

SASSA / SAPO SLA Monitoring: September 2019

Black Sash
Community Based Monitoring:
Case Studies, Results and Observations

Report date: 17 September 2019

Table of Contents

1. EXECUTIVE SUMMARY	3
1.2 Findings	3
1.3 Recommendations	6
SAPO Norms and Standards	6
Retailers	7
2. INTRODUCTION	7
2.1 Background	7
2.2. New SASSA SDA Card Benefits and Services	8
2.3 Community Based Monitoring Methodology	8
3. POST OFFICE PAY CHANNEL CASE STUDIES	9
Case Study 3.1: Cathcart, Eastern Cape, August and September 2019	9
Case Study 3.2: South African Post Office Capricorn, Western Cape, 1 & 19 July 2019	20
Case Study 3.3: Gugulethu SAPO branch, 30 August 2019	24
Case Study 3.4: Elonwabeneni SAPO branch, Site C, Khayelitsha, 1 July 2019	29
4. SASSA MOBILE PAYPOINT PAY CHANNEL CASE STUDY	32
Case Study: Thandabantu, KZN, August 2019	32
5. RETAILER PAY CHANNEL CASE STUDIES	35
Case Study 5.1: Shoprite Superstore, Gugulethu Square, Western Cape, 30 August 2019	35
Case Study 5.2: PEP Stores in Macassar Centre, Western Cape, 4 September 2019	36
Case Study 5.3: Shoprite Stores, Macassar Centre, Western Cape, 4 September 2019	38
6. DULLAH OMAR SCHOOL FOR THE ADVICE OFFICE SECTOR	39
7. RECOURSE CASES AND FRAUD	40
Ms Mashigo (Social Grant Fraud)	40
Mr Marago (Section 26A funeral deduction)	41
KwaMpumuza Community Dialogue, KZN	41
8. MONITORING RESULTS	42

1. EXECUTIVE SUMMARY

The 2019 Black Sash Community Based Monitoring (CBM) programme is assessing the compliance of grant payment sites to the SASSA/SAPO Service Level Agreement (SLA). Each report includes qualitative data collected from a total of 20 sites and quantitative data from in-depth individual case studies. The aim is to provide both macro and micro level pictures of grant payments under the new State-led Hybrid Payment System. This August / September 2019 report is based on data from 1385 beneficiary interviews (802 from paysites, 583 from retailers) and seven case studies developed during visits to SAPO branches, retailers and a mobile SASSA paypoint in the Eastern Cape, Western Cape and KwaZulu-Natal. At the recent Dullah Omar School for the Advice Sector, paralegals from across the country gave input on their experiences of the State-led Hybrid Payment System; the issues they raised have been summarised in this report as they strongly correlate with, and corroborate, the data Black Sash CBM monitors have been collecting.

Due to the fact that SAPO is paying grants to roughly 5% of grant recipients, 31% are drawing grants at retailers, and 61% are using ATMs, the scope of the CBM has been expanded for the remainder of 2019 to include retail outlets. As there is no SLA between SASSA or SAPO and retailers for grant disbursement, the CBM monitoring criteria normally used for SAPO (based on the SASSA/SAPO SLA) have been adapted in this section of the report.

1.2 Findings

SAPO Norms and Standards

Based on the data collected, whilst specific cases varied, there were some common trends across the different **SASSA/SAPO SLA** standards measured during the period under review.

Facilities and equipment:

The most consistent issue that came up was how often systems go down in both SAPO branches and retail outlets. At SAPO branches (e.g. Cathcart and Capricorn case studies and monitoring results for Port St Johns, Howick, Bushbuckridge Mpumalanga) this means that beneficiaries either have to wait for long periods of time or come back at a later stage - often at additional cost.

Dignified Service:

Monitors have reported that staff at many SAPO branches are developing better standards of service in terms of treating beneficiaries with respect (see Cathcart, Gugulethu and Khayelitsha case studies and Dundee monitoring results). There was also an example of a SAPO manager drawing on local expertise such as NGOs and Advice Offices for support in assisting beneficiaries (see Capricorn case study).

Monitors continue to report some cases of inappropriate treatment by SAPO staff (e.g. monitoring results for Dobsonville) and frustration due to feeling unsafe and becoming hungry while waiting in long queues (see monitoring results for Howick and Port St John's).

There were no reports of wheelchairs or first aid kits at the sites visited. Drinking water is rarely provided. And toilets are often dirty, inadequate, or can only be accessed through a door that requires a R2 coin to enter.

It seems that the provision of receipts to grant beneficiaries is inconsistent (see Cathcart case study).

Tents, extra seating and portable seating seem to be provided outside SAPO branches only on the first day of the month, whereas beneficiaries need them on the second day of the month as well.

Queue management:

It seems that queue management is often left to the security guards who may be present at SAPO branches.

Communication:

Monitors report that grant beneficiaries are not informed of grant payment dates, resulting in confusion, expense and several days spent travelling between their homes and the nearest SAPO branch

Payments:

The three major areas of concern regarding payments were:

1. *Network issues*

There were numerous reports of the system “going down” and connectivity being lost SAPO branches across the country. This is seriously disruptive of queue flow, and sometimes leads to beneficiaries going home hungry and having to come back the next day.

2. *Verification and Identification*

There was inconsistent application of verification and identification systems in SAPO branches across the country (see Cathcart and Capricorn case studies). The Cathcart case study reveals that beneficiaries have been required to produce different forms of identification at the same SAPO branch between grant days, and even at different times on the same grant day. For example, during the previous payment cycle, a beneficiary was able to collect her social grant using her ID and biometric fingerprint verification – she was not required to use her SASSA card. In August, she arrived with her ID. However, on this occasion, she was informed that she had to have her SASSA Gold Card in order to access the grant. This meant that she had to go home to collect the SASSA card.

3. *Shortage of Cash*

There were numerous reports of payments being disrupted by the late arrival of cash and by cash shortages (see Khayelitsha and Cathcart case studies, and Dundee monitoring results).

Recourse and Disputes

There were encouraging signs that SAPO branches are working with SASSA to address disputes. However, there is seldom a Helpdesk available for beneficiaries to turn to when there are payment problems. There also seem to be ongoing withdrawals that should not be taking place due to the ring-fenced nature of the SASSA Gold Card. For example, in the Cathcart case study, eighteen (18) beneficiaries informed the CBM monitors that they were short paid by the cash dispensing machine. According to the monitors, these short payments varied between R20.00, R30.00 and R40.00 (SASSA reimbursed these beneficiaries without ever explaining why the deductions had been made). We continue to receive reports of both fraud and illegal deductions via the Black Sash Helpline – see Fraud Cases below.

The following observations were made at a Community Dialogue hosted by BST, SASSA and SAPO in KwaMpumuza, KZN, on 18 September 2019 (full description of process available below):

- In a room of close to 50 people, the vast majority of beneficiaries were plagued with fraud issues, followed by a lack of understanding of bank charges and more information required on grants itself and the requirements for each grant.
- What was worrying is that in public fora and at the KZN BPRM training, SASSA is stating that about 99% of registered cases have been finalised and people have been reimbursed and that, from 1 October 2019, when their new system goes live, they will only have the newly opened cases to deal with. The response from this small community meeting shows that this is false and that many beneficiaries still have had no communication about their fraud matters despite reporting them, and all those who stood up have not yet been reimbursed.
- What was heartening though is that the cards on which fraud occurred have been blocked and that monthly grants are being received by the affected beneficiaries.
- Also, SASSA Local Office staff are sharing that the SLA with SAPO will end in 2023. However at the Recourse Forum SASSA indicated that the contract with SAPO is open-ended. It seems that communication continues to be a challenge between the National Office and officials on the ground, offering services to the communities.

Branch Closure

The closure of SAPO branches is an area of growing concern. It seems that SAPO is closing branches that are fully operational (such as Capricorn), but also that armed robberies at SAPO branches are forcing the closure of other branches - not to mention reduced service due to staff being traumatised and taking stress leave. During the most recent monitoring cycle, Regional Offices reported that three SAPO branches in the Eastern Cape were temporarily closed due to robberies – Motherwell, Cathcart & Walmer. The Ozwatini SAPO branch in KZN was attacked and robbed on 1 October, and SAPS was involved in a shootout between Greytown and Dalton which was suspected to have been linked to a robbery at the Dalton SAPO branch. The Somerset West SAPO branch was also robbed on 1 October 2019, but seems to have managed to continue operations.

Retailers

With regards to retailers, the following trends emerged:

Dignified Service

The level of service provided seems to large depend on the initiatives taken by local branch managers. As indicated in this report, there seems to be widespread support and efforts made by certain retail branches to provide good quality service to grant beneficiaries (see case studies of retailers in Gugulethu and Macassar).

Payments: Connectivity and Network Issues

Retailers seem to be affected by the system being “down” due to lost connectivity in a similar fashion to SAPO branches. This creates significant stress and inconvenience for beneficiaries.

Security and Guarding Services

Due to the fact that shopping centres and retailers have their own security personnel, safety seems to be less of an issue than at SAPO branches.

Recourse and Disputes

Retailers are not able to provide statements to beneficiaries.

It seems some staff at retailers go out of their way to take beneficiaries to SAPO branches and refer beneficiaries to SASSA officials when there are disputes (see the two Macassar case studies for more detail on this).

1.3 Recommendations

SAPO Norms and Standards

Dignified Service

Marquees, extra seating and portable toilets should be provided on the second day of a calendar month at SAPO branches where the number of beneficiaries arriving warrants this provision of dignified service.

Connectivity

The sustainability and reliability of SAPO's online systems linked to the SASSA system need urgent attention in terms of equipment and the provision of network connectivity. This includes tellers and cash dispensing machines.

Verification and Identification

SAPO branches and officials need to implement the terms of the SDA on a consistent basis within branches and across branches nationally. Beneficiaries need clarity on what will be acceptable to SAPO – their SASSA card, their ID, or biometrics – as there has sometimes been inconsistency on this issue (see Cathcart case study).

Facilities and Equipment

SAPO branches need to open on time, and serve beneficiaries promptly without delays or interruptions to their service.

Cash Shortages

Cash needs to be available to grant beneficiaries at all SAPO branches in accordance with the terms of the SASSA/SAPO SDA.

Communication

There are evident gaps in the information being provided to beneficiaries. SMS and other systemic forms of communication need to be reviewed and significantly improved.

Clarity also needs to be provided re beneficiaries' claims that they cannot access their grant on the last days of the month if they accessed the grant on the first day of the same month.

Payments

Receipts need to be issued for all payments – only 79.4% of the recipients monitored in this period received receipts, which is 11.4% less than the previous monitoring cycle.

Recourse / Disputes

The reasons for ongoing withdrawals from beneficiaries' accounts needs to be established and addressed.

Public education is needed about how to register fraud and what documents are required in the case of grant-related fraud.

Beneficiaries should be able to access recourse mechanisms at SAPO branches without requiring the assistance of CSOs to access recourse (see Capricorn case study for more detail).

Safety

The safety of beneficiaries in and around SAPO ranches needs to be reviewed and addressed (see the example from the Cathcart case study where deductions had been made without SASSA or SAPO ever explaining why).

Retailers

A basic MOU between SAPO and retailers needs to be developed and implemented.

Beneficiaries should not be required to purchase items from a retailer in order to access their grant.

Posters communicating the types of grants available and amounts due should be on display at all retailers that provide grant payments.

2. INTRODUCTION

2.1 Background

For the 2019 Community-Based Monitoring (CBM) programme, the Black Sash is focusing its monitoring cycles on assessing compliance of grant payment sites to the Service Level Agreement (SLA) between SASSA and SAPO.

SASSA concluded a SLA with SAPO, signed in September 2018. The SLA outlines a specified standard of service delivery and makes - among others - provision for dignity, security and service quality to beneficiaries. For example, it stipulates standards for shelter, sanitation, access to drinking water, queuing time and security services. These standards are being monitored at SAPO branches as well as paypoints by Black Sash and their community partners.

During 2018 SASSA closed a large number of SASSA paypoints – 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 that 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 (EPE) 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 paypoints. (This may have changed since March 2019 when these figures were released.)**

2.2. New SASSA SDA Card Benefits and Services

Beneficiaries using the SASSA/SAPO Special Disbursement Account (SDA) should be able to withdraw cash/funds using one of the following transaction facilities:

- Cash withdrawal at Mobile Pay Points (Cash Dispensers/ATMs) of new cash payment service provider.
- Cash withdrawal at fixed Pay Points (Cash Dispensers/ATMs) of new cash payment service provider.
- Cash withdrawal at Merchant Stores (POS – Point of Sale)
- Cash withdrawal at ATMs
- Purchase of Goods and Services as POS purchase, purchase with cash-back or cash-back only.

The SDA must be configurable to allow the following ‘free’ transactions at no cost to the beneficiary:

- 1st issued biometric enabled EMV chip card;
- 1 replacement biometric enabled EMV chip card (per annum);
- 3 retail merchants cash withdrawals (per month);
- All POS purchases **free**;
- 1st cash withdrawal at a SAPO branch (per month);
- 1 ATM balance enquiry (per month);
- 1 mini-statement (per month);
- 1 full statement of 3 months at SAPO branches (per month);
- All PIN resets/changes at SASSA offices;
- 1 PIN reset at SAPO branches (per annum).

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 and ATMs. For this reason, Black Sash is recommending that a MOU be developed between SAPO and the selected retailers.

Black Sash has become aware that SAPO has entered into an agreement with banks about standardising the fees charged for bank ATM withdrawals, ranging from R3.00 for a withdrawal of R50 to R37.65 for a withdrawal of R5000.

2.3 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. This independent CBM programme enables Black Sash to provide 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 across the country, also referred to as *Community Partners* (CPs). 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 have been 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 and develop case studies. Both seasoned and new monitors attend 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. With retailers, the permission of the local retail branch manager is sought.

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 with stakeholders and at the Recourse Forum by the first week of the third month.

This report takes the form of case studies, highlighting issues needing to be addressed, followed by quantitative data at a national level, extracted from our monitoring dashboards, to contextualise these case studies. For this third report we have focused on case studies from Eastern Cape, Western Cape and KwaZulu Natal. Further reports will explore other sites and provinces in more detail.

Full dashboards are available on the sites listed below. Filters are available to drill down into specific areas and facility types.

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

3. POST OFFICE PAY CHANNEL CASE STUDIES

Case Study 3.1: Cathcart, Eastern Cape, August and September 2019

Community Partners: Daliwe Advice Office

Monitors: Kenneth Sigidi, Zukile King and Khanyisa Zandi

Cathcart is a small town in the Amathole Municipal District of the Eastern Cape. It is predominantly rural (surrounded by 88 farms and villages) and falls under the Amahlathi Local Municipality which is based in

Stutterheim 51.1km away. The closest SASSA office is also located in Stutterheim, and SASSA officials visit Cathcart once a week on Tuesdays from 11am to 1pm.

To access government, essential public services and consumer goods, residents mainly use public transport to travel to Stutterheim, Queenstown or East London. Unemployment amongst adults and youth in Cathcart is extremely high and people are largely dependent on social grants. The SA Post Office is located in Main Street in the middle of town about 3km away from Kati Kati Township.

The Daliwe Advice Office has been working in Cathcart for about 30 years, and has had a relationship with the Black Sash for most of that time. During 2019 they have joined the CBM Programme as Community Partners. Given the numerous issues that they picked up while monitoring the SAPO branch in August, they decided to return for the September grant day in order to assess whether issues were ongoing or had been resolved. The following table therefore provides a unique overview of what was observed at this rural paysite over a period of two successive months.

August Monitoring

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"> • On 1 August 2019 a white marquee tent was pitched outside the SAPO building in the street with 25 beneficiaries sitting on chairs inside the tent. A further 30 beneficiaries had seating inside the SAPO branch, bringing the total number of chairs to 55. There were not enough chairs at the site as 25 beneficiaries were standing and sitting on the floor. (See photos 3, 4, 5, 6 below.) • Only one portable toilet was available next to the marquee tent. It did not have any hygiene chemicals or water and hand basin to wash hands. (See photo 8 below.) • No water dispenser or bottled water inside the marquee tent or the SAPO branch. • No first aid kit or generator were observed. • The team also monitored on 2 August 2019. The marquee tent and portable toilet had been removed, as these were only available on the first day of the payment cycle. No alternative toilet facilities were available and grant beneficiaries were not allowed to

Norms & Standards Categories	Service Standards Summary	Observations
		<p>access the toilets at the back of the SAPO building. Those in need of toilet facilities were told to go and look for toilets elsewhere. (See photo 9 below.)</p> <ul style="list-style-type: none"> • The monitoring team noted that elderly beneficiaries were treated and spoken to with respect by Cathcart SAPO staff.
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"> • On 1 August 2019, beneficiaries arrived from 06:30. SAPO opened for postal services at 8:10, but the payment of social grants started later at 9:30. SAPO staff did not explain to the waiting beneficiaries why payment of social grants was delayed. • A group of 11 beneficiaries were informed that the SASSA Gold Card was not scanning and that there was a problem with the cash dispensing machine. There was no explanation for the scanning problem, but the 11 beneficiaries were later told by a SAPO clerk that the cash dispensing machine was accepting their cards again. The downtime was less than one hour.
Queue management	<ul style="list-style-type: none"> • Maximum waiting period 1 hour • 1 SAPO staff to manage queue at each cash paypoint 	
Manned Security	<ul style="list-style-type: none"> • No unauthorised access or occupation of SAPO/paypoints <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"> • Monitors noted the presence of two unarmed security guards dressed in black uniforms.

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 ○ Minimum 4 registered security officers at cash paypoints ○ Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> ● As above.
Communication	<ul style="list-style-type: none"> ● Promotion of SASSA card to community ○ 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"> ● One SASSA official was present identifiable by a red jacket with the SASSA logo. ● A white unbranded Toyota Corolla with a GP number plate was parked in front of the Post Office (SASSA and SAPO vehicles are branded and easily identifiable). The vehicle was used by a woman with a laptop, who also entered the Post Office and was involved in verifying the identity numbers and fingerprints of beneficiaries. She was not wearing any SAPO or SASSA uniform or identifiable name tag. (See photo 1 below.)
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 	<ul style="list-style-type: none"> ● The SASSA Gold Card terms and conditions and complaints procedure posters were not displayed on the walls.

Norms & Standards Categories	Service Standards Summary	Observations
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"> ● A female beneficiary residing in Kati Kati township arrived to collect her social grant with her ID. During the previous payment cycle, the beneficiary was able to collect her social grant using her ID and biometric fingerprint verification – she was not required to use her SASSA card. (As reported in the EC Regional Office's second quarterly report, a number of beneficiaries were sent home during the previous payment cycle because they had only brought their SASSA cards and not their IDs). However, on this occasion, she was informed that she had to have her SASSA Gold Card in order to access the grant. This meant that she had to go home to collect the SASSA card. When she arrived back at SAPO she was sent to the back of the queue again. The process cost her a couple of hours in terms of her time and effectively doubled her transport cost from R16 to R32 before she was able to access her grant. ● Then at 11:40am the payment of social grants was disrupted due to a network problem. The disruption was not clearly explained to the waiting beneficiaries, but when payment resumed at 13:45pm, beneficiaries were told that their SASSA Gold cards would not be needed to access their social grants. Upon enquiring about this with the SAPO clerk (especially in light of the abovementioned beneficiary's experience,) the monitors were informed that beneficiaries would only require their IDs and finger prints to access their social grants. ● Monitors observed that beneficiaries started to complain because they had waited too long in the cold to access their social grants.

Norms & Standards Categories	Service Standards Summary	Observations
		<ul style="list-style-type: none"> The team observed that on both payment days, SAPO did not issue any receipts to beneficiaries. In previous payment cycles receipts were issued, so this was the first time that monitors have observed that no receipts were issued.
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"> The disputes described above were resolved by the end of business that day.

The monitoring team reported that no mashonisas or loan sharks were spotted near the payment site. The team did observe a branded vehicle down the road collecting funeral insurance money from beneficiaries.



Photo 1: The unbranded vehicle driven by the woman assisting with payment verifications.



Photo 2: Grant beneficiaries waiting under the marquee tent on 1/8/19. No water facilities were available.



Photo 3: Grant beneficiaries using the postal box area as additional shelter.



Photo 4: SAPO Cathcart provided 55 chairs, however 25 grant beneficiaries were standing and sitting on the floor.



Photo 5: Beneficiaries waiting in the queue inside SAPO.



Photo 6: Beneficiaries waiting in the queue inside SAPO.



Photo 7: Kenneth Sigidi of the Daliwe Advice Office interviewing social grant beneficiaries.



Photo 8: One portable toilet was provided for female, male and disabled beneficiaries on 1/8/19. This had been removed with the marquee tent on 2/8/19.

September Monitoring

On Friday 30 August 2019, the monitors arrived at the payment site at 07:35am. On arrival they counted 16 beneficiaries who were already waiting. The beneficiaries informed the monitors that they arrived at the payment site between 06:30 and 06:45am. Four beneficiaries told the monitors that they walked to the payment site, whilst eight beneficiaries indicated that they were transported by farmers from the nearby farms at no cost. The remaining four beneficiaries paid taxi fees to travel from the nearby villages, and had travelled 8km to the payment site at a cost of R20.00 per person (single fare).

Between 07:30am and 07:45am, 220 beneficiaries from the local communities, nearby villages and farms arrived at the payment site. Many of the beneficiaries who arrived at the payment site were not aware that 30 August 2019 was an official payment date – they indicated that they were “just checking” ahead of the weekend because SAPO did not publish a notice of the payment dates. Once they got there some of the beneficiaries called relatives, family members and friends to alert them that it was a payment date. (This issue speaks to the need to regularise & publish pay dates in advance)

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">• A marquee tent was erected early in the morning and removed at 15:00.• Seating: The monitors counted 25 chairs in the marquee tent, with a further 16 chairs inside the post office and 10 chairs on the veranda outside the post office entrance. Only 16 beneficiaries were seated inside the post office and no beneficiaries sat on the tiled floor.• Toilets: Once again only one blue portable toilet was made available. No toilet paper was made available, and there was no water basin, hand soap or paper hand towels to dry hands.• No water dispenser with cups. Some of the beneficiaries brought their own water bottles and others asked had to ask the museum next to the post office for water.• Monitors have not observed a generator, first aid kit or wheel chair for this pay site.
Facilities and Equipment	<ul style="list-style-type: none">• Adequate equipment so beneficiaries do not	<ul style="list-style-type: none">• On Friday 30 August the SAPO payment site opened its doors at 07:45 and started to pay social grants at 08:10.

Norms & Standards Categories	Service Standards Summary	Observations
	<p>spend more than 1 hour in a queue</p> <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"> ● On Saturday 31 August 2019 at 08:15 there were 27 beneficiaries waiting inside the payment site. ● The payment of social grants did not commence because of the persistent network problem. ● After waiting for almost 3 hours, at 10:55 the SAPO branch manager apologised again and told the beneficiaries that the cash dispensing machine was off line. ● She assured the beneficiaries that the networking problem would be addressed and resolved, and beneficiaries were asked to return again on Monday 2 September 2019. ● On Monday 2 September 2019 the monitoring team arrived at the payment site at 07:55am and observed that the SAPO branch opened at 08:00 but the payment of social grants only started at 10:47 as a result of the ongoing network problem. Payment went smoothly without any disruptions once the network had been restored and no short payments were reported. ● Receipts were issued on this day.
Queue management	<ul style="list-style-type: none"> ● Maximum waiting period 1hour ● 1 SAPO staff to manage queue at each cash paypoint 	<ul style="list-style-type: none"> ● The queue was well managed on this day in terms of younger beneficiaries allowing elderly beneficiaries to be moved to the front of the queue.
Manned Security	<ul style="list-style-type: none"> ● No unauthorised access or occupation of SAPO/paypoints ○ Visible access control in dignified manner ○ Certificate of competence and SAPS firearm competency 	<ul style="list-style-type: none"> ● Security: The monitors observed the presence of the same security guards who were previously stationed at the payment site. The security guards were only armed with batons and were wearing the same black uniform.

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 ○ Minimum 4 registered security officers at cash paypoints ○ Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> ● As above.
Communication	<ul style="list-style-type: none"> ● Promotion of SASSA card to community ○ 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"> ● SASSA presence: Mr Kobose and Ms Mhlali (SASSA officials) were both clearly identifiable and present to assist at the payment site. Mr Kobose was assisting beneficiaries outside the payment site and Ms Mhlali was operating the biometric equipment inside the post office. Mr Kobose also checked whether beneficiaries had brought their SASSA gold cards and RSA identity documents.
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 	<ul style="list-style-type: none"> ● There were no SASSA Gold Card or Conditions and Complaints posters on the walls.

Norms & Standards Categories	Service Standards Summary	Observations
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"> ● Eighteen (18) beneficiaries informed the monitors that they were short paid by the cash dispensing machine. According to the monitors, these short payments varied between R20.00, R30.00 and R40.00. The beneficiaries had noted the short payments on their payment receipts and started to ask questions as to why they were being they short paid. ● The SAPO branch manager, Mrs Nzuzo, told the beneficiaries that the short payments may have been caused by an unexplained deduction, as it was definitely not a cash flow problem. After the branch manager's explanation, one of the SASSA officials, Ms Mhlali, intervened and met briefly with Mrs. Nzuzo to discuss the short payment problem. ● After their discussion, Ms Mhlali went to her SASSA branded car to fetch cheques for the eighteen beneficiaries. Cheques in respect of the short payments were written inside the post office and handed over to the 18 beneficiaries who in turn handed over the cheques to Mrs. Nzuzo. The affected beneficiaries were then reimbursed their short payments within 30 minutes and left the payment site.
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"> ● Payment disputes regarding deductions were managed on site (see payments section above), but there is still no clarity as to why these deductions were made or how the SASSA SDA account would facilitate these deductions as this type of account is meant to be ring fenced.

Case Study 3.2: South African Post Office Capricorn, Western Cape, 1 & 19 July 2019

Community Partner: Women Hope 4 the Nation (WH4N).

Monitors: Aysha Davids, Shakira Plaatjes, Chrisanda Plaatjes, Annestacia Brookes (CP) and Abigail Peters (Black Sash)

This organisation has been partnering with Black Sash for four consecutive years. WH4TN was founded in 2002 as a reaction to the need for more protection of women in the area against domestic abuses and sexual violence.

This SAPO branch is in Capricorn, Lavender Hill, in the Cape Flats. National Payment channels: The SAPO branch is located in a shopping centre. This centre has a Pick & Pay and 3 ATMs (FNB, Nedbank and Capitec) where beneficiaries can also access their grants.

When a Black Sash staff member visited the site with monitors on 19 July 2019, the team noticed that this branch has closed down without any notice on when and/or if it will reopen again. This was the only SAPO branch in the area, the nearest other SAPO branch is Muizenberg which is 2km away.

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"> • There were about 7-8 chairs inside the post office and no space for more. Beneficiaries had to queue outside even on a cold, rainy day. • There is a payable public toilet which the beneficiaries can use at R2 per entry. (See photo 1) • There is no fresh drinking water, no first aid kit and no wheelchair.
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 	<ul style="list-style-type: none"> • The SAPO branch was open on 1 July 2019 when Women Hope 4 The Nation monitored grant payouts. • The post office had electronic equipment but there were issues of connectivity with the system. It was offline intermittently without any communication or explanation to beneficiaries. Beneficiaries were just left to wait for the system to come back online. • The downtime for the system and machines was up to 30min.

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ Downtime must not exceed 1 hour ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 	
Queue management	<ul style="list-style-type: none"> ● Maximum waiting period 1hour ● 1 SAPO staff to manage queue at each cash paypoint 	<ul style="list-style-type: none"> ● The queues were managed by one security staff member. ● Beneficiaries waited less than an hour to be assisted.
Manned Security	<ul style="list-style-type: none"> ● No unauthorised access or occupation of SAPO/paypoints <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"> ● One unarmed security guard who manages queues.
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 paypoints ○ Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> ● As above.
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 	<ul style="list-style-type: none"> ● The security guard was the first point of contact and asked people what they needed and why they came to SAPO. They also assisted persons who have queries such as lost/stolen cards and forgetting PIN numbers. The security guard then referred beneficiaries to SASSA. If SASSA

Norms & Standards Categories	Service Standards Summary	Observations
	<p>clothing and name tags (minimum standard every staff must wear a name tag)</p> <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 	<p>officials were not available, Women Hope 4 the Nation provided advice and support – including contacting SASSA on beneficiaries' behalf.</p> <ul style="list-style-type: none"> ● There was a SASSA/SAPO pamphlet for beneficiaries to take with them. ● Not all staff wore name tags or uniforms. Out of five staff members, only two had nametags and wore the uniform; one of these was the branch manager. ● Beneficiaries indicated that they did not receive SMS from SAPO confirming payments.
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 	<ul style="list-style-type: none"> ● No Customer Care standards were displayed in this SAPO branch. ● On the walls there are only SAPO promotional products and services. (See photo 3)
Payments	<ul style="list-style-type: none"> ● Pay all beneficiaries during payment cycle ○ 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"> ● People were able to come on the last day of the month to collect their grant because the first was on a Saturday. ● Beneficiaries had to produce their Identity Documents at all times and could not receive assistance or payments without it.

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ SAPO and SASSA develop Cash Voucher System ○ 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"> ● There is no helpdesk at this branch. Beneficiaries are referred to Women Hope 4 the Nation by the security guard if they have concerns and questions relating to their grants for example if they lost their cards, if they forget the PINs and even for general enquiries related to applications. Women Hope 4 the Nation will then follow up with the beneficiary and SASSA and will escalate matters, if necessary, to the area manager of SASSA who has a professional relationship with them.



Photo 1: Toilets at the mall that Beneficiaries have to use.



Photo 2: A beneficiary peek through the door to ask why the SAPO is closed during operating hours. This photo was taken at 10h30 on 19 July 2019.

Case Study 3.3: Gugulethu SAPO branch, 30 August 2019

Monitor: Zoleka Ntuli (Black Sash: Western Cape Regional Office)

This SAPO branch is situated in Gugulethu is a township 15km away from Cape Town.

Gugulethu initially mainly accommodated the many migrant workers who moved to Cape Town from rural Transkei or the homelands in the Eastern Cape Province. The township also absorbed some of the inhabitants of Langa when it became overcrowded, having been the only Black residential area for the Cape Town at the time. Families were not permitted to own their barrack – like homes in Gugulethu, as these were intended to be single quarters in future. Homes are therefore small and overcrowded.

Presently, unemployment, poverty and crime is rife within the area. The population in Gugulethu is at 98 468. There are approximately 22 ATMs close to the one Post Office. Standard Bank (6), Absa (4), Nedbank (4), FNB (3) Old Mutual (1), Capitec (4.) On monitoring day all the ATMs were working but there were extremely long queues at all the ATMs. There is a Spar and Shoprite in close proximity where beneficiaries can also access their grant. The SAPO branch, retailers and ATMs are within a 5km radius of residential areas. Beneficiaries who cannot walk the distance have to take a taxi at R16 a return trip. There was another Post Office in Gugulethu but it was torched in March 2018 during a public protest, it has not been reopened yet.

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">• This SAPO is a small sized brick building and can accommodate about 20-40 people comfortably according to the size and the space.• There were 20 chairs that were provided for the beneficiaries, but beneficiaries were made to stand outside the door (see photo 5 below).• There were no signs of male and female ablutions against the walls. There were no toilets at the facility. The monitor asked what happens if a beneficiary requires a toilet. A SAPO official said they refer people to use the payable public toilets in the shopping centre, more than 1km from the Post Office, which costs R2.• Drinking water and foam cups were provided. This was clean and fresh. (See photo 2).• There was no First Aid Kit.
Facilities and Equipment	<ul style="list-style-type: none">• Adequate equipment so beneficiaries do not	<ul style="list-style-type: none">• There were three tellers that were working in this branch and all of them assisted with grant payments.

Norms & Standards Categories	Service Standards Summary	Observations
	<p>spend more than 1 hour in a queue</p> <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"> ● The monitor was at the branch for an hour. During this time about 50 grant beneficiaries were paid. The monitor found out later that many other beneficiaries were not aware that their grants are available at the SAPO as they were waiting for the first date of the month. Beneficiaries do not want to take a chance and come to the Post Office for nothing, they will rather wait it out until the 1st. They also do not want to incur unnecessary bank fees by trying to access their grants prematurely. ● Those beneficiaries who were paid produced their SASSA/SAPO gold cards and they received their cash. ● There was no queue walker but one security guard was assisting with queue management inside the branch. ● There were two security guards in the branch and the monitor asked about the other two but was not given an answer by the branch manager.
Queue management	<ul style="list-style-type: none"> ● Maximum waiting period 1hour ● 1 SAPO staff to manage queue at each cash paypoint 	<ul style="list-style-type: none"> ● The few grant beneficiaries who continued to wait were served in reasonable time, less than 1hr about 15 minutes each. ● This was in contrast to the ATM and retailer in the same centre, where there were long queues. (see photos 3 and 4)
Manned Security	<ul style="list-style-type: none"> ● No unauthorised access or occupation of SAPO/paypoints ○ Visible access control in dignified manner ○ Certificate of competence and SAPS firearm competency ○ Monthly security meetings 	<ul style="list-style-type: none"> ● There were two security guards.

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 paypoints Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> Two security guards were in the branch and the certificates of competence was not produced at the branch.
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"> The monitor encountered confusion amongst the beneficiaries. Beneficiaries indicated that they can't access the grant on the last day of the month if they accessed the grant in the same month on the 1st. There was visibility of the new SASSA/SAPO Gold Card as the poster was displayed against the wall. Staff members were wearing their uniforms (see photo 1 below) but name tags were not worn. They treated the monitor and, more importantly, the beneficiaries with respect.
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"> There was a poster of the Customer Care standards displayed against the wall. (See photo 2 below).
Payments	<ul style="list-style-type: none"> Pay all beneficiaries during payment cycle 	<ul style="list-style-type: none"> The grant beneficiaries that were surveyed know the total amount of

Norms & Standards Categories	Service Standards Summary	Observations
	<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 	<p>cash they are supposed to receive from SASSA.</p> <ul style="list-style-type: none"> ● It was emphasised by the branch manager that they don't issue the grant if the grant beneficiary is not available and the person who is sent by the recipient does not have the letter of procurator. ● There were no Social Relief of Distress payments made while the monitor was at the branch. ● There were no biometric verification procedures, beneficiaries accessed with PIN numbers only.
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"> ● No disputes reported.



Photo 1: WCRO Paralegal Fieldworker, Ms. Zoleka Ntuli with SAPO Gugulethu Branch Manager, Ms. Gloria Mancunga.



Photo 2: A water dispenser with foam cups, chairs for beneficiaries and posters against the wall.



Photo 3: Long queues inside Gugulethu Square. Beneficiaries waiting to access grants at the ATM.



Photo 4: Beneficiaries waiting to access their grants at Shoprite.



Photo 5: Beneficiaries queueing outside of the SAPO branch even though there are empty chairs inside.

Case Study 3.4: Elonwabeni SAPO branch, Site C, Khayelitsha, 1 July 2019

Community Partner: SACLA Health Project is a Christian Based organisation. Initially called Empilisweni SACLA clinic in 1980 it evolved into the dedicated organisation it is today, providing high quality affordable health care to surrounding township and rural communities. SACLA Health Project are in the hands of strong women who run the organisation. These are elderly women with a strong history not only in the organisation but also in the community. They were part of the Witdoeke movement successfully resisting apartheid and ardent liberation activists.

Monitors: Ms. Anna Genu (SACLA Health Project), Zoleka Ntuli (Black Sash: Western Cape Regional Office)

This SAPO branch is situated in Khayelitsha, which is reputed to be the largest and fastest growing township in South Africa. Other national payment channels in the area: there is one ABSA and one Standard Bank express ATM near the SAPO branch. Alternatively, beneficiaries can access Shoprite at the Thembokwezi Square, a shopping complex, which is situated approximately 3-5km from the 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"> • The SAPO is a small sized brick building and can accommodate about 10-15 people, but no chairs were provided for the beneficiaries. • No signs of male and female ablutions against the walls and no toilets at the facility. A SAPO official said they refer people to use the public toilets in the shopping centre, which is more than 1km from the Post Office. • Drinking water and foam cups were provided. (see photo 3 below) • The monitors did not see a wheelchair in this branch. • There was no First Aid Kit.
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 	<ul style="list-style-type: none"> • There were 2 tellers that were working in this branch, both assisted with grant payments. • The monitors were at the branch for an hour. During this time only 3 grant beneficiaries were paid. Monitors found out later that there were so few beneficiaries because many beneficiaries who queued from 06:30 left because the SAPO branch opened and started paying grants very late (after 09:00). • Those beneficiaries who opted to stay and wait produced their SASSA/SAPO Gold Cards and their Identity

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 	<p>documents and signed the register, afterwards they received their cash.</p> <ul style="list-style-type: none"> ● There was no queue walker but one security guard was assisting with queue management inside the branch.
Queue management	<ul style="list-style-type: none"> ● Maximum waiting period 1hour ● 1 SAPO staff to manage queue at each cash paypoint 	<ul style="list-style-type: none"> ● As stated before many beneficiaries left when the SAPO branch failed to start paying grants at 08h00. ● The few grant beneficiaries who continued to wait were served in reasonable time, less than 30 minutes each.
Manned Security	<ul style="list-style-type: none"> ● No unauthorised access or occupation of SAPO/paypoints <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"> ● There was one security guard in this branch.
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 paypoints ○ Certificate of competence and SAPS firearm 	<ul style="list-style-type: none"> ● As above.
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 	<ul style="list-style-type: none"> ● The monitors encountered confusion amongst the beneficiaries. Beneficiaries indicated that they can't access the grant on the last day of the month if they accessed the grant in the same month on the 1st. For example, if a beneficiary accessed the grant on 01 July 2019 (for June) the

Norms & Standards Categories	Service Standards Summary	Observations
	<p>tags (minimum standard every staff must wear a name tag)</p> <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 	<p>same beneficiary cannot access July's grant on the 31 July 2019.</p> <ul style="list-style-type: none"> ● There was visibility of the new SASSA/SAPO Gold Card as the poster was displayed against the wall. (see photos 1 and 2 below) ● Beneficiaries and the elderly were treated with respect.
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 	<ul style="list-style-type: none"> ● There was a poster of the Customer Care standards displayed against the wall. Please see photograph attached.
Payments	<ul style="list-style-type: none"> ● Pay all beneficiaries during payment cycle ○ 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"> ● The grant beneficiaries that were surveyed know the total amount of cash they are supposed to receive from SASSA. ● The monitors observed that family members can collect on behalf of grant beneficiaries using their Identity Document only. This is recorded in a register as well. No letter of appointment of procurator was produced.

Norms & Standards Categories	Service Standards Summary	Observations
	<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 	

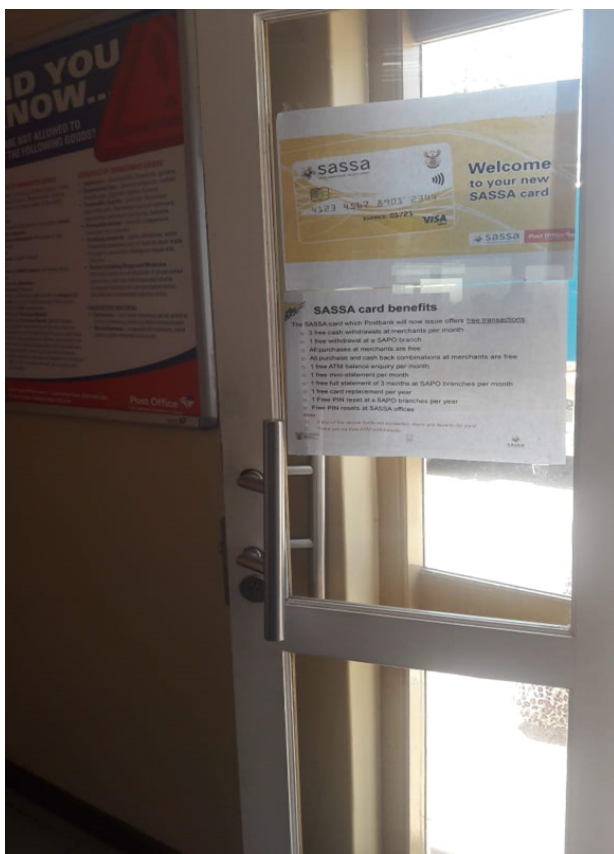


Photo 1: Posters displayed at the Elonwabeni Site C Khayelitsha SAPO branch.

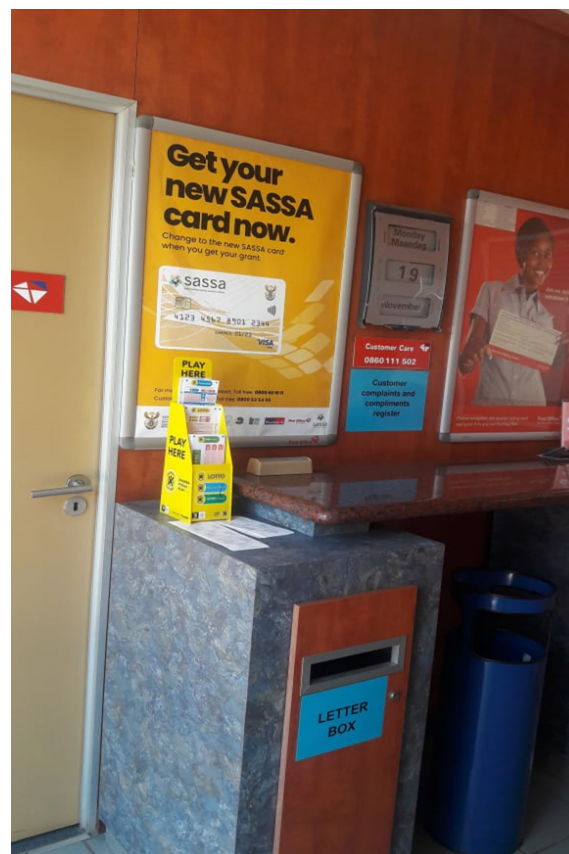


Photo 2: Posters displayed at the SAPO branch, Khayelitsha.

4. SASSA MOBILE PAYPOINT PAY CHANNEL CASE STUDY

Case Study: Thandabantu, KZN, August 2019

Black Sash attendees: Evashnee Naidu, Nelly Xaba, and Jerome Bele

Background: The Black Sash Team were last present at Thandabantu paypoint on 10 May 2019. And were interested in continuing to follow-up on this paypoint. Last year the tribal authority and community stakeholders met with SASSA and were briefed that none of the 26 existing paypoints would be closed due to the rural nature of the community and the lack of access to other methods of payment.

However, once beneficiaries were swapped and without further consultation with the community, 25 of the 26 paypoints were closed. The only paypoint to remain was Thandabantu paypoint which many beneficiaries have never heard of and is situated on one route but does not consider those on the Illembe Route. Beneficiaries have now been forced to either travel to Dududu at a cost of R40 return to use the very inadequate SAPO or the Standard Bank or FNB ATMs in the area or travel further at a cost of about R 120 return to Umzinto with very limited access to public transport.

OBSERVATIONS AT THANDABANTU CASH PAY POINT:

The Black Sash team, together with Induna Msomi and Gogo Mkhize arrived at Thandabantu paypoint at 08h15. When we arrived, SASSA had now moved beneficiaries into the hall of the dilapidated building which was an improvement from our visit on 10 May 2019. At around 08h30, chairs were brought into the hall and beneficiaries were able to be seated. Sadly, there are still no mobile toilets available and the existing structures are in terrible condition and not used by beneficiaries. Beneficiaries still go behind the hall in full view of the houses present to relieve themselves. There is also no drinking water available and beneficiaries access refreshment from the vendors who have now come back to this paypoint. SAPO and the Fidelity cash van, with SAPS in attendance, was also already present.

Like the last time Black Sash was present, network connectivity was a huge challenge and SAPO had to work out of the Senzokuhle General Dealer Store above the paypoint to access the network to verify beneficiaries. They then had to come back to the pay site and access manual cash payments from the SAPO van.

The process for payment that was followed was that beneficiaries queued inside the Thandabantu Hall and were then escorted by the Queue Marshall Volunteers to Senzokuhle General Dealer Store for verification, about 10 at a time, as the connectivity issue was extreme on this day and they then came back and queued in front of the SAPO van and presented their slips as verification of the amount they were entitled to and received a manual cash payment which took about 35 seconds per beneficiary. (videos attached)

Both queues at the Hall and store had to be managed by one lone SASSA Official, Mr Hlongwa who was assisted by two community queue marshalls but this meant that he still had to run between both points to maintain order and discipline and prevent queue jumping or the queue marshalls taking advantage of the beneficiaries.

The majority of beneficiaries present were those on Older Persons Grants; followed by Disability Grant with the smallest portion being those receiving the Child Support Grant.

At around 10h00 the network seemed to pick up and about 20 beneficiaries at a time were being taken for verification. On this day 301 beneficiaries were paid. The larger number was due to the fact that Easy Pay Everywhere was also paying out at Sangcwaba paypoint but when beneficiaries heard that SAPO was paying at Thandabantu, they travelled there to avoid bank charges from Easy Pay Everywhere.

Glimpse into a beneficiary's journey to access her grant from Thandabantu paypoint: Gogo Busisiwe Mkhize lives on the Illembe route, close to the Qiko paypoint. Since the card swap last year, Gogo Mkhize has never received her grant in full. Due to the lack of stable public transport, which will be at her cost; the option of travelling to either Dududu or Umzinto to wait in long queues and again at possibly a cost to

herself and the lack of public transport to return home at a reasonable hour, has forced her to use the only available method of payment to her, which is to walk to the Qiko paypoint which was shut down by SASSA but is now being managed by Easy Pay Everywhere and access her grant but subject to bank charges.

Black Sash was interested to follow a beneficiary from one of the further points away from the existing paypoint to identify just what challenges they would incur. Due to time constraints, we requested Induna Msomi, who lives on the Illembe route to request one of his community to not go access their grant on the first of the month, like they usually would but to travel with us so that we could see the implications of this route having no paypoint.

Gogo Mkhize willingly agreed and we picked her and Induna Msomi up from Dududu to travel further to the Thandabantu paypoint.

On arrival at Thandabantu paypoint, Gogo Mkhize immediately followed the process laid out by going to Senzokuhle General Dealer Store and completing her verification. She came back to the SAPO van with her slip, joined the queue and was then paid out the *FULL CASH VALUE* of her grant for the first time since the card swap.

She was so overjoyed and thankful for the opportunity that she couldn't stop thanking Induna Msomi for choosing her and for Black Sash to bring her with us. She stated the first thing she wanted to do was to buy herself something to eat to celebrate and then to buy something for her grandchildren, so that they could share in her good news of her getting the full cash value of her grant.

*Black Sash drove from Thandabantu paypoint to Gogo Mkhize's house on gravel road to estimate the distance she would have to travel to the only existing paypoint. This distance equates to **43kms** which to those of us who drive may not seem extreme, but for Gogo Mkhize it would require her to travel to Umzinto at a cost of R 60 (single trip), find an available taxi to Thandabantu paypoint, which are few and far between and hope to catch the Pay Vans before they leave and then travel back to Umzinto and possibly hope to get a taxi back to her home all on the same day, which is not necessarily the case. Hence, she is forced to make use of Easy Pay Everywhere each month and is liable for bank charges through no fault of her own, as that is her only available method of payment, when weighing up the costs of other options.*



Photo 1: Qiko paypoint currently operated by Easy Pay Everywhere where Gogo Mkhize currently accesses her grant.



Photo 2: Thandabantu Hall through which beneficiaries enter.



Photo 3: Beneficiaries queuing inside Thandabantu Hall before the Arrival Of Chairs.



Photo 4: Arrival of Chairs to assist with seating.



Photo 5: Beneficiaries being led to Senzokuhle General Dealer Store for Verification.



Photo 6: Beneficiaries who have completed Verification, queuing in front of SAPO Van for cash payment. (Gogo Mkhize in the foreground)

5. RETAILER PAY CHANNEL CASE STUDIES

One of the consequences of the decommissioning of paypoints and the distances they have to travel to SAPO branches is that there has been a significant increase in the number of grant recipients accessing their grants at the five retail companies that provide grants at retail outlets.

For this reason, CBM has been extended to include retail outlets in order to allow for insight and analysis of the quality of service being provided. Because there is no SLA between SASSA or SAPO and retailers, the monitoring criteria used for monitoring the quality of service provision have been adapted.

Case Study 5.1: Shoprite Superstore, Gugulethu Square, Western Cape, 30 August 2019

Monitor: Zoleka Ntuli (Black Sash)

Provision of Services	Observations
Dignified Service Provided	<ul style="list-style-type: none"> • Cash was available and beneficiaries received their grant. • Beneficiaries were provided with the chairs in the waiting area just in front of the shop.
Facilities and Equipment	<ul style="list-style-type: none"> • 20 chairs were provided for the beneficiaries. • No toilets facilities; beneficiaries must pay R2.00 for the public toilets in this mall. • No drinking water.
Queue management	<ul style="list-style-type: none"> • There was strict queue management by security guards. • Very long queues formed outside the shop.
Security and Guarding Services	<ul style="list-style-type: none"> • There were about 4 security guards outside the store: 2 focusing on the queue from the waiting area making sure the chairs are used by the senior beneficiaries and the other 2 securities escorted beneficiaries from the door to the tills
Payments	<ul style="list-style-type: none"> • The security guards allowed 5 people to queue together at a time to collect their grant money. • During monitoring the security guards treated the beneficiaries with respect.
Communication	<ul style="list-style-type: none"> • There was a “Get your SASSA money here” poster on the wall at Shoprite. • Not all beneficiaries were aware that they could access their grant on 30 of August 2019.
Payments	<ul style="list-style-type: none"> • The payment process took about 10 minutes per beneficiary. • Beneficiaries could access their cash at five allocated tills inside the shop.
Recourse & disputes	None were reported

Case Study 5.2: PEP Stores in Macassar Centre, Macassar, Western Cape, 4 September 2019

Monitors: Abigail Peters and Wayne Kala (WC Regional Office staff)

Provision of Services	Observations
Dignified Service Provided	<ul style="list-style-type: none"> • Spoke to Ms. Rene Rubaintjies who is the supervisor in the store and she shared that they see many people during payment cycle of SASSA but they must buy something in order for them to draw their money. She didn't share how much they have to purchase in order to get their grant.
Facilities and Equipment	<ul style="list-style-type: none"> • The store has POS machines that they use to assist beneficiaries.

Provision of Services	Observations
	<ul style="list-style-type: none"> There are issues experienced with grant money being drawn and then the system going down. At this point an SMS is sent to the beneficiary showing the money is withdrawn the beneficiary then don't understand why the money has not been given to them. The supervisor then has to explain that the system will automatically reverse it, but often because it's the elderly they don't understand how the technology operates and they can become quite anxious.
Queue management	<ul style="list-style-type: none"> They do not have any special measures for queue management. Customers have to stand in a queue, and wait until a till is available for them to be assisted.
Security and Guarding Services	<ul style="list-style-type: none"> 1 Security guard was present. Guarding services throughout the day until the store closes.
Communication	<ul style="list-style-type: none"> There is no promotion of any card or terms and conditions on display. The Supervisor Ms Rene Rubaintjies shared that she tries to inform the community as much as she knows When presented with SDA flyers and summary of all grants the manager was grateful that they can give some to the community as they come in.
Beneficiary Education	<ul style="list-style-type: none"> No Customer Care standards displayed and the manager Rene Rubaintjies calls SASSA herself if there are issues on the card for any beneficiary or refers them to the satellite SASSA office that come around on Tuesdays to the Community Hall across the street.
Payments	<ul style="list-style-type: none"> A beneficiary who was curious to know what SASSA issues were being addressed at the PEP stores shared that she prefers to go to Shoprite, as at PEP she only gets to draw half of her grant and the other half the following day. This is her experience and the practice here she shared. Beneficiaries have to buy something which (the supervisor did not give details about) at the store first before they get their grant payments or draw their grants.
Recourse & disputes	<ul style="list-style-type: none"> Beneficiaries are often not aware of the full amount they should get. They often come and say "Ek will alles trek" (I want to draw everything) and when asked "Wat is alles Mevrou?" (What is everything ma'am?) then they cannot say exactly. The Supervisor calls SASSA on the number on the card if any issues arise. She also helps beneficiaries by going to the local SAPO branch in the building next door to the shopping centre and speaking to the manager.

Case Study 5.3: Shoprite Stores, Macassar Centre, Western Cape, 4 September 2019

Monitors: Abigail Peters and Wayne Kala WCRO staff

Provision of Services	Observations
Dignified Service Provided	<ul style="list-style-type: none"> Spoke to Ms. Nazley McCallum who is the Admin Manager of the Shoprite store. She shared that they try to help beneficiaries as best as they can. She said beneficiaries often get frustrated with issues that are outside their control such as system glitches and withdrawals when the system goes down and there is no cash payment.
Facilities and Equipment	<ul style="list-style-type: none"> The store operates specifically with dedicated tills on SASSA payment days. They have POS machines that they use to assist beneficiaries. There are issues experienced with grant money being drawn and then the system going offline which is anxiety provoking to beneficiaries. There are 6 chairs for beneficiaries to use. They also serve beneficiaries water. There is a toilet that costs R2 to enter just next to the Shoprite.
Queue management	<ul style="list-style-type: none"> The store manages the queues through the two tills and help the beneficiaries to move in and out as fast as possible
Security and Guarding Services	<ul style="list-style-type: none"> 2 Security guards are present and they are posted at the door. Guarding services throughout the day until the store closes.
Communication	<ul style="list-style-type: none"> There is no promotion of any card or terms and conditions on display. The Admin Manager Ms. Nazley McCallum shared that she doesn't know the amounts of grants herself so it's hard sometimes to know what the beneficiaries are supposed to get. There was no promotional material and when Black Sash made the Special Disbursement Account (SDA) flyers and summary of all grants pamphlet available the manager was grateful that they can give some to the community as they come in. She also said she will leave some on her desk so she knows what to also share with beneficiaries. She then said that they will post the flyers of Black Sash on their notice boards so the beneficiaries can read about the SDA and the grant amounts.
Payments	<ul style="list-style-type: none"> The beneficiary that we spoke to said she can draw her full grant at Shoprite. Ms. Nazley McCallum shared that they see about 280 to over 300 people on Payment days and it causes delays in the store. There is also the issue of the money that gets "stuck" in the air when the system is offline. Beneficiaries don't understand how their monies are reversed.

Provision of Services	Observations
Recourse & disputes	<ul style="list-style-type: none"> Beneficiaries are often not aware of the full amount they should get especially if they get multiple grants on one card. Ms. Nazley McCallum is aware of SASSA who come on Tuesdays so she refers people to the community hall where SASSA is when issues arise.

6. DULLAH OMAR SCHOOL FOR THE ADVICE OFFICE SECTOR

The Black Sash, together with a range of other NGOs, runs an annual training intensive for paralegals across the country who are involved in the Advice Office sector - known as the Dullah Omar School (DOS). In the course of the 2019 DOS, the paralegals from across the country identified the following issues as key trends regarding the current grant system. These correlate strongly with the fundings of the Black Sash CBM Community Partners:

- **Long queues** at post offices, retailers and ATMs at the beginning of the month. Grant beneficiaries are queuing outside even in the rain due to overcrowding.
- SAPO branches **run out of cash** and beneficiaries are directed to the selected retailers and ATMs. Cash for social grant payments is also sometimes in short supply at retailers and grant beneficiaries wait for hours for cash.
- Often the system goes **offline** at SAPO branches.
- It is difficult to get a **bank statement** at a SAPO branch.
- Some people's money does not reflect in their bank accounts. There are still **unknown deductions** for insurance and other financial services from the new SASSA/SAPO Special Disbursement Account (SDA) also referred to as the gold card. Since the change to the gold card beneficiaries have problems – sometimes the grant is half, sometimes the money is late.
- The SAPO buildings are small, and can only accommodate up to 20 persons. There is **overcrowding**.
- **Service is poor**: water, seating, wheelchair, first aid and shelter are not available. There is often only **one teller open** for grant payments. There are **no complaints desks** at the post offices or at retailers.
- Many **pensioners** do not know how to operate the ATM. They are used to the biometric system.
- Beneficiaries have to **travel long distances** at their own expense to access their grants. There are many who may have to make this journey two or three times due to the lack of cash at pay sites. Beneficiaries spend a lot of money to get to the paypoint (post office, retailer) which is located at a "central point".

7. RECOURSE CASES AND FRAUD

Ms Mashigo (Social Grant Fraud)

Mrs Dinyao Betty Mashigo is an Older Person, 2 X Child Support and Foster Care Grant recipient. She resides at Phefong Village near Burgersfort in Limpopo. On 14 February 2019 she went to Phefong pay point to collect her Social grant of R3 480 (R 1 700 + R960 + R820) using her SASSA Gold Card. She was told by a SAPO official that her social grant was withdrawn by someone else in Johannesburg. When she questioned the official as to how can that be possible since she had her card at all times, the officials told her she doesn't have answers and she wouldn't know.

She then took a taxi to Burgersfort SAPO office at R25,00 single trip, and was advised by the official to open a Mzansi Account to avoid being a victim of fraud again. The official then advised her to take the Annexure C form to a SASSA local office in Praat Te Veel, costing her R 15.00 single trip. SASSA official also confirmed that her money was withdrawn in Johannesburg and she issued a voucher for R1500, 00 (the rest of the money). She was also required to take a taxi back home at R 18.00 single trip.

In March she borrowed R50,00 for a taxi fare to go collect her monthly social grant at Burgersfort SAPO, to her surprise she was told that her March grant was also withdrawn from her old SASSA Gold Card, she was also told that her "method of payments" was not changed on the system. She took a taxi to SASSA Praat Te Veel local office at R15.00 single trip. SASSA officials explained that they would be able to issue her with a food voucher as their system was offline. She was told to wait outside as she didn't have taxi money to go back for an official to drive her back. Mme Mashigo waited for hours till she requested money R50.00 from a local vendor outside to go back home.

From the month of April to July she collected her social grant using her Mzansi card but complained that she has to borrow money for a taxi fare as she cannot use her Mzansi card at Phefong pay point. She was told on 9 July 2019 that her reimbursement money at a total pf R6960.00 was paid into an SDA account.

Total Reimbursed: R6 960. 00

Card Reissue fee: R26.00

Withdrawal Charges: R64.00

Total received: R 6 870.00

Issues Emerging

- SAPO officials are not able to provide adequate information.
- This results in beneficiaries incurring costs and inconvenience by travelling to SASSA offices in order to deal with fraud cases.
- Even when cases are reported, fraud continues to occur on accounts.
- Connectivity issues result in SASSA officials not being able to follow due process in addressing fraud cases when they are reported.

Mr Marago (Section 26A funeral deduction)

Mr Zachariah Marago is an Older Person Grant recipient. He resides at Pimville, Soweto. He started experiencing unauthorised deduction from his monthly social grant of R120.00 in April 2016; the deduction persisted till he visited his SASSA local office in quest of assistance. He was advised by an official to go write an affidavit stating that he never authorised the deductions. The official also gave him details of TransAfrica group as the company that is responsible for the deductions.

On 10 February 2019 he requested a cancellation letter from TransAfrica Group which was issued to him. The cancellation clause stated that “Clients are to be on 60 days’ notice before cancellations are allowed”. Mr Marago patiently waited for his policy to be cancelled but deduction continued even after the stipulated clause time frame.

Client took down BST helpline contact details while watching SABC 1 current affairs TV show – *Yilungelo Lakho*. He contacted the BST for assistance; he stated that we were his last hope. An email was sent to Mr Charles Brunette, Operation Manager of Transafrica Group on 2 July 2019. BST Helpline staff wanted clarity as to why they continued deducting monthly premiums after the client had requested in writing that the policy that he was not aware of was cancelled. We also request that they reimburse the client all his money taken after the cancellation date. Client was reimbursed R 4980.00 on 2 August 2019.

Issues Emerging

- Even when due process is followed to cancel deductions from accounts, deductions continue to be made.
- It took the intervention of the Black Sash for the deductions to be cancelled; which raises concerns about how many grant beneficiaries are following the correct procedures to cancel deductions without the cancellation being implemented.

KwaMpumuza Community Dialogue, KZN

Black Sash Community Partner Thandanani Children’s Foundation hosted a community workshop in Mpumuza on 18 September 2019. The Vulindlela SASSA and District SAPO were present and host the dialogue with BST.

Mr Mlungisi Mdimma, the Vulindlela SASSA LO Manager, addressed the meeting. He touched on the SLA signed between SASSA and SAPO and stated that it was in place for five years and would end in March 2023.

As a result of the SLA with SAPO, paypoints had to be closed at this was not part of the contract with SAPO. He discussed the payment options beneficiaries had, in order to access grants and emphasised that there would be no change in payment method to a private bank account without the Completed Annexure C Form.

He highlighted that beneficiaries could draw from ATMs, Post Offices and Retailers and shared where the Post Offices nearest to the community of Mpumuza were situated. He drew attention to the fact that

withdrawals at Post Offices and retailers were free but ATMs did charge bank fees and this would mean beneficiaries would not get their grants in full. He shared the Means Test on all grants with the community and how this would affect the approval or rejection of a grant. He came back to the issues of the Closure of Pay Points and shared that currently KZN only has 317 open pay points. Vulindlela used to have 43 paypoints, one of which was inherited due to new demarcations and out of all 43 paypoints, Vulindlela has only got one open paypoint, which is that of Nqwati which he had inherited.

Regulation 26A deductions was also addressed and the value which could be deducted and that the deduction occurs before the beneficiary receives the grant.

He defined the purpose of reviews and how it affected grants if beneficiaries failed to turn up for reviews. He emphasised that SASSA services were free of charge and if any official wanted payment this should be reported immediately.

He then spoke to the issue of fraud on SASSA grants and stated that it was SASSA policy that grants would be reimbursed within 14 Days. Even SAPO looked sceptical when he said this. He shared the SASSA Customer Care Line number with beneficiaries and the whatsapp number for Fraud just for KZN beneficiaries. He also shared the Regional Office numbers should beneficiaries wish to escalate matters.

He then invited the community members present to ask questions and bring recourse cases forward.

Issues Emerging:

- In a room of close to 50 people, the vast majority of beneficiaries were plagued with fraud issues, followed by a lack of understanding of bank charges and more information required on grants itself and the requirements for each grant.
- What was worrying is that in public fora and at the KZN BPRM training, SASSA is stating that about 99% of reported cases have been finalised and people have been reimbursed and that come 1 October 2019 when their new system goes live, they will only have the newly opened cases to deal with. The response from this small community meeting shows that this is indeed false and that many beneficiaries still have had no communication about their fraud matters despite reporting same and all those who stood up have not yet been reimbursed.
- What was heartening though is that the cards on which fraud occurred have been blocked and that monthly grants are being received from affected beneficiaries.
- Also, SASSA Local Office staff are sharing that the SLA with SAPO will end in 2023 but at Recourse Forum it was discovered that actually this is an indefinite contract. It seems that communication continues to be a challenge between the National Office and those on the ground, offering services to the communities.

8. MONITORING RESULTS

This section of the report provides a comparative statistical analysis of the SAPO and retailer branches where Black Sash and Community Partner monitors conducted CBM during May/June 2019.

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

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
General Demographics		<ul style="list-style-type: none"> 802 beneficiaries were monitored across 22 pay sites in August 2019 a fairly evenly distributed split across rural (38%), peri-urban (32.4%) and urban (29.7%). 	<ul style="list-style-type: none"> 538 beneficiaries monitored across 10 areas where various retail stores were paying out grant beneficiaries. 40.2.% were in peri-urban locations, 41.6% in urban and 18.2% in rural locations.
		<ul style="list-style-type: none"> Of these beneficiaries, 52.7% were older than 60 and 21.8% were between 41 and 60 years of age. 63.7% were female. 	<ul style="list-style-type: none"> 68.1% of beneficiaries monitored were female and 45.9% over 60 years old.
		<ul style="list-style-type: none"> Of the 802 beneficiaries surveyed, 487 receive a state old age grant and 193 a child support grant. 	<ul style="list-style-type: none"> Of the 538 beneficiaries, 347 receive a state old age grant and 182 a child support grant.
		<ul style="list-style-type: none"> 68.8% of beneficiaries travel less than 5km to access to pay site, however 31.2% travel over 5km at their own expense, to collect their grants. 	<ul style="list-style-type: none"> 71.4% of beneficiaries travel up to 5km to access their grant and 28.6% travel over 5km at their own cost.
Facilities and Equipment	<p>Adequate equipment so beneficiaries do not spend more than 1 hour in a queue</p> <ul style="list-style-type: none"> Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries) Electronic equipment 	<ul style="list-style-type: none"> Nationally, 56.36% of sites opened their doors at 08h00 	<ul style="list-style-type: none"> Most retailers, 39.3%, opened their doors at 08h00
		<ul style="list-style-type: none"> Payment times range from: <ul style="list-style-type: none"> 08h00 (45.39%), 08h30 (27.68%) 09h00 (7.36%) 	<ul style="list-style-type: none"> Most payments range from <ul style="list-style-type: none"> 08h00 (30.88%) 08h30 (22.32%)
		<ul style="list-style-type: none"> 18.7% of beneficiaries arrive at the site at 07h00 	<ul style="list-style-type: none"> Most beneficiaries arrive between 07h00 (21.38%) and 08h00 (13.19%)

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
	<ul style="list-style-type: none"> ○ Downtime must not exceed 1 hour ○ Repair or replacement of equipment must not exceed 1hr ○ Generator backup 		
Queue management	<ul style="list-style-type: none"> ● Maximum waiting period 1hour ● 1 SAPO staff to manage queue at each cash paypoint 	<ul style="list-style-type: none"> ● 35.3% waited between 30mins and 1 hour after the doors were opened, to receive their cash. ● 31.2% waited between 1 and 2 hours and 9% waited between 2 and 4 hours 	<ul style="list-style-type: none"> ● 30.9% waited between 30mins and 1 hour after the doors were opened, to receive their cash. ● 26.9% waited between 1 and 2 hours and 22.3% waited between 2 and 4 hours
Manned Security	<ul style="list-style-type: none"> ● No unauthorised access or occupation of SAPO/paypoints ○ Visible access control in dignified manner ○ Certificate of competence and SAPS firearm competency ○ Monthly security meetings 	<ul style="list-style-type: none"> ● 98.1% felt safe receiving their grants at the facility they visited ● 96.6% reported seeing visible security on site. This was an almost 8% increase from the previous period. 	<ul style="list-style-type: none"> ● 94.8% report feeling safe receiving their cash at their chosen retailer with those who don't mostly listing the lack of security as the reason and being easy targets for not feeling safe
Guarding Services	<ul style="list-style-type: none"> ● Guarding money and preventing/detecting any offense ○ Minimum 4 registered security 		

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
	<ul style="list-style-type: none"> officers at cash paypoints <ul style="list-style-type: none"> ○ 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 ○ SAPO must provide the Terms and Conditions to beneficiaries ○ SASSA give prior approval of all communication with beneficiaries 	<ul style="list-style-type: none"> ● 47.1% of beneficiaries received a copy of the Terms and Conditions of their SAPO account and 24.8% were not sure whether they had. This was a 14.5% decrease from the previous period. ● 83.4% claim that officials were wearing uniforms and 71.6% said they saw officials wearing name tags. 	<ul style="list-style-type: none"> ● 40.6% of beneficiaries reported receiving a copy of the Terms and Conditions of their SAPO account and 21.1% were not sure whether they had.
Beneficiary Education	<ul style="list-style-type: none"> ● Customer care standards to be communicated with beneficiaries 		<ul style="list-style-type: none"> ● 57.2% of beneficiaries monitored reported being aware of the fees paid when

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
	<ul style="list-style-type: none"> Customer care charter visibly in SASSA and SAPO offices 		accessing different payment options
Payments	<ul style="list-style-type: none"> Pay all beneficiaries during payment cycle 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 IDs with system generated numbers 	<ul style="list-style-type: none"> 97.9% of beneficiaries reported receiving their grants and 97% received their full grant amount. Most reasons for not receiving full grant was due to systems being offline. 	<ul style="list-style-type: none"> 97.3% of beneficiaries reported receiving their grants and 95.3% received their full grant amount. Most reasons for not receiving full grant was due to retailers running out of money.
		<ul style="list-style-type: none"> 92.1% accessed their grant payment on their first attempt. For the remaining beneficiaries they accessed their grant on a second attempt. 	<ul style="list-style-type: none"> 93.5% accessed their grant payment with 1 withdrawal. 4.7% needed to make 2 withdrawals
		<ul style="list-style-type: none"> 79.4% received a receipt with their transaction. This was 11.4% fewer than for the previous monitoring period. 	<ul style="list-style-type: none"> 88.1% received a receipt with their transaction.
			<ul style="list-style-type: none"> 69.6% report not incurring bank charges and 12% saying they did.
			<ul style="list-style-type: none"> 5.1% were forced to buy something in order to withdraw their grant.
Recourse & disputes	<ul style="list-style-type: none"> Payment disputes managed within 	<ul style="list-style-type: none"> 67.2% of beneficiaries reported knowing how to log a complaint regarding 	<ul style="list-style-type: none"> 66.2% of beneficiaries reported knowing how to log a complaint regarding

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
	<p>the dispute framework</p> <ul style="list-style-type: none"> Disputes should be resolved within the time frame set in the framework 	<p>their grants, should they need to. This is a 12.5% decrease from the previous monitoring period.</p>	<p>their grants, should they need to.</p>
		<ul style="list-style-type: none"> 85.2% reported an official available to assist with queries 	<ul style="list-style-type: none"> 11.7% reported an official available to assist with queries and 13.9% were not sure.