

'Like a blow to my body'

The negative impact of the decommissioning of SASSA pay points on the bodies of rural, elderly social grant recipients in the Western Cape.

SASSA Decommissioning Research Report for Black Sash.

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A body map drawn by a participant from Khayelitsha depicting the mixed emotions and physical experiences of social grant collection day.

Executive summary

The aim of this research is to understand the effect of SASSA pay point decommissioning on social grant recipients, especially the elderly. The research took place in two rural sites, Genadendal and Robertson, and two urban sites, Delft and Khayelitsha, in the Western Cape

Decommissioning involved a move from a grant payment system designed around the needs of grant recipients, especially the elderly, to adding grant recipients to existing queues at ATMS, retailers and the Post Office. These public queues are not designed to accommodate grant recipients, especially the elderly.

Using in-depth qualitative and participatory methods, the research project found that decommissioning has disadvantaged all grant recipients in some ways, but especially the rural elderly. A detailed description and review of the methodology is in Appendix A.

Key findings:

1. The costs of accessing a grant have increased for all recipients, mostly due to the charges required by banks and retailers. This is a convenience cost as most avoid the Post Office due to long queues, unreliable systems that are often down, or a lack of funds to pay grants.
2. The insecurity of accessing a grant has increased for all recipients as there is no longer guaranteed security at the Post Office, ATM or retailer.
3. The indignities of accessing grants has increased, especially for the elderly, as recipients must stand in long queues on pay day, often with no seating, no shelter, water or free access to clean toilets and have greater difficulty in pursuing recourse.
4. In general rural recipients appear worse affected by decommissioning as there is not always access to the Post Office, ATMS or retailers to the same extent as in urban areas. For many rural recipients the time and distance travelled to access grants has gone up significantly. This has additional cost implications for transport too.
5. Consequently, the group most profoundly affected by decommissioning are the rural elderly who must now travel further, for longer at greater cost, and stand usually for hours in queues without any assistance, for less money.
6. If there is a problem with the grant, then accessing recourse is now much, much harder than before.
7. In this regard we found that grant recipients are unaware of the interventions promised by SASSA to ameliorate the impact of decommissioning such as the 'basket of services', and there was no evidence of assistance with transport to pay points promised by SASSA.

The main insight: the greatest cost of decommissioning is experienced on the bodies of rural, elderly grant recipients.

1. Introduction

This report presents original research findings and analysis of the experience of elderly grant recipients in the Western Cape of the decommissioning of SASSA pay points in 2018 and 2019. A collaboration between the Black Sash and the Department of Political Studies at the University of the Western Cape, the research consisted of four case-studies conducted in two rural sites (Genadendal and Robertson) and two urban sites in Cape Town (Delft and Khayelitsha). Using participatory research methods, the researchers worked with over 45 elderly social grant beneficiaries to assess the impact of decommissioning on the access to social grants.

In sum, the overall experience by elderly grant recipients has been a negative one, especially for rural residents. This is because SASSA has done away with a payment system tailored to the needs of recipients, and added senior citizens to existing public queues at bank ATMs, commercial retail stores and the South African Post Office. Because they are not designed for elderly recipients, these three alternative systems come with increased financial costs and greater security risks for all recipients, and increased time, distance and travel costs for rural recipients. In addition, no special provision is made for people with disabilities, and the elderly no longer get preference they did at SASSA pay points in 2018 and before. Rather, they must queue in the sun or rain without shelter, without access to seating or toilets or water. They also face the risk of losing their place should they leave the queue for any reason.

In addition, decommissioning has heightened opportunity costs for the elderly, economically and socially. Previously, informal retail sprung up around SASSA pay points and the elderly would invariably find each other in the same queue, able to spend some social time together. Nowadays both these opportunities are lost. The elderly are forced to shop at crowded malls where the ATMs are located, and seldom meet each other in the longer, public queues. Decommissioning is a cost saving exercise made manifest in the pained bodies of our most senior citizens.

2. Background

Currently SASSA pays 17,666,235 grants to 10.9 million people in South Africa. This includes the child support grant, old age pensions and disability grants as the main ones (SASSA 2018). For many years, SASSA used private companies, in particular Cash Paymaster Services (CPS) owned by Net1, to provide pay points where beneficiaries could draw their money. To this end, they had a SASSA card, similar to a bank card. However, from as early as 2012 problems were detected with illegal and unethical deductions from social grants to small lenders facilitated by CPS, and defended by the previous Minister of Social Development, Bathabile Dlamini (Black Sash 2018a).

Challenged by the Black Sash, SASSA and CPS refused to change their practices until eventually ordered by the Constitutional Court to phase out CPS by the end of September 2018 and the old SASSA cards by December 2018. In February 2018, Bathabile Dlamini was replaced by Susan Shabangu as Minister of Social Development. On her watch it was agreed that SASSA would phase in the payment of social grant beneficiaries either into accounts at the South African Post Office (SAPO) or, if beneficiaries preferred, into a commercial bank (PMB 2018). Today, instead of going to SASSA pay points to collect their grants, recipients must now access their money in one of three ways: through (i) the tellers at the Post Office or commercial banks, (ii) through the ATMs linked to these institutions, or (iii) through retailers who offer cash like Boxer, PicknPay, Spar and others.

Thus, where In April 2018, SASSA had 8086 pay points, and 3.1 million beneficiaries paid by CPS, by November 2018, SASSA had just 1740 pay points serviced by the Post Office, and no beneficiaries were paid by CPS (PMG 2018). The remaining 1740 pay points are situated 10 kilometres or more from a post office, an ATM or a retail store (Maregele & Ngubane 2018). By November 2018, 61% of beneficiaries were paid through the Post Office, with the remaining 19% through Grindrod Bank and 20% through the other commercial banks, principally Capitec, Nedbank, ABSA, FNB and the like (ibid). Notably, by October 2018 social grant recipients drew R7.6 billion rand from SASSA, with 60% from ATMS, 33% from retailers, and just 7% from tellers at the Post Office and in the banks (Black Sash 2018c).

SASSA claimed that the October and November payment cycles were 'successful and beneficiaries were able to access their grants through a variety of payment channels without major challenges'. Most beneficiaries accessed their grants through the National Payment System primarily ATMs and retailers like Pick n Pay, Boxer and Spar (PMG 2018). However, a recent parliamentary Social Development committee meeting heard that 'there were long queues and over-crowding specifically in shopping malls, SAPO outlets, ATMs on the first three days of the month', as well as security issues with burglaries, cash-in-transit heists, attempted robberies as well as identify fraud.

Black Sash (2018b) reported further issues with the decommissioning that negatively affected beneficiaries including the long travel distances to the new pay points, the additional time this incurs, as well as the fact that beneficiaries are often charged service fees of up to R30 by banks, especially as mobile ATMS only par R750 at a time and so multiple withdrawals are required. There are also no toilets or chairs at many of the remaining pay points, and some of the older beneficiaries were not comfortable using ATMS encouraging them to send others on their behalf (Maregele & Ngubane 2018). In addition, the recent Black Sash report (2018b) identified that often beneficiaries had to spend money at retailers before they could claim their benefits; that retailers often did not have cash in hand to pay beneficiaries; that the rules around the card swap process were not clearly communicated; and that rural beneficiaries felt badly treated by officials.

3. Study design

In order to explore more systematically the experience of decommissioning of SASSA pay points, a collaborative research project was established between Black Sash and the Department of Political Studies at UWC. The project was intended to conduct in-depth and systematic research on the experience of elderly grant recipients of the decommissioning of SASSA . This project forms part of Black Sash's ongoing use of (CBM) Community-Based Monitoring methodology to hold government to account around the delivery of social grants. The project is also designed to offer UWC postgraduate students experience of work-integrated-learning, and allow the new Participedia website to trial a new approach to case development before and during research as well as after. Funding from Participedia made the project possible.

o Project Aims

The project had research aims, empowerment aims and public engagement aims.

Research aims:

- To identify the impacts of decommissioning of SASSA pay points on elderly grant recipients access to social grants, especially as regards five variables: finances, time, travel, dignity and opportunity costs.

Empowerment aims

- To conduct the research in part in participatory ways in which participants co-construct and co-own the knowledge of their own experiences.
- To expose postgraduate students to innovative forms of work-integrated learning

Public Engagement aims

- To provide a strong evidence base for Black Sash interventions in respect of the decommissioning process.
- To produce a number of visual and written products of further use to project participants, UWC Political Studies, Participedia and the Black Sash.
- To trial a new method of displaying cases on the Participedia website

○ **Project design**

The project set out to conduct case studies of the experiences of elderly grant recipients located in key Black Sash office sites in the Western Cape. The study was qualitative, as it intended to explore the subjective and shared perceptions of grant recipients in great detail. Nevertheless, various kinds of quantitative and qualitative, numerical, written, oral and visual were collected. The study was implemented in four case-study sites with research conducted over three months including February-March 2019 and June 2019.

▪ *Inception phase*

The inception phase of the project was from November 2018 to end of January 2019. This included:

- Establishing a working relationship between Black Sash, Political Studies (UWC) and the Participedia project
- Developing a commonly agreed project plan, including activities, time-lines, resources, deliverables and responsibilities
- Securing the necessary human and financial resources
- The production of a parent case for the Participedia website
- Trialling the methodology in a pilot site at the end of January

▪ *Fieldwork phase*

The fieldwork phase was set for February – March 2019. This phase involved:

- Conducting the fieldwork in four case-studies sites in the Western Cape
- In each site, researchers were to engage in a three-day process.
 - Day 1 involved meeting with the grant recipients, as organised by the Partner CBO of Black Sash. This day will involve explaining the project, securing ethical clearance and conducting 'rivers of life' to facilitate systematic reflection by each participant on their experiences of grant collection day.
 - Day 2 involved the researchers travelling with selected recipients to collect their money, and interviewing, observing and video documenting the process of the day.
 - Between Day 1 and 3, researchers collated the data, produced visual products, and drafted a site-specific case for the Participedia website.

- Day 3 (roughly a week after Day 1) involved a debrief, where the findings on the Participedia website are presented and workshopped, including a participatory 'body mapping' exercise.
- To collect data researchers used three main instruments:
 - an interview, focus group and observation schedule to collect factual and perceptual data on the grant experience;
 - two participatory techniques including a river of life (Moussa 2009) and body mapping (Rivas-Quarneti et al) to enable participants systematic, personal and collective reflection on the grant experience, including the affective dimensions of the experience;
 - video documentary of the research process.
- In addition, we went back to each site in July to further workshop knowledge of the SASSA basket of services and map the areas.

- Products phase

The products phase was from April to May 2019. This phase included

- The production of a project report by the end of May, revised by the end of July to include maps.
- The production of a video documentary of participants experiences of decommissioning
- The production of a video documentary of the research process using the Participedia website (subject to funding)
- The revision and updating the entries on the Participedia website include the parent case, and the sub-cases for each of the four study sites, adding the participatory products.
- The production of an infographic for the project as a whole (subject to funding).

4. Fieldwork report

The selection of field sites was discussed in consultation with Black Sash, and we decided on four sites, two urban and two rural, to explore reports that rural recipients were struggling to access grants due to the greater distances they must travel. The number of sites was dictated by time and financial constraints and the selection of the specific sites was informed by the location of Black Sash's field offices. We settled on the following four sites and visited them on the following dates, as per the three day research plan for each site.

- Delft (group photo below): 10 respondents, 4th & 5th February and 15 February. Community Based partner was Hope 4 Destiny.



- Roberston (the respondents anonymity requested): 7 respondents, 28 February, 1 March and 8 March. Community Based partner was Sunshine Daycare.



- Genadendal (group photo below): 15 respondents, 28 & 29 March and 10 April. Community Based partner was the Genadendal Legal Information Desk.



- Khayelitsha (group photo below): 13 respondents, 1 & 2 April and 12 April. Community Based partner was the SACLA Health Project.



In general, participation by recipients in fieldwork was excellent – not least as Black Sash works in each area with a Community Partner organisation that helped mobilise respondents. Thus our respondents were purposively selected to be elderly grant recipients with familiarity of Black Sash advice office.

In total we had 45 respondents, with a rural-urban ratio of 22 to 23. The ages of respondents ranged from 29 to 90, but the average was 66 years old (Figure 1). 58% of the respondents were Coloured and 42% Black African. 75% were women and 25% were men (Figure 2). 76% of respondents were old age grant recipients, with the balance disability, child-support or some combination of the above (Figure 3).

Figure 1: All Respondents by Age

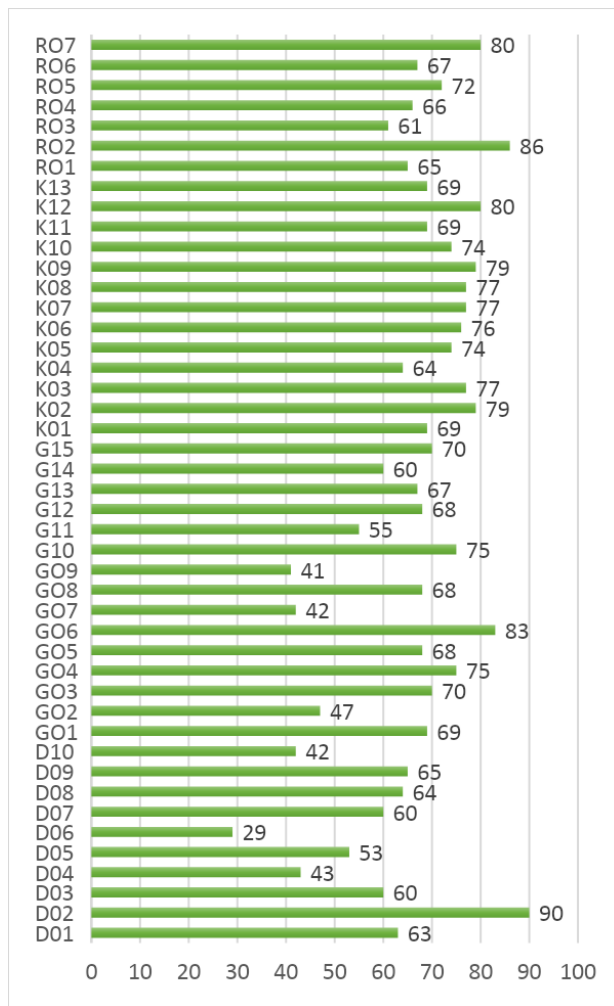


Figure 2: Respondents by Gender

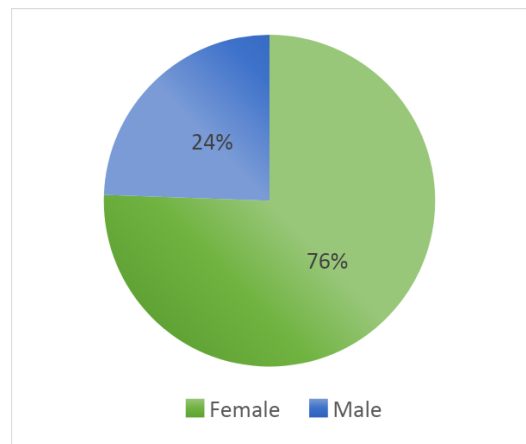
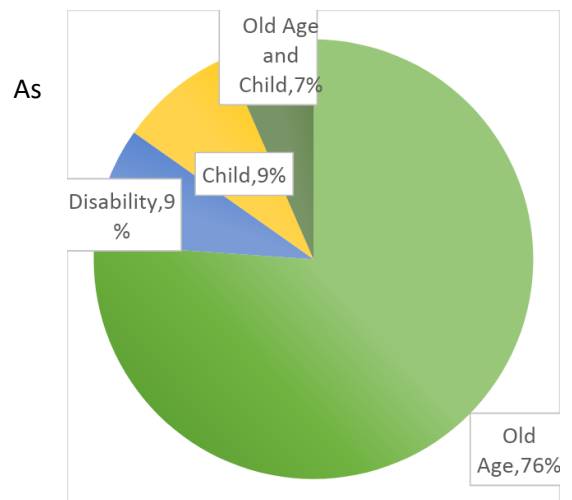


Figure 3: Respondents by Grant Type



regards the methods used we go through them in the order they were executed in the research plan and they can be read in appendix A.

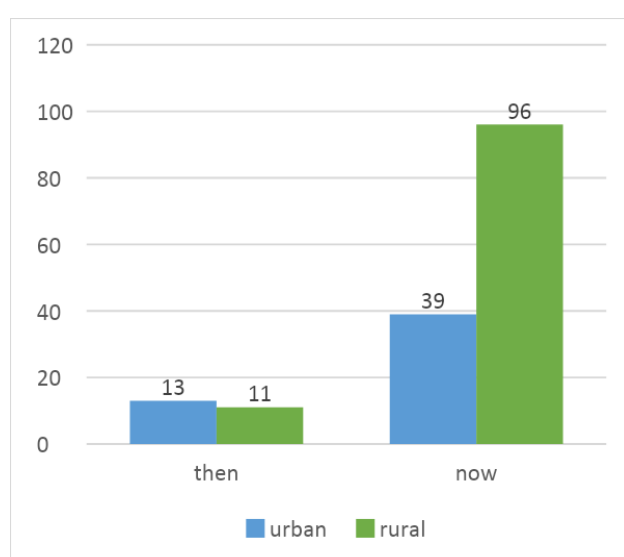
5. Key findings and trends

Based on the initial reports from Black Sash the study explored the impact of decommissioning in terms of five variables: the change in distance travelled to get the grant; changes in cost to access the grant; and relatedly, changes in the time taken to access grants. The last two variables were not as easy to measure. They were dignity – the physical and emotional experience of the change – and opportunity costs, the lost chance to do various things like shop while in the queue. In addition, we explored for knowledge of SASSA's 'basket of services' and promises of transport.

In what follows we go through each of the five variables and then finish by reporting on grant recipients knowledge and experience of SASSA policies.

a. Costs

Figure 4: Costs change in Rands



Costs of accessing grants increased for everyone, but where it went up roughly 3 times for urban respondents from R13 to R39, for rural respondents it increased nearly 9 times from R11 to R96.

A major reason for cost increases for both urban and rural was increased fees and deductions due to using ATMs and retailers, each of which have different degrees of deductions. Notably, each retailer charges different amounts, even different shops of the same brand. So Shoprite in Delft charges R5 but Shoprite in Belhar has no charge.

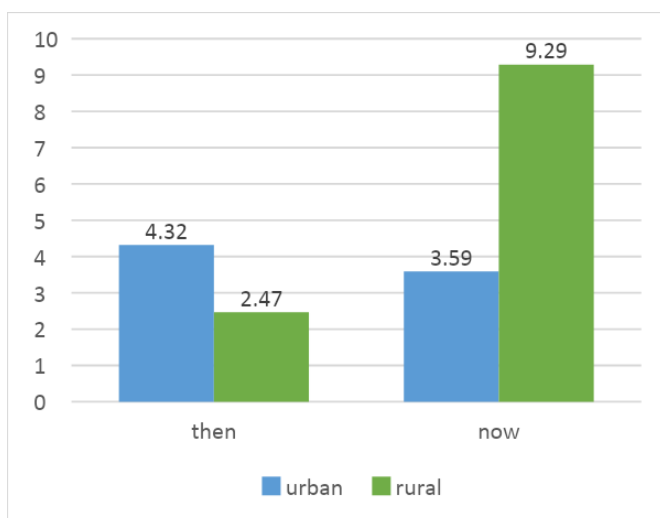
For rural respondents though, the increase was mostly due to added transport costs that involved travelling further than before.

Based on receipts and statements provided by respondents (Appendix B) we identified the following bank charges.

'Service'	Capitec	Nedbank	Post Office	Standard Bank
Service Charges	R5	R14	R0	R5.60
Withdrawal Charge	R6	R5.50	R0	R5
SMS Notification Charge	R0.80	R1.35	R0	R0.40
Total	R11.80	R20.85	R0	R11

b. Travel distance

Figure 5: Changes in average travel distance (km)



Overall, total travel distance nearly doubled from an average of 3.4 km per respondent to 6,37 km.

However, this overall increase was mostly rural respondents whose travel distance increased dramatically.

Notably, urban respondents reported little change or even a drop in distance to access the social grant. This was due to the fact that urban respondents could access their grants at retail shops and ATMs that were closer to them or a similar distance away from the previous pay point.

For each of our four sites we constructed two travel maps. The first compares how far recipients had to go before and after decommissioning to access their grants, and the second compares how far recipients must travel before and after decommissioning if they a problem accessing their grant. These maps are in Appendix C.

The main point illustrated in these maps is that decommissioning has made little difference to accessing grants in the urban areas of Delft and Khayelitsha but significantly worse in Robertson and especially Genadendal. In Genadendal most recipients now travel 25km to Caledon to draw their money.

However, the biggest difference, as illustrated in the table below, is the difficulty that all grant recipients face if they have a problem or query about their grant. Before decommissioning they could do this at the paypoint. Now they must not only travel to the nearest SASSA office, but usually the Police Station too to get an affidavit. This adds tremendous distance, time and cost to accessing the grant when there is some kind of deduction.

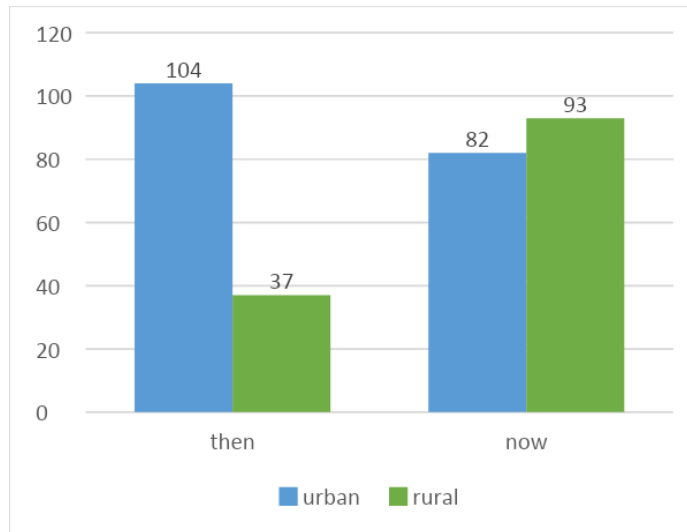
Beneficiaries in Genadendal have to go to Caledon to do so. Beneficiaries in Nkqubela, just outside Robertson, have to embark on a 30-40min uphill walk to the offices and Delft residents have to travel to Bellville. Beneficiaries in Khayelitsha said that because they have to travel to the other side of Khayelitsha and because the lines are always extremely long, they do not make any enquiries, even when they have money being deducted without their permission. “often we must come back the next day because they couldn’t help us” a beneficiary added.

Table: Distance to access recourse for grant payment problem

Place	SASSA recourse before	SASSA recourse now	Difference
Delft	1.17km	+/- 12km	-10 km
Genadendal	500m	+/-25km	-24.5km
Khayelitsha	270m	+/-2.5km	-2.25km
Robertson	112m	+/-4km	-3.9km

c. Time

Figure 6: Changes in time travelled to access grant (mins)



The changes in travel costs and distance were reflected in time. Overall the average increased from 77 to 88 minutes, but this concealed urban versus rural differences.

Thus for urban residents there was little difference from before, indeed travel time to access grants dropped.

However, for rural respondents the time taken to access grants rose threefold from 37 minutes to 93 minutes.

d. Dignity

The overwhelming majority of respondents felt that the decommissioning of the SASSA paypoints had come with greater indignities. These were both physical and mental.

In terms of the physical, the main issue concerns queueing. In the old SASSA system old people and the disabled got preference in the queues, there were chairs available for them to sit on, there were toilets, there was shelter from the sun or rain, water if it was hot and there was security. They could leave the queue if they needed to, and return to their place without having to go to the back. In the new systems, whether the Post Office, Bank ATMS or retailers, grant recipients join the same queues as the rest of the public and are not specifically catered for any more.

Hence they commented:

"I wish there were chairs at the ATM. We are expected to stand very long, there is no special treatment for elderly, we are treated as everyone else".

"Jong en oud moet maar saam staan. Die jonk wil nie pad gee vir ons nie" (The young and old need to stand in the same line. The young people don't allow the old people to go ahead of them).

"There are long lines at the ATMs. A long time is spent waiting for the taxi to fill up. My daughter has to collect my money for me because I cannot go out on my own to collect due to my health condition. My special transport arrangement costs me R100 for the return trip."

"I collapsed one year at PickNPay because of my high blood pressure. I was lucky that I knew a lady in line that drew my money for me".

"People stand in rain and sun, there is no shelter, not even a chair. I need to finish going to the toilet at home as there is no facilities."



Queueing in Robertson at the banks (above) and retailers (below)



In terms of the mental indignities of decommissioning, respondents identified two main things. They complained of a lack of support and help with accessing grants as the people staffing tills or the like were not there to assist with social grants (and any complaints they may have).

"Daar is niks geriewe by die bank nie. Daar is geen mens om te vra hoekom my geld min is nie, so ek los maar." (There are no facilities at the bank. There is no one to ask why I have money being deducted, so I just don't ask anyone"

"I will not go to the post office again. Your card gets swallowed and they don't explain why. We are old people".

"I have to stand in line alone because friends aren't allowed to help or accompany me (She is blind). I doesn't know my pin. I have a friend who keeps the card because I lose the card. Shoprite doesn't always believe that I am blind and they won't allow my friend to help me... The staff are rude and unhelpful."



The second and more common complaint was the heightened insecurity due to a lack of security presence as in the old SASSA system. This includes no queue management.

"Nou is dit nie meer veilig nie. Daar is nie n afdak nie. Geen respek of orde nie." (It is no longer safe. There is no shelter or order.)

"Elkeen is sy eie sekuriteit. Indien jy die toilet wil gebruik, moet jy wag tot by die huis. Jy kanni innie bos sit nie, mens kan verkrag word deur die stoute kinders."

(translation: You need to be your own security. If you want to use the toilet, you need to wait until you get home. You can't relieve yourself in the bush because the naughty children could rape you).

"There is no security at the bank."

"There are no officials or Police at the ATM. One is at own risk".

See BodyMap Presentation by Godfrey Classen from Delft:

https://drive.google.com/open?id=1xb806FW6TT_d7plYhgWGHT89Oa-2DDP_

e. Opportunity costs

The overwhelming majority of respondents reported that decommissioning came with new opportunity costs. Notably, many of these had to do with the decline of the informal businesses that used to operate around the SASSA pay points. This was especially the case at Genadendal as SASSA pay point was in the community hall and all local traders would be there for social grant day. These

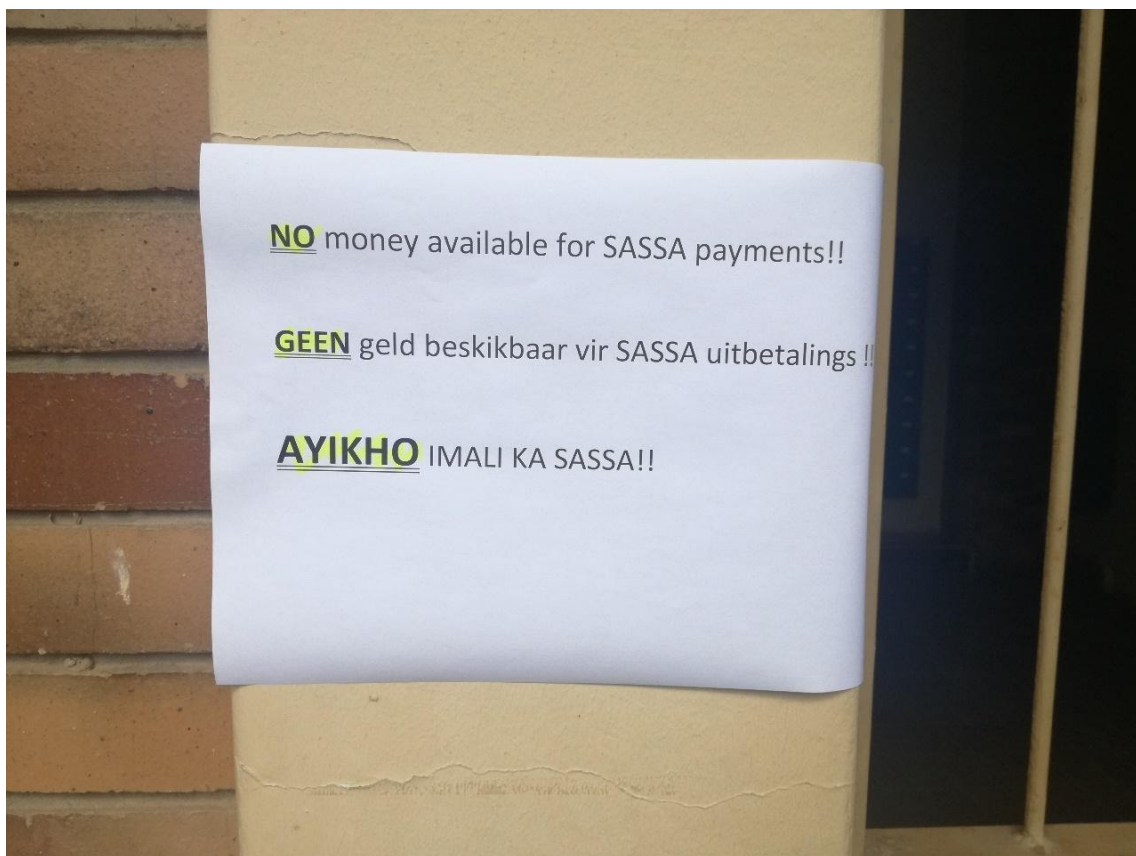
no longer exist as the Post Office, Bank ATMs and retailers invariably prevent informal trading on or near their premises. However, there is also an important social dimension to this loss as well. People no longer gather with their peers at the pay point but rather join a queue mostly of strangers.

"There were cheap stores at pay points selling food, socks at low prices, now at ATM we can only buy from malls."

"I used to buy socks, underwear and small appliances (radio) there. It was cheap and convenient. There were fish and vegetables. We don't see them at all anymore. They lost their source of income. I need to travel with a taxi to Caledon now to buy my things. And the things are a bit expensive."

"Hier is nie meer stalitjies nie. Ek moet nou Caledon toe. Daar was wasgoed pennetjies, spices, biscuits, koek. Dit was gemaklik, ek het altyd vir my doughnuts gekoop. Ek het baie vriende daar ontmoet, ons kan nou glad nie meer byeen nie. Ons tye is nie dieselfde nie. Dis eintlik n groot vermisting."

(translation: There are no stalls here anymore. I now have to go to Caledon. There used to be pegs, spices, biscuits and cake. It was comfortable, I always used to buy doughnuts there. I used to meet many friends there, now we can't meet up anymore. Our times are not the same anymore. It's actually a big loss.)



"Ek mis die mense wat hier verkoop het. Hulle het vis, klere, bakke en speelgoed verkoop. Ek het laas bank lappe gekoop vir R150. Dit was nou spotgoedkoop. Hulle het lampe en elektriese goed verkoop. Nee, ons sukkel nou sonder die bargains. Ek het altyd my vriende van daar raakgehoop en dan het ons lekker gesels en verneem hoe dit gaan. Ons moet nou daar goed koop soos ander mense". (I miss the people that used to sell here. They had fish, clothes, bowls and toys. I bought couch covers for R150. That was dirt cheap. They sold lamps and

electrical appliances. We no struggle without the bargains. I always used to meet my friends at the pay point and then we would catch up. Now we have to go buy stuff at the shop like other people.)

“Kon lekker gesels het en jou inkopies doen, maar nou moet jy Caledon toe vir inkopies en jy kan nie meer met jou maats gesels nie.” (One could have nice conversations and you could do your shopping, but now you have to go to Caledon to do your shopping and you cant meet up with your friends anymore).

“I would have more time to do chores around the house if I could spend less time getting my grant.”

f. Knowledge of SASSA services

During the decommissioning process grant recipients had to move over to a new SASSA card that was rolled out by SASSA officials going into communities and providing beneficiaries with the new cards in convenient locations such as school halls and community halls. SASSA went as far as to deliver the new card to the homes of the elderly and the disabled.

However, the beneficiaries interviewed at the four sites noted that they were not given any guidelines as to how the card would work, other than the fact they could now withdraw their grant money at retailers. They were also not told that withdrawals at the post office were free. None of our 45 respondents had heard about free transport being offered by SASSA. Indeed, when told about it, one beneficiary stating “that’s a lie!”

The beneficiaries who had previously had the green Easypay card noted that even though they had finished paying off their loans, they were not able to use their new SASSA gold card, and SASSA could not tell them how to proceed to ensure that they are able to use them.

Many beneficiaries prefer having their grants paid into their banking accounts, claiming this makes accessing their grants easier as retailers often have very long lines.

Even though beneficiaries know that they can withdraw their grants at the Post Office with either their SASSA SAPO or Post Bank card, most prefer not to because certain Post Office branches systems are either offline or they do not have any money, as was the case in Robertson. Towns such as Genadendal do not have a Post Office and recipients are forced to travel to bigger towns such as Caledon to access a Post Office.

6. Conclusion

The final finding of the research was that the majority of respondents (60%) want the old SASSA pay points back, but especially rural respondents (68%). Hopefully by now it is clear why this might be the case. Thus, while urban residents have borne fewer consequences due to decommissioning, there are downsides for everyone. These are:

- That the costs of accessing a grant have increased for all recipients, somewhat due to the charges required by banks and retailers. This is a convenience cost as most avoid the Post Office due to long queues, unreliable systems that are often down, or a lack of funds to pay grants.

- In addition, the insecurity of accessing a grant has increased for all recipients as there is no longer guaranteed security at the Post Office, ATM or retailer.
- The indignities of accessing grants has increased, especially for the elderly, as recipients must stand in long queues on pay day, often with no seating, no shelter, water or free access to clean toilets and have greater difficulty in pursuing recourse.
- Importantly, rural recipients appear worse affected by decommissioning as there is not always access to the Post Office, ATMS or retailers to the same extent as in urban areas. For many rural recipients the time and distance travelled to access grants has gone up significantly. This has additional and significant cost implications for transport too.
- If there is a problem with the grant, then accessing recourse is now much, much harder than before.
- In this regard we found that grant recipients are unaware of the interventions promised by SASSA to ameliorate the impact of decommissioning such as the 'basket of services', and there was no evidence of assistance with transport to pay points promised by SASSA.

The main insight: the greatest cost of decommissioning is experienced on the bodies of rural, elderly grant recipients.

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Appendix A : Research Methods

- River of Life



Picture by Nomvula in Khayelitsha.

The objective of the River of Life exercise was to get respondents to think systematically through the experience of obtaining one's social grant, and to represent this journey creatively and visually. On the whole we felt that the exercise worked well in the first respect. Most respondents were able to reconstruct an experience of the day from waking up until returning home, and to identify some typical dynamics and emotional responses to the day. More difficult was the actual exercise of representing these which some respondents found too new and abstract an undertaking. Also a few were new to drawing and painting altogether, so struggled even to hold a paintbrush. Despite these challenges, this activity engaged the creative capacities of participants. This exercise laid the groundwork for the other participatory tool, body mapping. The river of life allowed participants the opportunity to structure their thoughts and attach visual representations which can then be more easily attached to emotion, as displayed in the body map. Overall though, an effective tool that we would recommend using again.

- Interviews

They worked well when conducted by experienced members of the research team, and after we revised the interview schedule to reflect more precisely the units of measurement for example. Definitely an effective method, but requires proper piloting of the instrument and training of fieldworkers to prevent the collection of bad data. We have noticed that more time needs to be spent with each interviewee, as this ensures richer and more substantive responses.

- Observation



Travelling with to a pay point for Genadendal

This involved travelling with recipients to observe their experiences and to supplement their reports if needed. These worked quite well in some cases and less so in others. For example, the trip around Robertson was an eye opener given the congestion and queues, including in taxis, on grant day. Others were less compelling as some grant recipients avoided the first day of grant payment to avoid the crowds and long lines. Overall, highly recommended to experience the texture of practice.

- Focus Groups.



Focus group in Khayelitsha.

These proved excellent in surfacing concerns not covered by the interviews or observation, and indeed it was through this method that the issue of security was surfaced, and strongly so. There is something about a collective conversation that allows people to feel safer sharing concerns they

would not do in private. Also, groups can weigh claims more in a way that individuals cannot. This tool highlighted the confusion amongst the elderly when it came to understanding the decommissioning process. Equally, participants did not understand concepts such as banking charges and ATM fees. The combination of this tool with the interview tool deepened discussion in the focus group.

- Body Mapping:



Body Map by Helena Cookson

Intended as a way to represent the pain or difficulty of decommissioning on the body, this method did not deliver as much as hoped. Respondents were able to draw some beautiful and striking images, but often struggled to think through the physical experience of payday and how to represent this on the body. The main reason for this was the time limit to work on the story to be represented in the map. We were doing in half a day what usually takes two or three days. Although we used a condensed version of the body mapping method, it still proved to be a therapeutic exercise for participants. So this can be effective, but it requires more time to work with respondents.

Lastly, we have confidence in our results because the variety of methods meant that we were able to triangulate findings and engage enough respondents in enough ways to reach saturation in our findings. We are confident that if any other team conducted the same research using the same methods with these groups they would surface the same data.

Appendix B: Bank statements and receipts

Capitec:

24hr Client Care Centre 0800 10 21 21 • E: bank@capitec.co.za • Capitec Bank Ltd

One of the Global One money management products or services

Savings Account Statement

Capitec Bank Limited
1 Quantum Street
Techno Park
Stellenbosch
7600

Capitec Bank
10/06/2019
Branch: 470010
Device: 6785

Tax Invoice

VAT Registration Number
4680173723

From Date: 09/03/2019
To Date: 10/06/2019
Print Date: 10/06/2019

Account Number: 1582314282

Personal Details
Mr Sivuyile Witbooi
Stuurmanstraat 38
Robertson - 6705

Posting Date	Transaction Date	Description	Money In (R)	Money Out (R)	Balance (R)
31/03/2019	31/03/2019	Interest Received	0.17	-5.00	31.63
31/03/2019	31/03/2019	*Monthly Account Admin Fee			26.63
01/04/2019	01/04/2019	Payment Received: Socpenwc - 8411106081087 3 Pension 1502047615	1780.00		1806.63
01/04/2019	01/04/2019	ATM Cash Withdrawal Dnr Robertson 2nd (Card 1720)		-1770.00	36.63
01/04/2019	01/04/2019	*ATM Cash Withdrawal Fee		-12.00	24.63
01/04/2019	01/04/2019	*SMS Notification Fee		-0.80	23.83
30/04/2019	30/04/2019	Payment Received: Socpenwc - 8411106081087 3 Pension 1525680570	1780.00		1803.83
30/04/2019	30/04/2019	ATM Cash Withdrawal Robertson (Card 1720)		-1760.00	43.83
30/04/2019	30/04/2019	*ATM Cash Withdrawal Fee		-12.00	31.83
30/04/2019	30/04/2019	Interest Received	0.10	-0.80	31.13
30/04/2019	30/04/2019	*SMS Notification Fee		-5.00	26.13
30/04/2019	30/04/2019	*Monthly Account Admin Fee		-0.40	25.73
01/05/2019	01/05/2019	*Card Machine Balance Enquiry Fee	1780.00		1805.73
31/05/2019	31/05/2019	Payment Received: Socpenwc - 8411106081087 3 Pension 1555311017			1805.73
31/05/2019	31/05/2019	Interest Received	0.35	-0.40	1805.68
31/05/2019	31/05/2019	*SMS Notification Fee		-5.00	1800.68
31/05/2019	31/05/2019	*Monthly Account Admin Fee		-1760.00	180.68
01/06/2019	01/06/2019	ATM Cash Withdrawal Dnr Robertson 2nd (Card 1720)		-12.00	168.68
01/06/2019	01/06/2019	*ATM Cash Withdrawal Fee		-0.40	168.28
01/06/2019	01/06/2019	*SMS Notification Fee			168.28

End

Transactions not yet processed on your account up to 10/06/2019
There are no Unprocessed Transaction Items

* Transactions before 1 April 2018: amount inclusive of 14% VAT
* Transactions from 1 April 2018: amount inclusive of 15% VAT

Cheques not yet processed on your account up to 10/06/2019
There are no Unprocessed Cheque Items

Available Balance: 3.28

Nedbank:

NEDBANK

135 Rivonia Campus, 135 Rivonia Road, Sandown, Sandton, 2196
PO Box 1144, Johannesburg, 2000, South Africa
VAT Reg No 4320116074
Lost Cards 0800 110 929
Contact Centre 0860 555 111
nedbank.co.za

Nedbank Limited
Reg No. 1951/000009/06
ROBERTSON, 2

10 JUNE 2019
ATMNDT10
19-87-65

MRS NONGABOM MARIA MSITSHANA
23 BLOUBOS STREET
ROBERTSON
6705

ATM-generated statement

Statement period
From : 01/03/2019
To : 10/06/2019
Page : 1

MSITSHANA N M
Account type: CA
Account description: Current Account
Current Balance: R 49.03
Account Number: 1169341624
Available balance: R 49.03

Date	Transaction	Debit	Credit	Balance
23/02/2019	BROUGHT FORWARD		0.00 R	1,724.00
25/02/2019	VAT 28/01-24/02 = R2.66		0.00 R	1,724.00
25/02/2019	ATM/SSD FEE 28/01 - 24/02	R -14.00		1,710.00
25/02/2019	MAINTENANCE FEE	R -5.50		1,705.00
25/02/2019	eNote Service Fee-3SMS	R -1.35		1,703.00
01/03/2019	SOCPENWC - 5401120323089		R 1,700.00	3,403.00
01/03/2019	ATM CASH 5229020087666493	R -1,500.00		1,903.00
01/03/2019	ATM CASH 5229020087666493	R -900.00		1,003.00
23/03/2019	CARRIED FORWARD		0.00 R	1,003.00
23/03/2019	BROUGHT FORWARD		0.00 R	1,003.00
27/03/2019	VAT 25/02-26/03 = R2.72		0.00 R	1,003.00
27/03/2019	ATM/SSD FEE 25/02 - 26/03	R -14.00		989.00
27/03/2019	MAINTENANCE FEE	R -5.50		984.00
27/03/2019	eNote Service Fee-3SMS	R -1.35		982.00
01/04/2019	SOCPENWC - 5401120323089		R 3,880.00	4,862.00
01/04/2019	SOCPENWC - 5401120323089		R 1,780.00	6,642.00
01/04/2019	ATM CASH 5229020087666493	R -2,000.00		4,642.00
08/04/2019	ATM CASH 5229020087666493	R -400.00		4,242.00
08/04/2019	ATM CASH 5229020087666493	R -3,200.00		1,042.00
03/04/2019	CARRIED FORWARD		0.00 R	1,042.00
03/04/2019	BROUGHT FORWARD		0.00 R	1,042.00
05/04/2019	VAT 27/03-24/04 = R2.91		0.00 R	1,042.00
05/04/2019	ATM/SSD FEE 27/03 - 24/04	R -21.00		1,021.00
05/04/2019	eNote Service Fee-5SMS	R -2.25		1,019.00
06/04/2019	ATM CASH 5229020087666493	R -300.00		719.00
09/04/2019	ATM CASH 5229020087666493	R -400.00		319.00
09/04/2019	SOCPENWC - 5401120323089		R 1,780.00	2,099.00
09/04/2019	SOCPENWC - 5401120323089		R 1,000.00	3,099.00
09/04/2019	ATM CASH 5229020087666493	R -2,600.00		499.00
09/04/2019	ATM CASH 5229020087666493	R -100.00		399.00
09/05/2019	CARRIED FORWARD		0.00 R	399.00
09/05/2019	PROVISIONAL STATEMENT		0.00 R	399.00
09/05/2019	BROUGHT FORWARD		0.00 R	399.00
09/05/2019	VAT 25/04-27/05 = R3.93		0.00 R	399.00
09/05/2019	ATM/SSD FEE 25/04 - 27/05	R -28.00		371.00

Nedbank Ltd Reg No 1951/000009/06.
Authorised financial services and registered credit provider(NCRCP16).

Post Office:

TAX INVOICE

South African Post Office Limited
Robertson

01-JUN-2019
Session Id: 710-81319-1-1545541-1
Txn No : 02480
Teller Id: HARIETJIE DU PREEZ

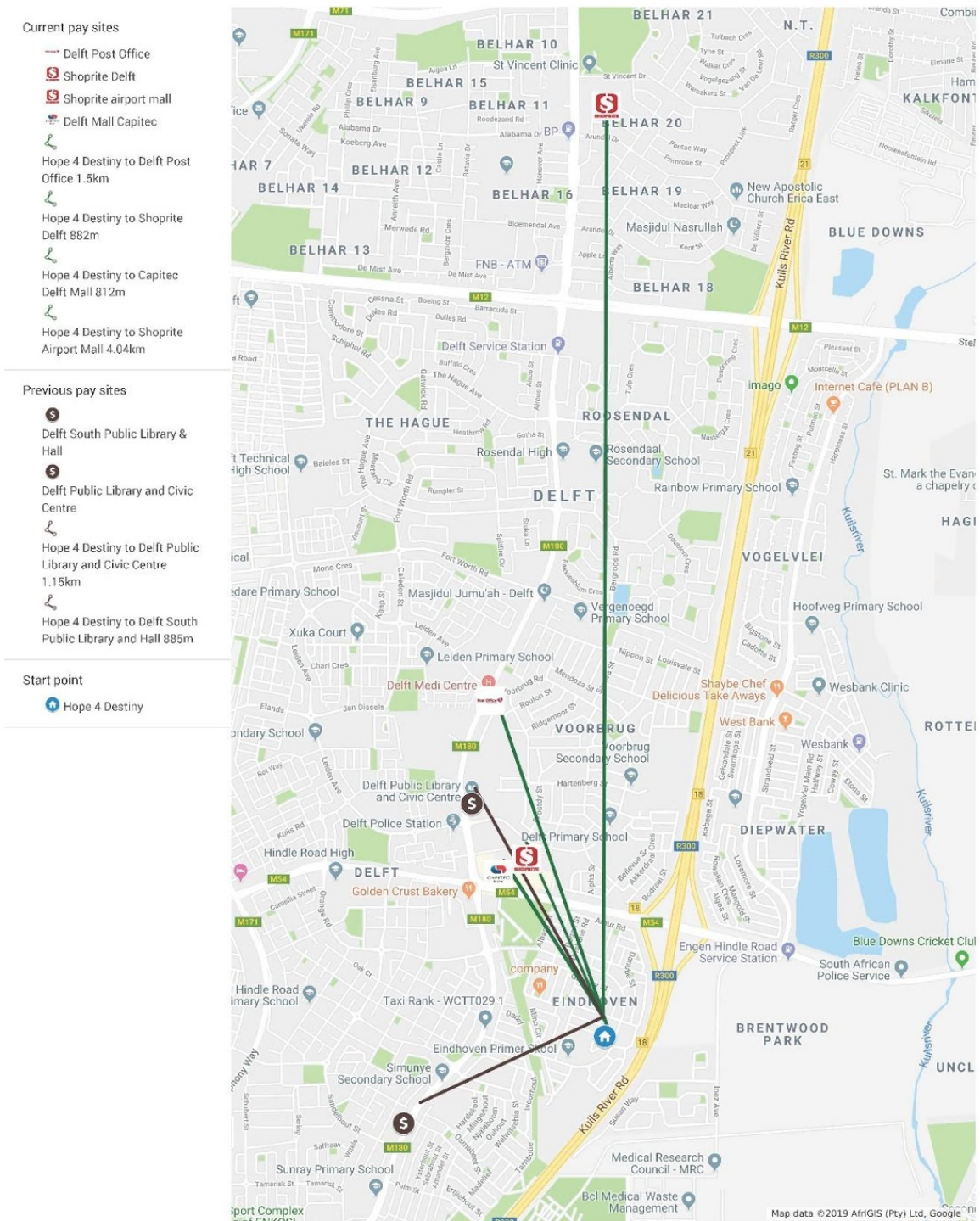
10:43:23

TAX INVOICE VAT #4650101142
ALL PRICES VAT INCLUSIVE
VAT DOES NOT APPLY TO ITEMS MARKED *

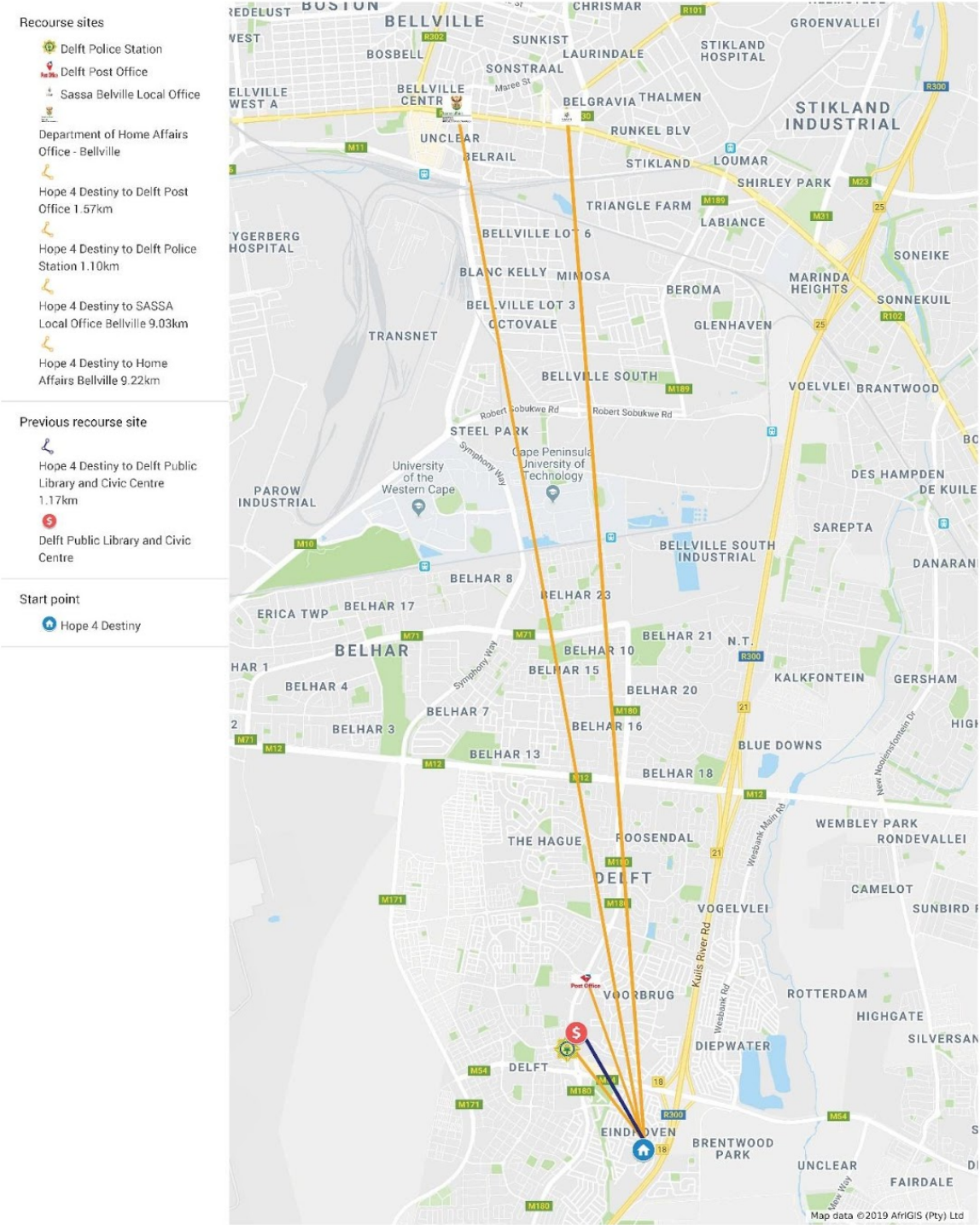
Acknowledgement of Agency Payment

PRODUCT	QTY	UNIT PRICE	VAT	R AMOUNT
SASWITCH WITHDRAWAL	1 x	-R420.00		-R420.00
(Card Number:XXXXXXXXXXXX9006)				
(Transaction Amount:R420.00)				
(Reference Number:154446/8131010)				
VAT TOTAL @15%				
Sub Total				-R420.00
VAT TOTAL @15%				
Total				-R420.00
Cash				-R420.00

Delft Payment Map











Delft Recourse Map




Genadendal Payment Site



Current Pay Sites

-  Savers Lane
-  ABSA and Standard Bank ATM
-  The Caledon Post Office
-  Nedbank Caledon
-  Capitec Bank Caledon Pioneer Street
-  EasyPay
-  Pick n Pay Caledon Mall
-  Genadendal Legal Information Desk to Caledon 24.7km

Previous Pay Sites

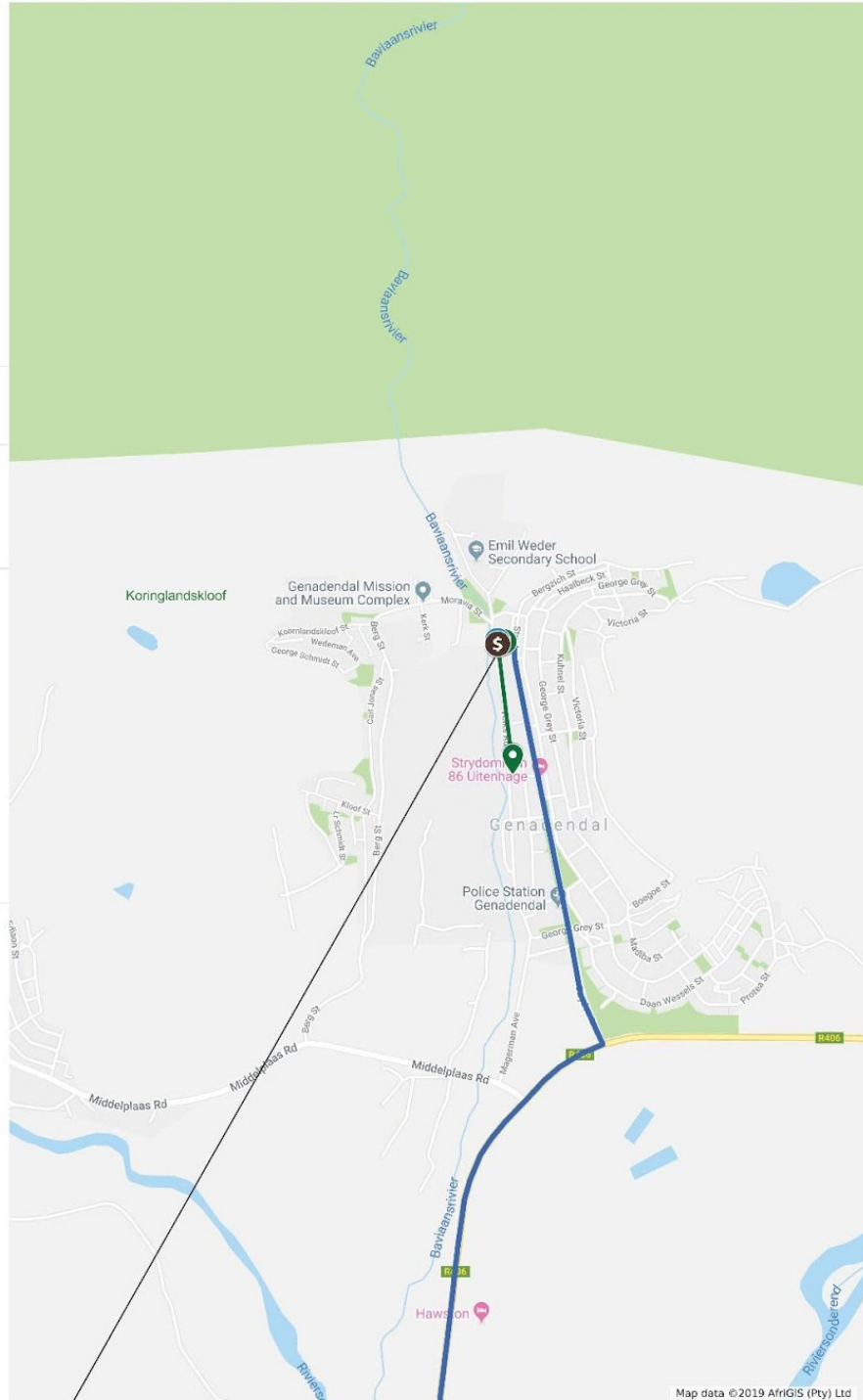
-  Victoria Hall

Directions from Victoria Hall to Nedbank Caledon

-  Victoria Hall
-  Nedbank Caledon









Start point

-  Genadendal Legal Information Desk
-  Genadendal Legal Information Desk to ABSA and Standard Bank ATM 29m
-  Genadendal Legal Information Desk to Victoria Hall
-  Genadendal Legal Information Desk to Savers Lane 500m



Genadendal Payment Site

Current Pay Sites

-  Savers Lane
-  ABSA and Standard Bank ATM
-  The Caledon Post Office
-  Nedbank Caledon
-  Capitec Bank Caledon Pioneer Street
-  EasyPay
-  Pick n Pay Caledon Mall
-  Line 8

Previous Pay Sites

-  Victoria Hall

Directions from Victoria Hall to Nedbank Caledon

-  Victoria Hall
-  Nedbank Caledon

Start point

-  Genadendal Legal Information Desk
-  Genadendal Legal Information Desk to ABSA and Standard Bank ATM 29m
-  Genadendal Legal Information Desk to Victoria Hall
-  Genadendal Legal Information Desk to Savers Lane 500m



Genadendal Recourse Map

Recourse sites

-  The Caledon Post Office
-  Department Of Home Affairs
-  Caledon Police Station
-  SASSA Caledon

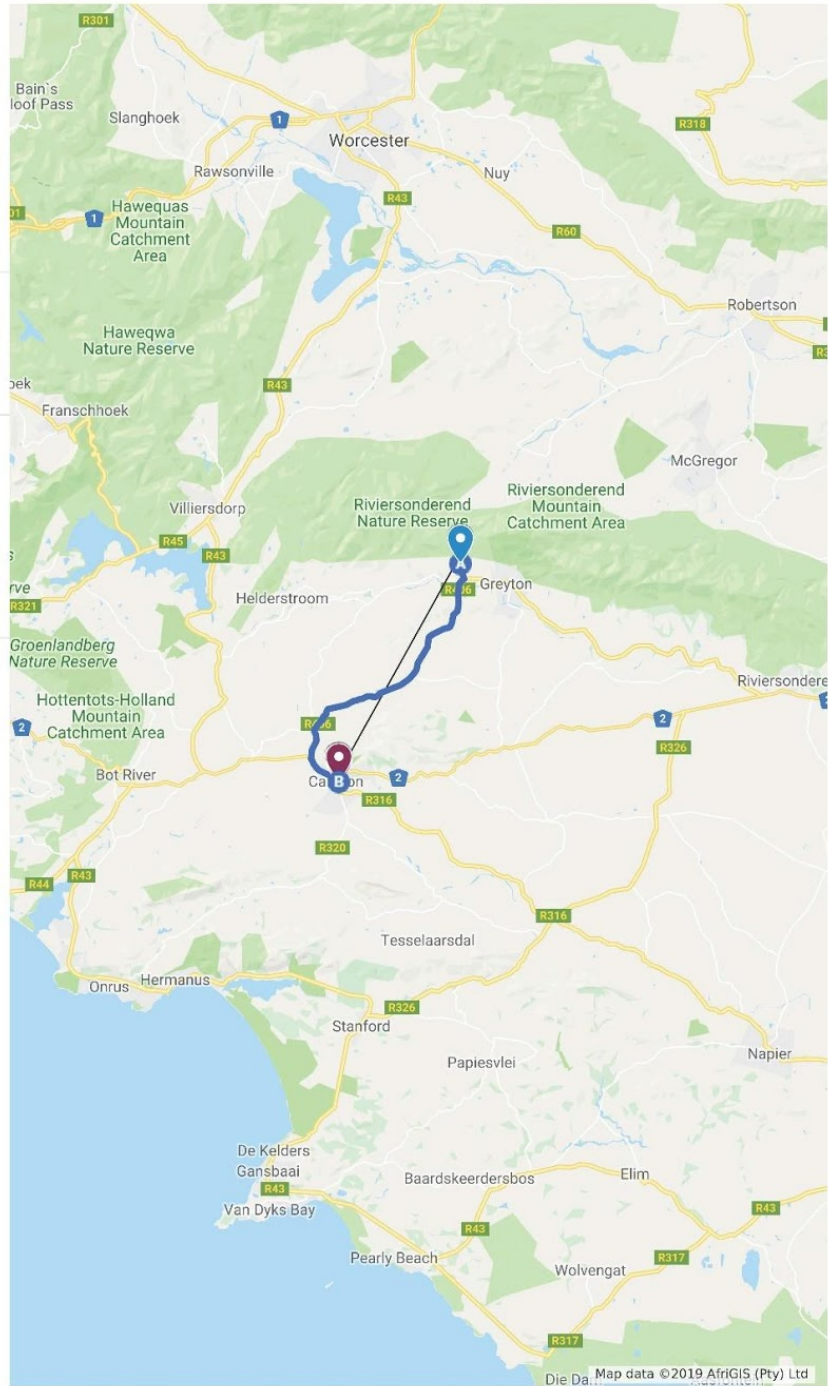
 Genadendal Legal Information Desk to Caledon 25.3 km

Start point

-  Genadendal Legal Information Desk

Directions from Genadendal Legal Information Desk to SASSA Caledon

-  Genadendal Legal Information Desk
-  SASSA Caledon



Genadendal Recourse Map

Recourse sites

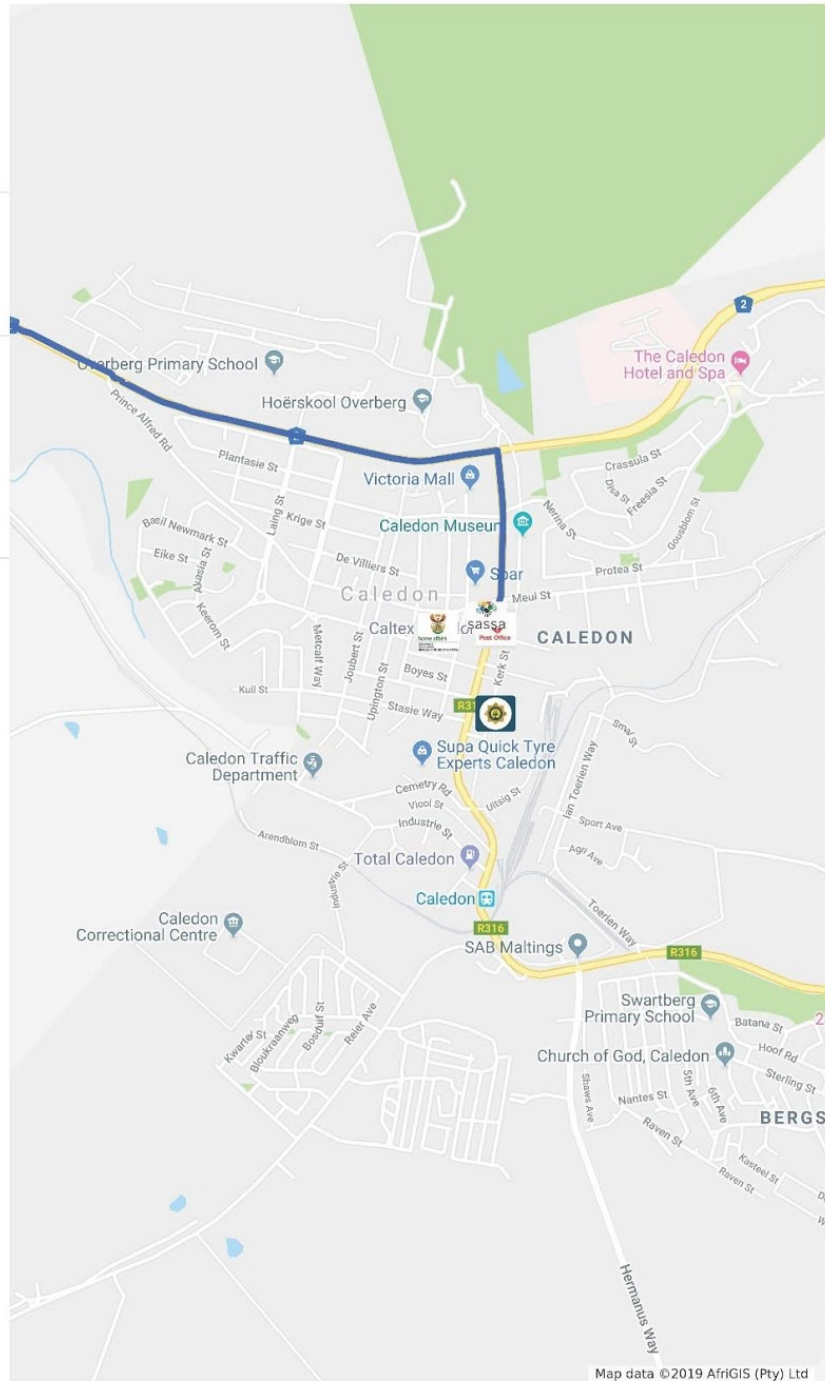
-  The Caledon Post Office
-  Department Of Home Affairs
-  Caledon Police Station
-  SASSA Caledon

Start point

-  Genadendal Legal Information Desk

Directions from Genadendal Legal Information Desk to SASSA Caledon

-  Genadendal Legal Information Desk
-  SASSA Caledon



Khayelitsha payment map

Current Pay Sites

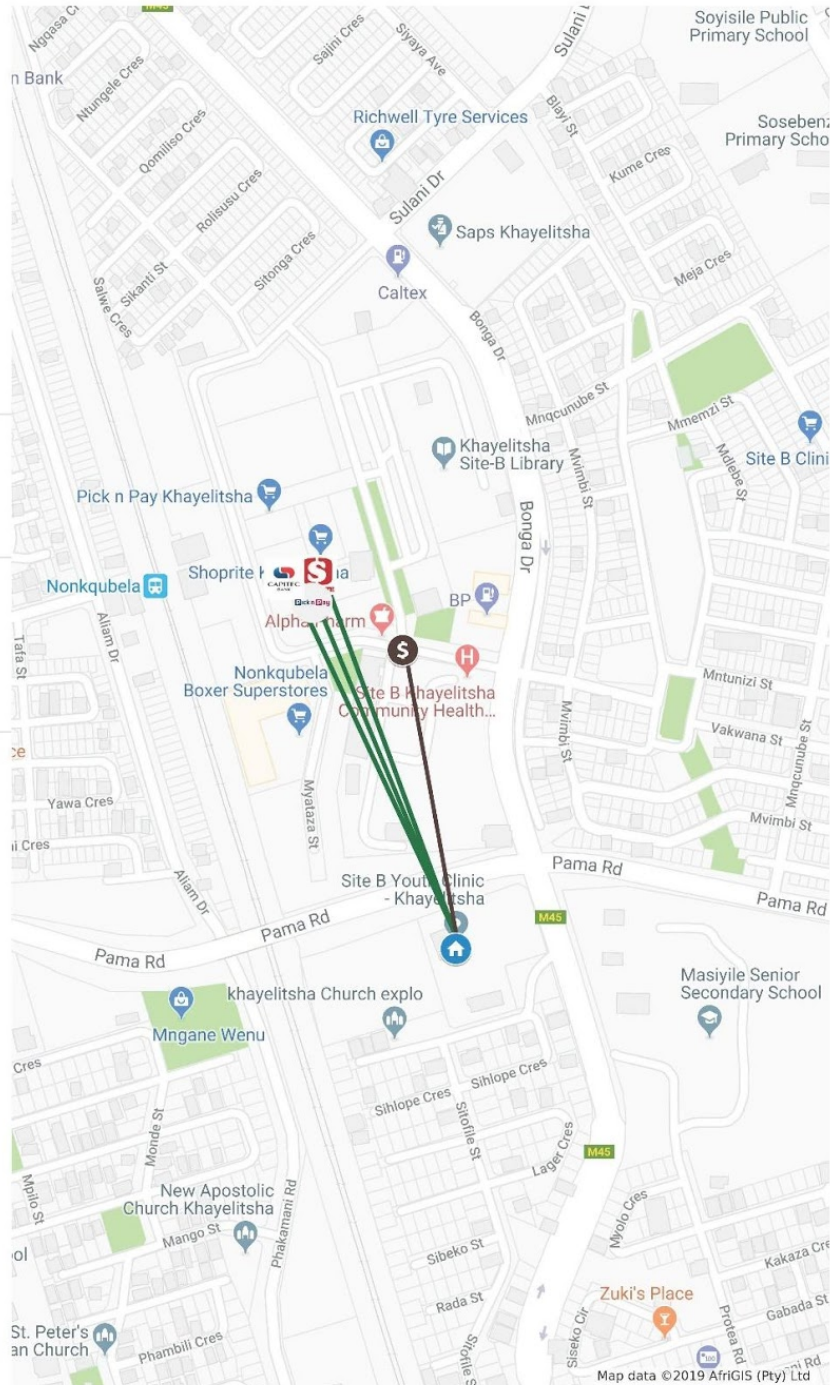
-  Shoprite Khayelitsha
 Pnp Khayelitsha
 Capitec Bank Khayelitsha
 Nonqubela Mall
 Youth Clinic to Shoprite 313m
 Youth Clinic to Pick n Pay 293m
 Youth Clinic to Capitec 312m

Start point

- Site B Youth Clinic -
Khayelitsha

Previous Pay Site

- Nonkqubela Pay Site
Youth Clinic to Former Pay Site 237m



Khayelitsha recourse map



Recourse sites

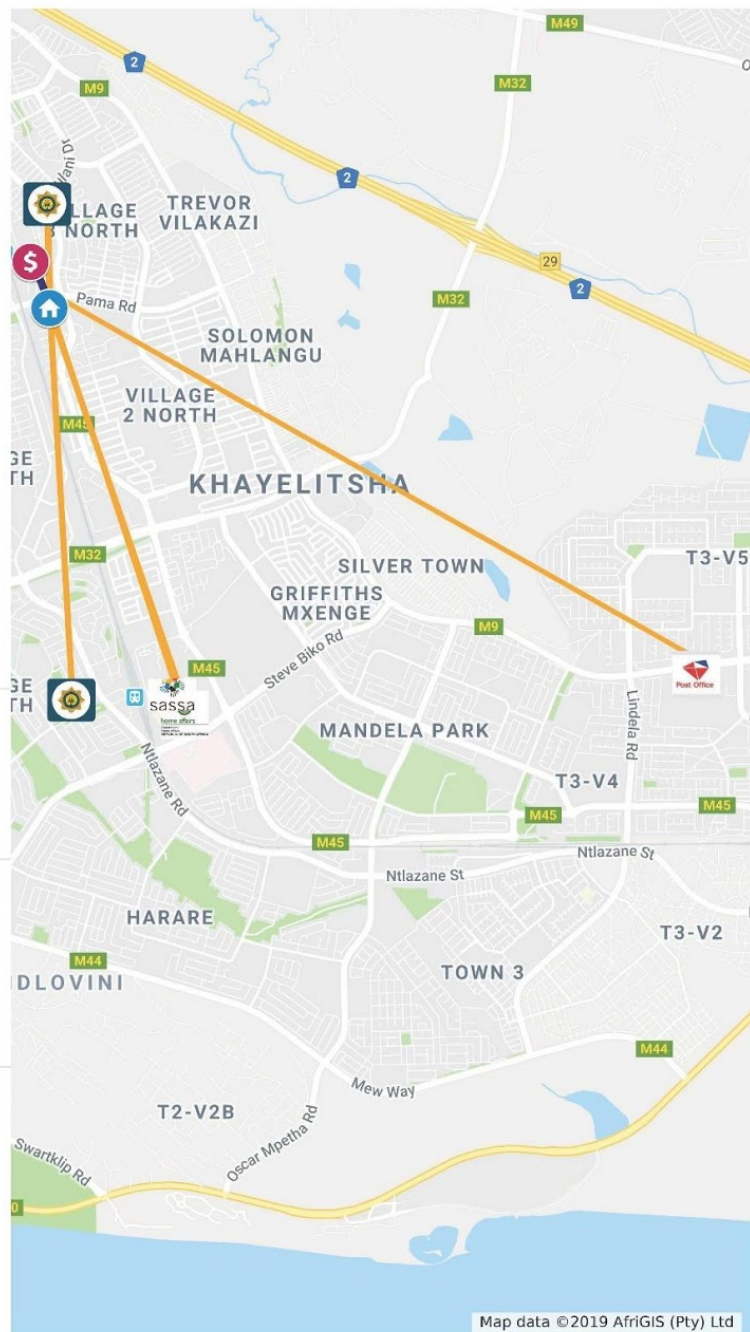
-  Department of Home Affairs
Office - Khayelitsha
-  Saps Khayelitsha
-  Saps Harare
-  Manyanani Post Office
-  Youth Clinic to SAPS Harare
2.05km
-  Youth Clinic to Home Affairs
2.24
-  Youth Clinic to SASSA
-  Youth Clinic to SAPS
Khayelitsha 527m
-  Youth Clinic to Post Office
-  SASSA

Start point

-  Site B Youth Clinic -
Khayelitsha

Previous recourse site

-  Nonkqubela Pay point
-  Youth Clinic to Nonkqubela
Pay Point 268m



Robertson Payment Map



Robertson Recourse Map

Current Recourse Sites

-  SAPS Robertson
-  Department of Home Affairs Office - Robertson
-  SASSA
-  Post Office Robertson
-  Sunshine Daycare Centre to SASSA 3.03km
-  Sunshine Daycare Centre to Home Affairs 3.03km
-  Sunshine Daycare Centre to Robertson SAPS 2.28km
-  Sunshine Daycare Centre to Post Office 1.86km

Previous Recourse Sites

-  Nkqubela Community Centre
-  SAPS Nkqubela
-  Sunshine Daycare Centre to Nkqubela SAPS 112m
-  Sunshine Daycare Centre to Nkqubela Community Centre 36m

Start Point

-  Sunshine Daycare Centre

