

CHAPTER 9: BENEFICIARIES AT PAY-POINTS: THE MOST IMPORTANT LINK IN THE VALUE CHAIN

9.1 INTRODUCTION

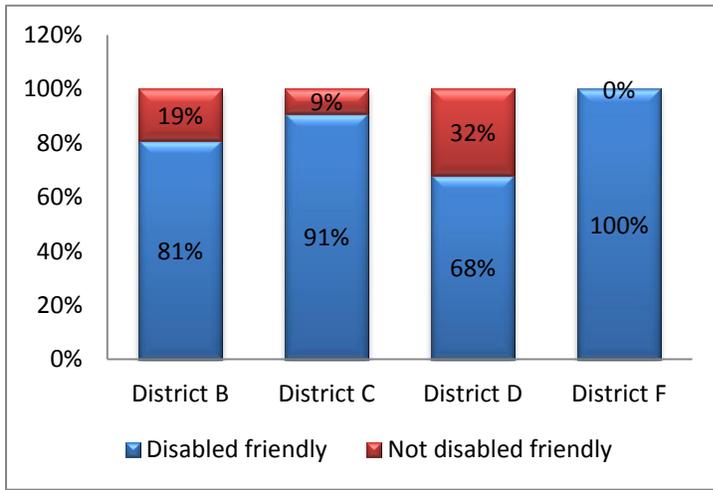
A research project was embarked upon in SASSA to determine the strengths and weaknesses in the grant administration process from application to approval. The grant administration process, from application to approval, includes various steps. The staff members include the screening official (step one) 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 forward 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).

Apart from the staff of SASSA, pay-points (where beneficiaries receive their payments) and beneficiaries at pay-points were also part of the research focus. Four different questionnaires were used during the research. The first questionnaire focuses on the actual application, the second questionnaire focuses on data-capturing, while the third questionnaire focuses on pay-points and the fourth questionnaire focuses on the beneficiaries who receive their grants at pay-points. This particular chapter focuses on the statistical findings that emanated from the research project in respect of the beneficiaries at pay-points. For the purposes of this research emphasis was put on those beneficiaries who receive their social grants at pay-points. Beneficiaries 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 213 beneficiaries from four different pay-points in the Northern Cape and Western Cape completed the questionnaires. The researcher completed the questionnaires in the Western Cape since there are no dedicated pay-point team members that render services at pay-points in the Western Cape. Questionnaires were distributed to various district offices in the Northern Cape and only three districts returned them.

9.2 FINDINGS ON THE BENEFICIARIES AT PAY-POINTS

The beneficiaries are those people who are recipients of social grants. Beneficiaries have the option to decide through which means they want to receive their grants. They can either receive grants manually at pay-points or they can opt to receive it electronically through the various banking institutions, including the post bank.

9.3 Chart 53: Beneficiaries: Disabled-friendly pay-points



The findings in Chart 53 clearly indicate that 100% of the beneficiaries indicated that the pay-points in District F are disabled-friendly followed by District C (91%) and District B (81%) of pay-points are disabled friendly. In the District D 68% of the beneficiaries indicated that pay-points are disabled-friendly. From the findings it appears that District D has the most (32%) non-disabled-friendly pay-points. There seems to be a correlation between these findings and earlier findings (Chart 50: Pay-point team member: disabled-friendly pay-points) where the majority of pay-point team members from the following districts, namely District F, District D and District C indicated that pay-points are disabled-friendly. The general overview of the findings in this particular table reflects that the majority of beneficiaries in all four Districts indicated that pay-points are disabled-friendly. The implication of non-disabled-friendly pay-points is that physically challenged beneficiaries might not be able to access pay-points during the payment of grants. This is a matter of concern.

9.4 Table 49: Beneficiaries: Enough chairs at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	18 (69%)	3 (12%)	0	5 (19%)	12%
District C	69	4 (6%)	3 (4%)	5 (7%)	57 (83%)	33%
District D	56	6 (11%)	3 (5%)	8 (14%)	39 (70%)	26%
District F	62	0	0	0	62 (100%)	29%
Total	213	28	9	13	163	
Percentage		13%	4%	6%	77%	100%

The findings in Table 49 point out that the majority of beneficiaries in District B (69%) indicated there are never enough chairs at pay-points. The majority of beneficiaries in District C (83%), District D (70%) and District F (100%) indicated that there are always enough chairs. The general overview of the findings in this particular table reflects the view that the majority of beneficiaries in three out of four Districts indicated that there are always enough chairs at pay-points. These findings seem to correlate with earlier findings (Table 32: pay-point team members: Enough chairs at pay-points) where 100% of pay-point team members in District B indicated there are never enough chairs at pay-points, while 75% in District C and 75% of pay-point team members in District F indicated there are always enough chairs at pay-points. The implication of not enough chairs at pay-points is that there are beneficiaries who have to stand in queues when waiting for grant payments. On the positive side, however, enough chairs imply that beneficiaries can sit on chairs as they move up the queue to the point where they receive their grants.

9.5 Table 50: Beneficiaries: Toilet facilities at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	11 (42%)	1 (4%)	1 (4%)	13 (50%)	12%
District C	69	5 (7%)	8 (12%)	6 (9%)	50 (72%)	33%
District D	56	8 (14%)	3 (5%)	2 (4%)	43 (77%)	26%
District F	62	0	0	0	62 (100%)	29%
Total	213	24	12	9	168	
Percentage		11%	6%	4%	79%	100%

The findings in Table 50 indicate that the majority of beneficiaries in three Districts indicated there are always toilet facilities at pay-points, namely District C (72%), District D (77%) and District F (100%). The general overview of the findings in this particular table reflects that the majority of beneficiaries in all four Districts indicated that toilet facilities are available. However, 44% of beneficiaries in District B indicated that there are never toilet facilities. These findings in respect of District B correlate with earlier findings (Table 33: pay-point team members: toilet facilities at pay-points) where an equal percentage of pay-point team members (50%) in District B indicated that there are never toilet facilities while the other 50% indicated there are always toilet facilities available. There is also a correlation between these findings and earlier findings in respect of District C and District F where the majority of pay-point team members (Table 33: pay-point team members: toilet facilities at pay-points) indicated there are always toilet facilities 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.

9.6 Table 51: Beneficiaries: Drinking water at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	11 (42%)	0	1 (4%)	14 (54%)	12%
District C	69	5 (7%)	7 (10%)	6 (9%)	51 (74%)	33%
District D	56	9 (16%)	2 (3%)	3 (5%)	42 (76%)	26%
District F	62	0	0	0	62 (100%)	29%
Total	213	25	9	10	169	
Percentage		12%	4%	5%	79%	100%

The findings in Table 51 indicate that the majority of beneficiaries indicated that there is drinking water available at pay-points, namely District B (54%), District C (74%), District D (76%) and District F (100%). The general overview of the findings in this particular table reflects that the majority of beneficiaries in all four Districts indicated that there is drinking water available at pay-points. However, 42% of beneficiaries in District B indicated that there is no drinking water available. The trend between the findings in the previous table (Table 50: beneficiaries: Toilet facilities at pay-points) and the findings on the availability of drinking water at pay-points is almost similar. In addition, the findings in Table 51 in respect of District C and District F correlate with earlier findings (Table 34: pay-point team members: Drinking water at pay-points) where the majority of pay-point team members of the same district also indicated that there is always drinking water available at pay-points. However, the implication of not always having drinking water available at pay-point is that beneficiaries, SASSA staff and payment contractor personnel run the risk of getting dehydrated. This is a matter of concern.

9.7 Table 52: Beneficiaries: Late arrival: Payment contractor

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	7 (27%)	4 (15%)	0	15 (58%)	12%
District C	69	33 (49%)	10 (14%)	3 (4%)	23 (33%)	33%
District D	56	23 (41%)	31 (55%)	0	2 (4%)	26%
District F	62	41 (66%)	20 (32%)	1 (2%)	0	29%
Total	213	104	65	4	40	
Percentage		49%	31%	2%	18%	100%

The findings in Table 52 show that the majority of beneficiaries in District B (58%) indicated that the payment contractor always arrives late at pay-points while 49% of beneficiaries in District C indicated that the payment contractor never arrives late at pay-points, although 33% of beneficiaries indicated in the same area indicated that payment contractors always arrive late at pay-points. The majority of beneficiaries in District F (66%) indicated that the payment contractor never arrives late at pay-points. The majority of beneficiaries in District D (55%) indicated that the payment contractor sometimes arrives late at pay-points. The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that payment contractors arrive late at pay-points while the majority of beneficiaries from the remaining two districts indicated the contrary. It is therefore clear from the findings that contractors do not always arrive on time at pay-points. The implications thereof are delayed payments and beneficiaries who will wait longer than necessary for payments. This is a matter of concern.

9.8 Table 53: Beneficiaries: Late arrival: SASSA staff

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	12 (46%)	4 (15%)	1 (4%)	9 (35%)	12%
District C	69	35 (51%)	7 (10%)	1 (1%)	26 (38%)	33%
District D	56	19 (34%)	36 (64%)	0	1 (2%)	26%
District F	62	0	62 (100%)	0	0	29%
Total	213	66	109	2	36	
Percentage		31%	51%	1%	17%	100%

The findings in Table 53 show that 46% of beneficiaries in District B indicated that SASSA staff never arrive late at pay-points, but 35% of beneficiaries indicated that they do always arrive late at pay-points. The findings also show that the majority of beneficiaries in District C (51%) indicated that SASSA staff never arrive late, although 38% of beneficiaries indicated they arrive always late at pay-points. The findings further show that 64% in District D and 100% of beneficiaries in District F indicated that SASSA staff sometimes arrive late at pay-points. The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that SASSA staff are late at pay-points, while the majority of beneficiaries from the remaining two Districts indicated the contrary. It is clear from the findings therefore that SASSA staff do not always arrive on time at paypoints. The established pattern in these findings and earlier findings (Table 36: pay-point team members: late arrival at points: SASSA staff) establishes that SASSA staff sometimes arrive late at pay-points. The implication thereof is that payments might commence without SASSA staff available at pay-points. It is, however, important that SASSA staff should always be present during payments, especially during payments of large amounts, but also to render a help-desk service to beneficiaries. It is therefore a matter of concern.

9.9 Table 54: Beneficiaries: On-time payments at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	1 (4%)	2 (8%)	3 (13%)	20 (75%)	12%
District C	69	1(1%)	9 (13%)	10 (14%)	49 (72%)	33%
District D	56	3 (5%)	7 (13%)	22 (39%)	24 (43%)	26%
District F	62	0	14 (23%)	43 (69%)	5 (8%)	29%
Total	213	5	32	78	98	
Percentage		2%	15%	37%	46%	100%

The findings in Table 54 show that the majority of beneficiaries from District B (75%) and District C (72%) indicated that payments are always on time, while the majority of beneficiaries from District F (69%) indicated that payments are most of the time done as scheduled. These findings seem to correlate with earlier findings (Table 37: pay-point team members: on-time payment at pay-points) where it was established that payments are mostly done on time. The implication is that beneficiaries have to wait longer in queues for their payments when payments are delayed. Earlier findings as reflected in Table 38: pay-point team members: periods of delays pointed out that in the majority of times such delays are 15 to 44 minutes long.

9.10 Table 55: Beneficiaries: Period of delays in payment

	Number of respondents	15 - 44 minutes	45 – 59 minutes	An hour	More than an hour	
District B	26	15 (58%)	7 (27%)	4 (15%)	0	12%
District C	69	57 (82%)	6 (9%)	4 (6%)	2 (3%)	33%
District D	56	30 (54%)	20 (36%)	3 (5%)	3 (5%)	26%
District F	62	34 (55%)	21 (33%)	7 (12%)	0	29%
Total	213	136	54	18	5	
Average		64%	25%	9%	2%	100%

The findings in Table 55 show that the majority of beneficiaries in all Districts, namely District B (58%), District C (82%), District D (54%) and District F (55%) indicated that there is a 15-44 minute delay at pay-points before payments commence. These findings confirm earlier findings (Table 38: Pay-point team members: period of delays in

payment) that delays are 15 to 44 minutes. The implication is that beneficiaries have to wait longer in queues for their payments. This is a matter of concern.

9.11 Table 56: Beneficiaries informed about delays

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	9 (35%)	2 (8%)	6 (23%)	9 (34%)	12%
District C	69	7 (10%)	11 (16%)	10 (14%)	41 (60%)	33%
District D	56	31 (56%)	9 (15%)	5 (9%)	11 (20%)	26%
District F	62	34 (55%)	20 (33%)	8 (12%)	0	29%
Total	213	81	42	29	61	
Percentage		38%	19%	14%	29%	100%

The findings in Table 56 show that the majority of beneficiaries in District C (60%) indicated that they are always informed about delays. However, the findings also reflect that the majority of beneficiaries in District D (56%) and District F (55%) indicated that beneficiaries are never informed about delays. This particular finding in District D and District F is prevalent despite earlier findings (Table 39: pay-point team members: beneficiaries informed about delays) where pay-point team members indicated that beneficiaries are always informed about delays.

The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that they get never informed about delays. The implication of not informing beneficiaries about delays might leave beneficiaries uncertain about what is going on at pay-points. One may make the assumption that if beneficiaries are not always informed about delays, that they are not regarded as important. This is a matter of concern.

9.12 Table 57: Beneficiaries: Broken machines at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	4 (15%)	16 (61%)	3 (12%)	3 (12%)	12%
District C	69	8 (12%)	40 (58%)	15 (21%)	6 (9%)	33%
District D	56	1 (2%)	27 (48%)	28 (50%)	0	26%
District F	62	3 (5%)	25 (40%)	19 (31%)	15 (24%)	29%
Total	213	16	108	65	24	
Average		8%	51%	30%	11%	100%

The findings in Table 57 show that the majority of beneficiaries in the following Districts, namely District B (61%) and District C (58%) indicated there are sometimes broken payment machines at pay-points while 50% in District D indicated there are most of the time broken payment machines at pay-points. The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that machines are malfunctioning at pay-points. These findings correlate with earlier findings (Table 40: Pay-point team members: broken machines at pay-points) where the majority of pay-point team members also indicated that broken machines either sometimes or most of the time exist. Payment machines are important tools for payments at pay-points. The implication of broken machines is that beneficiaries have to wait longer at pay-points for the payments. This is a matter of concern.

9.13 Table 58: Beneficiaries: Delayed payment because of broken machines

	Number of respondents	15 – 44 minutes	45 – 59 minutes	An hour	More than an hour	
District B	26	12 (46%)	5 (19%)	6 (23%)	3 (12%)	12%
District C	69	51 (74%)	13 (18%)	2 (3%)	3 (5%)	33%
District D	56	23 (41%)	30 (53%)	1 (2%)	2 (4%)	26%
District F	62	35 (56%)	3 (5%)	12 (19%)	12 (20%)	29%
Total	213	121	51	21	20	
Percentage		57%	24%	10%	9%	100%

The findings in Table 58 show that the majority of beneficiaries in the following districts, namely District C (74%) and District F (56%) indicated that payments are delayed between 15-44 minutes, while 53% of beneficiaries in District D indicated that the delay in payments is between 45-59 minutes. The general overview of the findings in this

particular table reflects that the majority of beneficiaries in two out of four Districts indicated a 15 to 44 minute delay in payments resulting from broken payment machines. Previous findings have already indicated that payment contractors do not always arrive on time at pay-points (Table 35: Pay-point team members: Late arrival at pay-points), and the payments sometimes commence late (Table 37: pay-point team members: on-time payments at pay-points). The findings in Table 58 also correspond with earlier findings (Table 38: pay-point team members: period of delays in payments) where the majority of pay-point team members indicated mostly 15 to 44 minutes' payment delays as a result of broken machines. These findings suggest that there seem to be too many operational disruptions during payments (be it the late arrival of payment contractors or broken machines). The beneficiaries are always at the receiving end because they are the ones who suffer by staying longer at pay-points than is necessary. This is a matter of concern.

9.14 Table 59: Beneficiaries: Enough money at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	8 (31%)	4 (15%)	2 (8%)	12 (46%)	12%
District C	69	2 (3%)	2 (3%)	8 (12%)	57 (82%)	33%
District D	56	0	0	30 (54%)	26 (46%)	26%
District F	62	0	0	0	62 (100%)	29%
Total	213	10	6	40	157	
Percentage		4%	3%	19%	74%	100%

The findings in Table 59 show that the majority of beneficiaries in the following Districts indicated that there is always enough money at pay-points, namely District C (82%) and District F (100%). The majority of beneficiaries in District D (54%) indicated there is enough money at pay-points most of the time. The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that there is always enough money at pay-points. There are, however, 31% beneficiaries in District B who indicated that there is never enough money at pay-points. These findings correlate with earlier findings (Table 42: pay-point team members: enough money at pay-points) where the majority of pay-point team members in the same Districts have indicated there is most of the time or always enough money at pay-

points. The implication of not enough money at pay-points ultimately means further delays in payments and beneficiaries staying longer than necessary at pay-points. This is a matter of concern.

9.15 Table 60: Beneficiaries: 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	More than two hours	
District B	26	6 (23%)	10 (39%)	6 (23%)	4 (15%)	17%
District C	69	21 (31%)	13 (19%)	9 (13%)	26 (37%)	46%
District D	56	3 (6%)	40 (72%)	11 (19%)	2 (3%)	37%
District F						
Total	151	30	63	26	32	
Percentage		20%	42%	17%	21%	100%

The findings in Table 60 show that 39% of beneficiaries in District B and 72% in District D (72%) indicated that it takes 30 minutes to less than an hour to get more money. However, 37% of beneficiaries in District C indicated that it takes two hours or more to get more money. If there is not enough money at pay-points, it implies that the payment contractor must go back to the office to fetch more money. This can cause further delays in payments and it really depends on how far the specific pay-point is from the nearest town from where the payment contractor operates. The time period it takes to get more money and come back to the pay-point, is the time period beneficiaries would wait to get their payments. The general overview of the findings in this particular table is that it takes 30 minutes to less than an hour to collect more money. The ideal situation should be that there should always be enough money at pay-points because payment contractors know exactly how much money is needed at pay-points. If the supply of money runs out, the situation may be aggravated even further if officials arrive late at pay-points. This is a matter of concern.

9.16 Table 61: Beneficiaries: 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	26	16 (62%)	1 (4%)	4 (15%)	5 (19%)	12%
District C	69	54 (79%)	13 (19%)	1 (1%)	1 (1%)	33%
District D	56	35 (62%)	19 (34%)	1 (2%)	1 (2%)	26%
District F	62	34 (55%)	15 (24%)	13 (21%)	0	29%
Total	213	139	48	19	7	
Percentage		65%	23%	9%	3%	100%

Despite all the delays and possible disruptions at pay-points, the findings in Table 61 show that the majority of beneficiaries in all Districts, namely District B (62%), District C (79%), District D (62%) and District F (55%) indicated that they spent less than 30 minutes at pay-points. These findings correlate with earlier findings (Table 44: pay-point team members: waiting period by beneficiaries to get payments) where the majority of pay-point team members have also indicated that beneficiaries spent less than 30 minutes at pay-points. This is highly commendable.

9.17 Table 62: Beneficiaries: Wrong grant amount payments

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	19 (73%)	6 (23%)	1 (4%)	0	12%
District C	69	61 (89%)	1 (1%)	0	7 (10%)	33%
District D	56	54 (96%)	2 (4%)	0	0	26%
District F	62	62 (100%)	0	0	0	29%
Total	213	196	9	1	7	
Percentage		92%	4%	1%	3%	100%

The findings in Table 62 indicated that the majority of all beneficiaries in all Districts indicated they never receive the wrong grant amount, namely District B (73%), District C (89%), District D (96%) and District F (100%). Based on these findings, one can therefore assume that the calculations during the grant application process are done correctly and that there is synergy between the SASSA SOCPEN system and the payment contractor's database. This is highly commendable.

9.18 Table 63: Beneficiaries: Hawkers and vendors harass beneficiaries at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	20 (76%)	5 (20%)	0	1 (4%)	12%
District C	69	55 (80%)	9 (13%)	0	5 (7%)	33%
District D	56	48 (85%)	6 (11%)	1 (2%)	1 (2%)	26%
District F	62	37 (60%)	7 (11%)	16 (26%)	2 (3%)	29%
Total	213	160	27	17	9	
Percentage		75%	13%	8%	4%	100%

The findings in Table 63 show that the majority of beneficiaries in all Districts, namely District B (76%), District C (80%), District D (85%) and District F (60%) indicated that hawkers and vendors did not harass them. There is, however, a small percentage of beneficiaries, namely 20% in District B, 13% in District C and an equal percentage of 11% in both District D and District F who indicated that hawkers and vendors do harass them sometimes, while 27% of beneficiaries in District F indicated it happens most of the time. With reference to District F and District D, there seems to be a correlation with earlier findings (Chart 51: pay-point team members: hawkers and vendors selling products at pay-points) where a percentage of pay-point team members (25%) in District F and (33%) in District D indicated that hawkers and vendors operate inside the pay-points. This is a matter of concern.

9.19 Table 64: Beneficiaries: Security guard at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	0	0	1 (4%)	25 (96%)	12%
District C	69	2 (3%)	0	0	67 (97%)	33%
District D	56	0	0	0	56 (100%)	26%
District F	62	0	0	0	62 (100%)	29%
Total	213	2	0	1	210	
Percentage		1%	0%	1%	98%	100%

The findings in Table 64 show that the majority of beneficiaries in all Districts, namely District B (96%), District C (97%), District D and District F both at 100% indicated that security guards are available. There seems to be a relationship between the availability

of security guards at pay-points and the previous table where hawkers and vendors operate outside the pay-points. The findings in Table 64 also correlate with earlier findings (Table 46: pay-point team members: security guards at pay-points) where the majority of pay-point team members indicated security guards are always available at pay-points.

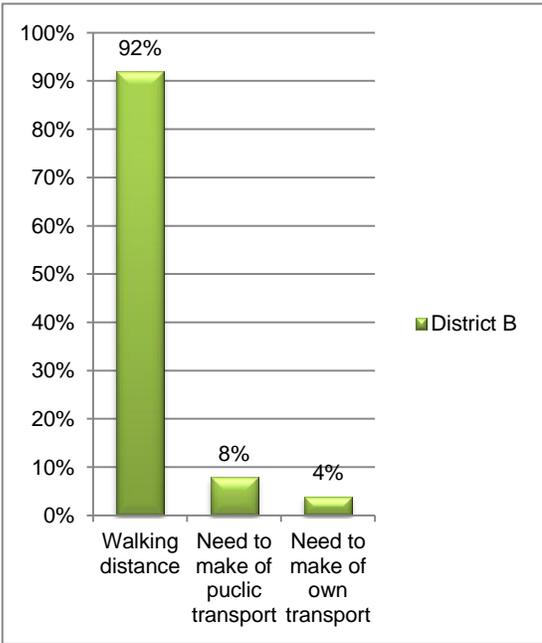
9.20 Table 65: Beneficiaries feeling safe at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	6 (23%)	6 (23%)	3 (12%)	11 (42%)	12%
District C	69	1 (1%)	4 (6%)	0%	64 (93%)	33%
District D	56	0	1 (2%)	2 (4%)	53 (94%)	26%
District F	62	0	0	18 (29%)	44 (71%)	29%
Total	213	7	11	23	172	
Percentage		3%	5%	11%	81%	100%

The findings in Table 65 show that the majority of beneficiaries in three Districts, namely District C (93%), District D (94%) and District F (71%) indicated that they feel safe at pay-points. These findings might be directly linked with the findings in the previous table (Table 64) where the vast majority of beneficiaries indicated security guards are always available at pay-points. This is highly commendable.

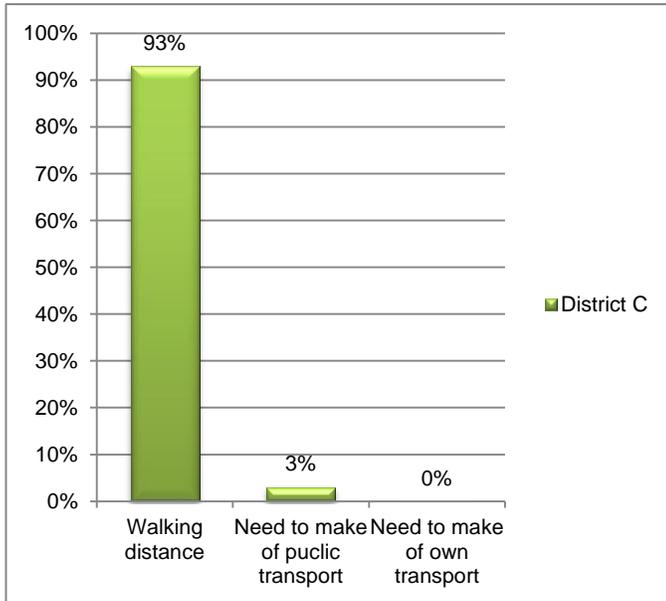
The next charts shed some light per specific District on the distance to the pay-points from where they are staying. However, the respondents could choose between more than one appropriate response, hence the total sum might be more than 100%.

9.21 Chart 54: Beneficiaries: District B: Distance from pay-point



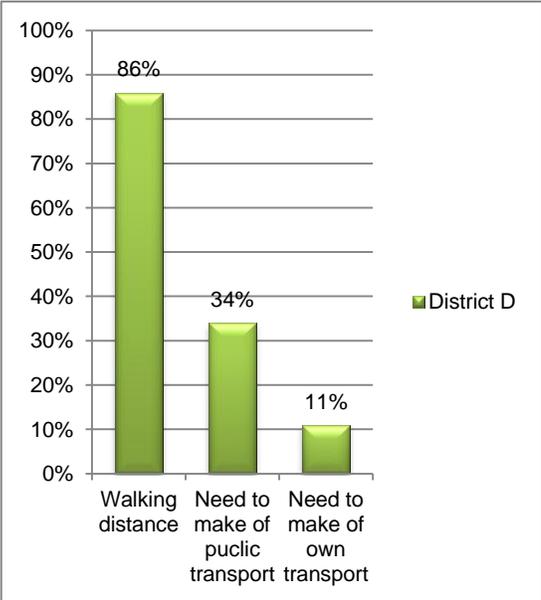
The findings in Chart 54 indicate that the majority of beneficiaries in District B (92%) live within walking distance from the pay-point and 8% indicated that they need to make use of public transport and a lower 4% making use of own transport.

9.22 Chart 55: Beneficiaries: District C: Distance from pay-point



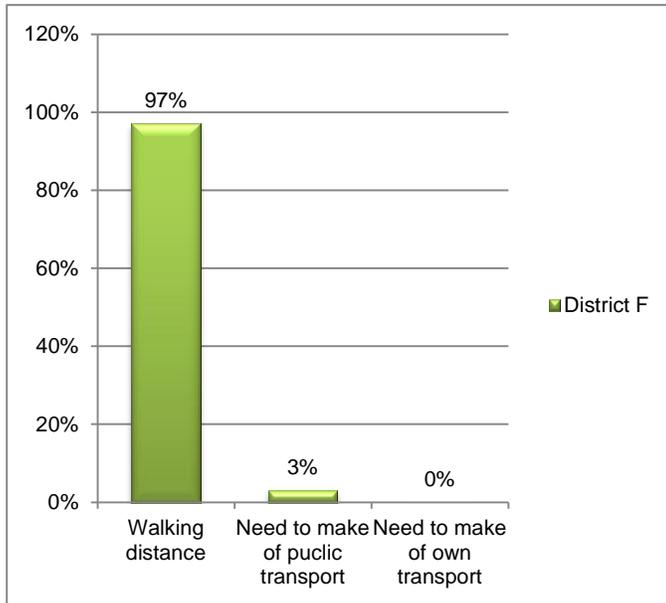
The findings in Chart 55 point out that the majority of beneficiaries in District C (93%) live within walking distance from the pay-point and 3% indicated that they need to make use of public transport.

9.23 Chart 56: Beneficiaries: District D: Distance from pay-point



The findings in Chart 56 indicate that majority of beneficiaries in District D (86%) live within walking distance from the pay-point, 34% indicated that they need to make use of public transport and a lower 11% making use of own transport.

9.24 Chart 57: Beneficiaries: District F: Distance from pay-point



The findings in Chart 57 point out that majority of beneficiaries in District F (97%) live within walking distance from the pay-point and 3% indicated that they need to make use of public transport.

It is a pleasing finding to note that the vast majority of all beneficiaries in all Districts indicated, namely District B (92%), District C (93%), District D (86%) and District F (97%) indicated that they live within walking distance from the pay-points. The positive implication is that the majority of beneficiaries do not need extra money to get to pay-points. This is highly commendable.

9.25 Table 66 Beneficiaries: Experiencing problems at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	16 (62%)	9 (35%)	1 (3%)	0	12%
District C	69	57 (82%)	8 (12%)	0	4 (6%)	33%
District D	56	27 (48%)	29 (52%)	0	0	26%
District F	62	40 (65%)	22 (35%)	0	0	29%
Total	213	140	68	1	4	
Percentage		65%	32%	1%	2%	100%

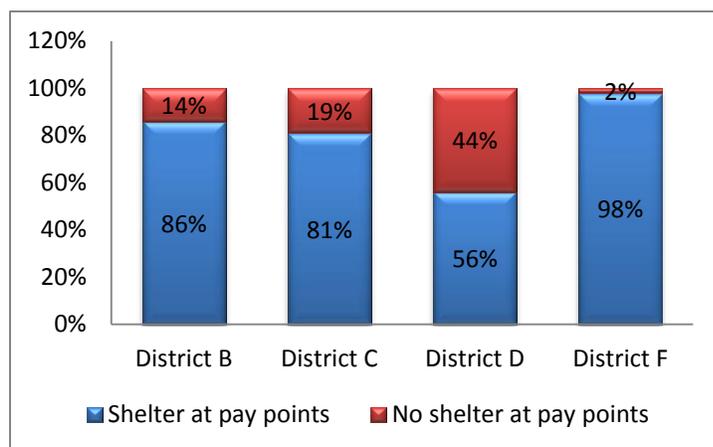
The findings in Table 66 show that the majority of beneficiaries in the following Districts, namely District B (62%), District C (82%) and District F (65%) indicated that they never experience problems at pay-points. However, 52% of beneficiaries in District D indicated that they sometimes experience problems. The general overview of the findings in this particular table reflects that the majority of beneficiaries in three out of four Districts indicated that they never experience problems at pay-points. One can therefore assume that the services rendered at the SASSA offices addresses the needs of beneficiaries.

9.26 Table 67: Beneficiaries: Problems resolved at pay-points

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	0	2 (8%)	7 (27%)	17 (65%)	12%
District C	69	0	4 (6%)	10 (15%)	55 (79%)	33%
District D	56	2 (4%)	6 (10%)	26 (46%)	22 (40%)	26%
District F	62	0	27 (43%)	24 (38%)	11 (19%)	29%
Total	213	2	39	67	105	
Percentage		1%	18%	31%	49%	100%

The findings in Table 67 show that the majority of beneficiaries in District B (65%) and District C (79%) indicated that their problems are always resolved at pay-points. In District D, 46% indicated that their problems are resolved most of time while 43% of beneficiaries in District F indicated that their problems are sometimes resolved. The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that their problems are always resolved, whereas the majority of beneficiaries of the remaining two Districts indicated the contrary. One might assume that those beneficiaries whose problems are not resolved at pay-points are rather problems that need intervention from staff or services from the SASSA offices. This finding emphasizes the importance that SASSA staff should be at pay-points at all times.

9.27 Chart 58: Beneficiaries: Shelter at pay-points



The findings in Chart 58 point out that the majority of beneficiaries from all four districts, namely District B (86%), District C (81%), District D (56%) and District F (98%) indicated

that there is shelter at pay-points. However, although on a smaller scale, the beneficiaries who indicated that there is no shelter at pay-points, namely District B (14%), District C (19%), District D (44%) and District F (2%) do underline the fact that beneficiaries receive grant payments at pay-points where there is no shelter. This is a matter of concern.

9.28 Table 68: Beneficiaries: Improved quality of life

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	3 (12%)	15 (58%)	7 (27%)	1 (3%)	12%
District C	69	1 (1%)	11 (16%)	19 (28%)	38 (55%)	33%
District D	56	4 (7%)	14 (25%)	12 (21%)	26 (47%)	26%
District F	62	0	0	10 (16%)	52 (84%)	29%
Total	213	8	40	48	117	
Percentage		4%	19%	23%	54%	100%

The findings in Table 68 illustrate that the majority of beneficiaries indicated in the following Districts, namely District C (55%) and District F (84%) that the grant improved their quality of life a lot. However, the majority of beneficiaries in District B district (58%) indicated that the grant improved their quality of life only a little. The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that the grant improved their quality of life. This is highly commendable.

9.29 Table 69: Beneficiaries: Satisfaction with the services SASSA renders

	Number of respondents	Never	Sometimes	Most of the time	Always	
District B	26	1 (4%)	3 (12%)	20 (77%)	2 (7%)	12%
District C	69	0	0	11 (16%)	58 (84%)	33%
District D	56	0	0	33 (59%)	23 (41%)	26%
District F	62	0	0	10 (16%)	52 (84%)	29%
Total	213	1	3	74	135	
Percentage		1%	1%	35%	63%	100%

The findings in Table 69 show that the majority of beneficiaries in District B (77%) and District D (59%) indicated that they were satisfied with the services SASSA renders.

The majority of beneficiaries in District C (84%) and District F (84%) indicated that they are very satisfied with the services SASSA renders. The general overview of the findings in this particular table reflects that the majority of beneficiaries in two out of four Districts indicated that they are very satisfied, while the majority of the beneficiaries from the remaining Districts indicated that they were satisfied.

The percentage of very unsatisfied beneficiaries in District B (4%) and satisfied beneficiaries (12%) might be linked with earlier findings in Chart 53 which indicated that 19% of beneficiaries indicated that pay-points are not disabled-friendly. It might also be linked to the findings where the majority of beneficiaries in District B (67%) indicated that there are never enough chairs at pay-points (Table 49), 44% of beneficiaries indicated that there are never toilet facilities at pay-points (Table 50) and 42% of beneficiaries indicated that there is never drinking water at pay-points (Table 51).

On the question as to whether the grant improved their quality of life, some of the beneficiaries indicated that it does, mainly because they are now able to buy food, clothes (school uniforms) and pay funeral cover plans. Some of the suggestions made by beneficiaries for SASSA to note include the following, namely:

- Increase the grant amount;
- Improve pay-point conditions;
- Hold regular meetings with grant recipients;
- More service offices closer to the communities;
- The establishment of volunteer committees and
- More medical practitioners to perform medical assessments.

9.30 SYNOPSIS OF THE MOST IMPORTANT FINDINGS

With reference to the fourth target group, the beneficiaries 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 it causes 15 to 45 minutes delay in payments;
- There is not always enough money at pay-points and it takes an hour to less than two hours to get more money;
- Grant recipients rarely receive wrong grant amounts;
- Hawkers and vendors operate mainly outside the pay-point, but there are exceptional cases where they operate inside the pay-points;
- Beneficiaries do feel safe at pay-points most of the time;
- Beneficiaries mostly live within walking distance from the pay-point;
- Beneficiaries hardly experience problems at pay-points and if they do, their problems get resolved;
- Not all pay-points provide shelter;
- Beneficiaries are satisfied with the services SASSA renders and the grant has improved their quality of life.

9.31 CONCLUSION

Beneficiaries are the recipients of social grants. They are at the receiving end of service delivery and to a large extent left to the mercy of SASSA. The large number of beneficiaries who have opted to collect the social grants at pay-points are even more vulnerable to bad service delivery than those who receive the social grants electronically through various banking institutions. Beneficiaries are the reason for SASSA's existence. They are therefore the most important link in the value chain. Services at pay-points should therefore be of a very high standard in order to secure customer satisfaction.

Late arrival at pay-points by SASSA staff and the payment contractors is absolutely unacceptable. Broken payment machines, not enough money at pay-points to pay all

beneficiaries, pay-points that are not all disabled-friendly or fenced-all around are also unacceptable. Drinking water, enough chairs, toilet facilities and shelter at pay-points should be a high priority in order to ensure that services to the destitute are delivered in a dignified and humane manner. It seems as if the majority of social grant recipients in this research project are happy with the services they receive. They hold the opinion that the social grants they receive have indeed improved their quality of life. This is indeed highly commendable. There might surely be some pockets of excellence in terms of service delivery in certain Districts, but there remain other areas of service delivery that remain wanting. Continuous service delivery improvement strategies, constant monitoring and evaluation of existing services and regular engagement with social grant recipients and other stakeholders should remain high strategic priorities for SASSA in pursuit of excellence. One does not just arrive at that point and the most dangerous position for SASSA to be at is to be content with the existing status quo.