

# **SASSA / SAPO SLA Monitoring: November 2019**

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

Report date: December 2019

## Table of Contents

<b>1. EXECUTIVE SUMMARY</b>	<b>3</b>
1.2 Findings	3
1.3 Recommendations	4
<b>2. INTRODUCTION</b>	<b>6</b>
2.1 Background	6
2.2. New SASSA SDA Card Benefits and Services	6
<b>3. POST OFFICE PAY CHANNEL CASE STUDIES</b>	<b>9</b>
Case Study 3.1: Jabulani Mall Post Office, Soweto, Gauteng, 1 October 2019	10
Case Study 3.2: Bantwane Pay Point in Ntwane Village, Elias Motswaledi Municipality, Limpopo Province, 4 September & 6 November 2019	12
Case Study 3.3: Taaibosch, Limpopo, 14 October 2019	17
Case Study 3.4: Dududu SAPO, KZN, 1 November 2019	19
Case Study 3.5: Umzinto SAPO, KZN, 1 November 2019	20
Case Study 3.6: Mpheleng Community Paypoint, Limpopo, 5 November 2019	21
<b>4. DECOMMISSIONING OF PAYPOINTS: A CASE STUDY FROM THE EASTERN CAPE</b>	<b>23</b>
<b>5. RECOMMISSIONING OF PAYPOINT: A CASE STUDY FROM KZN</b>	<b>25</b>
<b>6. MONITORING RESULTS</b>	<b>27</b>

# 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 quantitative data collected from a total of 20 sites and qualitative 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 October / November 2019 report is based on data from 1377 beneficiary interviews (875 from paysites, 502 from retailers) and six case studies focusing on SAPO paypoints. Two further case studies have been included – one outlining the impact of the decommissioning of paypoints, the other outlining a community's effort to have a paypoint recommissioned.

Due to the fact that SAPO is paying grants to roughly 5% of grant recipients, and 31% are drawing grants at retailers, the scope of the 2019 CBM was expanded 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) was adapted in this new section of the report. For this report, the monitoring results have focused on both SAPO and retailers (see page 27). The case studies have focused on SASSA/SAPO channels, and on issues surrounding the decommissioning of paypoints that had been in the media during the third quarter of the year.

## 1.2 Findings

Across the country, there are examples of people from various sectors of society working hard towards supporting the realisation of the rights of grant beneficiaries to receive their monthly payments. Members of both SASSA and SAPO can be counted among this number. However, overall, the provision of services from both SAPO and SASSA remains worryingly inconsistent, falling short of acceptable levels of service delivery and of showing inadequate levels of commitment to providing marginalised citizens of the country with the social assistance they need.

### **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.

### **Connectivity**

This round of monitoring has produced further evidence of the significant impact of systems being offline due to lack of connectivity. It seems that a solution was found in Taaibosch, which may provide some options that could be replicated elsewhere. (NB this issue was raised in the August 2019 CBM Report; this November round of monitoring highlights the extent to which this is affecting the efficient and effective payment of grants.)

### **Adequate Shelter for Grant Beneficiaries**

As reported in the third 2019 CBM report the provision of adequate shelter continues to be inconsistent and largely inadequate. The SASSA/SAPO SLA provides clear guidelines on the shelter that should be provided. (See Jabulani Mall, Bantwane Pay Point, Taaibosch, Mpheleng case studies).

### **Dignified Services**

This round of monitoring provides examples of grant beneficiaries having to sit on the floor, and sometimes even check the amounts they have been given by counting their money on the floor (see Bantwane case study below). The Mpheleng case study provides an examples of this being because a staff member refused to count the money being paid out to grant beneficiaries. The SASSA/SAPO SLA clearly states that the dignity of grant beneficiaries should be respected.

### **Guarding Services and Security**

There is a noticeable trend of security services paying more attention to the safety of the money being disbursed to grant recipients than to the safety of grant beneficiaries themselves. In numerous communities, the local Community Policing Forum and other civil society groupings try to ensure orderly queueing and the safety of grant beneficiaries. However, the SASSA/SAPO SLA requires SAPO to provide these services (see Jabulani, Dududu case studies below).

### **Gender Discrimination**

The Bantwana case study below indicates that, in some areas, men and women queue separately. Because there are fewer male grant beneficiaries than female, this means that the men's queue moves far more quickly than the women's queue. This form of discrimination needs to be addressed.

### **Mobile Paypoints Experiencing Cash Shortages**

Monitors have reported that grant beneficiaries tend to try and collect their grants at paypoints that are at the beginning of a mobile paypoints' route, due to the challenge of cash shortages resulting in paypoints further along the route not receiving their grants on the allotted day (see Taaibosch, Dududu, Umzinto case studies below).

### **Lack of SMS Communication re Transactions**

Several cases have been reported of grant beneficiaries not receiving SMS notifications of grant payments (see Jabulani and Mpheleng case studies).

### **Inadequate Help Desk Services**

Monitors have reported that Help Desk services are erratic, with some paypoints having no Help Desk staff, some having staff for part of a day, and others providing Help Desk services from a car (see Mpheleng and Taaibosch case studies).

## **1.3 Recommendations**

### **Connectivity**

As has been highlighted in previous CBM Reports, the issue of adequate connectivity to prevent system "down time" needs urgent attention.

### **Shelter**

This report provides further examples of inadequate shelter for grant beneficiaries. This remains an issue that needs to be addressed on a continuous basis and not just on the first day of each cycle of grant payments.

**Respecting the Dignity and Safety of Grant Beneficiaries**

Issues such as the provision of chairs, respectful service and adequate ablution facilities need to be prioritised. As does the safety of grant beneficiaries at grant paypoints.

**Addressing Unfair Discrimination**

Women should not be disadvantaged by the practice of men and women standing in separate queues. The right to equality is enshrined in the constitution, and should be respected.

**Cash Shortages**

Mobile paypoints need to be provisioned with sufficient cash for the needs of grant beneficiaries who access their grants using mobile paypoints.

**SMS re Transactions**

The communication system that informs grant beneficiaries of transactions on their accounts needs to be improved.

**Help Desk**

Consistent and efficient Help Desk services need to be provided at paypoints.

## 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 Service Level Agreement (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 by Black Sash and their community partners at SAPO branches as well as paypoints.

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 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. The fact that withdrawals effectively reduce the grants that the most marginalised members of South African society receive remains an issue of concern for Black Sash.

### 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 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,
- Additional case studies and monitoring are conducted as opportunities arise,
- 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.

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 Gauteng, Limpopo and KwaZulu Natal.

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

- [bit.ly/PaysiteDashboard](https://bit.ly/PaysiteDashboard)
- [bit.ly/RetailersDashboard](https://bit.ly/RetailersDashboard)



### 3. POST OFFICE PAY CHANNEL CASE STUDIES

CBM monitoring of SAPO pay channels is based on the criteria outlined in the SASSA/SAPO Service Level Agreement. The following is a summary of the Norms and Standards and related Service Standards deliverables contained in the SLA. This has been used as the basis for all monitoring reports – both quantitative and qualitative:

<b>1. Dignified Service Provided</b>	<ul style="list-style-type: none"> <li>• Accessible facilities and equipment that promote the human dignity of beneficiaries:</li> <li>• Seating (minimum of 20 chairs)</li> <li>• Ablutions (male, female, disabled)</li> <li>• Fresh drinking water (at least 1 dispenser)</li> <li>• 1 First Aid Kit</li> <li>• 1 wheelchair</li> <li>• Adequate shelter</li> </ul>
<b>2. Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>• Adequate equipment so beneficiaries do not spend more than 1 hour in a queue <ul style="list-style-type: none"> <li>• Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries)</li> <li>• Electronic equipment downtime must not exceed 1 hour</li> <li>• Repair or replacement of equipment must not exceed 1 hour</li> </ul> </li> <li>• Generator backup</li> </ul>
<b>3. Queue management</b>	<ul style="list-style-type: none"> <li>• Maximum waiting period 1hour</li> <li>• 1 SAPO staff to manage queue at each cash pay point</li> </ul>
<b>4. Manned Security</b>	<ul style="list-style-type: none"> <li>• No unauthorised access or occupation of SAPO/Pay Points</li> <li>• Visible access control in dignified manner.</li> <li>• Certificate of competence and SAPS firearm competency.</li> <li>• Monthly security meetings.</li> </ul>
<b>5. Guarding Services</b>	<ul style="list-style-type: none"> <li>• Guarding money and preventing/detecting any offense</li> <li>• Minimum 4 registered security officers at cash pay points</li> <li>• Certificate of competence and SAPS firearm</li> </ul>
<b>6. Communication</b>	<ul style="list-style-type: none"> <li>• Promotion of SASSA card to community</li> <li>• Updated information should be distributed</li> <li>• Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag)</li> <li>• SAPO to send SMS to beneficiaries to confirm payment</li> <li>• SAPO must provide the Terms and Conditions to beneficiaries</li> <li>• SASSA give prior approval of all communication with beneficiaries</li> </ul>
<b>7. Beneficiary Education</b>	<ul style="list-style-type: none"> <li>• Customer care standards to be communicated with beneficiaries.</li> <li>• Customer care charter visibly in SASSA and SAPO offices.</li> </ul>
<b>8. Payments</b>	<ul style="list-style-type: none"> <li>• Pay all beneficiaries during payment cycle</li> <li>• Right amount due to beneficiaries paid the first time</li> <li>• Pay eligible beneficiaries</li> <li>• R5,000 limit per Beneficiary per day</li> <li>• Stop payment or temporary hold request within 2 hours</li> </ul>

	<ul style="list-style-type: none"> <li>• Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief</li> <li>• SAPO and SASSA develop Cash Voucher System</li> <li>• Pay beneficiaries without ID's with system generated numbers</li> </ul>
<b>9. Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>• Payment disputes managed within the dispute framework</li> <li>• Disputes should be resolved within the time frame set in the framework</li> </ul>

These criteria form the basis of the case studies below.

### **Case Study 3.1: Jabulani Mall Post Office, Soweto, Gauteng, 1 October 2019**

**Community Partners:** Rotlhe Sonke Revive Organisation (RSRO) a CBO which is based in Johannesburg Metro, Soweto, at Braamfischerville.

**Black Sash Monitors:** Vincent Skhosana, Black Sash GRO office. (RSRO attempted to monitor on 2 August [see details below]; they were not available on 1 October which is why the GRO staff member monitored on his own.)

The Jabulani SAPO is situated within the Johannesburg Metro, Southern Western Township (Soweto). The closest SASSA office to this post office is Maponya Mall. The distance between the two facilities is approximately 6.5 km. The facility operates inside the shopping mall.

Attempts to monitor this site on 2 August 2019, were obstructed when the Jabulani Centre Manager denying RSRO access to the centre. The reasons were that Mr. Walter Mosifane, the SAPO manager, was not aware that they would be monitored. The mall manager also said the monitors pose danger to the beneficiaries and the shoppers at large. Mr. David Ranku (SAPO Area manager) intervened to re-establish the monitoring process. Because RSRO was not available in September/October, GRO staff took it upon ourselves to monitor Jabulani SAPO.

Jabulani SAPO pays more than 3 120 grant beneficiaries from the 1<sup>st</sup> to the 7<sup>th</sup> of the month. Predominantly, the clientele of that SAPO branch are older people and people living with disabilities. The post master believes this to be related to high levels of safety in the SAPO branch compared to using ATMs.

The numbers seemed to fluctuate depending on the day on which payment falls i.e. payment date falling on a Saturday the numbers dwindle as the SAPO branch operates on a restricted number of hours on Saturday i.e. between 8:00 and 13:00.

Norms & Standards Categories	Observations
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"> <li>• Upon our arrival at 8:20, the post office which was not yet opened. The queue had about 100 people waiting, most of whom were grant beneficiaries. The branch opened at 08:30.</li> <li>• 40 chairs were set-up inside the post office.</li> <li>• The beneficiaries utilise the shopping mall bathrooms, at no cost. No extra mobile toilet facility is provided.</li> <li>• There is one water dispenser filled with water with a few foam cups.</li> <li>• First aid kit and wheel chairs were not visible inside the SAPO branch.</li> <li>• This SAPO branch operates inside the shopping mall building which provides some shelter for beneficiaries. The SAPO space accommodates 35 beneficiaries, seated, whilst the rest wait outside. On 1 August 2019, before monitoring was disrupted, there was an undertaking by the SAPO manager to erect a gazebo tent which would serve as a shelter for beneficiaries. No progress has been made on that score. Beneficiaries still sit outside with no shelter. The SAPO manager, Mr Walter, indicated this was because the centre management had indicated that a gazebo/tent might cause an inconvenience to other customers in terms of parking. (See photos below)</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>• When SAPO began payments at 8:30, one teller with biometrics was operating. This led to extended waiting periods for beneficiaries.</li> <li>• There are no cash dispensing machines for SASSA beneficiaries.</li> <li>• At the time of monitoring, the Postbank card holders were not paid as SAPO was offline. Postbank card holders refused to leave demanding explanation on why they were not paid just as the SDA card holders.</li> <li>• The Postbank machine that was not functioning was not repaired within the standard given hour.</li> </ul>
<b>Queue management</b>	<ul style="list-style-type: none"> <li>• With one teller functioning, it became impossible for the 100 grant beneficiaries awaiting payment to be served within an hour. The time spent waiting was far longer, even though there was a staff member managing the queue. Due to lack of explanation to beneficiaries, those waiting outside were seen coming close to the door to seek information on the cause for delay.</li> <li>• SAPO is assisted by members of the local Community Policing Forum (CPF) who volunteer in managing the queues. They also beef up security and assisted, in this case, by addressing the beneficiaries regarding the delay due to inefficient functioning of the equipment used by the tellers.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>• At this facility, there was one security guard at the door controlling and marshalling beneficiaries into the SAPO branch.</li> <li>• There was no visible display of certificates of competency or handling and using a fire arm.</li> </ul>
<b>Guarding Services</b>	<ul style="list-style-type: none"> <li>• There were two security personnel, one was at the door managing access and the other was patrolling between the corridor and the entrance to the mall.</li> <li>• Outside the mall, members of the Community Policing Forum perform a security guard duty, wearing their orange reflective vests.</li> <li>• There were no heavily armed security guards. The ordinary mall security personnel were visible.</li> </ul>

<b>Communication</b>	<ul style="list-style-type: none"> <li>• SASSA personnel were not present and there was no SASSA help desk.</li> <li>• Those who experienced challenges with their SDA cards were referred to Maponya Mall SASSA local office which is 6,5 km away at the cost of R 11,00 a single taxi trip.</li> <li>• No beneficiaries received an SMS from SAPO confirming payments made.</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>• The SASSA Gold Card terms and conditions and complaints procedure posters were not displayed on the walls.</li> <li>• The pamphlets on Terms &amp; Condition were available at a unattended desk, which was presumably supposed to be serving as help desk.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>• In spite of only one teller machine working, the actual payment to individual beneficiaries went smoothly for the duration of our stay.</li> <li>• Cash slips were issued.</li> <li>• No SRD or vouchers were issued to beneficiaries who experienced challenges – they were referred to SASSA Maponya local office for disputes and recourse.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>• There were grant beneficiaries who came in for card pin reset and were told to visit Maponya mall. This basically means there is no provision of recourse at this facility. To access recourse, beneficiaries had to incur travel costs.</li> </ul>

### **Case Study 3.2: Bantwane Pay Point in Ntwane Village, Elias Motswaledi Municipality, Limpopo Province, 4 September & 6 November 2019**

**Monitors:** Thandiwe Zulu and Kgothatso Sibanda (Black Sash)

Ntwane Village is situated in a predominantly rural area in the Sekhukhune District Municipality in Limpopo Province. Members of the Black Sash Gauteng Regional Office were able to monitor this paypoint in both September and November 2019.

A comparative table showing the findings of both visits is provided below.

Norms & Standards	Observations on 04 September 2019	Observations on 06 November 2019
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"> <li>❖ Payment is done at the hall within the tribal authority premises.</li> <li>❖ There are eight long benches permanently mounted to the floor inside the hall, seating 6-8 people. There are also 20 chairs belonging to the tribal authority. These were mostly used by SAPO staff, with the remaining ones left for the beneficiaries. In general beneficiaries sit on the floor inside and outside the hall. (See photograph 3.2.1)</li> <li>❖ There was no provision of water. Beneficiaries rely on water taps within the premises belonging to the tribal authority.</li> <li>❖ There are both male and female ablutions.</li> <li>❖ No wheel chair and first aid kit.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Same as for 4 September.</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>❖ There are four SAPO tellers responsible for payment.</li> <li>❖ On the day in question there was a delay in cash delivery. Once the payment began, it took less than 2 hours to complete payments to everyone who had come to collect their grant.</li> <li>❖ All payments ran smoothly.</li> </ul>	<ul style="list-style-type: none"> <li>❖ There were four SAPO official responsible for payment.</li> <li>❖ All equipment was working well and no problems were experienced.</li> </ul>
<b>Queue management</b>	<ul style="list-style-type: none"> <li>❖ Before SAPO and SASSA get to the site, the beneficiaries have worked a system of queuing on a first-come-first-serve basis. Men queue separately from women, and seem to get preference.</li> <li>❖ Men come in at any time, go straight to the male designated queue, get paid in a few minutes and go home. The old women wait longer as they have to stand/sit in the queue. When this was highlighted to SASSA officials, they said it was people's culture and attributed it to the influence of the tribal authority. Upon enquiry with the tribal office, they denied that claim and the chief</li> </ul>	<ul style="list-style-type: none"> <li>❖ Male and female beneficiaries queue on two different queues. SASSA official will take five from each queue. The male queue is shorter and they finish earlier than the females.</li> <li>❖ Both SASSA and SAPO officials assisted with queue management.</li> <li>❖ Older person beneficiaries are paid first, after when they are done with them will start paying Child Support Grant beneficiaries.</li> </ul>

	<p>assured the monitors that they will address the matter with the members of community. Whilst the elderly queue outside, there was chaos at some stage as they all wanted to come in at the same time. This was an indication that queue management cannot be left to the beneficiaries alone.</p> <ul style="list-style-type: none"> <li>❖ Due to the long queues, women beneficiaries were seen crawling to move closer to the queue.</li> </ul>	
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>❖ The premises were on high guard from Fidelity Security Company. They have strict rules relating to who gains access to the premises. People need to explain the reason they are there.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Two security guards in black uniform are at the gate to the yard.</li> <li>❖ Two security guards are standing next to the cash van carrying guns.</li> </ul>
<b>Guarding Services</b>	See above.	See above.
<b>Communication</b>	<ul style="list-style-type: none"> <li>❖ Both SASSA and SAPO cars were branded with their logos.</li> <li>❖ Only the SAPO branch manager was wearing a uniform.</li> <li>❖ Both SASSA and SAPO officials were not wearing uniforms but had their name tags.</li> <li>❖ SASSA and SAPO cars were all branded.</li> </ul>	<ul style="list-style-type: none"> <li>❖ No communication about the SASSA card nor terms and conditions where visible.</li> <li>❖ Both SASSA and SAPO were wearing name tags.</li> <li>❖ Two SAPO officials were wearing uniform, one assisting with payment and one with the queue.</li> </ul>
<b>Beneficiary Education</b>	None.	<ul style="list-style-type: none"> <li>❖ There is a SASSA helpdesk.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>❖ All beneficiaries were given receipts as proof of payment.</li> <li>❖ Beneficiaries with multiple grants can only be given R5 000 per day.</li> <li>❖ Biometrics machine and PIN numbers are not used in this facility. Beneficiaries are required to carry both their SASSA Gold Card and identity book / card for verification.</li> </ul>	<ul style="list-style-type: none"> <li>• Same as for 4 September.</li> </ul>

<b>Recourse &amp; disputes</b>		<p>❖ While monitoring, a beneficiary approached us concerned about the amount he received. He has a funeral policy with Cornerstone that deducts R130. He was first paid R130,00 and the second R1500. In total he received R 1630,00. We addressed this with the SAPO manager as he should not have incurred a cost of R12,31 had he been paid all his grant in the first transaction.</p> <p>Total paid = R1630,00  S 26a policy = R130,00  Bank charge =12,31  Balance =R 7,69</p>
--------------------------------	--	---



Photo 3.2.1: Beneficiaries queueing outside



Photo 3.2.2: Benches inside the hall.



Photo 3.2.3: SASSA Helpdesk.



Photo: 3.2.4: Male queue.



Photo 3.2.5: Women seated on the floor



Photo 3.2.6: Women crawling to keep their place in the queue.



### **Case Study 3.3: Taaibosch, Limpopo, 14 October 2019**

**Community Partner :** Ga-Mamadi Advice Office

**Monitors:** Ms. Rosina Mosedane and Mr. Speelman Nkoane

Taaiboschgroet is a village via the D1589 road in the Blouberg Local Municipality under the Capricorn District Municipality in the Limpopo province of South Africa under the leadership of Kgosi Mamadi.

In this village the Pay Point was not decommissioned due to non-existence of infrastructure in the area for the beneficiaries to access the National Payment System. If they were to travel for payment, they have to travel to either Alldays which is 37 km from Ga Mamadi or to the Senwabarwana area which is 88 km from Ga Mamadi costing beneficiaries about R180, 00 return trip to access their social grants in both areas.

Though the pay point was not decommissioned when decisions were taken beneficiaries are still faced with the challenge of a delay in the pay day being the 13<sup>th</sup> of each month as opposed to the usual date of the 5<sup>th</sup> which they were used to. The number of beneficiaries currently paid at this pay point is estimated at around, according to Mamadi Advice office. The date creates a huge challenge for beneficiaries in relation to them meeting their basic monthly commitments such as buying food, paying for their funeral and other financial commitments.

As a result of this, some have changed to using Easy Pay Everywhere (EPE) accounts, which religiously arrives in the community to pay its clients on time i.e. first week of the month. A number of beneficiaries are therefore forced to incur bank charges.

<b>Norms &amp; Standards Categories</b>	<b>Observations</b>
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"><li>• 300 chairs are provided on grant pay day. These chairs belong to the tribal authority. These are used inside the hall by beneficiaries.</li><li>• No wheel chair is provided during pay day.</li><li>• The toilets are within the Community Hall separated for males and females.</li><li>• Shelter is provided for beneficiaries awaiting payment, as they queue inside the hall. The waiting room space is provided by the tribal authority to use as a waiting area. It ordinarily accommodates about 200 people. When beneficiaries are due to collect the money, they are made to queue outside the hall without chairs and shelter. SAPO and SASSA officials sit outside and issue payments from there. This is to combat overcrowding, but it means many beneficiaries find themselves queuing in the sun/cold/ rain.</li><li>• Water and the drinking cups are supplied by the tribal authority and not SAPO/SASSA. They use water that is stored on the nearby JOJO tank.</li></ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"><li>• 2 cash dispensing machines are available to pay grant beneficiaries. These are supplied by the Fidelity Guard company subcontracted to transfer money. The machines are loaded inside the truck and money is automatically released by the machines. There is no manual money counting by staff members.</li><li>• ID and Biometrics are used to verify the grant beneficiaries before payment is completed.</li><li>• The previous network problem was resolved when SAPO switched to MTN as the network service provider in Taaibosch.</li></ul>

Norms & Standards Categories	Observations
<b>Queue management</b>	<ul style="list-style-type: none"> <li>The payment usually starts at 10:30 running to about 12:30. There is however no clear time frame for payment communicated to beneficiaries.</li> <li>The waiting area and queue management is conducted by SASSA &amp; SAPO jointly.</li> <li>The pay point operation time is not more than three (3) hours. Once the queuing beneficiaries have been paid, SAPO waits between 20 – 30 minutes, after which they pack and move to another pay point. The motivation for waiting is to accommodate those that come late due to challenges with mobility i.e. the old and fragile and those living with disability.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>Fidelity Guard services are visible and control access to the site.</li> <li>No SAPS have been seen around the pay point.</li> </ul>
<b>Guarding Services</b>	<ul style="list-style-type: none"> <li>Two security guards are stationed at the pay point, one at the gate and another inside the pay point next to the machines.</li> <li>As for the competency and certification, that information is not available.</li> </ul>
<b>Communication</b>	<ul style="list-style-type: none"> <li>SASSA is visible through branded car and name tags.</li> <li>They do not wear SASSA uniforms. SAPO officials are always in their uniforms.</li> <li>No queue education from SASSA official is done during payment</li> <li>Although there is a help desk, there are times when it is left unattended.</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>SASSA does not bring any flyers to the community hall.</li> <li>No provision of beneficiary education. Those that find themselves captured in the EPE card without proper knowledge of the differences between these cards would benefit from some information being available.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>Cash slips are provided post payment.</li> <li>People are given space within the hall to count their money.</li> <li>Those that are late for payment at the Taaibosch pay point, and go to another pay site, experience non-payment due to SAPO running out of money.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>The Helpdesk is not fully functioning. Most grant beneficiaries do not get adequate service as SASSA and SAPO officials have to rush off to another pay site. Those who need to complain are sometimes referred to Mamadi Advice office who have limited resources to effectively assist beneficiaries.</li> <li>Recourse and dispute resolution mechanism is very limited at the pay point.</li> </ul>



3.3.1: Security vehicle used to dispense cash arriving at the paypoint venue.



3.3.2: Ga Mamadi Beneficiaries queuing outside the hall for cash collection

### **Case Study 3.4: Dududu SAPO, KZN, 1 November 2019**

**Black Sash Monitors:** Evashnee Naidu, Nelly Xaba and Jerome Bele

<b>Norms &amp; Standards Categories</b>	<b>Observations</b>
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"> <li>On arrival, the beneficiaries were seated in the well-maintained Municipal Hall. However, no chairs were laid out yet at the SAPO Office.</li> <li>The Municipal Hall does have toilets but beneficiaries have been seen using the back of the building instead.</li> <li>No visible water was available but this could also be due to the fact that there are bathrooms on the premises.</li> <li>There was a wheel chair from both SAPO and SASSA.</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>Beneficiaries arrived at 03:00 and payments only started at 15:00 due to a nation-wide technical problem, This despite the cash van arriving at 08:57.</li> <li>Verification started at 10:00 and the glitch did not seem to impact this process, just the access to cash.</li> </ul>
<b>Queue management</b>	<ul style="list-style-type: none"> <li>At Dududu SAPO, Mr Hlongwa of SASSA Customer Care is always present and managing queues at the Hall; at the SAPO Office and at the ATMs. He is assisted by Community Committee Beneficiaries, who function in a similar fashion to the now defunct Pension Committees; they sometimes pose challenges by pushing forward their friends and acquaintances.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>One visible young security guard with no identifiable uniform or any weapons.</li> </ul>
<b>Guarding Services</b>	
<b>Communication</b>	<ul style="list-style-type: none"> <li>SASSA and SAPO staff were in uniform and with name tags.</li> <li>No promotional material was visible or shared with waiting beneficiaries.</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>No education material was visible and at no time was the group of beneficiaries addressed with information of any kind, not even to explain why there was a delay.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>Payment started after 15:00 and ended at 16:00. All beneficiaries present could not be paid on the same day. 133 beneficiaries were paid on Friday and 130 beneficiaries were paid on Saturday.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>Beneficiaries from the ATMs were experiencing technical issues which showed that their monies had been withdrawn despite no cash being received. They reported this to Mr Hlongwa who advised them that the transactions would be reversed and that they would be able to access their grants the following day.</li> </ul>

### **Case Study 3.5: Umzinto SAPO, KZN, 1 November 2019**

**Black Sash Monitors:** Evashnee Naidu, Jerome Bele and Nelly Xaba

<b>Norms &amp; Standards Categories</b>	<b>Observations</b>
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"> <li>On arrival around midday, a tent was provided for the over flow of beneficiaries.</li> <li>Adequate chairs were provided.</li> <li>Drinking water in a bucket with jug was provided.</li> <li>Toilets were at the side of the Post Office, away from beneficiaries but easily accessible.</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>Cash had arrived early and payments were able to commence at a reasonable time. Those beneficiaries who had slept over were able to be paid but cash ran out at 10:30. Those who had arrived at 03:00 were still in the queue waiting for a second delivery of cash to arrive.</li> </ul>
<b>Queue management</b>	<ul style="list-style-type: none"> <li>The SAPO Manager was very hands on and dealing with the queues, as well as the individual queries.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>Presence of two security guards, one with an identifiable uniform and the other dressed in black.</li> <li>No visible weapons.</li> <li>Very visible control of crowd.</li> </ul>
<b>Guarding Services</b>	
<b>Communication</b>	<ul style="list-style-type: none"> <li>Staff were dressed in SAPO attire, wearing name tags.</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>Beneficiaries were provided advice on their individual queries but no queue education was conducted while we were present.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>As mentioned above, cash had run out at 10:30.</li> <li>However, cash arrived at 14:30 for the second delivery.</li> <li>Beneficiaries who had been waiting for payment since 03:00 were finally able to be paid with the last beneficiary being paid by 15:45.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>Beneficiaries from retailers and ATMs were coming to report that they had suffered challenges in accessing their grants.</li> <li>Beneficiaries from ATMs had slips showing that their monies had been withdrawn but no monies had been received from the ATM. SAPO Manager advised coming back on Tuesday to check for grant as the transactions should be reversed by then.</li> <li>One beneficiary who came through from Pep Stores, stated that she purchased a cell phone on her SASSA card as Pep Stores requires you to spend a minimum of R 50-00 before receiving your cash balance back. However, when she tried to access the balance of her grant, the balance was not able to be retrieved. Pep Stores told her to come to SAPO where the SAPO Manager told her that this could be due to the technical glitches other beneficiaries were experiencing and that she should return on Tuesday to check whether the balance was available.</li> </ul>

## **Case Study 3.6: Mpheleng Community Paypoint, Limpopo, 5 November 2019**

**Black Sash Monitor:** Thandiwe Zulu

Situated in Limpopo-Sekhukhune, this pay point services about plus 600 beneficiaries. It is operating for about 2 hrs at the most where payment starts at around 10:30am. The beneficiaries are not allowed in the premises by the Mr. Phillip Mabohwane before arrival of the cash vans with SASSA and SAPO. The reason he provided was security related.

<b>Norms &amp; Standards Categories</b>	<b>Observations</b>
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"> <li>• The venue is not a properly constructed community hall where beneficiaries can sit inside. There are small rooms around in the vicinity. They seem to be used as offices and store rooms.</li> <li>• About 50 chairs were provided for those beneficiaries that were let inside the centre yard, in groups.</li> <li>• There is ablution with 4 lavatories, 2 for males and 2 for females.</li> <li>• No drinking water was provided.</li> <li>• No first aid kit and wheel chair.</li> <li>• No shelter – report from SAPO manager (Mr. Kekana) is that in September, the centre manager refused to have the hired tent to be erected at the centre. He did not make any efforts for this time around and neither did he follow up with the centre manager for future payments.</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>• There were 4 tellers that were paying</li> <li>• No cash dispensing machine available.</li> <li>• Each teller had a scanner.</li> <li>• Only 2 biometrics machines that were not used.</li> <li>• Payment began at 10:30 and finished at 12:30.</li> <li>• Payment begins at 10:30, beneficiaries start queuing as early as 04:00.</li> <li>• No generator was visible as back up for electricity.</li> </ul>
<b>Queue management</b>	<ul style="list-style-type: none"> <li>• Beneficiaries wait for longer than 1 hour.</li> <li>• Beneficiaries first queue outside the venue where they manage themselves.</li> <li>• Their queues are based on gender, males and females on separate sides.</li> <li>• Once SASSA and SAPO arrive, beneficiaries are let in the yard in groups. This becomes chaotic as everyone wants to come in first.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>• The gates are controlled by the centre manager assisted by some of the community members.</li> <li>• There were 2 security personnel who arrived with the SASSA/SAPO entourage</li> <li>• No security certificate was displayed or shown.</li> </ul>
<b>Guarding Services</b>	<ul style="list-style-type: none"> <li>• 2 Fidelity Security guards on site, carrying rifles.</li> <li>• No SAPS in sight.</li> </ul>
<b>Communication</b>	<ul style="list-style-type: none"> <li>• No distribution of any form of material was observed.</li> <li>• None of the staff members (SASSA and SAPO) present at the pay point wore uniforms or name tags. It was even difficult to identify the SASSA district staff official who was threatening to throw Black Sash monitors out of the venue.</li> </ul>

Norms & Standards Categories	Observations
	<ul style="list-style-type: none"> <li>No SMSs were received by the beneficiaries once payment was completed.</li> <li>No terms and conditions were provided to grant beneficiaries.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>No complaints of short payment were reported.</li> <li>The major challenge was in the manner in which one of SAPO officials pay beneficiaries. She refused to count the money with the beneficiaries, for cheques and balances. Instead she did the counting and handed the money to the beneficiary and immediately called the next one. When one beneficiary asked for assistance from Black Sash staff to recount, she shouted at them and wanted to prevent that process. Her behaviour raises questions. Her manager was alerted to this and asked to address it.</li> <li>No cash slips were issued. There was no table set for beneficiaries to go and count their money aside, instead one teller was showing beneficiaries to the corner on the floor to count their money.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>No visible help desk. The beneficiaries are helped from a SASSA car if needs arise.</li> <li>Cases that were brought to the attention of SASSA which could not be resolved were refereed to Moutse Local office which is +/- 15 km from this village.</li> </ul>



Photo 3.6.1: SASSA and SAPO cars that serves as offices and Help Desk. The beneficiaries sit on the chairs, with no shelter. The temperature was above 34 degrees Celsius on this day.



Photo 3.6.2: Grant beneficiaries counting their money in the corner, on the floor, after getting paid.

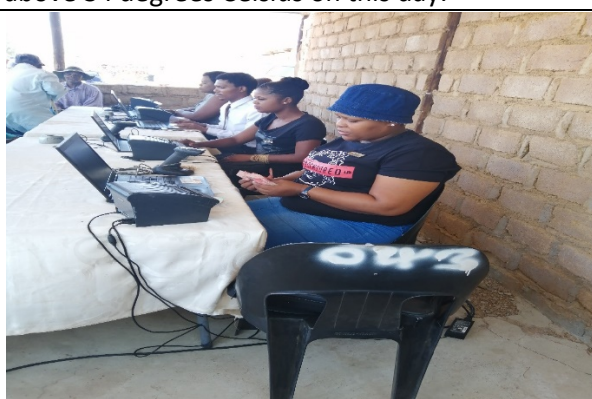


Photo 3.6.3: SAPO tellers doing payment, some of whom refuse to count money with the grant beneficiaries.



Photo 3.6.4: An example of a teller counting out money for a beneficiary.

## 4. DECOMMISSIONING OF PAYPOINTS: A CASE STUDY FROM THE EASTERN CAPE

### **Rural social grant beneficiaries advocate for the reopening of decommissioned cash paypoints in Hlamvana and Tombo, OR Tambo District, Eastern Cape**

In June 2019 the Black Sash Eastern Cape Regional Office (ECRO) in partnership with the Port St John's Legal Advice Centre (PSJ LAC) conducted research into the effect that the decommissioning of the Tombo and Hlamvana cash paypoints had on social grant beneficiaries living in these villages. Some of the findings indicated that the time taken to collect grants and travel costs had significantly increased, and that there heightened concerns about personal safety and security, particularly for female beneficiaries who felt more at risk as a result of the distances that they now have to travel since the closure of these paypoints.

In October 2019 the ECRO and PSJ LAC returned to Hlamvana and the villages surrounding Tombo to share the findings of the research with the affected communities and to document the stories of some of the social grant beneficiaries that are engaging in advocacy to petition for the reopening of these paypoints:

- ***Interview with Mr Peter on the decommissioning of Tombo Paypoint:***

Our first beneficiary interview was with Mr Peter who receives an Older Persons Grant. Mr Peter is from Nkonkxeni Village next to Tombo so he was using the Tombo cash paypoint before it closed. He explained that having a cash paypoint so nearby had been a blessing to the surrounding villagers because they felt safe and there were visible security guards monitoring the paypoint. They didn't have to wake up very early as they travelled short distances and even though the queues were sometimes long, they were still well managed and fast moving. He couldn't recall ever standing more than an hour in the queue. It was also easier to get everything they wanted as there were vendors outside the cash paypoint catering to their needs – they didn't have to travel far for the basic daily necessities.

Mr Peter was adamant that SASSA did not communicate to the community that their paypoint would be closed, nor were they given reasons for the closure or any opportunity to make representations in this regard. He added that as a member of the Tombo royal family he knows that not even the royal house was informed of the decision to close the Tombo paypoint. As a result of this, every month for three months following the closure social grant beneficiaries would queue as normal at their paypoint waiting patiently for the cash payments to arrive. Eventually after several months they started drifting to alternative payment methods, which included travelling to the SAPO branch in Port St John's (26.3kms from Tombo) or going to the Tombo retail store ATMs which cost R20. It's been an ongoing struggle at Tombo retail store as they are not familiar with using these ATMs – many old people throw the slips away thinking that there is no money coming out of the machine - they were not informed that they had to take the slips to the till to get the cash. There's also no queue management, so older and disabled beneficiaries do not receive first preference. Some retail staff ask for R10 if a beneficiary wants to "jump the queue" and they prioritize the processing of multiple grant payments on behalf of the loan sharks that are prepared to pay an extra R10 of the beneficiaries' money per card transaction. He added that since the closure of the paypoint, several beneficiaries have reported to the Chief's house that they have been robbed of their grants. Mr Peter also assists the Tombo Prince to monitor what is happening in the queues, where possible.

Although it means travelling more than 25 km to Port St John's and incurring travel costs, Mr Peter currently collects his grant at the PSJ SAPO branch as he feels unsafe at the retailer ATMs and is unwilling to incur their costs. He would prefer to receive the full cash value of his grant - like he used to at the paypoint - and his plea is for SASSA to reopen the Tombo paypoint as it was servicing eleven (11) villages surrounding Tombo.



On 30 October, the Tombo Prince delegated Mr Peter to represent the royal family and accompany the PSJ Legal Advice Centre in handing over a petition to the local SASSA Manager, Mr Sonqweqwe, calling for the reopening of the Tombo and Hlamvana paypoints. It was signed by 340 community members in the villages surrounding Tombo and Hlamvana and also stamped by Chief S Msungubali of Ntsimbini Village. The message to SASSA was simply stated as follows: *"We, the undersigned residents of Tombo, Nkonkxeni, Hlamvana and villages surrounding Port St John's, have noted the hardship experienced by social grant beneficiaries since the Tombo and Hlamvana cash paypoints were closed. We call on SASSA (South African Social Security Agency) to reopen the social grant cash paypoints in Tombo and Hlamvana"*

***Interview with Mrs Mxinwa on the decommissioning of Hlamvana Paypoint:***

Mrs Mxinwa lives in Hlamvana and is the procurator for her daughter's disability grant. Her daughter has a severe intellectual disability and becomes very distressed in crowds of people meaning that Mrs Mxinwa cannot take her to Tombo or Port St John's. It was much easier for her when the paypoint was still in Hlamvana because the queues were well managed and she could collect the grant quickly and return home immediately thereafter. Nowadays when she goes to collect the grant she has to rely on the goodwill of her neighbours to care for her daughter from the early hours of the morning until she returns home from town. Just recently one of her neighbours left her daughter unattended for a while and she managed to open the water tank which flooded the house causing damage. Mrs Mxinwa is appealing to SASSA to reopen the Hlamvana paypoint.

***Interview with Mrs Marubeni on the decommissioning of Hlamvana Paypoint:***

Mrs Marubeni lives in Hlamvana and receives an Older Persons Grant. She indicated that she felt safe when the paypoint was still in Hlamvana as she only lived a short distance away and was able to see the queue from her house. She and the other women from the village would travel in a group to the paypoint and once they arrived they knew that there were armed security guards to protect them. She also noted that they received the full cash value of their grants at the paypoints.

As with the closure of the Tombo paypoint, Mrs Marubeni maintains that SASSA didn't communicate to them that their paypoint in Hlamvana would be closed so the community was completely shocked and confused by this development. She initially opted to collect her grant at the Tombo retail store, spending money to travel there (7kms) because she was too afraid to walk as it means passing through a dangerous bushy area. She knows of social grant beneficiaries that have been almost raped and robbed of their grants in this bush and also recalled an incident of a young mother that was murdered with her child whilst walking through this area.

Due to the long queues at Tombo and the fact that there are service fee costs, she subsequently decided that she would rather go to the SAPO branch in PSJ (30kms) to collect her grant even though this involves more time and travel costs. These days she wakes up and prepares to travel at 4am so that she can be on her way to the taxi stop by 5am. The taxi that arrives at 5:30am will take her to Bolane Village which is further away from her final destination in Port St John's, but if she doesn't take it the taxis coming past Hlamvana Village from Bolane will already be full and she will wait on the side of the road for hours. As it is, she will only get to the SAPO branch in PSJ around 7am by which time there is already a substantial queue in front of her.

On 26 August Mrs Marubeni was invited by Black Sash to attend meeting with the SASSA CEO where she had an opportunity to explain the suffering and the hardship facing her community since the paypoint closed. She said that subsequently to this the SASSA local manager, Mr Sonqwenqwe, visited Hlamvana during October and social grant beneficiaries were able to engage him directly on this issue. He promised to escalate the matter to SASSA's national office for intervention so she is hopeful that the Hlamvana



paypoint (which was also serving the surrounding villages of Mabhulwini, Bolane and Dumasi) will be reopened.

During the documenting of these stories, we were also informed that beneficiaries that have to travel quite far to access the PSJ SAPO branch often start queuing and sleep over the night before the grant payments start. On investigating this, we found that there were already beneficiaries queuing outside SAPO at 7pm on 31 October and that they were planning to stay the night. Despite the bitterly cold weather and pouring rain, they indicated that they need to sleep over to get a good place in the queue due to the distances they have to travel to SAPO, adding that if they didn't get there the night before it would mean that they would only get back home very late on the 1<sup>st</sup> and possibly without any groceries if the shops closed whilst they were still in the queue. When we returned to the SAPO branch at 03:00 in the early hours of the 1<sup>st</sup> of November, the queue had grown to 50 beneficiaries and there were still more people being dropped off by taxis. They were predominantly elderly beneficiaries, several of whom were preparing to sleep on the cold, wet floor for the night. At the Boxer store around the corner another group of 20 beneficiaries were huddled together waiting in the rain.

## 5. RECOMMISSIONING OF PAYPOINT: A CASE STUDY FROM KZN

### COMMUNITY MEETING ON SASSA CLOSURE OF PAYPOINTS AND IDENTIFICATION OF PAYPOINTS TO BE RE-OPENED:

**VENUE:** MQINISENI HALL, VULAMEHLO, KZN

**DATE:** 23 OCTOBER 2019

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

---

**Background:** At the SASSA Stakeholder Meeting held on 11 September 2019 at Vulamehlo Municipal Hall, Mr Mdlalose, Acting Regional Communications Manager communicated the process by which communities could request for a decommissioned paypoint in their area could be opened. He outlined that a Community Meeting would need to be held; a register submitted showing who was present and how many people attended and that the minutes of the meeting would need to be attached highlighting which paypoint the community wanted re-opened.

At this meeting he asked beneficiaries which site they would want re-opened if SASSA had the funds to do so. Induna Msomi immediately raised Bhududubhudu Hall as one option on the Kwa-Illembe route and Mr Kabelo raised Nongoma Store and one other site on the P77 Road. Mr Mdlalose stated that possibly Harding would need to be closed to accommodate at least the one site in Vulamehlo but that the community would need to follow the process outlined above for consideration.

### **Context in Vulamehlo:**

The Vulamehlo Local Municipality forms part of the Ugu District Municipality. It is located south of the eThekweni Metropolitan Municipality and is bordered by Umdoni Local Municipality to the east, Mkhambathini and Richmond local municipalities to the north, and Ubuhlebezwe Local Municipality to the west. The municipal area is predominantly tribal with common tribal land patterns.

There are, however, also a few scattered pockets of privately owned land throughout the municipal area. The dispersed, low-density settlement pattern makes the provision of physical and social infrastructure (roads, water, electricity, clinics, schools, and police stations) difficult and the cost of installation, maintaining and operating the infrastructure very high. The Vulamehlo Local Municipality is one of the localities within the Ugu District that are hardest hit by high unemployment levels, poverty, and a negative economic growth rate.

**People:** According to Census 2011, Vulamehlo Local Municipality has a total population of 77 403 people, of whom 98,9% are black African, with the other population groups making up the remaining 1,1%.

Of those aged 20 years and older, 4,8% have completed primary school, 27,0% have some secondary education, 20,9% have completed matric, and 2,3% have some form of higher education, while 24,2% of those aged 20 years and older have no form of schooling.

**Living Conditions:** There were 16 135 households in the municipality, with an average household size of 4,7 persons per household. 5,6% of households have access to piped water inside their dwelling. 36,9% of households have access to electricity for lighting.

**Economy:** 12 445 people are economically active (employed or unemployed but looking for work), and of these, 52,6% were unemployed.

Of the 7 134 economically active youth (15 – 34 years) in the area, 62,8% are unemployed.

### **Community Meeting at Mqiniseni Hall:**

**Welcome and Introductions:** Induna Miyeza welcomed all to the meeting and introduced the Indunas present and the beneficiaries representing the various areas on the P77 Road. The Black Sash Team was also introduced.

**Beneficiary Experiences since Decommissioning:** Black Sash staff gave an overview of their findings when monitoring at Dududu SAPO; Thandabantu Paypoint and Umzinto.

**Community Vote on Re-opening of Pay Site:** The entire house was unanimous in the vote that if SASSA was only able to open one central paypoint on the P77 Road, that it should be Mqiniseni Hall. Beneficiaries from the other areas were willing to travel to this site to access their grant if the date could be stable and by the 6<sup>th</sup> of the month and cash arrived early. From Dumayo and Nongomo Store, it was a R30 return taxi fare which was cheaper than going to town or the bank charges from Easy Pay. From other areas, the return taxi fare was between R10 to R30.

Debate broke out when the issue of voting on whether SASSA should re-open two sites came up, and the meeting needed to decide which would they agree to. One beneficiary, in order to break the stalemate, stated that rather let SASSA decide as they would know best where beneficiaries were placed.

In closing, the meeting noted that Dumayo held the largest beneficiary population and if SASSA could look at two sites on the P77 Road, it was most likely going to be Nongoma Store and Dumayo Hall.

People were reminded to sign the petition before leaving as this would be submitted to SASSA for investigation and approval.

## 6. 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 October/November 2019.

Please see [bit.ly/PaysiteDashboard](http://bit.ly/PaysiteDashboard) and [bit.ly/RetailersDashboard](http://bit.ly/RetailersDashboard) to explore the full results further.

Norms & Standards Categories	National SAPO Paysite Results	National Retailer Results
<b>General Demographics</b>	<ul style="list-style-type: none"> <li>875 beneficiaries were monitored across 22 pay sites in October with most surveys taking place in urban areas (43.2%). Rural (29.5%) and peri-urban (27.3%) areas making up the remainder.</li> </ul>	<ul style="list-style-type: none"> <li>502 beneficiaries monitored across 10 areas where various retail stores were paying out grant beneficiaries. 41.9% were in peri-urban locations, 40.4% in urban and 17.6% in rural locations.</li> </ul>
	<ul style="list-style-type: none"> <li>Of these beneficiaries, 57% were older than 60 and 19.1% were between 41 and 60 years of age. 61.7% were female.</li> </ul>	<ul style="list-style-type: none"> <li>68.6% of beneficiaries monitored were female and 44.6% over 60 years old.</li> </ul>
	<ul style="list-style-type: none"> <li>Of the 875 beneficiaries surveyed, 526 receive a state old age grant and 199 a child support grant.</li> </ul>	<ul style="list-style-type: none"> <li>Of the 502 beneficiaries, 246 receive a state old age grant and 187 a child support grant.</li> </ul>
	<ul style="list-style-type: none"> <li>71.3% of beneficiaries travel less than 5km to access to pay site, however 28.7% travel over 5km at their own expense, to collect their grants.</li> </ul>	<ul style="list-style-type: none"> <li>65% of beneficiaries travel up to 5km to access their grant and 35% travel over 5km at their own cost.</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>Nationally, 62% of sites opened their doors at 08h00</li> </ul>	<ul style="list-style-type: none"> <li>Most retailers, 39.61%, opened their doors at 08h00</li> </ul>
	<ul style="list-style-type: none"> <li>Payment times range from: <ul style="list-style-type: none"> <li>08h00 (27.63%),</li> <li>08h30 (27.05%)</li> <li>09h00 (11.45%)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Most payments range from <ul style="list-style-type: none"> <li>08h00 (33.3%)</li> <li>08h30 (20.25%)</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>18.92% of beneficiaries arrive at the site at 07h00</li> </ul>	<ul style="list-style-type: none"> <li>Most beneficiaries arrive between 07h00 (20.02%) and 08h00 (13.03%)</li> </ul>
<b>Queue management</b>	<ul style="list-style-type: none"> <li>37.5% waited between 30mins and 1 hour after the doors were opened, to receive their cash. 31.8% waited between 1 and 2 hours and 13.2% waited between 2 and 4 hours</li> </ul>	<ul style="list-style-type: none"> <li>31.9% waited between 30mins and 1 hour after the doors were opened, to receive their cash. 29% waited between 1 and 2 hours and 19.3% waited between 2 and 4 hours. 1.9% waiting more than 6 hours.</li> </ul>

<b>Manned Security</b>	<ul style="list-style-type: none"> <li>95.8% felt safe receiving their grants at the facility they visited with those reporting not feeling safe citing previously robberies and lack of security as their main concerns.</li> <li>91.5% reported seeing visible security on site.</li> </ul>	<ul style="list-style-type: none"> <li>95.2% 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.</li> </ul>
<b>Guarding Services</b>		
<b>Communication</b>	<ul style="list-style-type: none"> <li>62.6% of beneficiaries received a copy of the Terms and Conditions of their SAPO account - and increase of 15.5% from the previous monitoring period. 17.4% were not sure whether they had.</li> <li>87.2% claim that officials were wearing uniforms and 61.5% said they saw officials wearing name tags - a decrease of almost 10% from the previous period.</li> </ul>	<ul style="list-style-type: none"> <li>41.7% of beneficiaries reported receiving a copy of the Terms and Conditions of their SAPO account and 20.2% were not sure whether they had.</li> </ul>
<b>Beneficiary Education</b>		<ul style="list-style-type: none"> <li>46.9% of beneficiaries monitored reported being aware of the fees paid when accessing different payment options - almost 10% decrease from previous period.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>96.6% of beneficiaries reported receiving their grants and 95.8% received their full grant amount. Most reasons for not receiving full grant was due to cash not being available.</li> </ul>	<ul style="list-style-type: none"> <li>97% of beneficiaries reported receiving their grants and 95.3% received their full grant amount with 61.9% of those who did not receive their full grant not knowing the reason why. For those who did know the reason, it was due to retailers not having cash available.</li> </ul>
	<ul style="list-style-type: none"> <li>93.7% accessed their grant payment on their first attempt. 1.4% required more than 3 attempts to receive their grant.</li> </ul>	<ul style="list-style-type: none"> <li>94% accessed their grant payment with 1 withdrawal. 4.4% needed to make 2 withdrawals</li> </ul>
	<ul style="list-style-type: none"> <li>90% received a receipt with their transaction, almost 11% increase from the previous period.</li> </ul>	<ul style="list-style-type: none"> <li>89.5% received a receipt with their transaction.</li> </ul>

		<ul style="list-style-type: none"> <li>69.4% report not incurring bank changes and 11.1% saying they did.</li> </ul>
		<ul style="list-style-type: none"> <li>6.9% were forced to buy something in order to withdraw their grant.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>81.1% of beneficiaries reported knowing how to log a complaint regarding their grants, should they need to. This is a 13.9% increase from the previous monitoring period.</li> </ul>	<ul style="list-style-type: none"> <li>68.8% of beneficiaries reported knowing how to log a complaint regarding their grants, should they need to.</li> </ul>
	<ul style="list-style-type: none"> <li>82.3% reported an official available to assist with queries</li> </ul>	<ul style="list-style-type: none"> <li>11.2% reported an official available to assist with queries and 15.1% were not sure.</li> </ul>