlakapheli Store have all been decommissioned. The Illembe route is too far for beneficiaries to travel to Thandabantu. They are forced to travel 40 plus kms to Dududu where there is only one ATM and a small SAPO branch. The Umkhunya route comprise Mandlanathi; Khululeka Myeza Beer Hall; Mfeka Idumayo Store Hall; Mkhize Store; Johnny Store/Throstle Store and Thandabantu but they are from each other. All pay points on this route have closed with Thandabantu, the furthest point, remaining open to attend to this entire catchment population. The advantage about this site is that it is next to small local shops that people use to buy some of their food and pay their funeral fees. There are vendors that are selling different things outside the paypoint which is also an advantage to beneficiaries as they can buy some of the household items that they need. Two routes from the previous pay point schedule converge at Thandabantu.
Terrain and Access		<ul style="list-style-type: none"> Thandabantu cash pay point is located in Emakhuzeni/Springvale, a deep rural KZN. It is approximately 45 kilometres from Scottburgh, South of Durban. Access to Thandabantu pay point is via a badly constructed dirt road which was further damaged during the heavy rains affecting the KZN province in the previous month. The rains created a large pothole across

Norms & Standards Categories	Service Standards Summary	Observations
		<p>the road preventing vehicles from travelling safely.</p> <ul style="list-style-type: none"> It took the monitors one hour and 30 minutes (between 07h00 and 08h30) to drive the 45 km road from Scottburgh to reach Thandabantu pay point. The team was unable to turn back and had to persevere on the road until they reached their destination. Mr Hlongwa from SASSA's Customer Care arrived later. He turned back and used an alternative route to get to the pay point.
Dignified Service Provided	<ul style="list-style-type: none"> Accessible facilities and equipment that promote the human dignity of beneficiaries: <ul style="list-style-type: none"> Seating (minimum of 20 chairs) Ablutions (male, female, disabled) Fresh drinking water (at least 1 dispenser) 1 First Aid Kit 1 wheelchair Adequate shelter 	<ul style="list-style-type: none"> Thandabantu paypoint, is an old vandalized building that was used as a shop but is currently abandoned. The open space is huge but it does not have trees for shade but does have grass that beneficiaries are forced to sit on. Beneficiaries are paid in the open space where there is no seating area; no drinking water and no toilets. Beneficiaries sit on the grass, if it's raining they stand or sit on the wet grass and if it's sunny they stand in the hot sun without shelter or water. This paysite pays +/- 271 beneficiaries per month. When we asked grant beneficiaries about the pay point and the vandalized building they responded by saying that they are happy with the site and have been using this pay point from a long ago. <ul style="list-style-type: none"> The only problem is that they want the hall renovated so they could have a decent place to sit, have clean drinking water and toilets. The advantage about this site is that it is next to small local shops which people use to buy some of their food and pay their funeral fees. There are vendors that are selling different things outside the paypoint which is also an advantage to beneficiaries as they can buy some of the household items that they need. We spoke with Mr Hlongwa (SASSA Customer Care) about the issue that came from the public. He said that they had had talks with the local councilor, who said he will forward to the request to the local

Norms & Standards Categories	Service Standards Summary	Observations
		<p>municipality. However, 3 months have now passed and there has been no response from said councilor.</p> <ul style="list-style-type: none"> Induna Mr Tshenuyise Dlamini, who was also on site to collect his grant, informed us that SASSA is trying to get a new venue in the newly built hall but it is not yet opened, of which its about 4 minutes away from the existing paypoint.
Facilities and Equipment	<ul style="list-style-type: none"> Adequate equipment so beneficiaries do not spend more than 1 hour in a queue <ul style="list-style-type: none"> Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries) Electronic equipment Downtime must not exceed 1 hour Repair or replacement of equipment must not exceed 1hr Generator backup 	<p>Due to no electricity at the current pay site, verification of the beneficiaries is done at the nearby store and then beneficiaries have to return to queue at the pay site for manual cash payments.</p>
Queue management	<ul style="list-style-type: none"> Maximum waiting period 1hour 1 SAPO staff to manage queue at each cash pay point 	<ul style="list-style-type: none"> On arrival the monitors found people already waiting in queues. The SAPO payment team arrived then.
Manned Security	<ul style="list-style-type: none"> No unauthorised access or occupation of SAPO/Pay Points <ul style="list-style-type: none"> Visible access control in dignified manner Certificate of competence and SAPS firearm competency Monthly security meetings 	<ul style="list-style-type: none"> Beneficiaries are happy with SAPO and SASSA staff as well security services like Fidelity guards and SAPS as they say that they respect and protect them.

Norms & Standards Categories	Service Standards Summary	Observations
Guarding Services	<ul style="list-style-type: none"> Guarding money and preventing/detecting any offense <ul style="list-style-type: none"> Minimum 4 registered security officers at cash pay points Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> A FIDELITY guard vehicle was onsite but without SAPS. SAPS from Highflats arrived onsite at around 09h00.
Communication	<ul style="list-style-type: none"> Promotion of SASSA card to community <ul style="list-style-type: none"> Updated information should be distributed Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag) SAPO to send SMS to beneficiaries to confirm payment SAPO must provide the Terms and Conditions to beneficiaries SASSA give prior approval of all communication with beneficiaries 	
Beneficiary Education	<ul style="list-style-type: none"> Customer care standards to be communicated with beneficiaries <ul style="list-style-type: none"> Customer care charter visibly in SASSA and SAPO offices 	
Payments	<ul style="list-style-type: none"> Pay all beneficiaries during payment cycle <ul style="list-style-type: none"> Right amount due to beneficiaries paid the first time Pay eligible beneficiaries R5,000 limit per Beneficiary per day 	<ul style="list-style-type: none"> Once SAPO starts paying it doesn't take more than 3 minutes for each person to be paid. Payment is manual by SAPO staff of which there were four paying from their bakkie. <ul style="list-style-type: none"> It appears that SAPO at mobile cash sites also have a two-pronged payment method: verification of amount to be received, followed by manual cash payments.

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ Stop payment or temporary hold request within 2 hours ○ Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief ○ SAPO and SASSA develop Cash Voucher System ○ Pay beneficiaries without ID's with system generated numbers 	<ul style="list-style-type: none"> ○ The SAPO payment team was working at a nearby store. The team was hindered from working fully at the pay point due to network access issues, with SAPO unable to produce slips for beneficiaries. ○ Beneficiaries had to queue at the nearby store for print outs of the amounts to be paid. They would then proceed to the pay point site to join the payment line. ● The beneficiaries who used this site walk various distances, while others took taxis to access the site ranging from R20 - R30 return trip. ● CPS pays on the 1st and 2nd day at Thandabantu paypoint whilst SAPO pays from the 6th. This is the reason why some beneficiaries end up using that opportunity of collecting from CPS machines using their SASSA/SAPO SAD cards. ● People requested that the pension payout by SAPO should be made on the 1st, 2nd or 3rd day of the month, considering weekends and public holidays. ● Late payment has an effect on people and they end up travelling to Ixopo or Highflats to access their grants and pay huge travelling costs. The prices they pay for taxis differs: to Ixopo it is R120 a return trip, and R100 return to Highflats. Older beneficiaries, needing to be accompanied, pay double the price. The further challenge is that they have no direct transport to some of the villages and have to travel to one of the big towns to access the local taxi back to their own village which adds on to the costs incurred.
Recourse & disputes	<ul style="list-style-type: none"> ● Payment disputes managed within the dispute framework ● Disputes should be resolved within the time frame set in the framework 	



Photo 15:
Depiction of dirt road and potholes



Photo 16:
Severity of the potholes



Photo 17:
Beneficiaries waiting outside in the sun, without seating or shelter



Photo 18: View of the new hall behind a fence



Photo 19: Beneficiaries standing in front of the abandoned, vandalised building being used as the pay point



Photo 20: Beneficiaries queuing to receive their grants

4. PAY SITE RESULTS

Please see bit.ly/PaysiteDashboard to explore the full results further.

Norms & Standards Categories	Service Standards Summary	National Results
General demographics		<ul style="list-style-type: none"> • 1,205 beneficiaries were monitored across 20 pay sites (SAPO branches and SASSA pay points) in April 2019 with a fairly distributed split between urban, peri-urban and rural areas. • Of these beneficiaries 71.1% were female and 62.1% were older than 60. • Of the 1,205 beneficiaries surveyed, 821 receive a state old age grant and 239 a child support grant. • 73.3% of beneficiaries travel less than 5km to access to pay site, however 11.5% travel over 5km at their own expense, to collect their grants. The information excludes that of the Thandabantu pay point. The Black Sash will provide a separate report on the decommissioning of pay points.
Dignified Service Provided	<ul style="list-style-type: none"> • Accessible facilities and equipment that promote the human dignity of beneficiaries: <ul style="list-style-type: none"> ○ Seating (minimum of 20 chairs) ○ Ablutions (male, female, disabled) ○ Fresh drinking water (at least 1 dispenser) ○ 1 First Aid Kit ○ 1 wheelchair ○ Adequate shelter 	

Norms & Standards Categories	Service Standards Summary	National Results
Facilities and Equipment	<ul style="list-style-type: none"> • Adequate equipment so beneficiaries do not spend more than 1 hour in a queue <ul style="list-style-type: none"> ○ Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries) ○ Electronic equipment ○ Downtime must not exceed 1 hour ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 	<ul style="list-style-type: none"> • Nationally, 50.71% of sites opened their doors at 08h00 • Payment times seems to range from: <ul style="list-style-type: none"> ○ 08h00 (17.99%), ○ 08h30 (10.16%) ○ 09h00 (25.31%) ○ 17.59% of beneficiaries arriving at the site at 07h00.
Queue management	<ul style="list-style-type: none"> • Maximum waiting period 1hour • 1 SAPO staff to manage queue at each cash pay point 	<ul style="list-style-type: none"> • Waiting periods:- <ul style="list-style-type: none"> ○ 23.2% waited under 30 minutes. ○ 27.1% waited between 1 and 2 hours; and ○ 28.2% of beneficiaries reported waiting between 30 minutes and 1 hour,
Manned Security	<ul style="list-style-type: none"> • No unauthorised access or occupation of SAPO/Pay Points <ul style="list-style-type: none"> ○ Visible access control in dignified manner ○ Certificate of competence and SAPS firearm competency ○ Monthly security meetings 	<ul style="list-style-type: none"> • 93.4% felt safe receiving their grants at the facility they visited • 89.7% reported seeing visible security on site.
Guarding Services	<ul style="list-style-type: none"> • Guarding money and preventing/detecting any offense <ul style="list-style-type: none"> ○ Minimum 4 registered security officers at cash pay points ○ Certificate of competence and SAPS firearm 	

Norms & Standards Categories	Service Standards Summary	National Results
Communication	<ul style="list-style-type: none"> ● Promotion of SASSA card to community <ul style="list-style-type: none"> ○ Updated information should be distributed ○ Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag) ○ SAPO to send SMS to beneficiaries to confirm payment ○ SAPO must provide the Terms and Conditions to beneficiaries ○ SASSA give prior approval of all communication with beneficiaries 	<ul style="list-style-type: none"> ● 46.1% of beneficiaries received a copy of the Terms and Conditions of their SASSA/SAPO SDA and 20.8% were not sure whether they had. ● 84.6% claim that officials were wearing uniforms and 71% said they saw officials wearing name tags.
Beneficiary Education	<ul style="list-style-type: none"> ● Customer care standards to be communicated with beneficiaries <ul style="list-style-type: none"> ○ Customer care charter visibly in SASSA and SAPO offices 	
Payments	<ul style="list-style-type: none"> ● Pay all beneficiaries during payment cycle <ul style="list-style-type: none"> ○ Right amount due to beneficiaries paid the first time ○ Pay eligible beneficiaries ○ R5,000 limit per Beneficiary per day ○ Stop payment or temporary hold request within 2 hours ○ Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief ○ SAPO and SASSA develop Cash Voucher System 	<ul style="list-style-type: none"> ● 96% of beneficiaries reported receiving their grants and 92.4% received their full grant amount. The most common reasons for beneficiaries not receiving full payments was due to the facility running out of cash or being offline. ● 92.9% accessed their grant payment on their first attempt. For those needing to return the reason is typically systems being offline as well as cases where beneficiaries have no insight into why they couldn't access their grants the first time around. ● 94.1% received a receipt with their transaction.

Norms & Standards Categories	Service Standards Summary	National Results
	<ul style="list-style-type: none"> ○ Pay beneficiaries without ID's with system generated numbers 	
Recourse & disputes	<ul style="list-style-type: none"> ● Payment disputes managed within the dispute framework ● Disputes should be resolved within the time frame set in the framework 	<ul style="list-style-type: none"> ● 66.1% of beneficiaries reported knowing how to log a complaint regarding their grants, should they need to. ● 83.2% reported an official available to assist with queries