

# **CHAPTER 8: PAY-POINT TEAM: THE IMPORTANCE OF HELP-DESK SERVICES AT PAY-POINTS**

## **8.1 INTRODUCTION**

A research project was embarked upon in SASSA to determine the strengths and weaknesses in the grant administration process from application to approval. The grant administration process, from application to approval, includes various steps. The staff members include the screening official (step one) who checks the completeness of required documentation, followed by the attesting official (step two) who takes down the application and captures it on SOCPEN and then forwards it to the next level namely quality control (step three). Thereafter a verifying official verifies the information captured on SOCPEN against documentation submitted and approves or rejects the application on SOCPEN (step four).

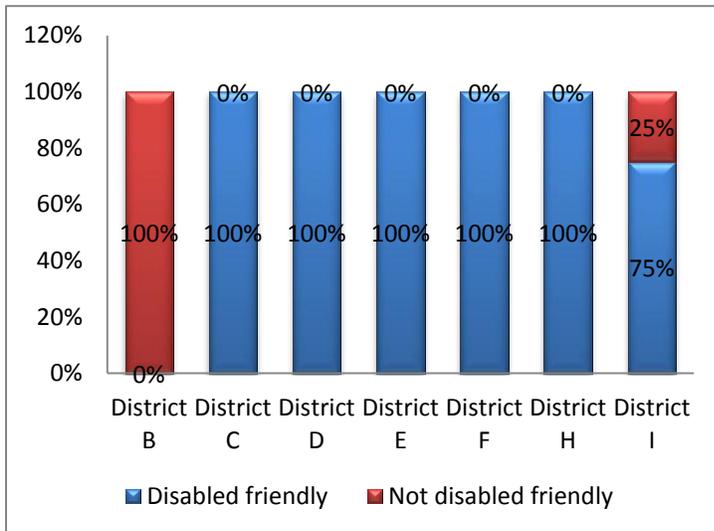
Four different questionnaires were used during the research. The first questionnaire focuses on the actual application, the second questionnaire focuses on data capturing. The third questionnaire focuses on the pay-point team members. This particular chapter focuses on the statistical findings that emanated from the research project in respect of the pay-point teams at pay-points. The questionnaires were distributed electronically or personally delivered by researcher at various offices. Pay-point team members who were available (availability sampling) and prepared to complete the questionnaire at the time of the research, were requested to complete the questionnaires. A total of 32 pay-point team members from various offices in the Northern Cape and Western Cape completed the questionnaires. The completed questionnaires were collected by researcher from the various offices. For the purpose of discussion the findings of all respondents will be referred to as pay-point team members for easy reference.

## **8.2 FINDINGS IN RESPECT OF THE PAY-POINT TEAMS AT PAY-POINTS**

The pay-point team members are those officials who render services at pay-points on a monthly basis. The Northern Cape makes use of dedicated staff who render these

services at pay-points, whereas the Western Cape does not have dedicated staff that provides help-desk services to beneficiaries at pay-points. However, the Western Cape does make use of staff and managers who conduct pay-point monitoring services on an ad hoc basis. These managers and staff members assisted with the completion of this particular questionnaire.

### 8.3 Chart 50 Pay-point team member: Disabled-friendly pay-points



The findings in Chart 50 show that 100% of the pay-point team members indicated that pay-points are disabled-friendly in the following Districts, namely District C, District D, District E, District F and District H. Only 25% of pay-point team members in District I indicated that pay-points are not disabled-friendly, but 100% of the pay-point team members in District B indicated that pay-points are not disabled-friendly. The general overview of the findings in this particular Chart reflects that the majority of pay-point team members from six out of seven Districts indicated that pay-points are disabled-friendly. The implication of lack of disabled-friendly pay-points, although in only one District, implies that physically challenged beneficiaries might not be able to access pay-points during the payments of grants. This is a matter of concern.

**8.4 Table 32: Pay-point team member: Enough chairs at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	2 (100%)	0	0	0	6%
District C	8	0	0	2 (25%)	6 (75%)	25%
District D	3	0	1 (33%)	2 (67%)	0	9%
District E	9	0	0	0	9 (100%)	28%
District F	4	0	0	1 (25%)	3 (75%)	13%
District H	2	0	0	0	2 (100%)	6%
District I	4	0	0	2 (50%)	2 (50%)	13%
<b>Total</b>	<b>32</b>	<b>2</b>	<b>1</b>	<b>7</b>	<b>22</b>	
<b>Percentage</b>		<b>6%</b>	<b>3%</b>	<b>22%</b>	<b>69%</b>	100%

The findings in Table 32 indicate that 100% of the pay-point team members in District B indicated that there are never enough chairs at pay-points. The majority of pay-point team members in the following Districts, namely District C (75%), District E (100%), District F (75%) and District H (100%) indicated there are always enough chairs at pay-points. The majority of pay-point team members in District D (67%) indicated there are enough chairs at pay-points most of the time, while an equal percentage of beneficiaries in District I (50%) indicated there are enough chairs most of the time and another 50% indicated there are always enough chairs at pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in four Districts indicated there are always enough chairs at pay-points, while one District indicated there are never enough chairs. The implication of not enough chairs at pay-points implies that there are beneficiaries who are standing in queues when waiting for grant payments. This is a matter of concern.

**8.5 Table 33: Pay-point team member: Toilet facilities at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	1 (50%)	0	0	1 (50%)	6%
District C	8	0	0	1 (12%)	7 (88%)	25%
District D	3	0	2 (67%)	1 (33%)	0	9%
District E	9	0	0	0	9 (100%)	28%
District F	4	0	0	0	4 (100%)	13%
District H	2	0	0	0	2 (100%)	6%
District I	4	0	0	0	4 (100%)	13%
<b>Total</b>	<b>32</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>27</b>	
<b>Percentage</b>		<b>3%</b>	<b>6%</b>	<b>6%</b>	<b>85%</b>	<b>100%</b>

The findings in Table 33 indicate that an equal percentage of pay-point team members (50%) in District B indicated that there are never toilet facilities at pay-points while another 50% indicated that there are always toilet facilities. The majority of pay-point team members in the following districts, namely District C (88%), District E, District F, District H and District I all 100%, indicated that there are always toilet facilities. The majority of pay-point team members in District D (67%) indicated that there are sometimes toilet facilities. The general overview of the findings in this particular table reflects the view that the majority of pay-point team members in five out of seven Districts indicated that toilet facilities are always available. The implication of not always having toilet facilities available at pay-points implies that beneficiaries might not be able to go to toilets when they have a need to do so while they are waiting for their grant payments. This is a matter of concern, because there are some fragile beneficiaries at pay-points such as those who are recipients of old age and disability grants.

**8.6 Table 34: Pay-point team member: Drinking water at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	2 (100%)	0	0	0	6%
District C	8	0	1 (12%)	1 (12%)	6 (76%)	25%
District D	3	0	1 (33%)	1 (33%)	1 (34%)	9%
District E	9	0	1 (12%)	0	8 (88%)	28%
District F	4	0	0	0	4 (100%)	13%
District H	2	0	0	0	2 (100%)	6%
District I	4	0	0	2 (50%)	2 (50%)	13%
<b>Total</b>	<b>32</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>23</b>	
<b>Percentage</b>		<b>6%</b>	<b>9%</b>	<b>13%</b>	<b>72%</b>	<b>100%</b>

The findings in Table 34 indicate that 100% of beneficiaries from District B indicated that there is never drinking water available at pay-points. The majority of pay-point team members in the following District, namely District C (76%), District E (88%), District F (100%) and District H 100% indicated that there is always drinking water available at pay-points. An equal percentage of beneficiaries in District I (50%) indicated there is most of the time drinking water and another 50% indicated there is always drinking water available at pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members from five out of seven Districts indicated drinking water is always available at pay-points. The implication of not always having drinking water available at pay-points might imply that beneficiaries at pay-points, especially fragile beneficiaries who are in receipt of a disability grant or old age grant, might dehydrate when they are in need of drinking water. This is a matter of concern.

These findings point out similar patterns with earlier findings in Table 32 (enough chairs at pay-points) where 100% of the pay-point team members in District B indicated that there are never enough chairs at pay-points. There also seems to be the same pattern in District C, District E, District F, District H and District I, where the majority of pay-point team members indicated there are always enough chairs and toilet facilities available at pay-points.

**8.7 Table 35: Pay-point team member: Late arrival at pay-points: Payment contractor**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	0	2 (100%)	0	0	6%
District C	8	4 (50%)	4 (50%)	0	0	25%
District D	3	1 (33%)	2 (67%)	0	0	9%
District E	9	4 (44%)	4 (44%)	1 (12%)	0	28%
District F	4	2 (50%)	2 (50%)	0	0	13%
District H	2	0	2 (100%)	0	0	6%
District I	4	0	4 (100%)	0	0	13%
<b>Total</b>	<b>32</b>	<b>11</b>	<b>20</b>	<b>1</b>	<b>0</b>	
<b>Percentage</b>		<b>34%</b>	<b>63%</b>	<b>3%</b>	<b>0%</b>	<b>100%</b>

The findings in Table 35 show that 100% of pay-point team members in the following districts namely District B, District H and District I indicated that the payment contractor sometimes arrives late at the pay-points. The majority of the pay-point team members in District D (67%) indicated the same. An equal percentage of beneficiaries in District E (44%) indicated that the payment contractor never arrives late at pay-points, while another (44%) indicated they sometimes do arrive late at pay-points. Likewise there are the findings in District F where an equal percentage of beneficiaries in (50%) indicated that the payment never arrives late at pay-points, while another (50%) indicated that they sometimes do arrive late at pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in four out of seven Districts indicated payment contractors sometimes arriving late at pay-points. The implication of late arrival at pay-points by payment contractors implies that payments get delayed and beneficiaries have to wait unnecessarily longer for their grant payments. This is a matter of concern.

**8.8 Table 36: Pay-point team member: Late arrival at pay-points: SASSA staff**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	1 (50%)	1 (50%)	0	0	6%
District C	8	4 (50%)	3 (38%)	0	1 (12%)	25%
District D	3	2 (67%)	1 (33%)	0	0	9%
District E	9	5 (56%)	4 (44%)	0	0	28%
District F	4	2 (50%)	2 (50%)	0	0	13%
District H	2	2 (100%)	0	0	0	6%
District I	4	0	3 (75%)	1 (25%)	0	13%
<b>Total</b>	<b>32</b>	<b>16</b>	<b>14</b>	<b>1</b>	<b>1</b>	
<b>Percentage</b>		<b>50%</b>	<b>44%</b>	<b>3%</b>	<b>3%</b>	<b>100%</b>

The findings in Table 36 show that the majority of pay-point team members in the following Districts, namely District D (67%), District E (56%) and District H (100%) indicated that SASSA staff never arrive late at pay-points. However, an equal percentage of pay-point team members (50%) in District B indicated that SASSA staff never arrive late while another 50% indicated that they do arrive late at pay-points. The majority of pay-point team members in District I (75%) indicated that SASSA staff sometimes arrives late at pay-points. The general overview of the findings in this particular table reflects the fact that the majority of pay-point team members in four out of seven Districts indicated that SASSA staff never arrive late at pay-points. As much as the fact that payment contractors are responsible for the payment of grants at pay-points, the mere fact that SASSA staff arrive late implies that problems beneficiaries might experience at pay-points might not be properly addressed or remain unresolved. It might also be that because of the absence or late arrival by SASSA officials that the protocol in terms of paying large amounts to beneficiaries might be compromised. This is a matter of concern.

**8.9 Table 37: Pay-point team member: On-time payments at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	0	2 (100%)	0	0	6%
District C	8	0	3 (37%)	3 (37%)	2 (26%)	25%
District D	3	0	0	2 (67%)	1 (33%)	9%
District E	9	0	1 (11%)	5 (56%)	3 (33%)	28%
District F	4	0	1 (25%)	2 (50%)	1 (25%)	13%
District H	2	0	0	2 (100%)	0	6%
District I	4	0	1 (25%)	3 (75%)	0	13%
<b>Total</b>	<b>32</b>	<b>0</b>	<b>8</b>	<b>17</b>	<b>7</b>	
<b>Percentage</b>		<b>0%</b>	<b>25%</b>	<b>53%</b>	<b>22%</b>	<b>100%</b>

The findings in Table 37 show that 100% of pay-point team members in District B indicated that payments sometimes commence on-time. The majority of pay-point team members in District D (67%), District E (56%), District F (50%), District H (100%) and District I (75%) indicated that payments commence most of the time on-time. An equal percentage of pay-point team members in District C (37%) indicated that payments sometime commence on-time while another 37% indicated on-time payments happen most of the time. The general overview of the findings in this particular table reflects that the majority of pay-point team members in five out of seven Districts indicated that payments commence on time. The majority of beneficiaries have the tendency to go to payments as early as possible. However, if payments do not always commence on-time, it implies that beneficiaries have to wait longer in queues for their payments.

**8.10 Table 38: Pay-point team member: Period of delays in payment**

	Number of respondents	15 – 44 minutes	45 – 59 minutes	An hour	More than an hour	
District B	2	1 (50%)	1 (50%)	0	0	6%
District C	8	7 (88%)	0	0	1 (12%)	25%
District D	3	3 (100%)	0	0	0	9%
District E	9	0	4 (44%)	5 (56%)	0	28%
District F	4	3 (75%)	1 (25%)	0	0	13%
District H	2	1 (50%)	0	0	1 (50%)	6%
District I	4	2 (50%)	0	0	2 (50%)	13%
<b>Total</b>	<b>32</b>	<b>17</b>	<b>6</b>	<b>5</b>	<b>4</b>	
<b>Percentage</b>		<b>53%</b>	<b>19%</b>	<b>16%</b>	<b>12%</b>	<b>100%</b>

The findings in Table 38 indicate that the majority of pay-point team members in the following Districts, namely District C (88%), District D (100%) and District F (75%) indicated that there is only a 15 to 45 minute delay in payments when it starts late. However, an equal percentage of pay-point team members in District B (50%) indicated that there is only a 15 to 45 minute delay while another 50% indicated it is a 45 to 59 minute delay. The majority of pay-point team members in District E (56%) indicated that the delay is an hour long. An equal percentage of pay-point team members in District I (50%) indicated a 15 to 45 minute delay while 50% indicated that the delay is an hour or longer. The general overview of the findings in this particular table reflects the fact that the majority of pay-point team members indicated that payment delays are between 15 minutes to less than an hour.

### 8.11 Table 39 Pay-point team member: Beneficiaries informed about delays

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	0	1 (50%)	1 (50%)	0	6%
District C	8	2 (26%)	3 (37%)	0	3 (37%)	25%
District D	3	0	0	0	3 (100%)	9%
District E	9	0	0	2 (22%)	7 (78%)	28%
District F	4	0	1 (25%)	0	3 (75%)	13%
District H	2	0	0	1 (50%)	1 (50%)	6%
District I	4	0	0	2 (50%)	2 (50%)	13%
<b>Total</b>	<b>32</b>	<b>2</b>	<b>5</b>	<b>6</b>	<b>19</b>	
<b>Percentage</b>		<b>6%</b>	<b>16%</b>	<b>19%</b>	<b>59%</b>	<b>100%</b>

The findings in Table 39 indicated that the majority of pay-point team members in the following Districts, namely District D (100%), District E (78%) and District F (75%) indicated that beneficiaries are always informed about delays. The general overview of the findings in this particular table reflects the reality that the majority of pay-point team members in three Districts indicated beneficiaries are always informed. It is imperative that all beneficiaries in all Districts always be informed of what happens at pay-points. The implication of not always informing beneficiaries at pay-points about possible delays, might lead to beneficiaries not knowing what is causing delays and how long they might have to wait for their grant payments.

**8.12 Table 40: Pay-point team member: Broken machines at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	0	1 (50%)	0	1 (50%)	6%
District C	8	0	6 (75%)	2 (25%)	0	25%
District D	3	0	3 (100%)	0	0	9%
District E	9	0	8 (89%)	1 (11%)	0	28%
District F	4	1 (25%)	3 (75%)	0	0	13%
District H	2	0	2 (100%)	0	0	6%
District I	4	0	3 (75%)	0	1 (25%)	13%
<b>Total</b>	<b>32</b>	<b>1</b>	<b>26</b>	<b>3</b>	<b>2</b>	
<b>Percentage</b>		<b>3%</b>	<b>82%</b>	<b>9%</b>	<b>6%</b>	<b>100%</b>

The findings in Table 40 point out that the majority of pay-point team members in the following Districts, namely District C (75%), District D (100%), District E (89%), District F (75%), District H (100%) and District I (75%) indicated that there are sometimes broken payment machines at pay-points. An equal percentage of pay-point team members in District B (50%) indicated there are sometimes broken payment machines at pay-points while 50% indicated there are always broken payment machines at pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in six out of seven Districts indicated there are sometimes broken machines at pay-points. The implication of broken machines is that it may cause delays in payments. This is a matter of concern.

**8.13 Table 41: Pay-point team member: Delayed payment because of broken machines**

	<b>Number of respondents</b>	<b>15 - 44 minutes</b>	<b>45 - 59 minutes</b>	<b>An hour</b>	<b>More than a hour</b>	
District B	2	2 (100%)	0	0	0	6%
District C	8	6 (75%)	2 (25%)	0	0	25%
District D	3	3 (100%)	0	0	0	9%
District E	9	1 (11%)	3 (33%)	5 (56%)	0	28%
District F	4	3 (75%)	1 (25%)	0	0	13%
District H	2	0	0	0	2 (100%)	6%
District I	4	2 (50%)	0	1 (25%)	1 (25%)	13%
<b>Total</b>	<b>32</b>	<b>17</b>	<b>6</b>	<b>6</b>	<b>3</b>	
<b>Percentage</b>		<b>53%</b>	<b>19%</b>	<b>19%</b>	<b>9%</b>	<b>100%</b>

The findings in Table 41 indicate that the majority of pay-point team members in the following Districts, namely District B (100%), District C (75%), District D (100%), District F (75%) and District I (50%) indicated that the delays as a result of broken machines are 15 to 44 minutes. However, the majority of pay-point team members in District E (56%) indicated that the delays as a result of broken machines are an hour long while 100% of pay-point team members in District H indicated that the delay is longer than an hour. The general overview of the findings in this particular table reflects that the majority of pay-point team members in five out of seven Districts indicated 15 to 45 minutes delay in payments as a result of broken payment machines. Payment machines are important instruments during payments of grants. It is therefore important that these payment machines are in a good working order all the time.

**8.14 Table 42: Pay-point team member: Enough money at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	0	0	2 (100%)	0	6%
District C	8	0	1 (12%)	4 (50%)	3 (38%)	25%
District D	3	0	0	0	3 (100%)	9%
District E	9	0	1 (11%)	5 (56%)	3 (33%)	28%
District F	4	0	0	2 (50%)	2 (50%)	13%
District H	2	0	0	2 (100%)	0	6%
District I	4	0	0	2 (50%)	2 (50%)	13%
<b>Total</b>	<b>32</b>	<b>0</b>	<b>2</b>	<b>17</b>	<b>13</b>	
<b>Percentage</b>		<b>0%</b>	<b>6%</b>	<b>53%</b>	<b>41%</b>	<b>100%</b>

The findings in Table 42 indicate that the majority of pay-point team members in the following districts, namely District B (100%), District C (50%), District E (56%) and District H (100%) indicated that most of the time there is enough money at pay-points. 100% of pay-point team members in the District D indicated that there is always enough money at pay-points, while an equal percentage of pay-point team members in District F and District I (50%) indicated that there is enough money most of the time and another 50% indicated there is always enough money at pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in four out of seven Districts indicated that there is enough money at pay-points most of the time. The implication of not taking enough money to all pay-points is that the payment contractor must leave the pay-point to fetch more money. This obviously causes delays in payments and beneficiaries have to wait longer than necessary for their grant payments. This is a matter of concern.

**8.15 Table 43: Pay-point team member: Delayed payment because of not enough money at pay-points**

	Number of respondents	Less than 30 minutes	30 minutes to less than an hour	An hour to less than two hours	Two hours or more	
District B	2	0	0	2 (100%)	0	7%
District C	8	0	2 (25%)	0	6 (75%)	28%
District D						
District E	9	0	3 (33%)	6 (67%)	0	31%
District F	4	0	3 (75%)	1 (25%)	0	14%
District H	2	0	0	2 (100%)	0	6%
District I	4	1 (25%)	0	3 (75%)	0	14%
<b>Total</b>	<b>29</b>	<b>1</b>	<b>8</b>	<b>14</b>	<b>6</b>	
<b>Percentage</b>		<b>3%</b>	<b>28%</b>	<b>48%</b>	<b>21%</b>	<b>100%</b>

The findings in Table 43 show that the majority of pay-point members in the following Districts, namely District B (100%), District E (62%), District I (67%) and District H (100%) indicated that it takes an hour to less than two hours to collect more money when pay-points run out of money. The majority of pay-point team members in District C (75%) indicated that it takes more than two hours to collect more money. The majority of pay-point team members in District F (67%) indicated that it takes 30 minutes to less than an hour to collect more money. The general overview of the findings in this particular table reflects that the majority of pay-point team members in four out of seven Districts indicated an hour to less than two hours delays in payments as a result of broken machines. Based on the findings, one can assume that in areas where it take two hours or more, such as District C, that these pay-points are far from the paymaster’s offices. This is a matter of concern.

**8.16 Table 44: Pay-point team member: Waiting period spent by beneficiaries to get payments**

	Number of respondents	Less than 30 minutes	30 minutes to less than an hour	An hour to less than two hours	More than two hours	
District B	2	2 (100%)	0	0	0	6%
District C	8	6 (75%)	2 (25%)	0	0	25%
District D	3	2 (67%)	1 (33%)	0	0	9%
District E	9	4 (44%)	5 (56%)	0	0	28%
District F	4	4 (100%)	0	0	0	13%
District H	2	2 (100%)	0	0	0	6%
District I	4	1 (25%)	2 (50%)	1 (25%)	0	13%
<b>Total</b>	<b>32</b>	<b>21</b>	<b>10</b>	<b>1</b>	<b>0</b>	
<b>Percentage</b>		<b>66%</b>	<b>31%</b>	<b>3%</b>	<b>0%</b>	<b>100%</b>

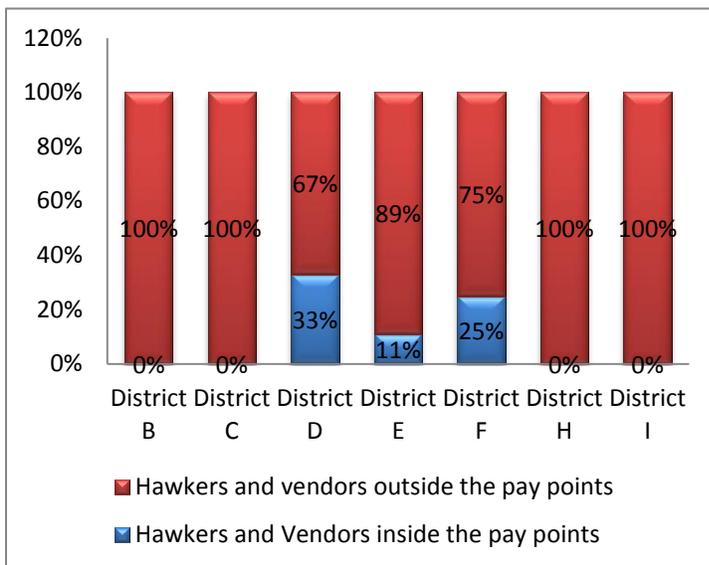
The findings in Table 44 point out that the majority of pay-point team members in the following Districts, namely District B (100%), District C (75%), District D (67%), District F (100%) and District H (100%) indicated beneficiaries spent less than 30 minutes at pay-points to collect their grant payments. The majority of pay-point team members in District E (56%) and District I indicated that it takes 30 minutes to less than an hour for beneficiaries to collect their grant payments. The general overview of the findings in this particular table reflects that the majority of pay-point team members in five out of seven Districts indicated less than 30 minutes waiting periods at pay-points and 30 minutes to less than an hour at the remaining two Districts. Based on these findings one can safely conclude that beneficiaries spent less than an hour at pay-points. This is highly commendable.

**8.17 Table 45: Pay-point team member: Wrong grant amount payments**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	0	2 (100%)	0	0	6%
District C	8	6 (75%)	2 (25%)	0	0	25%
District D	3	3 (100%)	0	0	0	9%
District E	9	8 (89%)	1 (11%)	0	0	28%
District F	4	3 (75%)	1 (25%)	0	0	13%
District H	2	2 (100%)	0	0	0	6%
District I	4	4 (100%)	0	0	0	13%
<b>Total</b>	<b>32</b>	<b>26</b>	<b>6</b>	<b>0</b>	<b>0</b>	
<b>Percentage</b>		<b>81%</b>	<b>19%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>

The findings in Table 45 point out that the majority of pay-point team members in the following Districts, namely District C (75%), District D (100%), District E (89%), District F (75%), District H (100%) and District I (100%) indicated that beneficiaries never receive wrong grant amounts at pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in six out of seven Districts indicated that beneficiaries never receive wrong grant amounts. However, 100% of pay-point team members in District B indicated that beneficiaries sometimes receive wrong grant amounts. These findings seem to correlate with earlier findings where the majority of front-line staff (75%) from the same District indicated (Table 3) that they only receive training on policy changes sometimes, 50% of front-line staff indicated (Table 4) they only receive supervision sometimes and 75% of front-line staff indicated (Table 6) they never received support from supervisors.

**8.18 Chart 51: Pay-point team member: Hawkers and vendors selling products at pay-points**



The findings in Chart 51 indicate that 100% of pay-point team members from the following districts, namely District B, District C, District H and District I indicated that hawkers and vendors operate outside the pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in all seven Districts indicated that hawkers and vendors selling their products outside the pay-point. Nonetheless, 33% of pay-point team members in District D, 11% in District E and 25% in District F indicated that hawkers and vendors operate inside the pay-points. The latter findings suggest that hawkers and vendors at certain pay-points deviate from the arrangement that they may not operate inside pay-points. The implication is that beneficiaries might be harassed by such hawkers and vendors at certain pay-points. This is a matter of concern.

**8.19 Table 46: Pay-point team member: Security guard at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	0	0	0	2 (100%)	6%
District C	8	0	0	0	8 (100%)	25%
District D	3	0	0	0	3 (100%)	9%
District E	9	0	1 (11%)	0	8 (89%)	28%
District F	4	0	0	0	4 (100%)	13%
District H	2	0	0	0	2 (100%)	6%
District I	4	0	0	0	4 (100%)	13%
<b>Total</b>	<b>32</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>31</b>	
<b>Percentage</b>		<b>0%</b>	<b>3%</b>	<b>0%</b>	<b>97%</b>	<b>100%</b>

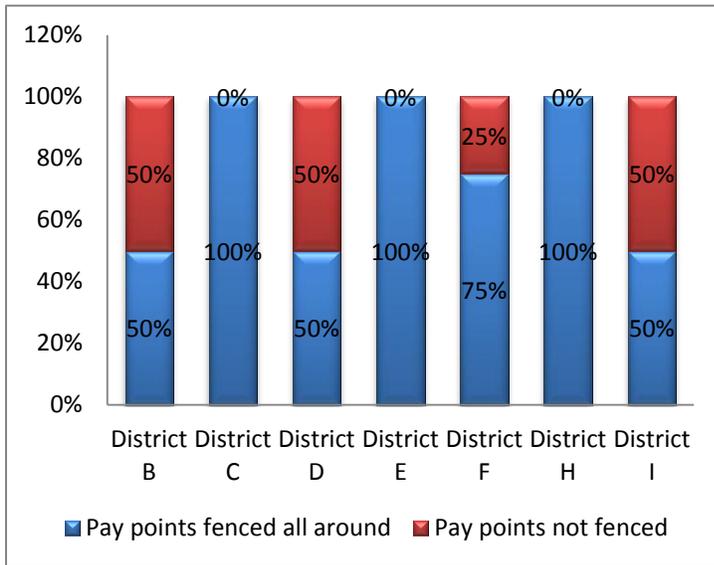
The findings in Table 46 indicate that 100% of pay-point team members from the following Districts, namely District B, District C, District D, District F, District H and District I indicated that security guards are always available at pay-points. Only 11% of pay-point team members in District E indicated that security guards are sometimes available at pay-points. This finding, although significantly small, might be linked with earlier findings in the previous Chart where 11% of pay-point team members indicated that hawkers and vendors operate from inside the pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in all seven Districts indicated that security guards are available at pay-points. This is highly commendable.

**8.20 Table 47: Pay-point team member: Access control at pay-points**

	Number of respondents	Volunteer	Security guard from payment contractor	SASSA staff	No access control at pay-points	
District B	2	1 (50%)	1 (50%)	1 (50%)	0	6%
District C	8	4 (50%)	7 (88%)	1 (12%)	0	25%
District D	3	3 (100%)	3 (100%)	3 (100%)	0	9%
District E	9	9 (100%)	8 (89%)	0	1 (11%)	28%
District F	4	0	4 (100%)	0	0	13%
District H	2	0	2 (100%)	0	0	6%
District I	4	3 (75%)	4 (100%)	0	0	13%
<b>Total</b>	<b>32</b>	<b>20</b>	<b>29</b>	<b>5</b>	<b>1</b>	
<b>Average</b>		<b>63%</b>	<b>91%</b>	<b>16%</b>	<b>3%</b>	<b>168%</b>

The respondents could choose between more than one appropriate response, hence the total sum might be more than 100%. The findings in Table 47 indicate that the majority of pay-point team members in the following districts, namely District C (88%), District F (100%), District H (100%) and District I (100%) indicated that security guards from the payment contractor control access at pay-points. An equal percentage of pay-point team members in District B (50%) indicated that volunteers, security guards from the payment contractor and SASSA staff control access at pay-points. Likewise is the finding in District D where an equal percentage of pay-point team members in District D (100%) indicated that volunteers, security guards from the payment contractor and SASSA staff control access at pay-points. Again 11% of pay-point team members in District E indicated that there is no access control available at pay-points. This finding correlates with earlier findings in the previous Table where 11% of pay-point team members in District E indicated that security guards are sometimes available at pay-points. The overall findings in this table point out that access control at pay-points is mainly driven by security guards from the payment contractor, then followed by volunteers and to a lesser extent SASSA staff.

### 8.21 Chart 52: Pay-point team member: Fenced pay-points



The findings in Chart 52 show that 100% of pay-point team members from the following districts, namely District C, District E and District H indicated that pay-points are fenced all round. The majority of pay-point team members in District F (75%) indicated that pay-points are fenced all round while an equal percentage of pay-point team members (50%) in the following districts, namely District B, District D and District I indicated that pay-points are fenced all round and another 50% indicated that pay-points are not fenced all round. The general overview of the findings in this particular table reflects that the majority of pay-point team members in four out of seven Districts indicated pay-points are fenced all-around and an equal percentage of pay-point team members (50%) indicated pay-points are fenced all-around and another 50% indicated pay-points are not fenced all around. The implication of pay-points that are not fenced all round is that it compromises access control. This is a matter of concern.

**8.22 Table 48: Pay-point team member: First Aid kits at pay-points**

	Number of respondents	Never	Sometimes	Most of the times	Always	
District B	2	2 (100%)	0	0	0	6%
District C	8	8 (100%)	0	0	0	25%
District D	3	0	0	3 (100%)	0	9%
District E	9	0	1 (11%)	1 (11%)	7 (78%)	28%
District F	4	0	1 (25%)	0	3 (75%)	13%
District H	2	0	0	0	2 (100%)	6%
District I	4	0	0	1 (25%)	3 (75%)	13%
<b>Total</b>	<b>32</b>	<b>10</b>	<b>2</b>	<b>5</b>	<b>15</b>	
<b>Percentage</b>		<b>31%</b>	<b>6%</b>	<b>16%</b>	<b>47%</b>	<b>100%</b>

The findings in Table 48 show that 100% of pay-point team members in District B and District C indicated there are never First Aid kits available at pay-points. The majority of pay-point team members in the following districts, namely District E (78%), District F (75%), District H (100%) and District I (75%) indicated there are always First Aid kits available at pay-points, while 100% of pay-point team members in District D indicated that First Aid kits are most of the time available at pay-points. The general overview of the findings in this particular table reflects that the majority of pay-point team members in four out of seven Districts indicated that First Aid Kits are always available. The implication of not having First Aid kits always available at all pay-points might be detrimental to beneficiaries, SASSA staff and payment contractor personnel if an unfortunate event occurs. This is a matter of concern, especially when social grant payments are done in remote areas where they are not close to emergency services.

Some of the major challenges at pay-points identified by the pay-point team members include the following:

- Not all pay-points are fenced all round;
- No toilet facilities at all pay-points;
- There is a need for more staff to be appointed to render services at pay-points;

- A lack of transport to travel to all pay-points;
- Vehicles are often not suitable to travel all areas, especially in far rural areas;
- No laptops are available for pay-point team members to perform enquiry functions at pay-points;
- No cell-phone allowance is available for pay-point officials to phone the nearest office during enquiries;
- The completion of the causal illness form by procurators is a challenge because the form requires the fingerprint of the beneficiary;
- Unavailability of drinking water;
- Broken payment machines;
- Unreliable transport used by the payment contractors;
- No start and end time for payments at pay-points;
- Not enough volunteers at pay-points to assist;
- Money-lending, even by the payment contractors; outside the pay-points
- Poor visibility of the police;
- Pay-points with no shelter;
- Unavailability of SASSA staff at pay-points; and
- Late arrival of the payment contractor at pay-points.

The implications of these challenges are far-reaching. Some of the implications of these challenges, as recorded by the pay-point team members, include the following:

- Anybody can have access to pay-points, including loan sharks, hawkers, vendors and even robbers, when pay-points are not fenced all round and this makes access control at pay-points extremely difficult.
- Insufficient and inappropriate transport causes SASSA staff to arrive late at pay-points or they do not arrive at pay-points at all. This implies that the payment

contractor commences with payments although there are no SASSA officials present.

- The unavailability of laptops and air time for cell phones makes it impossible for SASSA staff to assist beneficiaries satisfactorily when they have grant-related enquiries at pay-points.
- The unavailability of toilet facilities and drinking water causes beneficiaries to approach neighbouring households for assistance.
- Bed-ridden beneficiaries who cannot collect their grants at pay-points due to their illnesses make use of procurators to collect the grants on their behalf. However, the fingerprint of the beneficiary is required on the causal illness form. When procurators complete the form at pay-points without the required fingerprint, this has the effect that the grant cannot be paid, which leaves the sick beneficiary without money for that particular month.
- Broken payment machines and unreliable transport used by payment contractors cause unnecessary delays in payments.
- Not having start and end times at pay-points causes the payment contractor to close pay-points when everybody at the pay-point has been helped,. However, late arrivals have to travel to the next pay-point or miss that payment. Such beneficiaries then have to wait until the next pay cycle for their grant payment or the approach shops where smart machines are installed to receive payments.
- Money-lending at pay-points causes beneficiaries to be trapped in a vicious cycle where it is difficult to break away from.

Subsequent to these challenges and implication on service delivery at pay-points, various suggestions for service delivery improvements have been made by pay-point team members. These suggestions include the following, namely:

- Appoint more SASSA staff to render a fully functional help-desk service at pay-points;

- Avail more resources and enabling conditions such as laptops, cell phones and air-time for pay-point team members to perform enquiry functions at pay-points;
- The payment contractor should get rid of faulty payment machines;
- Alternatively, to empower technicians at pay-points to repair faulty payment machines immediately;
- Regular meetings should take place between SASSA and the payment contractors;
- Compliance in terms of the service level agreement by the payment contractor is needed;
- Upgrading of pay-points is essential.

### **8.23 SYNOPSIS OF THE MOST IMPORTANT FINDINGS**

With reference to the third target group, pay-point team members who render services at pay-points, the empirical investigation revealed the following:

- Some pay-points are not disabled-friendly;
- There are not always enough chairs, toilet facilities or drinking water available at pay-points;
- Payment contractors and SASSA staff sometimes arrive late at pay-points
- Payments are usually delayed between 15 minutes to less than an hour, but beneficiaries are not always informed about delays;
- There are sometimes broken machines at pay-points and this causes 15 to 45 minutes' delay in payments;
- There is not always enough money at pay-points and it takes an hour to under two hours to get more money;
- Grant recipients hardly ever receive wrong grant amounts;
- Hawkers and vendors operate mainly outside the pay-point;
- Security guards are available at pay-points and there is access control at pay-points (mainly driven by security guards from the payment contractor)
- Not all pay-points are fenced all round;

- First Aid kits are available at pay-points most of the time.

## **8.24 CONCLUSION**

Although the grant application process gets finalized at the office, this chapter demonstrates the importance of continued service delivery at pay-points. Pay-points where beneficiaries receive their grant payments therefore constitute an important contact point between SASSA (the administrator of social grants), the payment contractors (responsible for the payments of grants) and the beneficiaries (who are the recipients of social grants). It is therefore of critical importance that all parties, especially the service delivery parties (in this case SASSA and the payment contractors) play their role at pay-points. The sporadic late arrival of SASSA staff and the payment contractors at pay-points, together with broken payment machines, not enough money at pay-points to pay all beneficiaries, pay-points that are not all disabled-friendly or fenced all round are just unacceptable. The beneficiaries of social grants are the reason why SASSA exists. They should be regarded as the most important link in the value chain. Hence, basic necessities such as drinking water, enough chairs, toilet facilities and shelter at pay-points should be non-negotiable. SASSA was initially established to secure that payments are done in a dignified and humane manner, however it seems as if these principle matters are still far in the distance to be achieved. There might be pockets of excellence in terms of service delivery in certain Districts, but there remain huge areas of service delivery that are inefficient.