UNIVERSITY OF KWAZULU-NATAL ™

INYUVESI YAKWAZULU-NATALI

STAKEHOLDER PERSPECTIVES ON NETWORK PERFORMANCE IN BIOMETRIC PAYMENT OF OLD AGE GRANT RECIPIENTS: THE KWAZULU-NATAL CASE OF UMLALAZI MUNICIPALITY

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A dissertation submitted in partial fulfilment of the requirements for

the degree of

Master of Public Administration

School of Management, Information Technology and Public Governance at

the University of KwaZulu-Natal

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2016

DECLARATION

I Nelisiwe Revival Mpungose declare that

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Signed……………………………….

ACKNOWLEDGEMENTS

DEDICATION

This work is dedicated to my family, my daughter, Nothile, my granddaughter, Zizo Poyo and most importantly, my parents: my mother Tholiwe Mpungose and my dad, the late Mpandlana Mpungose (Praise-named as *Gawozi kaSilwane, wena wePhahla elinhlokonhle*). May his soul rest in peace.

LIST OF ACRONYMS AND ABBREVIATIONS

Automated Teller Machine	ATM
BPS	BPS
Cash Paymaster Service	CPS
Chief Executive Officer	CEO
Department of Social Development	DSD
Dowa Emergency Cash Transfer	DECT
Electronic Benefit Transfer	EBT
Electronic Funds Transfer	EFT
Global Positioning System	GPS
Information and Communication Technology	ICT
Livelihood Empowerment Against Poverty	LEAP
Local Office Manager	LOM
Millennium Development Goals	MDGs
Ministerial Task Team	MTT
OAG	OAG
Payment Management Unit	PMU
Personal Identity Number	PIN
Point of Sale	PoS
Public Private Partnerships	PPPs
Regional Executive Manager	REM
Senior Manager	SM
South African Social Security Act	SASSA
Social Assistance Act	SAA
Social Cash Transfers	SCT
Social Relief of Distress	SRD
Social Pensions	SOCPEN
South Africa	SA
South African Social Security Agency	SASSA
Universal Electronic Payment System	UEPS
White Paper on Transformation of Public Service	WPTPS

Dissertation Abstract

The South African Social Security Agency (SASSA) introduced a new BPS in 2012 as a pilot project. In 2013 the Agency embarked on a process of re-registering all social grant beneficiaries. The beneficiaries were supposed to be re-enrolled into a new system. A company called Cash Paymaster Services (CPS) was awarded a five year contract to pay SASSA's beneficiaries through the new BPS. Re-registration was obligatory for all social grant beneficiaries. This called for network governance between the two organisations, i.e. SASSA and CPS as service providers and with beneficiaries as service recipients. This dissertation research study examines the relationship between SASSA and CPS in administration of the BPS and explores the enrolment process from the perspective of OAG recipients. The study explores the factors that facilitate or hinder the effectiveness of the BPS and how SASSA and CPS interactive service delivery is evaluated.

This qualitative study is guided by network performance theory. Data were collected through interviews and focus groups as well as observation and documentary evidence. Data were analysed using a combination of content, matrix and thematic analysis and subsequently triangulated. The findings reveal that there is no precise criterion that is used by either SASSA or CPS to evaluate network performance on these organisations. Despite the fact that there is a Service Level Agreement (SLA) that serves as a guiding document detailing the responsibilities of each organisation, no one seems to take charge and ensure adherence. Furthermore, it was noted from the focus groups' responses that some of the challenges or queries raised by the OAG beneficiaries are not effectively addressed since there is no proper system in place to either lodge or respond to complaints. The pay points where beneficiaries collect their pension pay-outs do not seem to meet the minimum requirements of the pay point.

Lastly, recommendations drawn from the findings include creation of suggested criteria for network performance, establishment of a dedicated team to monitor and evaluate the performance of the involved two organisations, and to perceive grant recipients as part of the network so that they too can systematically evaluate network performance. If this happened, it would ensure SLA implementation to improve the quality of service rendered to the elderly and also to ensure restoration of their dignity.

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CHAPTER 1:

INTRODUCTION AND BACKGROUND TO THE STUDY

1. 1 Introduction

This study seeks to explore the perceptions of stakeholders in relation to the network performance of the South African Social Security Agency (SASSA or Agency) and Cash Paymaster Services (CPS) in the biometric payment of OAGs (OAGs) recipients at *uMlalazi* Municipality. The main purpose of the study is to determine the criteria currently used to measure the performance of these two network actors within the network governance framework. This chapter outlines the background of the overarching and specific research problem, the objectives of the study and the research questions. The philosophical worldview that underpins the study, the research design and the research methods are also presented here. Definition of terms and the significance of the study are also provided in this chapter, followed by an explanation of ethical considerations and limitations of the study. The chapter concludes with an outline of the structure of the dissertation and the summary thereof. In the paragraph below the description of the research site will be given in terms of its location.

1.2 Background of the overarching research problem

South Africa is historically faced with three crucial challenges; namely, poverty, unemployment and inequality. Collectively, these challenges impact negatively on the social, political and economic fabric of the country (Sunday Independent, 2015). The South African government mitigates poverty through a redistribution spending policy, which relates to provision of social grants. The focus of the policy is on poverty alleviation, which has the effect of transferring economic resources to consumption. This is significantly contrary to poverty reduction policy that transfers resources to investment.

Leibbrandt, Woolard, Finn Argent (2010:9) contend that levels of poverty and the degree of disparity in South Africa persist along racial lines. The introduction of the State Old Age Pension dates back from 1928 and was aimed at addressing poverty among elderly white South Africans, however it was progressively expanded to cover other population groups over a period of time. The grant allocation and other specific conditions were predicated on race during the Apartheid era. In 1970, the State Old Age Pension grant amount for a white South African escalated to more than seven times as compared to the value of the pension for a non-white South African. In the following year, 1980, this gap lessened swiftly to a ratio of just above three to one, partly due to a decline in the real value of pensions for whites, then again due to real increases in the amount and number of the pensions to non-whites.

Through the Millennium Development Goals (MDGs), leaders of 189 nations in the year 2000 made a significant undertaking to have the world liberated from extreme poverty and other various shortcomings that have haunted the communities for millennia. The agenda and objectives for South Africa set out in its development path entrench the objectives of the MDGs, which are comprised of eight goals. The study at hand relates to goal number 1 in the MDGs, which is 'to eradicate extreme poverty and hunger.' Post-2015, with the target date for accomplishing the MDGs having passed, the United Nation member states now envisage sustainable developments goals, which remain concerned with poverty alleviation (RSA: 2000a).

After the first democratic elections in 1994, the democratic government led by the African National Congress (ANC) introduced and implemented the South African development and planning frameworks that were geared towards upholding democracy and a gradual eradication of all forms of discrimination. Chief among these was race-based discrimination that constituted the cornerstone of apartheid. The Reconstruction and Development Programme (RDP) is the framework that was adopted as a policy framework to deal with socio-economic evils in South Africa, including challenges as well as the service delivery backlogs emanating from the set aside of apartheid. Delivery of health, education and electrification were issues dealt with by the RDP, as flagship programmes in the hundred-day action plan (RSA: 1994).

In 1996 there was an introduction of the Growth, Employment and Redistribution (GEAR) (RSA: 1996a) with four objectives and it was regarded as the Macro-Economic Strategy. GEAR was followed by the Accelerated and Shared Growth Initiative for South Africa (ASGISA) (RSA: 2006) sought to accelerate the creation of employment with the goal of reducing unemployment rate by fifty percent by 2014. ASGISA acknowledged obligatory restrictions in the South African economy. The New Growth Path (NGP) (RSA: 2009) focused on the micro economy. Furthermore, the National Development Plan (NDP) (RSA: 2011), which was adopted in August 2012 envisions the ideal 2030 South Africa society and the action plans to embark on with the use of the NGP (RSA: 2009) for the accomplishment of this vision. With regards to MDGs, substantial socio-economic improvements were achieved by South Africa (MDG Report 2013:21).

Synergies between the MDGs agenda and South Africa's development initiatives post-1994 made it possible for this country to realise significant socio-economic growth. Poverty rates deteriorated in South Africa between 2000 and 2009 based on the international poverty lines. However, between the year 2006 and 2009 there was a moderate growth in poverty rates, and this can be attributed to the global economic decline in 2008/09. The indicators showed a prolonged decline in poverty in the period between 2009 and 2011 (MDG Report, 2013). Yet poverty remains

problematic both nationally and locally in South Africa. Nevertheless, the importance of the town of Eshowe (where the study is located as explained below) to *uMlalazi* municipality is apparent in that its contribution to gross geographic product is 21% (www.uMlalazi.org.za). The research problem for this study is narrowed down in the next section.

1.3 Research problem of the study

The research problem of the study emerged both from the researcher's observations as a SASSA employee, and from a thorough review of the relevant literature and legislative and policy frameworks. According to Leibbrandt *et al.,* (2010:60), the Social Assistance Act (1992) eventually eliminated all racially discriminatory provisions. Van der Berg (2010:3) is in agreement with the above statement and attests to the fact that the democratic state spared no effort in implementing policies that sought to obliterate the designs of privilege wrought by a racially stratified society. The inclusion of all races in the social assistance policies eventually led to an increase in the uptake of social grants in the offices. Hence, the provision of social assistance grants to those who qualify is one of South Africa's most comprehensive approaches to eradicate extreme poverty and hunger; it is an approach that aims to address the economic aspect of poverty while also catering for the basic needs of the poor themselves. Leibbrandt *et al.,* (2010:61) argue that before the child support grant was introduced, the OAG and the disability grant were the main sources of grant income. Additionally, Leibbrandt *et al.,* 2010:61) state that "access to either of these grants was adequate to raise the per capita income of the largest households due to their high monetary value". Furthermore, a study conducted by Tshuma (2012:4013) revealed that social grants are intended to alleviate the poverty of their beneficiaries and as such have become the greatest source of income for the majority of rural households in South Africa. According to Samson, van Niekerk & MacQuene (2010:56), conditional cash transfers and public works programmes need more administrative capacity than unconditional programmes. This is one of the reasons the government resorts to partnerships with the private sector to deal with the volume of work. Samson *et al.,* (2010:56) argue that policy makers are at a risk of losing the vitality of public institutions or becoming dependent on non-state actors, such as market-based agents or non-governmental organisations, if the existing capacity to deal with administrative work is insufficient. Hence, networks come into play.

There is evidence to suggest that networks are progressively recognised as a sustainable mechanism for the provision of services and implementation of policies particularly in the public sector (Kenis and Provan, 2009:440). In support of the above statement, Bourgon (2009:4) suggests that networks are powerful assets in creating solutions. This is where the relationship between SASSA and CPS was born. Blanco, Lowndes and Pratchett (2011:302) point out that

"the notion of networks as a mode of governance that can be devised and accelerated to boost efficiency and a form of democracy is typical of the governance network approach." From this viewpoint, networks are defined as the outcomes of institutional incentives particularly designed to boost collaboration of various actors toward common goals and objectives (Blanco *et al.*, 2011:303).

In March 2012 and throughout the year 2013, South African social grants recipients queued at SASSA offices, pay points and other designated areas to be re-registered and be issued with new SASSA cards to enable them to access their social grants electronically anywhere within the country. Old and young social grants recipients were expected to present themselves with their personal documents which included *inter alia,* identity documents, children's birth certificates and proof of residence. The expectation was that the beneficiaries were to be photographed and have their full sets of fingerprints taken as well as voice recordings. The expectations were that those who were receiving child related grants, namely: foster child grants, child support grants and care-dependency grants, should bring their children along so as to have them registered as well. The process was driven by Cash Paymaster Service (CPS) NET1 and monitored by SASSA as highlighted in chapter 2 and further explained in chapter 4. Donovan's (2013:1) study of the biometric re-registration process argues that the episode-in-question was the consequence of a bureaucratic decision by welfare policy-makers to implement a new administrative infrastructure for South Africa's far-reaching programme of social grants.

While this study could have been conducted in any South African municipality, *uMlalazi* was selected for a number of reasons. First, it is a geographical area in which the researcher does not work which allows the researcher to apply a fresh outlook to the situation without knowledge of how the biometric system operates in that area. Second, the area is in close proximity to where the researcher lives, so it convenient. To place *uMlalazi* in geographical context, it is located in the northern part of the province of KwaZulu-Natal (KZN). The local government handbook describes *uMlalazi* Local Municipality as one of the six local municipalities under *uThungulu* District Municipality. The other five municipalities are, the City of *uMhlathuze* within which the Richards Bay is located, Nkandla, *Mthonjaneni*, *uMfolozi* and *Ntambanana*. *UMlalazi* Municipal area has two small towns under its administration, i.e. *uMthunzini* and Eshowe. The study was conducted in Eshowe. *UMlalazi* local municipality headquartered at Eshowe lies some 83, 6 kilometres south west of Richards Bay. *UMlalazi* is one of the largest local authority areas in South Africa (SA). *UMlalazi* is named after the river in the territory. The isiZulu word *uMlalazi* translates into the English word 'sharpener'. According to the Statistics South Africa 2011 Census Report, *uMlalazi* has a population of 213 601. The municipal area covers 2 300 square kilometres, most of which are rural settlements under the jurisdiction of fourteen traditional

authorities (www.localgovernment.co.za). Although the traditional leaders (*Amakhosi*) and the ethnic groups overseen dominate the area, *uMlalazi* is nevertheless regarded as semi-urban. This is because *uMlalazi* includes a small town of Eshowe that encompasses the suburban and industrial areas of the local municipality. The municipality has a total number of sixty nine pay points where beneficiaries may collect their social grants. This number also includes the merchant stores (*uMlalazi* Integrated Development Plan, 2015 to 2016 Review). The two pay points studied in Eshowe are *Mpungose* and *uMhlathuzana*. It is worth disclosing that the researcher is a member of the royal family in Mpungose.

In view of network governance theory, the aims of the BPS, the relationship between SASSA and CPS, and the needs of service recipients, a conceptual model was drawn from the literature review. The conceptual model guiding the study revolves around the endogenous factors, exogenous factors and network effectiveness with elements embedded in each concept as explained in chapter 2. Based upon the literature review from which the research problem emerged and from which the conceptual model was drawn, certain research questions and objectives were established. These are outlined next.

1.4 Objectives of the study

The objectives of the study are: to determine the network performance criteria that is used to measure network performance. As such the study seeks to:

- Examine the network performance of SASSA and CPS as well as its evaluation in the payment of OAGs (OAGs).
- Identify the factors that facilitate or hinder the effectiveness of the new biometric payment of OAGs.
- Explore the process of enrolment of OAGs recipients performed at SASSA's offices.
- Ascertain the stakeholders' perspectives with regards to the payment of OAGs.

1.5 Research questions of the study

The study seeks to answer the following questions:

- How is the network performance of SASSA and OAGs regarding biometric payments of OAGs evaluated?
- What are the factors facilitating or hindering the effectiveness of biometric payment of OAGs?
- How are recipients of OAGs enrolled by SASSA and CPS to receive grants?
- What are the stakeholders' perspectives on payment of OAGs recipients?

1.6 Philosophical worldview, research design and methods

In accordance with Creswell (2009:5) there are four different types of worldviews; namely, post-positivism, advocacy or participatory, social constructivism and pragmatism. The philosophical worldview underlying the research design, research objectives and the research questions of the study is the social constructivist worldview. Creswell (2009:8) points out that a social constructivist is prone to an assumption that any given individual would want to comprehend the world in which they live and work. In this study the respondents were enabled to voice their experiences with regards to the BPS in the payment of OAGs as well as their views on the effectiveness of the network performance between SASSA and CPS. With regards to the meaning of this worldview, the researcher primarily relied on the views of the participants on the situation under review. For instance, the beneficiaries were given a platform to air their views on the conditions of the pay points that relate to the issues of service delivery as well as the use of the new SASSA cards in terms of their user-friendliness.

A qualitative research design was employed for this study which assisted the researcher to gain insight on the BPS is received amongst beneficiaries. Philliber, Schwab and Samloss (1980 in Yin 2009:26), describe research design as a plan for a study to attend to the questions to be studied, relevant data, and the method to be used when analysing the findings. Data collection techniques were interviews that were conducted with SASSA and CPS officials and focus groups with the OAGs beneficiaries. Observations and documentary evidence were other data collection methods also utilised for this study. In terms of data analysis techniques, content, thematic and matrix analysis were employed to analyse data that was gathered using the above-mentioned tools. With regards to the qualitative research strategies, the case study strategy was undertaken for the purpose of this study. A case study as described by Thomas (2011:3) is a research that focuses on one phenomenon specifically in detail and is not intended for generalisation of findings. The unit of analysis for this study is the BPS. A significance is attached to the study and is discussed next.

1.7 Significance of the study

The significance of this study emanates from the Bill of Rights as enshrined in Chapter 2 of the Constitution of the Republic of South Africa (RSA, 1996 b). Section 27 (1) (c) of the Constitution contains the right to social security and state that "everyone the right to have access to social security and appropriate social assistance, including those who are unable to protect themselves and their dependants." This is from where the social grants that are provided by SASSA stem. Given the fact that the state has an obligation to fulfil the rights enshrined in the Bill of Rights which includes the respect, protection and promotion of these rights in terms of Section 7 (2), in doing so, the state should also take cognisance of Section 10 of the Constitution which affords everyone the right to human dignity (RSA, 1996b). The provision of social assistance as one of

the government poverty alleviation programmes is administered in terms of the Social Assistance Act 13 of 2004 (RSA, 2004a) . Moreover, the White Paper on Transformation of Public Service, 1995 (WPTPS) (RSA, 1995) spells out the process by which public officials are expected to provide services to the people as well as improvements in the manner in which these services are delivered in terms of efficiency and effectiveness. To fulfil the efficiency and effectiveness objectives in the administration of social assistance, one of the reasons for the establishment of SASSA was to deal with the issues of service delivery. Section 3 (c) of the Social Assistance Act 13 of 2004 (RSA, 2004a) states that SASSA must ensure the prescription of minimum norms and standards for social assistance delivery. The need for the network between SASSA and CPS is to deal with service delivery issues so as to fulfil the mandates of the State as per the provisions outlined above.

Despite the fact that the introduction of this system was anticipated to address some major service delivery issues and provide relief to the elderly from having to stand in long queues, SASSA offices continue to be inundated with customers facing numerous challenges with regard to their social grants payments as well as service delivery concerns at the pay points. As such the study examines the relationship that SASSA has with CPS, who are responsible for enrolment and payment of social grants to beneficiaries, and the Department of Social Development, who acts as the mother body of SASSA. The effect of this relationship, which is called network governance, is examined in detail so as to ascertain whether the programme is indeed a success for both the Agency and the beneficiaries, or whether the programme has come with its own challenges. If so, the study poses the question as to how best those challenges can be overcome.

Lewis (2011:1222) suggests that governance by network is dependent on a notion that policy emanates from the processes of governing that may be outside of government control. Although it may be too soon to assess the programme, the findings of this study may be beneficial to all stakeholders since the payment of social grants is an on-going process. The study reveals that network governance is an appropriate response to current policy problems; however its effectiveness is only significant if these networks perform properly (Lewis, 2011:1223). The significance of this study is thus its potential to help ascertain whether issues of monitoring and evaluation of the SASSA and CPS network (including intra-networks within each organisation), are being adequately addressed for service delivery improvement.

1.8 Ethical considerations

The researcher ensured that all the essential protocols and ethical principles were adhered to in this study. This included the obtainment of ethical clearance, which is the official permission given for the study to be conducted. Informed consent was obtained from all participants, and the

researcher provided assurance of the participants' anonymity and respect for human dignity as well as the confidentiality of the study. The acknowledgement of sources of information was also observed throughout the dissertation. Further details are discussed at length in chapter 3.

1.9 Limitations of the study

The researcher encountered various constraints whilst undertaking the study. These ranged from challenges experienced in the obtainment of the gatekeeper letter from some of the authorities of the various departments involved in the study to lack of availability of the participants due to geographical distances. These constraints converged to delay submission of the application for ethical clearance, which was finally obtained almost 18 months after initiating the study and attached as Appendix G. Consequently, data collection was only embarked upon in August 2015. The time constraint was also a contributing factor to the delays in meeting the deadlines since there was a lot to do within the time limits. The location of the participants was a key factor that threatened to derail the researcher's journey. Some participants live in Pietermaritzburg, while another is stationed at Ulundi. The remainder reside in Eshowe which is fifty-six kilometres away from where the researcher resides. On occasion an appointment with a participant was confirmed well in advance but upon the researcher's arrival at the venue, the participant was unavailable and the appointment had to be rescheduled. To guard against any bias in light of the researcher being a SASSA employee, the researcher selected geographical locations to study outside of the areas in which the researcher is assigned to work. The fact that the researcher is a member of the royal family in Mpungose did not threaten bias since the study does not focus on the institution of traditional leadership.

1.10 Definition of key terminology

The table below provides the definitions of key terms that are used in the study.

Table 1.1: Definitions of key terms

Terms	Definitions
Beneficiary	"A person who receives social assistance. In this study the old age recipients are referred to as the beneficiaries". (SASSA Act 13 of 2004b)
BPS	"The pattern recognition system that operates by obtaining biometric data from an individual, extracting a feature set from the captured data and comparing this feature set against sets in the database". (Morwal, Singh & Tripathi, 2012:6)
Endogenous factors	"These are factors that network management and the network members should be able to control and include the use of resources and relationships between actors". (Whelan, 2011:278)
Exogenous factors	"These are factors that networks may not be able to control and include an imposed network design by government and the developmental stage of the

	network". (Whelan, 2011:278)
Network effectiveness	"The improvement of the well-being of clients and the overall quality of service delivery measured by the extent to which a network achieves its goals, whatever the goal is and however it has been formulated". (Provan and Milward, 1995 in Turrini, Cristofoli, Frosini & Nasi, 2009:532; Mcguire & Agranoff, 2011:272)
Network governance / governance networks	"Stable configurations of coordinated action and resource exchange involving policy actors crossing different social scales, drawn from the public, private or non-profit sectors and across geographic levels; who interact through a variety of competitive, command and control, cooperative, and negotiated arrangements; for purposes attached to one or more aspects of the policy stream". (Koliba, Meek & Zia, 2010 in Koliba, Zia, & Lee, 2010:3)
Networks	"Multiple organisations tied by some form of structural interdependence in which there is no subordinate by virtue of its formal position and a collective goal is sought to be achieved". (O'Toole, 1997 in Turrini, Cristofoli, Frosini & Nasi 2009:529; Provan and Kenis, 2008:231 in Ysa, Sierra & Esteve, 2014:2)
Social assistance	"All types of social grant as defined in the SASSA Act, including social relief of distress". (SASSA, Act 13 of 2004)
Social cash transfer	"Regular non-contributory payments of money provided by the government or sometimes by non-governmental organisations (NGOs) to individuals and households". (Samson, van Niekerk & Quene, 2010:3)
Social grant	"A child support grant, a care dependency grant, a foster child grant, a disability grant, an older person's grant, a war veteran's grant and a grant-in-aid". (SASSA, Act 13 of 2004)

These terms are further explored in the upcoming chapters. The next section outlines the chapters of the study in terms of what each entails. This is followed by the conclusion which summarises the entirety of the first chapter.

1.11 Structure of the dissertation

The entire structure of this dissertation consists of five chapters summarised as follows:

Chapter one: Introduction and background of the study

This chapter provides the overview of the study. It includes the background, research problem, research objectives and research questions. It presents a brief indication of the research methodology driving the study. It also provides an outline of the subsequent chapters of the dissertation.

Chapter two: Literature review

Chapter two presents a detailed discussion of the literature related to network governance, public administration and e-governance theories, which guided the study. It also illuminates the conceptual framework which underpins the study.

Chapter three: Research design and methods

The third chapter elaborates on the research design used for the study as well as the philosophical worldview that undergirds the study. Other aspects of discussion include case selection, site selection, participant selection, population sample and unit of analysis. Data collection instruments, that include interviews, focus groups, observations and documentary evidence, also form part of the content of this chapter. Also introduced in this chapter are data analysis techniques, triangulation of the study, ethical considerations, and limitations to the study.

Chapter four: Data analysis and presentation

This chapter presents primary and secondary data and interpretation thereof in accordance with case study design. The description of the area of *uMlalazi* is given in terms of the demographics. The presentation of observation and documentary evidence are outlined in this chapter. The methods utilised in analysing data, namely, content, thematic and matrices analyses are applied in conjunction with the literature to pave the way to the findings. Triangulation of the data concludes the chapter.

Chapter five: Findings, conclusions and recommendations

The final chapter summarises the results of the study and presents conclusions drawn from the study. Identified gaps and recommendations for further studies are also discussed.

1.12 Chapter summary

The study was conducted in line with professional academic writing guidelines and makes direct reference to a vast body of literature pertinent to the research topic. Subsequent to the literature review, areas that were not adequately investigated by previous researchers were then identified and developed into a conceptual framework which, it is hoped will provide opportunity for further studies. Subsequent to the development of a theoretical framework and appropriate research methodology, a research study was designed to provide guidance as to the strategies, methods of data collection and analysis that was suitable for the study. Purposive sampling was employed to gather an appropriate population for data collection. Gatekeeper letters were forwarded to the relevant potential participants in terms of the unit analysis and ethical data collection methods were followed during the study. The findings will be shared with relevant departments so as to give feedback on the work done in terms of the achievements and the challenges identified as well as recommendations with the aim of improving people's lives in so far as service delivery through the biometric payment system is concerned.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter presents and explores various strands of literature that contribute to the conceptual matrix underpinning the study. It examines classical public administration and management theories such as Weberian bureaucracy and management approaches espoused by theorists like Frederick Taylor and Henry Fayol. The organisational structures of SASSA and CPS are considered in light of these public administration and management theories. The chapter then explores contemporary governance modalities such as network governance and e-governance through information communication and technology (ICT). The concept of social cash transfers (SCT) is considered as well as biometric systems for such transfers. This chapter further highlights the conceptual framework of network performance. This framework was selected to drive the study in view of a gap in the literature on determining network effectiveness for social cash transfers such as the BPS used in South Africa to pay social grants. The chapter concludes with a summary of the main topics covered.

2. 2 Legislative framework for social grants and public administration

The provision of social grants is guided by various legislations amongst which are, the Constitution of the Republic of South Africa (RSA, 1996a), the Social Assistance Act 13 of 2004 (RSA, 2004a), the Promotion of Administrative Justice Act 3 of 2000 (RSA, 2000b), the Promotion of Access to Information Act 2 of 2000 (RSA, 2000c), the White Paper on Transformation of Public Service (RSA, 1995) and the South African Social Security Agency Act 9 (RSA, 2004b). Each of these pieces of legislation is discussed in turn in the proceeding sections.

2.2.1 The Constitution of the Republic of South Africa (1996)

Given the fact that the Constitution of the Republic of South Africa is the supreme law of the country as stipulated in its very first chapter, and that its obligations must be fulfilled, it is thus mandatory that its provisions be observed in all governmental functions. In accordance with Section 7 (2) of the Constitution, the state has an obligation to respect, protect, promote and fulfil the rights of South African citizens contained in the Bill of Rights (RSA, 1996). South Africa (SA) makes a strict distinction between social assistance and social insurance. In this instance, the main focus of this study is on one form of social assistance, namely the old age grant (OAG). On the one hand, social assistance is a non-contributory scheme that caters for vulnerable groups and is financed from the general government revenues (tax-based). It is provided by the state in the form of social grants and social relief of distress (SRD). These social grants are means-tested in terms of potential recipients' assets and income; therefore they are available to those who meet certain stipulated criteria. Social relief also forms part of the social assistance branch of the social

security system, and entails short-term measures undertaken by the State to assist persons during individual or community crises that would have marred or communities' ability to meet their basic needs. On the other hand, social insurance refers to earned benefits of workers and their families and is often linked to formal employment. Furthermore, Section 27 (2) of the Constitution also imposes an obligation on the state and stipulates that "the State take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of each of these rights" (RSA, 1996b). It is for this reason that certain requirements need to be met in order to qualify for a specific social grant.

2.2.2 The Social Assistance Act (13 of 2004) (SAA)

The Social Assistance Act (RSA, 2004a) provides a legislative framework for the provision of various types of social grants and social relief of distress. In addition, the Act also regulates the administration of social grants. The purpose of the SAA is to create uniform norms and standards, standardised delivery mechanisms and a national policy for the application of the right to social assistance through SASSA.

2.2.3 The Promotion of Administrative Justice Act (3 0f 2000) (PAJA)

The Promotion of Administrative Justice Act (RSA, 2000b) is a general administrative law that was enacted to achieve South Africans' constitutional rights to administrative justice. In other words, it gives effect to the provision of Section 33 of the Constitution (RSA, 1996b). The PAJA codifies and expands the common law general principles of administrative law in acts of parliament. Its purpose, as outlined in the preamble to the Act, is to ensure efficient administration, good governance and a culture of openness, transparency and accountability. It stipulates the principles and processes required to ensure the lawfulness and reasonableness of an administrative action and also to ensure that the procedure followed is indeed fair. The stipulations of the Act therefore make it pivotal, for instance, for administrators at SASSA not to take a decision that will adversely affect the beneficiary, such as not having informed him/her in writing about the decision taken and also not having afforded the beneficiary an opportunity to present his/her case before the decision is implemented. The *audio alterim partem* rule applies in this instance. This basically means that all parties to the administrative action or decision must be heard before a decision is implemented.

2.2.4 The Promotion of Access to Information Act (2 of 2000) (PAIA)

The Promotion of Access to Information Act (RSA, 2000c) is about the right of access to information and stipulates that "everyone has right of access to any information held by the state or by another person which is required for the exercise or protection of any rights". It also contains the procedure to be followed when requesting such information. SASSA is obligated, in terms of the PAIA, to provide information about its clients if required, and the procedure must be duly followed. The PAIA is enforced by the South African Human Rights Commission (SAHRC).

2.2.5 White Paper on Transformation of Public Service, 1995 (WPTPS)

The White Paper on Transformation of Public Service (RSA, 1995) encompasses eight priorities for transformation and incorporates service delivery improvement as the essential element. The purpose of the WPTPS is to provide a policy framework with a strategy to introduce and implement a paradigm shift in public service delivery in SA. This White Paper predominantly addresses the way in which public officials should provide services to the people and how to improve the way in which these services are delivered in terms of efficiency and effectiveness. It comprises the following eight '*Batho Pele*' principles for transforming service delivery. First, consultation, which means people should be involved with the quality and the degree of service rendered to them. The second principle is service standards, which entails that the quality and the level of public service be shared with citizens. The third principle is access, which denotes that equal access to services by all citizens should be ensured. The fourth one is courtesy, which means that citizens should be treated with respect and dignity. The fifth principle is information, which implies that correct information about the entitlement of services should be given to citizens. The sixth principle is openness and transparency which means that the government should be provide access to information about the running of the departments. The seventh principle is redress which signifies that an apology be given to citizens should it happen that the expected standard of service is not rendered. Lastly, is value for money, which puts emphasis on the economic and efficiency on the provision of public services. The phrase '*Batho Pele*' simply refers to 'people first'. The provision of social grants by SASSA is part of the range of service delivery where this transformation is expected.

2.2.6 The South African Social Security Agency Act (9 of 2004)

The South African Social Security Agency was established as a juristic person, and a parastatal organ of the state tasked with the function of administering social assistance nationally. The Agency was established in terms of the South African Social Security Agency Act 9 of 2004 (RSA, 2004b) and commenced operations on the 1st of April 2004.

The Agency's objective is to effectively safeguard the manner in which the social assistance is managed and to administer payment thereof. The Agency is currently under the control of the Chief Executive Officer, Mrs V. Petersen, who was appointed by and is accountable to the Minister of Social Development, Mrs Bathabile Dlamini, for a term of five years. In other words, the National Department of Social Development (DSD) holds *de facto* a financial and regulatory role. The Agency's funds are appropriated by the Parliament of South Africa and the Agency is allowed to receive donations or to generate income from services. The Inspectorate for Social Assistance, established in terms of Section 24 of the SAA, monitors and reports on the Agency's performance.

The South African Constitution (RSA, 1996b) includes certain mandates regarding public administration which are next discussed against the backdrop of classic public administration and management theories.

2.3 The South African Constitution and public administration

As mentioned above, the Bill of Rights is contained in Chapter 2 of the Constitution of the Republic of South Africa (RSA, 1996b) and enshrines the rights of all people in the country. Section 27 (1) (c) of the Constitution guarantees every South African the right to access to social security, which includes the social grants that are paid out by SASSA. Furthermore, Section 33 (1) of the Constitution (RSA, 1996b) states "that everyone has the right to lawful, reasonable and procedurally fair administrative action". This provision relates to the decisions taken by public officials in the execution of their work when social grants are administered. In addition, the values and principles that govern public administration are enshrined in Chapter 10, Section 195 (1) of the Constitution. These principles apply to administration across government and public enterprises and, in terms of Section 195 (2) of the Constitution they must be adhered to by all public officials in public administration (RSA, 1996b). Values and principles are associated with the public administration theories that will be discussed below. In addition, the synergy between these principles and theories of public administration will be considered.

2.3.1 Woodrow Wilson's theory of public administration

Wilson argues that politics should be separated from administration and that similarly policy should be separated from the strictly administrative task of execution (Hughes, 2012:52). This notion implies that politics should not interfere in administration.

This separation of politics from administration is depicted in Figure 2.1 below.
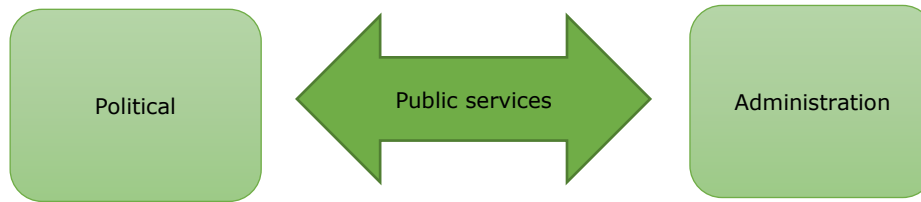
Figure 2-1: Political and administration dichotomy

In terms of Section 195 (1) (f) of the Constitution, public administration must play an accountability role (RSA, 1996b). Wilson believed that the separation of politics from administration would go a long way in eradicating the system of spoils which was prevalent in the United States of America (USA) where the party that won the election would appoint people from its ranks to the public service (Hughes, 2012:52). It is argued that from the linking of administrative matters with political matters stems these evils of a poor system of service delivery. This is also the case in SA where this practice is called cadre deployment. While in SA politicians do not take charge of administration, the ministers of various departments are elected on a political basis thus the officials in the department are accountable to them. According to Hughes (2012:52), Wilson's political dichotomy advocates that a department or agency has crucial roles to play. This includes the provision of advice to the political principals on how policies should be developed, reviewed and implemented. Such provision of advice should cover management of the department's resources for implementation.

2.3.2 Max Weber's theory of bureaucracy

The first theorist to utilise the term bureaucracy, according to Denhardt and Denhardt (2009: 166) was Max Weber. Fry and Raadschelders (2013:38) point out that Weber sees bureaucracy in the legal and rational society as a form of organisational domination. In addition, Smit, Cronje, Brevis and Vrba (2011:36) state that Weber's idea of a bureaucracy is one that is founded on legal authority which emanates from rules and regulations that govern an organisation in its quest for predetermined objectives. Hughes (2012:49) states that Weber's theory of bureaucracy comprises six principles which refer to the law and the rules made in accordance with the laws applicable in the context of that particular administration as illustrated in the following Figure 2.2.
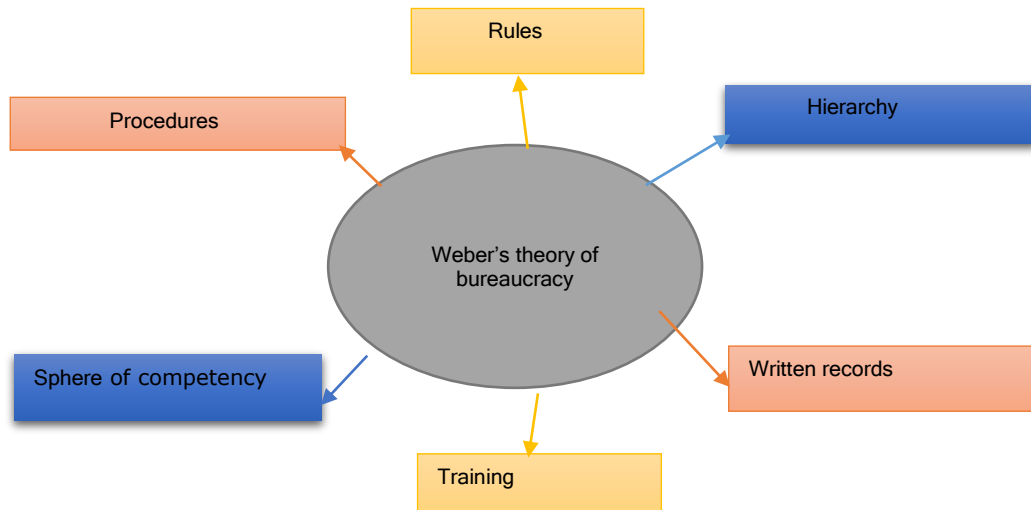
Figure 2-2: Characteristics of the traditional model of public administration

First, there are fixed rules pertinent to certain jurisdictional areas. Denhardt and Denhardt (2009:166) define this characteristic as a fixed and stable structure for defining and establishing roles and responsibilities and suggest that this characteristic operates in terms of rules and regulations.

The diagram below depicts the typical structure in some government departments in SA where the rules are decided upon.
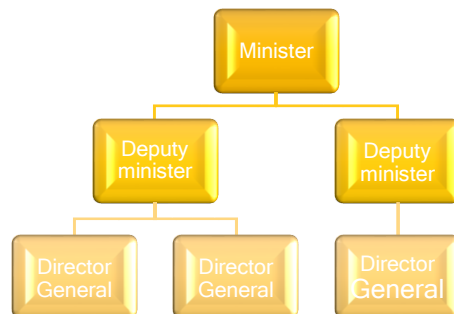
Figure 2-3: Typical hierarchy of the departmental rule-makers

The second principle of Weber's theory of bureaucracy is that of hierarchy which is still applicable in government departments. This basically refers to the structure of the organisation. Harper (2015:20) distinguishes between the formal and informal structure. On one hand, the formal structure refers to the official, precise division of responsibilities in relation to the definitions of how work is to be done, and specification of relationship concerning the members of the organisation. On the other hand, the informal structure refers to the unofficial divisions, definitions, and relationship that emerge over time in an organisation. According to Harper (2015:20) both formal and informal structure are imperative in shaping people's behaviour with regards to accountability. Smit *et al.,* (2011:36) concur with the above point and state that

managers are mandated to impose rules by virtue of their positions. For instance, the top management levels in SASSA comprises the Chief Executive Officer (CEO), currently Mrs Virginia Petersen, as the most senior official within the Agency, then the Regional Executive Manager (REM) for all the provinces that report to the CEO, followed by the General Managers for various components and the Senior Managers for the components at the regional levels and at the district offices. Thereafter, the districts report to the REM, and the Local Office Managers for all seventy nine local offices where the Agency's core business takes place report to the district offices. This principle also relates to the issue of accountability in terms of reporting. According to Hughes (2012:53), Woodrow Wilson's theory is in congruence with Weber on this point in that they both state that the accountability of public officials should be technically aligned to the hierarchical structure which starts from the Department and moves to the Cabinet, then ultimately to the citizens of the country.

The third principle of Weber's theory of bureaucracy is that the management of offices is grounded on written records as well as distinction of work related matters from private matters. To cite an example related to this issue, when a person comes in to any SASSA office to lodge an application, a file is opened in respect of the applicant and within seven days that file should be submitted to the Central Record Management unit, previously known as Metrofile in Pinetown, which is the central registry for all KwaZulu-Natal (KZN) provincial offices. This process is undertaken for the management of information system purposes.

The fourth principle is specialised office management through expert training. In all government departments when advertisements for positions are issued qualifications are taken into consideration when hiring officials, which is why appointment is based on merit through recruitment and selection processes. In addition to these processes, on-going training programmes are provided to staff at all levels in accordance with personal development plans. This principle is also in line with Section 195 (1) (h) of the Constitution which focuses on the cultivation of career-development practices (RSA, 1996b). In addition, this principle of office management is in line with Taylor's theory which suggests that there should be formal training for workers provided by management.

The fifth principle of Weber's theory of bureaucracy is the demand of full work capacity. This simply means that offices should perform efficiently and effectively and should also maintain a high standard of professionalism. This is certainly in line with Section 195 (1) (a) of the Constitution as well as the *Batho Pele* principles contained in the WPTPS. This principle also relates to the provision of Section 195 (1) (d) of the Constitution which addresses the provision of services that must be done impartially, fairly equitably and without bias (RSA, 1996b).

Finally, office management, according to Weber's theory, must follow stable general rules and procedures. This principle underlies the reasons why government departments in South Africa have procedural manuals for uniformity purposes.

Other classical theorists of public administration considered in this study are Frederick Taylor and Henry Fayol. Each of their theories will be discussed next.

2.3.3 Frederick Taylor's principles of scientific management

According to Hoxie (1915:140) cited by Taneja, Pryor and Toombs (2011:1), a scientific management system is a system decided on by an organisation's management for various purposes. These purposes include serving the mutual interest of the government, employees and society in the main through the elimination of fruitless and wasteful expenditure. Further, the overall enhancement of procedures and policies related to production, and ethical and systematic supply of the product are seen to facilitate service delivery.

Taylor's scientific management concerns standardisation of work which relates to 'one best way of working' and 'controlling' to maintain these standards (Hughes, 2012:54). Taylor advocates the management of initiatives and incentives in which those in management give incentives to their employees and in return the employees always perform their duties to the best of their abilities to please their employers (Taylor, 2012:32). This is indeed the case with government departments in South Africa when the Employee Performance Management Development System (EPMDS) is applied. In SASSA this is called the Performance Management Development System (PMDS). Furthermore, to support the above statement, Giannantonio and Hurley-Hanson (2011:7) argue that the principles attributed to Taylor's theory have influenced a comprehensive range field in management during the 20th century including task specialisation, assembly line production practices, job analysis, incentive schemes, person-job fit and production quotas and control. These authors suggest that Taylor assumed that the employment of scientific management would improve the conditions of employment for employees (Giannantonio & Hurley-Hanson, 2011: 8).

2.3.4 Henry Fayol's theory of management

Smit *et al*., (2011:34) points out that in addition to the fundamental management functions, namely planning, organising, leading and controlling, Fayol added commanding as the fifth function (Figure 2.5). Rahman (2012) suggests that Fayol distinctly denoted the functions of management through a systematic analysis of management processes. His experience and

knowledge in the field of management resulted in him coming up with this function. According to Rahman (2012:32), Taylor's isolation and analysis of management as a separate field was his fundamental input to the body of management theory.

Rahman (2012:33) suggests that Fayol's contribution to the body of thought related to management was based on the following attributes namely industrial activities, elements of management, general principles of management, quality of manager, managerial duties of an organisation, and command.
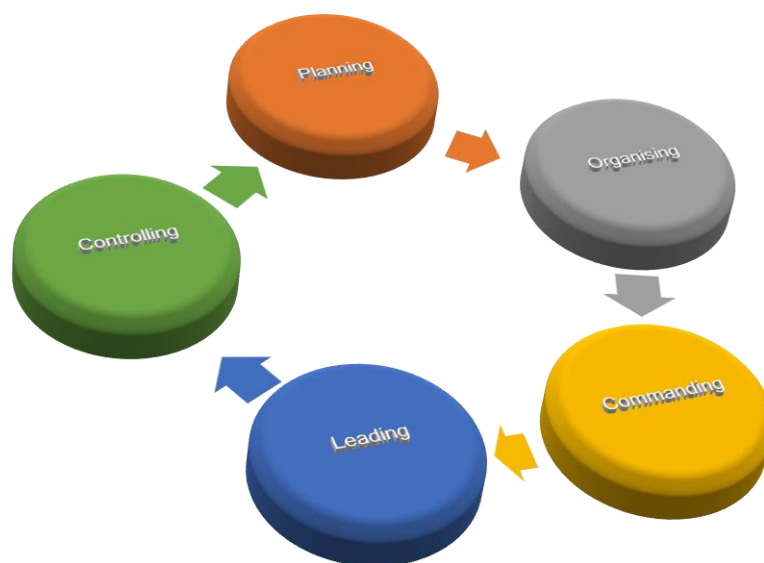
Figure 2-4: Management functions

According to Smit *et al*., (2011:34), in Fayol's practice planning is about the formulation of objectives, while organising focuses on the effective coordination of resources to achieve those objectives. Furthermore, commanding refers to the ability to lead people within the organisation, while coordinating talks to coordinating the activities of groups for the provision of unity of action so as to ensure an efficiently functioning organisation. Finally, controlling involves ensuring that each process is conducted in conformity with the set plans and that the pre-determined goals are attained. Equally important and relevant to this study is the fact that this is still the case with the contemporary public management.

Fayol (1949) cited by Rahman (2012:33) advocated fourteen principles of management that guide the successful manager. Rahman (2012:33) argues that these principles of management are still

making significant contributions to management processes since they are currently considered by various management experts to be the early foundation of management theory and are being implemented even today. Figure 2.5 below depicts the principles of management as advocated by Fayol.
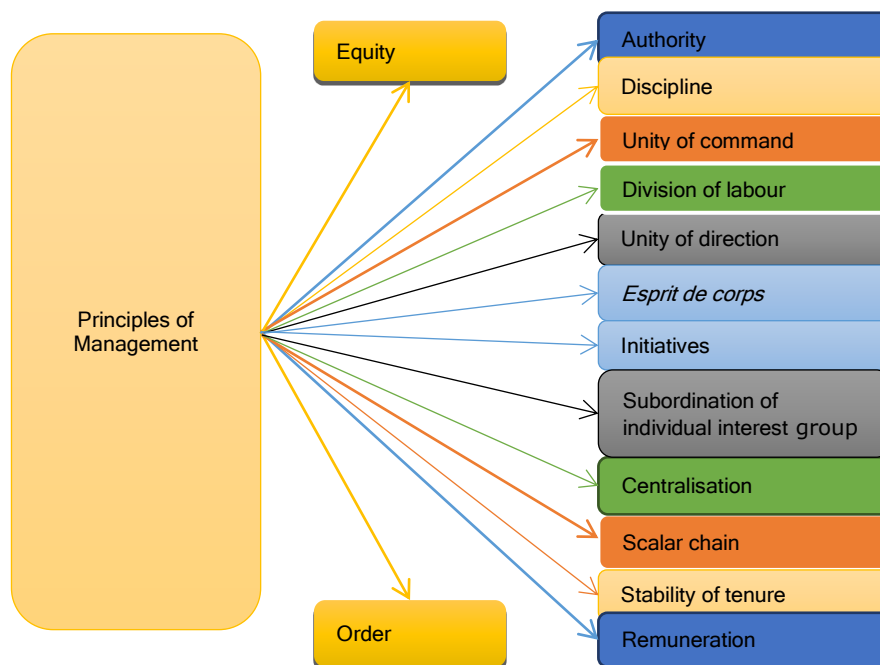
Figure 2-5: Principles of management

At this juncture it is worth considering the organisational structure of SASSA and CPS in the context of longstanding public administration theories and concepts.

2.4 Administration of organisations under study

SASSA is a South African Government national agency that was established in terms of the South African Social Security Act 9 of 2004 (RSA, 2004b) in April 2005. The Agency however only became operational April 2006. The fundamental objective of SASSA is the administration of social grants from the initial application, to the approval and payment processes for the entire eligible population of South Africa (SA). The intention behind the establishment of the agency was to relocate the social security function from South Africa's provincial governmental departments to the national government level, thus requiring provincial departments to report directly to the Minister of Social Development which is currently headed by the honourable Minister Bathabile Dlamini.

The Social Assistance Act (SAA) 13 of 2004 refers to various social grants such as the child support grant, the care dependency grant, the foster child grant, the disability grant, the old

person's grant, the war veteran's grant and the grant-in-aid (RSA, 2004a). These social grants are part of the social security that is provided by the government in terms of Section 27 (1) (c) of the Constitution of the Republic of South Africa (RSA, 1996b). This section of the Constitution affords every citizen the right to access social security if they are destitute and they have met certain requirements as prescribed in the SAA 13, which includes means testing (RSA, 2004a). Olivier, Smit, Kalula and Mhone (2004:406) argue that social grants were historically regarded as social pensions consisting of grants paid to older persons, war veterans and disabled people. They suggest that grant-in-aid was a supplementary grant to other forms of social grants and other grants not mentioned as social grants but referred to as child related grants. From this historical background, the social pensions system (SOCPEN) was born and constitutes the 4 Step Model process which is being followed when the social grants applications are being processed in South Africa.

The Agency introduced this standard operating procedure in line with the principle of rules and procedures as advocated by Weber. With this model all applications are done online. This model dictates the separation of back office from front office. The four steps are as follows: Step 1 involves screening; Step 2 is attestation or capturing; Step 3 is quality control; and Step 4 is verification. The 4 step model is depicted in Figure 2.4.

Figure 2-6: 4 Step Model

Also, there are other steps that are not regarded as priority in the 4 Step model yet form part of the processes. One of these is customer engagement, where the client is engaged at the initial stage and directed to the relevant queue. Intake is the next step where the client is registered in the intake register to determine the number of clients who visited the office for various functions on that particular day. The separation of express and long queues is done at this stage, where beneficiaries to be assisted at the back office are then referred to appropriate channels, and those that have come for normal applications are also referred accordingly. The back office is where the beneficiaries that have come for short processes relating to amendments and applications taken during Integrated Community Registration Outreach Programme (ICROP) are referred to for processing. This is done to avoid disruption of the normal routine work to be completed in the

front office. The diagram below (Figure 2.5), portrays the processes that are followed in SASSA offices when applications are taken. However, it has been noted that the process is incomplete if it culminates with verification and leaves out enrolment. This is why SASSA is now considering taking over the enrolment from CPS so as to own the whole process. The practicality of the above discussed process, the following administrative structure typically applies within SASSA in KZN.
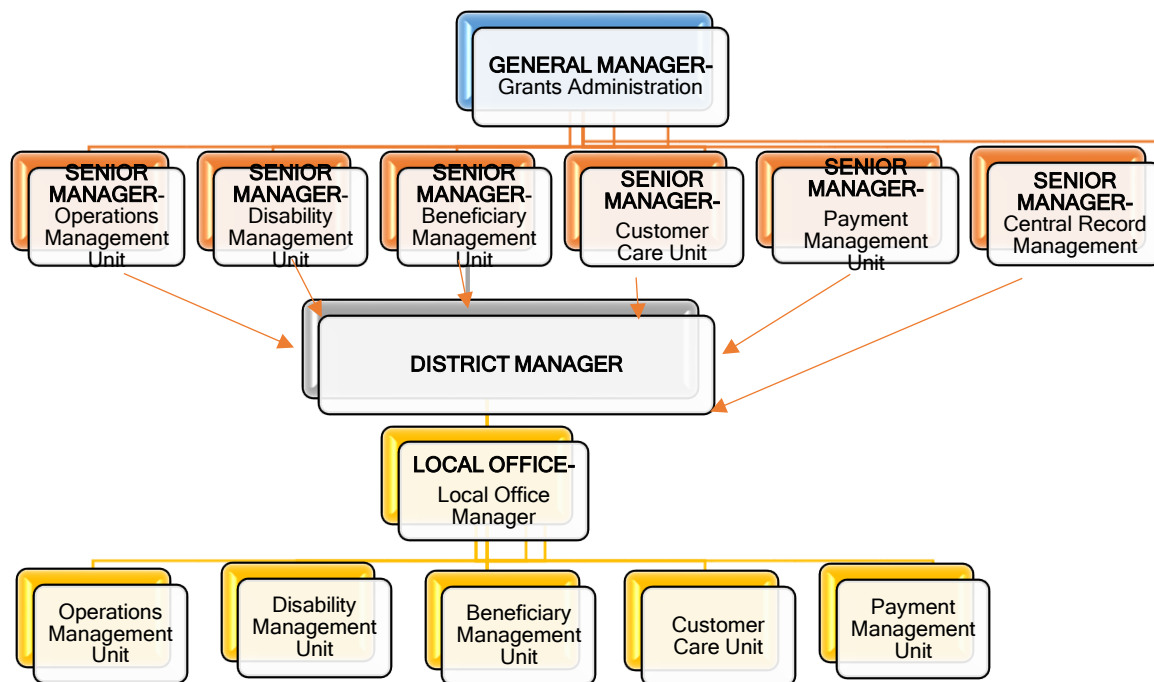
Figure 2-7: KZN SASSA Organisational structure of grants administration units

Source: Adapted by the researcher from SASSA–KZN (2015)

From the above diagram (Figure 2-7) it can be noted that at the regional office level there is a general manager who is responsible for the entire Grants Administration Unit which encompasses various units such as the Operations Management Unit, the Disability Management Unit, the Beneficiary Management Unit, the Customer Care Unit and the Central Record Management Unit. Then at the district level there is a district manager under whom there are managers for different units within the district itself as well as the local office managers who manage the local offices where the actual applications are processed. Within the local office there are also various units that are the same as the ones found at the district office, except for the central record management unit.

To sum the discussion up, a study conducted by Celik and Dogan (2011:67) suggests that the predetermined laws, procedures and administrative regulations regulate the mandate and duties in all stages of the hierarchy. This is indeed the case with the provision of social grants in South Africa, which is regulated by the Social Assistance Act and the regulations attached to it, as well as other prescripts that guide the conduct of employees in the execution of their jobs. Celik and Dogan

(2011:67) also argue that trained and competent staff must carry out specific tasks in accordance with pre-determined rules and standards. Furthermore, processes and communication are done in writing while in the process and workers must adhere to these directives since they are legal documents (Celik & Dogan, 2011:67). An example of this would be circulars and memos sent out to employees for compliance and implementation purposes. However, given the fact that bureaucratic management is about strictly defined hierarchy with clearly defined rules and authority, Smit*et al*., (2011:36) criticise this style of management due to the fact that it restricts managers' innovative thinking and instead they are compensated for compliance.

Unlike SASSA, CPS is not a typical public governmental organisation. Rather, CPS is a service provider responsible for enrolment of all beneficiaries, using biometrics, and distribution of welfare social grants on behalf of SASSA. Their business unit deploys their Universal Electronic Payment System (U.E.P.S.), which is the technology which distributes social, to dispense welfare grants on a monthly basis to over nine million beneficiaries in South Africa. (www.net1.com). In South Africa NET 1 U.E.P.S. is the holding company of the deeply advanced biometric social grants delivery company known as Aplitec, which was founded by a computer scientist called Serge Belamant, who was born in France (Breckenridge, 2010:648). NET 1 has a subsidiary company called CPS which is the service provider contracted by the Agency to manage the payments of social assistance to beneficiaries for five years from 2012 till 2016. The organisational structure of CPS is shown in Figure 2-8.
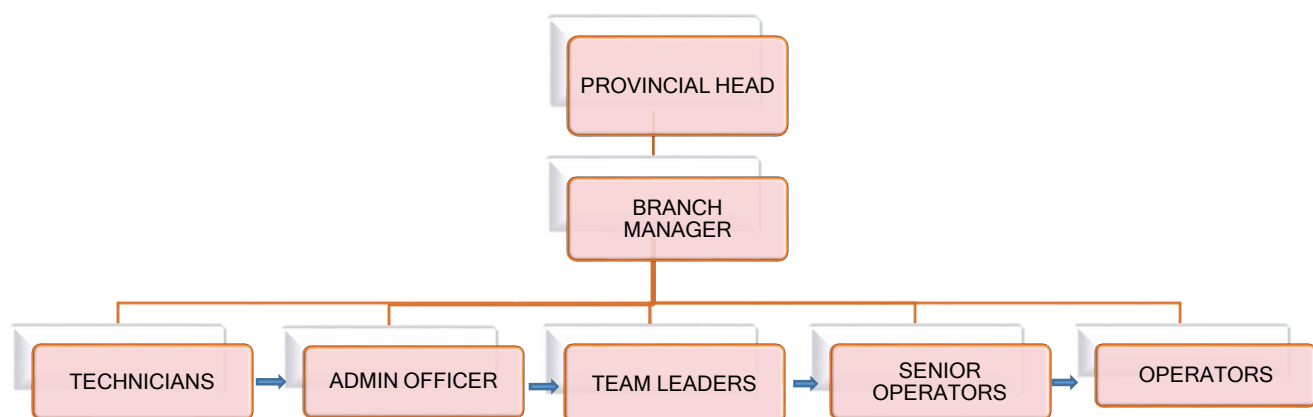
Figure 2-8: CPS Organisational structure

Source: Interview data from CPS (Eshowe office, August 2015)

As shown in Figure 2-8, the CPS organisational structure is similar to that of a typical government organisation. Administration takes a top-down from the provincial level. The provincial head is the senior person in any province including KZN, then there are branch managers that report to him from various local branches. Each branch employs technicians who are also referred to as support supervisors. There are also administrative officers responsible for administrative work as well as for handling queries from various offices. The team leaders, who are the senior personnel at the pay points, also manage the senior operators and operators who report to them. The team leaders also report to the administrative officers as per delegation authority.

Once government becomes involved in multi-sector arrangements, such as the one between SASSA and CPS, longstanding public administration theories such as those postulated by theorists discussed earlier may become less appropriate. In fact, rather than a focus on public administration, the discourse has changed to public governance. Under the auspices of public governance new administration and management modalities are emerging such as network governance which will be discussed next.

2.5 Network governance theory

2.5.1 The meaning of governance

Hughes (2012:125) states that governance has to do with setting up structures that assist in organising and establishing set procedures within institutions as well as processes to ensure accountability. Hughes (2012:16) further describes the term governance as a new key concept that has recently re-emerged and is different from public administration and public management. In addition he stresses the importance of the concept of governance in public management as compared to the concept of government. Similarly, Perrie and Stoker (2000) cited by Davies (2011:13) argue that currently government's role in the process of governance is more contingent in the sense that political elites in all spheres of government equally seek to establish alliances with private companies, voluntary associations and societal actors. This allows for the organisation of resources across the public-private boundary with the aim of achieving politically delineated objectives, which in the case of South Africa is to improve people's lives and to provide a better life for all. It is therefore agreed that governance does not concern government per se; instead it is about putting mechanisms in place to assist in the running of any kind of organisation, which is where the concept of network governance comes into play.

According to the concept of network governance, organisations involved in the network depend on each other in terms of resources so as to achieve a collective goal. This is called autonomous self-governing networks of actors and is accomplished by means of negotiations and the signing

of a memorandum of understanding (MOU). For instance, an MOU was set out in the SASSA Act and signed by the Minister of Social Development with the provincial administration to ensure the efficient and unbroken transfer of service before SASSA took charge of social assistance. There is also the service level agreement (SLA) that is signed by the representatives of both parties during the inception of the network. For instance, an SLA was signed by SASSA and CPS on the 3rd of February 2012 regarding enrolment of beneficiaries and payment of social grants.

Torfing (2012:90) points out that by concealing boundaries between the public and private sphere, new activities like quasi-market partnerships and network governance uphold a variety of undertakings at a higher level in policies and services within the public domain. This is where the issue of the role of public-private partnerships appears. This proposition is echoed in a study conducted by Lewis which suggests that contracting-out and public-private partnerships (PPPs) are now part of the real world in public services and that they have become common network governance, though their effectiveness is still not clear (Lewis, 2011:1230). Therefore there is still a gap for further research to be conducted which addresses the issue of effectiveness of PPPs. In the next paragraph the definition of network is elaborated on.

2.5.2 Definition of network

O'Toole (1997) cited in Turrini, Cristofoli, Frosini and Nasi (2009: 529) defines networks as "multiple organisations which are bound by some form of structural interdependence in which one unit is not the subsidiary of others by virtue of its formal position". This indicates that a group of organisations work together to achieve a collective goal and they do not work in silos. This is evident in the network under review in this study which involves DSD, SASSA, CPS and the merchant stores. Furthermore, Kenis and Provan (2009: 440) refer to networks as three or more organisations that deliberately reach agreements to co-ordinate and work together for the purpose of delivering services, solving problems and conveying information, or enter into any form of business in terms of acquiring required resources. These definitions portray what is currently happening in South Africa between all the actors in the payment of social grants, which involves various organisations that share one goal. The issue of sharing of information is portrayed when CPS issues notices to beneficiaries for them to visit SASSA offices for matters related to reviews and the like. Herrans (2008) and Klijn (2008) cited in Ysa, Sierra and Esteve (2014: 5) suggest that distributed authority, interdependent relations, and blurred private and public boundaries are characteristic of networks. Applicable to this study regarding the issue of blurred boundaries is that beneficiaries seem not to understand the distinction between SASSA and CPS. Further to that, the above mentioned elements also complement the value systems. There is evidence to suggest that networks are progressively recognised as a viable mechanism

for provision of services and implementation of policies, particularly in the public sector (Kenis and Provan, 2009: 440). This is currently in occurrence in the relationship between SASSA and CPS.

2.5.3 Forms of network governance

Sorensen and Torfing (2007) cited by Lewis (2011:1223) define network governance as "a relatively stable horizontal articulation of interdependent actors, who interact through negotiations which take place within the framework that is self-regulating within the boundaries and which produces the production for public purposes". The evidence suggests two dimensions of network governance forms. The first aspect reveals that network governance may either be brokered or not brokered. In one aspect networks may be governed entirely by organisations that comprise the network. On the other hand, the network may be highly brokered with few organisation-to-organisation interactions. The latter aspect of network governance is when the governance is undertaken in brokered networks by concentrating on whether the network is externally-governed or it is governed by participants (Provan and Kenis, 2007:233).

Kenis and Provan (2009:446) suggest three forms of networks, namely the shared governance form, the lead organisation form and the network administration form. Kenis and Provan (2009:449) go on to say that the forms of networks relate to exogenous factors which are referred to as those factors that the network actors do not have control over. These factors are the determinants of the network performance assessment. The network between SASSA and CPS can be referred to as a lead organisation form of network since SASSA plays a leading role in the whole process. Kenis and Provan's (2009) study suggests that network governance can take place in a horizontal multilateral form generally when one organisation has adequate means and can legitimately be a lead organisation. There is evidence to suggest that this model can occur in publicly funded human services as in the case of SASSA which is the core provider agency that assumes the role of network leader as indicated above (Kenis and Provan, 2009:447). Vincent and Cull (2011:41) also argue that electronic delivery systems require participation between the government and the private-sector.

In the case of South Africa, there is collaboration between SASSA, CPS and Vodacom mobile communications company that provides the beneficiaries with starter packs in order for them to access their payment through the banks using their personal identity numbers (PINs). Network coordination is beneficial to both the public and the private sectors as it involves enhanced learning, resources being used more efficiently, the capacity to plan and address challenges, better competition and improved service for clients and customers. For instance, SASSA and CPS have structured steering committee meetings that are held on a monthly basis between both

organisations so as to share experiences and to devise strategies to address some of the challenges that are within their scope and escalate those that do not form part of their competencies. Furthermore, in a public lecture hosted by the Australian Department of the Prime Minister and Cabinet on governance and public administration Bourgon (2009:4) states that governments accomplish results by working through vast networks of organisations, either inside or outside the government and working towards the achievement of the same policy objectives. Bourgon (2009) also suggests that in government, no organisational unit, agency or department works in silos, which in this case is applicable to the actuality that SASSA does indeed work in collaboration with CPS to pay out social grants. Klijn (2008), cited by Bourgon (2009:14), suggests that government can influence the power of networks to link actors, challenges, solutions and choice opportunities as a means to achieving public objectives.

2.5.4 Policy networks and network governance

Lewis (2011:222) makes an observation that there tends to be an overlap between policy networks and network governance in both conceptual and language terms. It is argued that policy networks are perceived to be at the centre of network governance instead of viewing network governance from a different perspective. For instance, Damgaard (2006), cited in Lewis (2011:222), defines policy networks as a way of coordinating stakeholders and claims that they result in the governance of network. Network governance, as highlighted in the above definition, denotes a cross-section form of government as opposed to a vertical form. Lewis (2011) suggests that there are two types of policy networks. The first type is associated with the interest intermediation as a distinctive form of governance to mobilise resources where these resources are broadly distributed amongst public and private actors (Lewis, 2011:1222). The second type of policy network which forms part of governance is focused on transforming the relationship between the state and society which can be translated to improved service delivery.

The Lewis 2011 study suggests that network governance is an appropriate response to current policy problems; however its effectiveness is only significant if these networks perform effectively. The same study indicates that researchers that have an interest in the management of networks place emphasis on how many actors engaged in governing can be controlled by the state to the best of its ability when these actors are substantially independent and self-governing. Since network governance does not occur in a vacuum public administration theory is deemed relevant for this study. For this reason the correlation between network governance and administration will be discussed in the next paragraph.

2.5.5 Administration/ management and network governance

Meuleman (2009:4) states that network governance stems from the principle that the public sector is no longer in a position to solve the complex problems of society alone and the fact that there is societal pressure on the public sector to collaborate and co-produce with, rather than control society. Building of mutual trust on the basis of empathy, understanding, interdependency and creation of consensus are the characteristics of network governance. Meuleman (2009: 3) refers to network governance as another style of governing that managers should control.

With regards to public administration, Rosenbloom (1986) cited in Hughes (2012:15) argues that public administration is the use of managerial, political, and legal theories and processes to fulfil the mandates of the three arms of government (legislative, executive and judicial) for the provision of regulatory and service functions for the society holistically or partly. It is evident from the researcher's observation that public administration involves the study of theories, concepts, processes and the environment within which public administration is being practised. In line with the definition of governance put forth by Hughes (2012:125), which includes the establishment of structures and procedures for running an organisation, the notion of governance relates to the traditional model of public administration as advocated by theorists such as Max Weber, Woodrow Wilson, Frederick Taylor and Henri Fayol. The significance of the theory of bureaucracy to the governance network is evident in a study on accountability in governance networks conducted by Koliba, Mills and Zia (2011:213). The study reveals that the administrative frame, which is one amongst the three-pronged theory of accountability for governance networks, may be observed on different ties, vertically and horizontally, within the hierarchical bureaucracies and collaborative arrangement at the same level (Koliba, Mills & Zia, 2011: 213).

Furthermore evidence suggests that bureaucratic accountability structures are symbolised by hierarchical arrangements with clearly defined roles and responsibilities in respect of structures such as 'unit of command' and 'span of control' as advocated by Fayol (1949). Administratively, this is still the case with SASSA in the payment of social grants which has a specific unit called the Payment Management Unit that deals with the enrolment and payment of beneficiaries, and the Contract Management Unit that deals with the monitoring of contractors of which CPS forms a part. The monitoring part of the governance process relates to the issue of network performance in terms of what constitutes effectiveness of the network.

The application of network governance theory that shows how various stakeholders involved in the payment of social grants connect to each other is depicted in Figure 2-9.
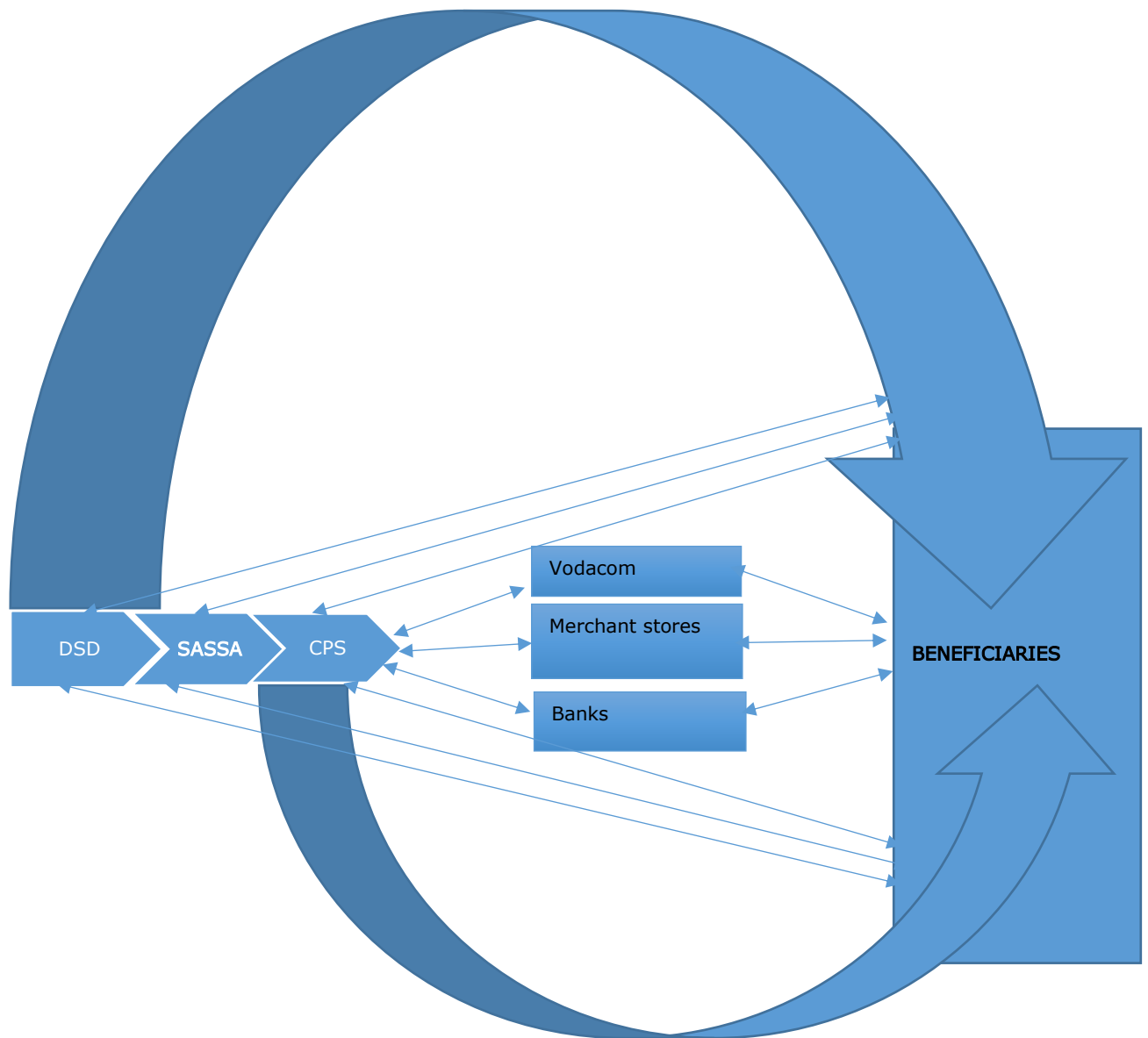
Figure 2-9: Network governance in South African social grant delivery

Source: Adapted by the researcher

The diagram in Figure 2-9 portrays the relationship between the stakeholders that are involved in the payment of social grants in SA. This is the kind of network governance that exists amongst the DSD, SASSA, CPS, the merchants, the banks, Vodacom and the beneficiaries. These are all stakeholders that are working together towards the attainment of the ultimate goal which is the payment of social grants. The DSD acts as the mother body in the network as it provides SASSA with funds to administer the payment of social grants. The next stakeholder in the process is SASSA which is regarded as the lead organisation in the network and plays an integral part since it is an agency that is mandated to implement government policies with regard to the payment of social grants and it oversees the whole process. CPS is contracted by SASSA to pay the

beneficiaries and it has further contracted the merchant stores and supplied them with Point of Sale (PoS) devices to use when beneficiaries are paid or when they want to buy from the shops using their SASSA cards. This chain of contracts raises concerns regarding the issue of network performance more especially in respect of the monitoring aspect of network performance. Furthermore, CPS is also working in collaboration with Vodacom that supplies beneficiaries with starter packs when they have opted for using a PIN to withdraw their payments. In addition to the stakeholders, there are also banks that are used by the beneficiaries to withdraw cash that also form part of the network. It should be noted that this study is mainly concerned with network governance inclusive of SASSA, CPS and OAG beneficiaries, not DSD directly, Vodacom, the merchant stores or the banks.

It should also be noted that the beneficiaries have every right to interact with all three actors (DSD, SASSA and CPS) should anything go wrong with regard to their payments; however the onus lies with SASSA to ensure that the beneficiaries do get paid irrespective of any problems that may have occurred. This is where the issue of administrative action is evident and the Promotion of Administrative Justice (PAJA) Act 3 of 2000 (RSA, 2000) comes into play. As indicated above, the purpose of PAJA is to give effect to the right of every South African to administrative action that is lawful, reasonable and procedurally fair and the right to written reasons if those rights have been adversely affected. This suggests that South African citizens are deemed network actors in service delivery through network governance.

Just as network governance is a type of governance that has changed the modalities of public administration, so have e-government and e-governance. Both of these concepts are discussed next, including the opportunities and challenges presented by each.

2.6 E-government theory

It can be argued that e-government theory also relates to this study since biometric payment involves the use of technology to a great extent. Holmes (2001:2) cited by Hughes (2012:273) describes e-government as a more effective way to deliver services appropriately and at a lower cost while also taking cognisance of the importance of customers. Similarly, it is suggested that e-government portrays techniques for utilisation of information and communication technologies to support the state in facilitation of their day-to-day execution of administrative duties and the provision of improved services to the community at large (Siau & Long, 2009:98). To sum up the definitions of e-government in a broader sense, Heeks (2006) cited in Hughes (2012:273) states that e-government involves the utilisation of digital information technology, predominantly computers and networks, for service delivery improvement. From the range of definitions of e-

government that have been reviewed, there exist a leaning towards the use of information technology (IT) in facilitating government processes.

2.6.1 The development of e-government

The government in South Africa drafted an e-policy document entitled 'Electronic Government, the digital future: A Public Service IT Policy Framework' through the Department of Public Service and Administration (DPSA) in 2001. The document focuses on three main issues that should be addressed by the e-government policy. The first issue is e-governance, which refers to the introduction of IT applications to facilitate the interaction between central, provincial and local government. This means making intra-governmental operations work well. This therefore applies to government to government (G2G) interaction. The second issue is e-services. This is when IT is applied as a transformation tool to public service delivery, thereby, eliminating a need for queues to apply for and receive grants. Rather, online application would involve an interactive approach. This is also known as government to citizen (G2C). The final issue addressed in the policy framework is e-business, which is when IT is applied to operations performed by government and other sectors, thus government to business (G2B) (Mpinganjira, 2013:3198).

A study by Siau and Long (2009) suggests four main areas of e-government development, namely government-to-customer (G2C), government-to-business (G2B), government-to-government (G2G) and government-to-employee (G2E). The main focus of this current study is on the G2C concept, which relates more to the beneficiaries that receive social grants, and also on the G2B concept, which relates to the relationship between SASSA and CPS who pays out social grants to the beneficiaries. The goal of the G2C concept is merely client satisfaction, and the effect thereof will be an enhanced government-citizen relationship (Siau& Long, 2009:98). Noticeably, all these concepts are interdependent, hence the network performance is of paramount importance so as to determine the effectiveness of e-government in strengthening the working relationship of the actors involved in any form of governance.

The prevalence and success of IT, which is contemporarily known as information and communication technology (ICT), has resulted in the introduction of e-government into the public sector. With regard to the stages of e-government, transformation is the stage that relates to the nature of the service rendered by SASSA and CPS. According to Hughes (2012:281), transformation in the e-government stage is to do with the provision of government service through integration and on the bases of societies' needs. In this regard, citizens need better methods of payment of social grants which is where CPS with its technology comes on board.

2.6.2 E-government and e-governance

It seems that both the concepts of e-government and e-governance may be utilised to describe the extent to which government uses ICT in its day-to-day interaction with the public as indicated above. The distinction between these terms is that e-governance focuses on the usage of ICT to expedite the public administrative processes of government and public administration whereas e-government focusses on the utilisation of ICT for provision of services in support of state operations (Fisser & Twinomurinzi, 2008:36). In SA the Centre of Public Service Innovation (CPSI) places meaningful significance on initiatives for transforming government's usual ways of operating to ICT modes, which is how the concepts of e-government and e-governance come into play (Fisser &Twinomurinzi, 2008:36). Since both these terms relate to service delivery, the evidence suggests that the driver of service delivery transformation in South Africa is the WPTPS in which the *Batho Pele* principles are contained (Fisser & Twinomurinzi, 2008:36). With regards to the use of ICT in *Batho Pele* philosophy, it is suggested that the effectiveness of e-government will be realised if it were centrally managed instead of on the basis of individual departments (Fisser & Twinomurinzi, 2008:39).

Furthermore, Ntetha and Mostert (2011) recommend that a set of guidelines which can be employed to assess the implementation of ICT for service delivery that is in line with the *Batho Pele* principles should be devised. More so, in Health Summit (2000) as cited by Ntetha and Mostert (2011:125) it is suggested that Vision 2014 of *Batho Pele* was instituted for service delivery improvement. Given the fact that ICT relates to improved service delivery, it is worth noting that all government systems encounter challenges, hence it is of pivotal importance to highlight the challenges with regard to e-government as well as the solutions that can be implemented in respect of these. These will be considered below.

2.6.3 Benefits of using ICT

Government and non-governmental organisations globally have acknowledged the value of ICT in improving business and public service delivery, poverty reduction and encouraging governmental improvement (Almatarnch, 2011:151). Lips (2012:242) thought is in congruence with the above statement. Lips (2012:242) argues that the e-government maturity model is perceived as transformational in that ICT-enabled transformational change in government ordinarily is viewed in a positive light. This is because it yields advantageous effects in the sense that it helps to enhance efficiency and effectiveness, improving public participation and promoting the notion of a government that caters for the citizens.

2.6.4 Challenges and possible solutions with e-government

According to Hughes (2012:291), an issue related to privacy and security in the implementation of e-government is the ownership and usage of information where IT is outsourced. The evidence suggests that as much as technology has advantages, in certain instances there are technical risks as well as ethical concerns attached to computerised information (Devereux &Vincent, 2010:374). With regard to the issue of security and risk, unauthorised access is the main concern for the users of e-services as this results in utilisation of their personal information that has been provided electronically (Mpinganjira, 2013:3199). To cite an example, currently some social grant recipients are visiting SASSA's offices to lodge complaints that their money has been deducted for buying airtime and electricity without their consent.

Another major concern has to do with the ownership and control of the information between the government and the private company in the network. For instance, in the network between SASSA and CPS the lead organisation, which is SASSA, does not have the same kind of information that CPS has about the beneficiaries when it comes to the issue of enrolment as well as the payment of beneficiaries. Consequently, SASSA relies on CPS to provide such information however the authenticity of that information could be questionable. A study by Devereux and Vincent (2010) suggests that data-protection laws in poor countries are weak compared to developed Northern countries, which also raises concerns in respect of ethical issues such as the potential abuse of recipients' information contained in databases. Furthermore, a study by Fisser and Twinomurinzi (2008) investigating SASSA's use of ICT in relation to *Batho Pele* suggests that there is no alignment, therefore no effectiveness in the delivery of public services as per government's mandate.

With regards to the lessons learnt by government regarding the implementation of e-government in the past, various authors have suggested mitigating factors to avoid such failures in the future. Bannister and Connoly (2012:222) recommend that top leadership should be appointed and a clear structure for projects should be established to avoid disruption. These authors also suggest that mega-projects should be avoided and that pilots are implemented to test certain ideas. For instance, the situation where biometric registration took place countrywide in SA should have been avoided. The process should have been piloted in one province, and then only adopted by other provinces once certain issues had been established in the pilot province, which could then have been pre-empted in other provinces. Bannister and Connoly (2012:222) also suggest that great emphasis needs to be placed on the establishment and enforcement of standards and the reduction of losses when failure is anticipated. Advanced systems enhancement must also be declared as possible solutions. In as much as challenges do exist, the comparisons made between the manual delivery systems and technologised delivery systems reveal that the latter are not

easily defrauded (Devereux & Vincent, 2010:374). Furthermore, a study conducted by Davids (2011:4) reveals that the shortage of skilled ICT government employees, illiteracy of citizens and a lack of internet connections are major concerns that could impeded e-government to be effectively implemented in South Africa as a whole. In the next section social cash transfers in the international context will briefly be discussed.

2.7 Social cash transfers (SCT) in economically developing and transitioning countries

Social cash transfers (SCT) can be described as common non-contributory payments of money delivered either by the government or sometimes by non-governmental organisations (NGOs) as per individuals and per families (Gelb & Decker, 2011:1). Social Cash Transfers have been implemented in most developing countries and have proven to be effective more especially with regards to saving in relation to spending since it enables the system to root out fraudulent recipients or 'ghost' beneficiaries. Studies conducted by various authors have demonstrated that the biometric system of SCT will be implemented in most countries. It is also suggested that any cash-transfer must fundamentally include two elements, namely unique personal identification to indicate the eligibility of the recipient of the cash-transfer and a system used for making payments (Gelb & Decker, 2011:1).

Owing to the high level of social welfare programs in India, a biometric system was introduced so as to reduce inefficiencies and delays that had negative impacts on both the state in terms of the costs as well as on the needy society (Mukhopadhyay, Muralidharam, Niehaus & Sukhtankar 2013:10). The report on the implementation of a BPS in Andhra Pradesh in India revealed that Andhra Pradesh was recognised as a forerunner in the domain of electronic benefit transfer (EBT) and biometrics. The advocates of the biometric EBT suggest that there are four key advantages of the smartcards used in the EBT process, namely enhanced efficiency, decreased leakage, more transparency and financial inclusion (Mukhopadhyay *et al*., 2013: 12). Nevertheless Mukhopadhyay *et al*., (2013: 13) point out three criticisms of the program, which are the feasibility and appropriate implementation of the system, possible adverse outcomes of the smartcards and the point at which the benefits of the program justify its costs.

Oberlander and Brossman (2014:9) indicate that electronic payment systems are indeed advantageous in developing countries as compared to manual payment systems. They further suggest that electronic delivery is best suited to cooperation with private companies so that the government makes use of the most-advanced technological infrastructure and their expertise. This is applicable to the network governance that SA has adopted in the form of public-private partnership because SASSA and CPS have this type of partnership in the payment of social

grants. Electronic delivery methods are highlighted by Oberlander and Brossman (2014) such as banks, post offices described as pay-points, Automated Teller Machines (ATMs), contracted shopkeepers with PoS devices, or mobile money agents. Different technological approaches such as the use of smart cards, magnetic stripe cards, mobile money, mobile vouchers and electronic vouchers are also used in the distribution of social grants (Oberlander & Brossman, 2014). Despite the fact that the implementation of electronic delivery methods seems to be beneficial to both the government and the beneficiaries, governments are usually concerned about the costs of these methods. However, this is not the case in South Africa where the government estimates that there seems to be an improvement in the level of savings per annum as technology improves with each contract. Currently, the state saves R800 million compared to previous years (Dlamini, 2012).

Breckenridge conducted a study on the introduction of biometric money in Ghana in the year 2010. The Ghanaian Central Bank biometric money was introduced in 2008 and was the first development in biometric systems in Ghana, between the banks. The new interbank system made use of a biometric index and a smart card encoded in a manner similar to the smart cards used in South Africa to pay out social grants. Breckenridge (2010:642) states that in Ghana the e-Zwich scheme was purchased from a company called NET1 U.E.P.S. According to the newspaper, Mail & Guardian (2015) NET 1 describes itself as the supplier of social welfare payment distribution services to unbanked and under-banked societies internationally. It has quite a number of subsidiaries of which CPS is one of them. This is the same company that is contracted by SASSA in SA to administer the payment of social grants to millions of South Africans after winning a tender in February 2012. In South Africa NET1 has further progressed in the utilisation of biometric identifiers compared to any other payment provider such that it has deployed 2,500 PoS devices and automated teller machines (ATMs) which require a fingerprint before a payment is authorised (Chris, Porteous and Rotman, 2012:5).

Breckenridge (2010) compared the system implemented in Ghana with that implemented in South Africa and his findings were that the NET1 system in Ghana is far more effective than the one implemented in this country. Of significance in the findings of Breckenridge's (2010) research are that the e-Zwich is a successful biometric money system. Notwithstanding the use of the 'pull' mechanism, which is the physical delivery of cash in the Livelihood Empowerment Against Poverty (LEAP) programme in Ghana, Vincent and Cull (2011:49) reported that the Department of Social Welfare would consider the e-Zwich as a system of delivery of social grants.

Furthermore, in Malawi the use of technology in cash transfers, especially in rural areas, has been perceived to be expensive and to pose various risks. A study conducted by Devereux and Vincent

(2010) in Malawi revealed both the opportunities and the threats in 'pull' and 'push' mechanisms (this is the method of physically giving and receiving of cash between the benefactor and beneficiary). Relevant technologies comprise smart cards, cell phones, mobile ATMs, global positioning system (GPS) devices and biometrics (Vincent & Cull, (2010: 38). The findings of the studies conducted in Malawi suggest that in delivering cash transfers ICT plays a vital role. Vincent and Cull (2011:44) also discuss the implementation of the Dowa Emergency Cash Transfer (DECT) which took place in Malawi between 2006 and 2007 by using biometric smart cards with PoS devices. The significance of migration to ICT models of payment to beneficiaries could not over be emphasised.

Similar to the findings of the studies considered above, a study conducted by Gelb and Decker (2011:10) suggests that when the government of Botswana implemented a biometric system in the delivery of pensions and social grants, a decrease of 25% in the cost of these programmes was reported since ghost workers, multiple entries and the deceased were rooted out. Smit (2010) cited in Gelb and Decker (2011:10) states that a saving of 10 million pula, which is about $1.7 million a year, was achieved by adopting biometric identification. Johnson (2008) cited in Gelb and Decker (2011:10) found that biometric identification systems had positive results and further reported that there was a decrease of 12% of social transfer recipients that were perceived as ghosts in Andhra Pradesh, which shows that the introduction of biometric registration results in huge savings on the part of government.

2.8 Social cash transfers in economically developed countries

In developed countries, biometrics is by and large used in the areas of law enforcement and security (Gelb & Decker, 2011:1). Developing countries and emerging agencies progressively utilise cash transfers as they are perceived as the most convenient means by which socio-economic issues can be addressed (Gelb & Decker, 2011:1). Gelb and Decker's (2011) study reveals some of the new technologies used for biometric identification and how they benefit developing countries in terms of administrative costs and reduction of fraud. These include *inter alia*, voice recognition technology and laser iris reading. The foregoing are discussed further in the following sections. However, at times administrators face political barriers in the delivery of cash transfers more so than technical barriers (Gelb & Decker, 2011:1). Casing point, a local politician may want to influence the process of grants and pensions payment for their own political ends. For example, large gatherings of people queued for their grant present an ideal campaigning platform. So some politicians tend to resist migration from manual payment to electronic systems.

2.9 Biometric systems for social cash transfers

Biometrics is described as the automatic identity authentication of an individual based on exclusive physiological characteristics or on the basis of a particular behaviour (Morwal, Singh &Tripathi 2012:16). To support the above statement Raina, Pandey and Makkad (2012:15) point out that biometric identification system (BIS) relates to Automated Identification System (AFIS) which refers to full biometric integration comprising fingerprints, palm-prints, facial images, descriptive data, signatures and documentation. Similarly, Obed-Emeride (2013:192) suggests that for identification and identity management purposes, the most commonly used biometric features are facial features, hand geometry, vascular pattern, fingerprints, retina, iris, keystroke, handwriting, gait and voice. A singular use of these features is called unimodal biometrics (Obe-Emeride, 2013). Raina *et al.,* (2012: 15) propound that the combination of the aforementioned features, including descriptive data and documents, is called multimodal biometrics, which minimises the search queries, thus obtaining more accurate responses to the results.

Biometrics originated in the ancient society of Greece (the Greeks). Biometric technology consists of a usage of intrinsic physical, behavioural and psychological features of individuals as a technique of identifying and verifying who a person is (Obed-Emeride, 2013:192). This is called authentication. Either the verification or identification mode can be used. On the one hand, Morwal *et al*., (2012:17) argue that the distinction between these modes is that in the verification mode, the system authenticates that a person is who he or she claims to be by making comparisons of the captured information with the previously obtained biometric. With regard to the identification mode, the system searches the template of existing data until it finds a match. On the other hand, Gelb and Clark (2012:63) suggest that both identification and verification modes require comparison between enrolled biometric data and one or more stored templates. The evidence suggests that the distribution of government benefits, such as welfare programs, is one of the reasons why biometrics is required in e-governance (Morwal *et al*., 2012:18). There are various forms of biometric identification that are used in various organisations and some of them will be considered in the following section.

2.9.1 Forms of biometric identification

Gelb and Decker (2011:1) argue that over the last few decades, there has been a prevalence of biometric identification as a component of identification technology, more especially fingerprinting, and iris and facial recognition. Biometric indicators are recorded during registration and are used for validation of recipients when they collect their transfers. The commonly used biometrics as well as others that are less commonly used are briefly described below.

Face recognition: Facial imaging is described as the most commonly utilised biometric characteristic for personal recognition. The most widely accepted approaches are based on the position, shape and size of facial features, as well as the overall analysis of the face image (Morwal *et al.,* 2012:18). The machines that are used by CPS to enrol SASSA's beneficiaries do have cameras for face recognition and photos of the beneficiaries are taken when enrolment is conducted.

Fingerprints: These are graphical flow-like ridges on human fingers. Different fingers have different characteristics in terms of ridges and valleys (Morwal *et al*., 2012:18). These fingerprint patterns do not stabilise until around fourteen years of age (Gelb & Decker, 2012:99). In other words, fingerprints for a child less than fourteen years of age may have different patterns and these may become more stable as the child grows. In SASSA a child below the age of three months old is not enrolled due to the issue of the instability of fingerprint patterns. However the beneficiary is issued with a card and is advised to return when the child has reached the age of three months for enrolment. Gelb and Decker (2012:99) argue that fingerprint technology is reasonable in terms of costs and provides small digital files. It does however provide fewer matching points for accuracy as compared to an iris scan. The evidence suggests that fingerprints are nevertheless an effective biometric trait (Morwal *et al*., 2012:17). To concur with the above statement Gelb and Clark (2013: 63) propound that fingerprints increase security since it is difficult to recreate a fingerprint. A further advantage is that fingerprints save storage space if they are stored as small electronic picture files.

Iris: The iris of the eye is a physiological feature with genetic independence, consisting of a tremendously information-rich physical structure and unique texture pattern (Morwal *et al*., 2012:17). Dunker (2003) cited in Gelb and Decker (2012:99) argues that iris patterns stabilise presumably around the age of eight months, however, these patterns may be problematic to record in infants because their iris patterns are not yet fully developed.

Voice: Voice recognition combines both physical and behavioural biometrics. It is suggested that the traits of an individual's voice are relative to other features such as the shape and size of one's vocal tracts, mouth, nasal cavities and lips (Morwa l*et al*., 2012:17). With the current system in SA, CPS voice recording is done only for those beneficiaries that have opted for bank payments for the voice recording to be used in combination with PINs. However, the system of voice recognition has not yet materialised, thus the beneficiaries are still able to withdraw their payments from ATMs using their PINs only. This makes the system vulnerable to fraudsters because anyone can withdraw another person's money if by some chance that person has access

to the beneficiary's card and PIN. This is especially so in the case of elderly people who tend to have their pins written down in order to remember them.

Hand and finger geometry: Features of hands that are available are the following: hand geometry, fingerprints, palm prints, and palm veins, amongst others. Morwal *et al*., (2012) suggest that identification using hand and finger geometry is a suitable and acceptable form of identification. BPSs have been adopted in most countries. In the next section, biometric systems in the South African perspective will be discussed.

2.9.2 Processes in biometrics enrolment

The usage of biometric technology for the purpose of identification means obtaining identity markers of an individual on the basis of an exclusive physical or behavioural quality. Gelb and Clark (2013:62) argue that biometric identification processes depend on the choice of technology and the context within which these processes are performed. There are specific procedures that should be followed when biometric identification is to be conducted. Gelb and Clark (2013:62) outline the following stages that are involved in the process:

> ➢ **Capture (enrolment)**: This is the stage when registration is carried out. Scanners, cameras or microphones for voice recognition are used to collect biometric data (Gelb & Clark, 2013:62). The devices record finger minutiae, and the details can be stored either as images or templates. Obed-Emeride (2013:193) states that an enrolee provides samples of requisite data at this phase and this stage is crucial in the sense that any mistake made would lead to misrepresentation.

> ➢ **Identification (de-duplication)**: A biometric de-duplication check is described as the process whereby the system checks the beneficiary's fingerprints against the database of existing fingerprints previously captured by the agency (Mukhopadhyay, Muralidharam, Niehaus&Sukhtankar, 2013:36). This happens subsequent to the recording and storage of the biometric samples to ensure that the sample is indeed unique (Gelb & Clark, 2013:63). Duplication can be detected during this process. As indicated in the outline of the enrolment process above the details are sometimes stored in the templates. Obed-Emeride (2013:193) argues that this is the template representation stage. Donovan (2013:11) suggests that identification is crucial during the enrolment stage when personal information is collected for the program as well as at the payment stage when eligible individuals receive their grant. In essence, both the enrolment and identification stages are equally important to ensure that the right person is registered during enrolment and that the payment is made to the correct person.

> **Authentication (verification)**: Gelb and Clark (2013:63) argue that authentication is done to verify the identity of an individual when they are attempting to access their SCT. At this stage, input data is compared with data already stored in the system and this is referred to as the matching process (Obed-Emeride, 2013:193).

2.9.3 South African biometric based payment system

Historical evidence suggests that fingerprint registration was done for non-white South African citizens dating back as far back as 1925 (Gelb & Decker, 2011:21). Brekenridge (2008) cited in Gelb and Decker (2011:21) argues that the extension of biometrics to all races was done in the 1980s for national security purposes which emanated from the actions of members of the anti-apartheid movement. A study conducted by Gelb and Decker (2012:104) suggests that the provincial government of KwaZulu-Natal contracted Net 1 Company in 1992 to re-register all social grant recipients on the mobile system that needed a full set of fingerprints. The beneficiary's information was loaded on a smart card and with these cards offline verification and payment was possible (Gelb & Decker, 2012:104). The system has been extended to the whole country but with some amendments. These amendments involve electronic transfers into the recipients' bank accounts and this is known as electronic funds transfer (EFT). Gelb and Decker (2011:22) state that these bank card transfers were done in collaboration with Absa Bank and *Sekulula*. Cards were used to access money from the ATMs or from the participating PoS devices so they also operated like a traditional debit card.

Within the contemporary context, the issues relating to EFT and the deductions made from the social grants led to protests outside George's Cathedral in Cape Town on the 15th of October 2015. The crowd of protestors was headed by the lobby group Black Sash. SASSA acknowledged that there is a problem with the deductions made from the SASSA card. Thus a live broadcast on SAFM radio was held on the 16th of October 2015, where SASSA responded to Black Sash regarding complaints about the unlawful deductions. SASSA admitted that the funeral policy deduction is the only legal amount that should be deducted from the social grant and there is a policy to obtain the authority from the beneficiary to do that. However the other deductions like the sale of airtime, the sale of electricity and loans that were being deducted were beyond SASSA's control since they relate to the banking rules and not to the social grant rules (Dunkerly, 2015).

Donovan (2013:1) suggests that biometric technology has been further improved in South Africa as part of contemporary policy reforms in SASSA which involved upgrading infrastructure and was aimed at standardisation in delivering welfare and implementing an objective approach.

Donovan (2013:1) argues that the South African government has embarked on this massive project for biometric re-registration of approximately nineteen million social grant beneficiaries. The evidence from Donovan's (2013) study shows that as a consequence of the biometric re-registration process in March 2013 forty four thousand cancellations of grants and sixty six thousand lapsed grants due to non-collection were recorded. The results in implementing voice recognition established by Kweyama (2013) cited in Donovan (2013:18) relates to technical difficulties which involved poor recording environments during re-registration. There is also evidence that biometric technology cannot eliminate the risk of fraudulent registration and re-registration of ineligible beneficiaries (Oberlander & Brossman, 2014:4). This is a cause of concern in terms of the authenticity of the data on the systems. With various challenges highlighted during the study, Donovan (2013) argues that as the new biometric system unfolds, the role players would have to continually be vigilant and overcome the challenges effectively. Therefore, the registration and re-registration process is pivotal in cabbing fraudulent beneficiaries.

2.10 Benefits of using biometric technology

Evidence suggests that biometric technology presents numerous advantages such as reduction of costs, convenience as well as an automatic auditable trail that it creates (Gelb & Decker, 2012:107). Gelb and Decker (2012) also propose that despite the associated advantages the system cannot be perfect in all aspects; it might have some gaps in certain instances. There is evidence suggesting that the major benefit of an electronic delivery system of social grants is the increased cost-effectiveness (Vincent & Cull, 2011:49). To concur with the above statement, Grosh (2006) cited in Devereux and Vincent (2010:369) suggests that the main objective of the payment system is to distribute the correct amount to the right people at the right time and frequency, while also being cost-effective to the program and the recipient.

This objective is evidenced in SASSA's motto: "Paying the right social grant to the right person, at the right time and place, *njalo*" (at all times) (www.sassa.gov.za). It is also evident that electronic transfers of cash to pay points substantially reduces costs related to transport, security and insurance for physical transportation of cash to pay points (Oberlander & Brossman, 2014:2). The discussion paper by Oberlander and Brossman (2014:3) further reveals other strengths of the use of a biometric system, one of which is that the beneficiaries can only make cash withdrawals upon positive identification which is done through methods such as fingerprints, optical recognition or voiceprints on a mobile phone. Gelb and Decker (2012) cited in Oberlander and Brossman (2014:3) argue that the beneficiaries' opportunity costs of collecting the money from the pay points are reduced since the system allows the use of merchant stores with PoS devices,

thus long queues at pay points are greatly reduced. This also allows beneficiaries flexibility regarding collection dates and increases convenience for them in terms of queuing on fixed paydays. No system is a perfect system hence in the next paragraph the concerns related to cash transfers and biometric systems will be discussed.

The main concern, as suggested by Gelb and Decker (2012:94-95), is related to reinvesting exhaustible resources into alternative capital to avoid causing the instability of resource revenues as well as the transmission implications. Another concern that Gelb and Decker (2012) raise is that of the discouragement of labour supply and weakening of incentives to human capital. In other words, people are more likely to depend on social grants than seek employment. Furthermore, it is debatable whether it is possible for the system of cash transfer to be fully accountable and to function optimally, particularly in countries known for poor governance and corruption. Given the fact that at the end of the value chain, there are agents that interact with the beneficiaries, there is evidence to suggest that electronic delivery methods also remain open to fraud since there is no assurance that the agents do not charge extra fees for their cash-out service or for committing fraudulent activities (Oberlander & Brossman, 2014:4).

In addition, the study on security in e-governance regarding the use of biometric systems conducted by Morwal et al., (2012:17) reveals that a biometric system is open to various types of risks that can lead to system malfunction. Evidence from previous studies suggests that possible risks are attached to certain aspects of the system. The first of these is the fake-biometric measurement that can occur during the identification process; in this case the sensor is manipulated (Morwal et al., 2012:17). Similarly, the discussion paper by Oberlander and Brossman (2014:4) reveals that the system is vulnerable to the risk of fraudulent registration of ineligible individuals although it can prevent payment being made to the wrong recipients. The second possible risk that a biometric system is open to, identified in the study by Morwal et al., (2012), is that it is possible to replay old data. This relates to the fact that the system can be hacked to obtain information of an authenticated user whose data can be submitted to the system repeatedly, which prevents legitimate users from accessing the system since it becomes busy.

The third possible risk is the override feature extractor which also degrades the system's performance and results in a legitimate user being denied access. The study by Morwal et al., (2012) also reveals a fourth possible risk which relates to the replacement of the feature extractor. This results in the matcher getting a synthetic feature set instead of the legitimate one. The fifth possible risk is that the matcher program may be changed which allows unauthorised users to access the system. It is also suggested that the modification of the template in the database may result in a break in the system. Lastly, the data may be changed at any stage during transmission

(Morwal *et al*., 2012:18). Thus, Raina *et al*. (2012:5) point out that usability in conjunction with security is always a challenge in mobile payments.

2.11 Concerns for cash transfers and biometric system

Apart from risks pertinent to the system mentioned above, biometric systems also have several major weaknesses that relate to cash transfers which are carried out through the 'pull' mechanisms. The discussion paper by Oberlander and Brossman (2014: 2) reveals a variety of risks. The first risk is that the transportation of large amounts of cash to the pay point on scheduled dates constitutes a security risk that relates to cash-in-transit. Therefore, more personnel are required for security reasons. Secondly, since cash passes through different people before reaching the beneficiaries, there is a probability of fraud and corruption which has budget implications. Thirdly, beneficiaries travel long distances and have to stand in long queues for several hours and thus cannot engage in other activities during that time (Oberlander & Brossman, 2014). Fourthly, beneficiaries are vulnerable to robbery since they are identified in the queues. In addition, the system is not conducive for elderly and sick people who may sometimes not be able to get to the pay points. Lastly, the system cannot be scaled up easily and it does not cater for the provision of the opportunity for financial inclusion of the beneficiaries due to the effects of the manual disbursement of cash (Oberlander & Brossman, 2014).

Furthermore, there is evidence to suggest that data protection and privacy is also a cause of concern with regard to biometric systems (Gelb & Decker, 2012:107). In addition to the concerns highlighted above, Statham (2012) cited by Oberlander and Brossman (2014:4) highlights a further weakness that emanates from the utilisation of agents. This weakness is that government employees are in direct contact with the beneficiaries, thus cash-out meetings cannot be used to resolve SCT queries or to offer complementary services like health check-ups or training.

2.12 Mitigating risks associated with BPSs

Morwal et al. (2012:18) suggest the use of a multi-biometric system such as fingerprints, facial and iris recognition in conjunction with voice recognition to deal with the issue of fake biometric identification. A combination of these identifications could minimise the risk of paying the wrong beneficiary and could reduce the number of queries emanating from such issues. Another suggestion to alleviate some of the challenges regarding the use of biometric systems is the use of a sequence number and the rejection of a request if the number has been entered incorrectly for more than a specified number of times (Morwal *et al*., 2012:18*),* as is the case with bank PINs at ATMs. The last solution as suggested by the authors is the implementation of proper controls at all levels of the system in terms of access to data, as well as the permission to alter the structure which should require appropriate delegations (Morwal *et al*., 2012:18*)*. In conclusion if these suggestions are applied in an e-governance system, systems integrity could be guaranteed.

2.13 Payment mechanisms for BPSs

Scholars have identified two main types of mechanisms, namely 'pull' mechanisms and 'push' mechanisms that facilitate the distribution of social grants. On the one hand, Gelb and Decker (2011:16) suggest that a pull mechanism is a system of distributing cash at a fixed time and location. Vincent and Cull (2011:40) contends that a 'pull' mechanism is a pre-technology method that required that grant beneficiaries be physically brought to a designated pay point so as to receive their payments. The 'pull' mechanism has been criticised by various authors for its costliness, financially and in terms of labour. On the other hand, a 'push' mechanism, according to Bankable Frontier Association (2006) cited in Vincent and Cull (2011:41) refers to a system where the coordinator pushes the cash delivery down to where the recipient is located. Gelb and Decker (2011:16) argue that the 'push' mechanisms are slightly convenient and flexible for the recipients since the payments are disbursed into their bank accounts and money can be accessed through PoS. There is evidence to suggest that the PoS devices are used to scan fingerprints for identification purposes and they are linked to a central database. In addition to that, funds are loaded into shop accounts which enables the beneficiary to be paid through this PoS (Gelb & Decker, 2011:16). On the contrary, with the current service provider for SASSA, merchant stores utilise their own cash to pay the beneficiaries then claim funds back after the settlement has been made. Additionally, Vincent and Cull (2011:38) argue that the electronic delivery of cash, which relates to the push mechanism, may be achieved through the utilisation of a debit card, smart card or cell phone and that the banks, ATMs as well as PoS devices may be utilised to access the money. All these options are referred to as payment mechanisms. Gelb and Decker (2012:100) also argue that electronic transfers into bank accounts are additional mechanisms that are used in South Africa. The Department for International Development (DFID) (2007) and Pickens, Porteous and Rotman (2009) cited in Gelb and Decker (2011: 100) suggest that paying beneficiaries through their bank accounts, whether through regular accounts or a system of basic transaction accounts will help citizens access a mechanism of saving and will smooth the process and the utilisation of transfers. Smit (2010) cited in Gelb and Decker (2012:99) argues that in SA, the ATM is able to verify identification and pay the recipient whilst creating a fully discernible identification trait.

2.14 Conceptual model guiding the study

From the strands of literature already reviewed it has been established that there is a gap related to the management and assessment of network performance. Hence further research into this aspect is vital. It is noted that network governance is indeed a contemporary strategy to deal with service delivery issues yet there is no clear stipulated criteria indicating how to assess the performance of the actors within the network. This statement is supported by Lewis (2011:1230) who argues that PPPs have become common network governance strategies however their effectiveness is still not

clear. It is for this reason that in this study, the functionality of SASSA in the payment of social grants, which has been outsourced to CPS NET1, is studied closely and the network performance theory is used.

The relationship between biometrics and social transfers plays an integral part in e-government as it relates to the payment of social grants through biometrics which is typically the means of identification of an individual. In addition to that, e-government cannot exist without ICT, thus e-government relates to the use of technology to improve service delivery in the public sector. E-government can be viewed as the cornerstone of service delivery improvement in the public sector since it assists the government in the facilitation of administration. As such, government is about public administration, hence the theory of public administration is relevant for this study.

From the various concepts that emerged during the review of the literature, a theoretical framework namely network performance has been established. Amongst the concepts that relate to the determination of network performance are the endogenous and exogenous factors that need to be considered when the effectiveness of the performance of the network is being determined. These will be discussed in greater depth below. Equally so, are the factors that determine network effectiveness, namely the network's structural characteristics as well as the network's context. Both these factors have underlying elements that need to be considered when the effectiveness of the network is being examined. The evidence drawn from various theories that have been posited revealed that network governance, e-government, public administration and biometrics are the theoretical matrix underpinning this study.

In the next diagram (Figure 2.10) the conceptual model guiding this study is reflected.
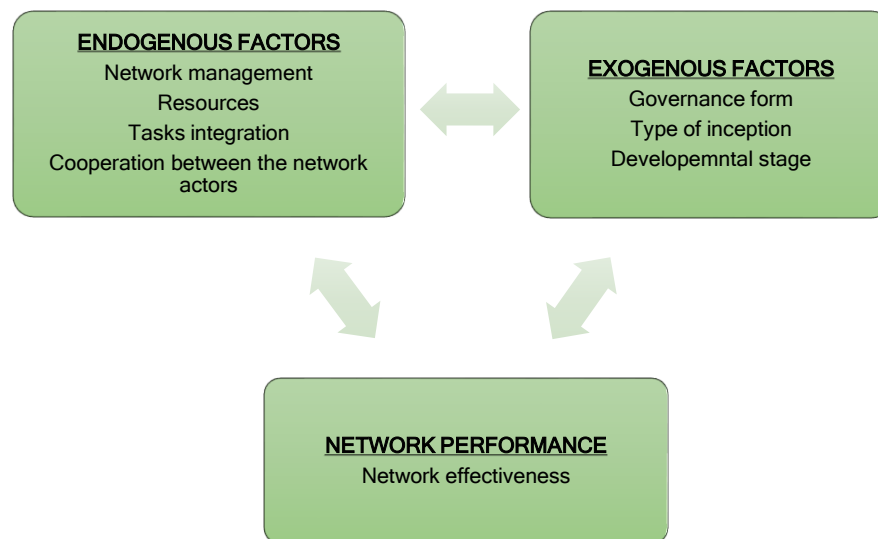
Figure 2-10: Conceptual framework

2.14.1 Endogenous factors

Endogenous factors refer to those factors that can be controlled by the network management and network actors, for instance the use of resources and the relationships amongst the actors (Whelan, 2011:278). Similarly, Torfing (2012:184) refers to process management as one of the metagovernance tools that should be used to improve effective network governance and points out that this involves the provision of adequate resources, reduction of destructive tension and the encouragement of innovations. Another metagovernance strategy that relates to endogenous factors highlighted by Torfing (2012:184) is direct participation which is associated with cooperation between the network actors.

Gupta and Govindarajan (1994) cited by Delforin, Dietl, Lang and Lucas (2011:5) suggest that in the manufacturing industry, endogenous factors represent coordination which refers to the organisation, linkage and integration of the production facilities to achieve the strategic objectives of the business (. The evidence from previous studies suggests that there are possible reasons for poor performance in the networks which include *inter alia*, poor network management, unsecured or poor management of resources, erroneous task integration, and poor cooperation between the actors (Kenis and Provan, 2009:444). All these factors depend on management's ability to coordinate and integrate so as to achieve the objectives of the network, therefore, if endogenous factors have caused the underperformance, this could simply mean that mismanagement has occurred. Hence the employees in management positions should be held accountable for the criteria used to evaluate the network especially on the bases of endogenous factors. Some

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researchers have specialised in outlining frameworks for the evaluation of network effectiveness with regard to various structures and management roles (Lewis, 2011:1223).

2.14.2 Exogenous factors

Kenis and Provan (2009:446) identify three exogenous factors as those factors which the networks may be unable to control, namely government form, type of inception (voluntary versus mandated) and the developmental stage of the network. A study conducted by Whelan (2011:278) also suggests that an imposed network design by government and the developmental stage of the network can also be considered exogenous factors. Furthermore, exogenous factors in the manufacturing industry relate to configuration. This refers to determining the allocation of manufacturing activities and process competencies across the plant Kulkarni, Magazine, & Raturi, (2004) cited by Delforin *et al.*, 2011: 2). In general, this simply means that in both the public and the private sector, though the exogenous factors are key determinants of the extent to which certain evaluation criteria are applicable for network performance assessment, they are mainly beyond the control of the network actors. The three abovementioned exogenous factors are discussed in more detail below.

Governance forms-Kenis and Provan (2009:449) suggest three forms of networks that are demonstrated as determinants of the consequences for what the network can achieve, namely shared governance form, lead organisation form and network administrative form. It is argued that the performance criteria that is most appropriate for network evaluation will depend on the type of network form adopted (Kenis and Provan, 2009:449).

Type of inception- Type of inception of the network refers to whether a network is voluntary or mandated. Voluntary networks are created on the basis of a bottom-up approach, whereby the professionals and organisations that will partake in the network create the network on their own, whereas mandated networks are created by policy-makers under dictatorship, typically upon a directive from a government agency (Kenis and Provan, 2009:449). As such, the provision of social grants is a policy issue that deals with alleviation of poverty, and as such it can be argued that the network between SASSA and CPS is indeed a mandatory type of inception. The evidence from the literature suggests that the type of inception of the network will definitely have an effect on the type of performance criteria that best suits the network. Therefore, it can be argued that there is a relationship between the type of network formed in the inception and the appropriateness of various criteria, particularly legitimacy (Kenis and Provan, 2009:450).

Developmental stage- It can be argued that the performance criteria that are best suitable for assessing a network will be dependent partially on the developmental stage of the network (Kenis

and Provan, 2009:451). This refers to the age of the network in terms of how long has it been established. Whelan (2011: 278) concurs with this argument stating that newly established networks cannot be expected to perform as effectively as those that have been in existence for a longer period of time. With regards to evaluation of network performance, there is evidence suggesting that if the delivery systems receive insufficient attention in the design stage, the programme itself may perform poorly or even fail (Devereux & Vincent, 2010:369). According to Torfing (2012:182), institutional design is the first metagovernance tool that can enhance effective network governance in various ways. He further highlights that keeping a strict focus on objectives and transforming capacities as well as the design of proper procedures for cooperation and negotiation when the network is developed can contribute to effective network enhancement. Many studies have revealed that network performance can be boosted by validated coordination mechanisms such as joint information and communication systems, shared marketing, planning or implementation structures, joint staff activities, integrated service capacities, meetings to ensure organisation, defining network agenda, the establishment of ground rules and laying down rules for decision-making (Cristofoli, Josip & Meneguzzo, 2012:81).

From the foregoing discussion, it becomes clear that networks should be evaluated using both endogenous and exogenous factors, however a distinction should be made between endogenous and exogenous performance factors (Kenis and Provan, 2009:452). In addition, literature reveals that further research on network performance is encouraged and that it is pointless to evaluate all types of networks using the same criteria or to focus only on endogenous factors that relate to the network leadership and management (Kenis and Provan, 2009:454).

2.14.3 Challenges with regards to network performance

Various authors have identified common deficiencies in the study of network performance in the sense that researchers either circumvent, or do not consider the criteria of performance when performance is being addressed and furthermore the concept of network performance is vaguely addressed. There is evidence to suggest that academics who address the issue of network effectiveness do not properly define or operationalise the type of criteria they perceive; instead they concentrate on various conditions that are contributory to effectiveness. It is further suggested that the performance of the entire network should be treated separately (Kenis and Provan, 2009:441-442). The literature also suggests that network effectiveness is a problematic concept in the sense that it is difficult to operationalise effectiveness in the organisational environment and more especially in networks (Whelan, 2011:277).

Another challenge regarding the assessment of the network is that the different parties addressing performance might be referring to different things when assessing performance. For this reason

clarity about the criteria should be taken into consideration and is critical if the network performance evaluation is to be conducted in a profound manner (Kenis and Provan, 2009:452). It is then suggested that a multi-constituency approach to effectiveness be adopted since it is subjective to label one criterion as the appropriate one since it represents a valid viewpoint.

2.14.4 Network effectiveness

Network performance relates to the effectiveness of the network itself. Provan and Milward (1995) cited in Turrini*et al*., (2009:532) in their framework define network effectiveness as the enhancement of the well-being of clients and the overall quality of service delivery. In short, this can be referred to as customer satisfaction through improved quality of service. Provan and Kenis (2007:230) also define network effectiveness as the accomplishment of positive network level-outcomes that could not be achieved in silos by a single organisation under normal circumstances. Complementary relationships of the network actors in coordinated services can lead to the effectiveness of the network which is referred to as customer satisfaction. The following diagram in Figure 2-11 depicts network effectiveness and its determinants.
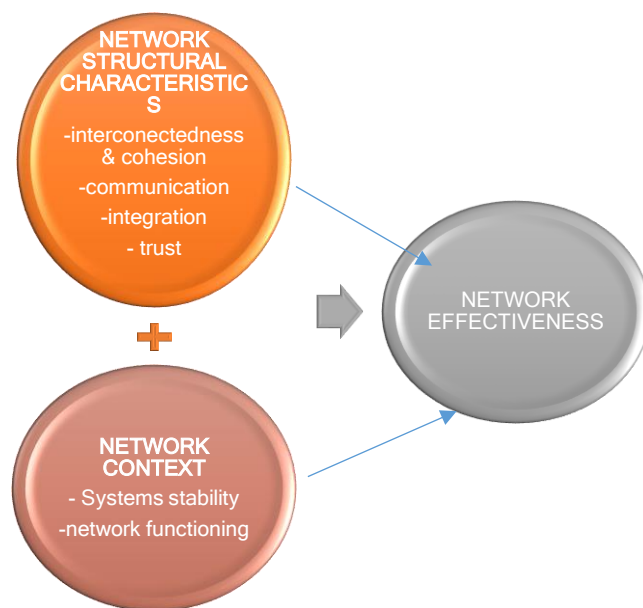
Figure 2-11: Determinants of network effectiveness

Source: Adapted by the author

The theory of network effectiveness is based on two elements, namely, characteristics of the network structure, such as interconnectedness and cohesiveness among actors, as well as the degree of centralisation and network stability viewed as a contextual factor that has a moderating effect on network effectiveness (Turrini *et al*., 2009:530). Hence network integration can be viewed in terms of two aspects. It can be argued that network integration on a broader perspective

(interconnectedness and cohesion among the actors) enriches the network's overall effectiveness. Interconnectedness and cohesion can also be associated with trust as well as commitment. Ysa *et al*., (2014:4) argue that trust amongst the network actors has been suggested to be pre-requisite in public networks. Similarly, Torfing (2012:184) echoes the issue of trust and states that trust is developed by the sustained cooperation among the network actors which ultimately enhances effective network governance.

Turrini *et al*., (2009:530) suggest that the overall effectiveness of the network can be worsened by decentralised tools of integration among actors such as communication mechanisms and a central coordinating agency when put together.

With regards to the contextual aspect, it can be argued that the contextual stability of the system is essential for the network outcomes only in the presence of specific network related factors. Therefore stability alone is not a sufficient condition for effectiveness of the network; it should be combined with other structural factors so as to achieve the desired outcomes. For instance, when there are highly unstable conditions, there should be network integration which results in more network effectiveness (Turrini *et al*., 2009:530). Network stability relates to the functioning of the network. There is evidence to suggest that the future determinants of network effectiveness are network structures and context as well as network functioning (Turrini *et al*., 2009:530). Equally important, Whelan (2011) suggests that network structure is one of the five interdependent levels of analysis in network effectiveness. Other interdependent levels of analysis highlighted by Whelan (2011:278) are network culture, network policies, network technologies and network relationships. It is suggested that a major determinant of network that has emerged is integration which is one of the structural characteristics (Turrini *et al*., 2009:541). In this study, network effectiveness is defined as the improvement of the well-being of clients and the overall quality of service delivery measured by the extent to which a network achieves its goals, whatever the goal is and however it has been formulated (Provan and Milward, 1995 in Turrini, *et al*., 2009:532; Mcguire & Agranoff, 2011:272).

2.15 Chapter summary

The foregoing discussion, drawn from a wide range of sources that have been reviewed in this chapter, it is apparent that the use of ICT plays a pivotal role in the payment of social grants. Thus the challenges that are faced in the implementation of BPSs need to be mitigated so as to achieve the desired objectives in terms of service delivery improvement. The legislative framework governing service delivery and the provision of social grants in SA was first considered in the chapter above. Thereafter, various theories such as Wilson's public administration theory, Weber's bureaucracy theory, network governance theory, e-governance theory and biometric

theory that relate to the objectives of this study were discussed. The conceptual framework guiding the study was discussed at length. The endogenous and exogenous factors in network governance do indeed culminate in effective network performance which could be the ultimate goal of the network governance. The performance of the network actors should be closely monitored and should be measured against the pre-determined standards so as to achieve improved service delivery, particularly in the distribution of social grants in SA. The methodology employed in conducting the study is discussed in Chapter 3.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The main purpose of this chapter is to describe the research methods that were applied in this study. This includes the research strategy, site selection, population sample and sampling methods as well as the unit of analysis. Data collection techniques employed during the study involved face-to-face interviews as well as focus groups that were conducted in respect of the citizens (Packer-Muti, 2010:1023). Observation is yet another technique that was employed during the study. The chapter gives details on how the study was carried out and also provides an overview of what transpired during the collection of data, making use of the plan that will be discussed hereunder.

3.2 Research designs

Philliber, Schwab and Samloss 1980 in Yin, (2009:26), describe research design as a "blueprint" for a study to attend to the following issues: questions to be studied; pertinent data; and the method to be used when analysing the findings. Similarly, Creswell (2009:3) refers to research designs as plans and procedures followed by researchers during studies on which decisions are based. From a wide range of assumptions detailed methods of data collection and analysis are developed. This translates to the plan for how data will be collected and analysed during the study. A qualitative approach underpinned by three research tools, namely in-depth interviews, focus group discussions, and document collection, was used in this study. The research design thus incorporates the strategies utilised during the study in relation to the selection of the sample, with the methods of data collection as well as the techniques of data analysis.

Given the fact that the research problem of this study addresses the challenges facing the elderly in relation to the payment of social grants, the research design employed in this study had its point of origin as the selection of participants. Firstly, it was crucial to bring on board as many stakeholders as possible involved in the payment of social grants, but within the confines of a coursework master's dissertation. In line with the research topic and objectives, SASSA, CPS and the beneficiaries of social grants were directly consulted for their views on the new BPS (BPS). Secondly, the factors that either hinder or facilitate the effectiveness of the BPS were extrapolated from the data with the objective of developing recommendations for improving the system where necessary and ultimately optimising service delivery. The data collected based on the research objectives and questions formulated for this study were then analysed using content, thematic and matrix analyses.

3.3 Philosophical worldviews

The philosophical worldview underlying the research design, research objectives and the research questions for this study is the social constructivist worldview. Creswell (2009:8) points out that social constructivists adopt the position that individuals desire an understanding of the environment which they live and work in.
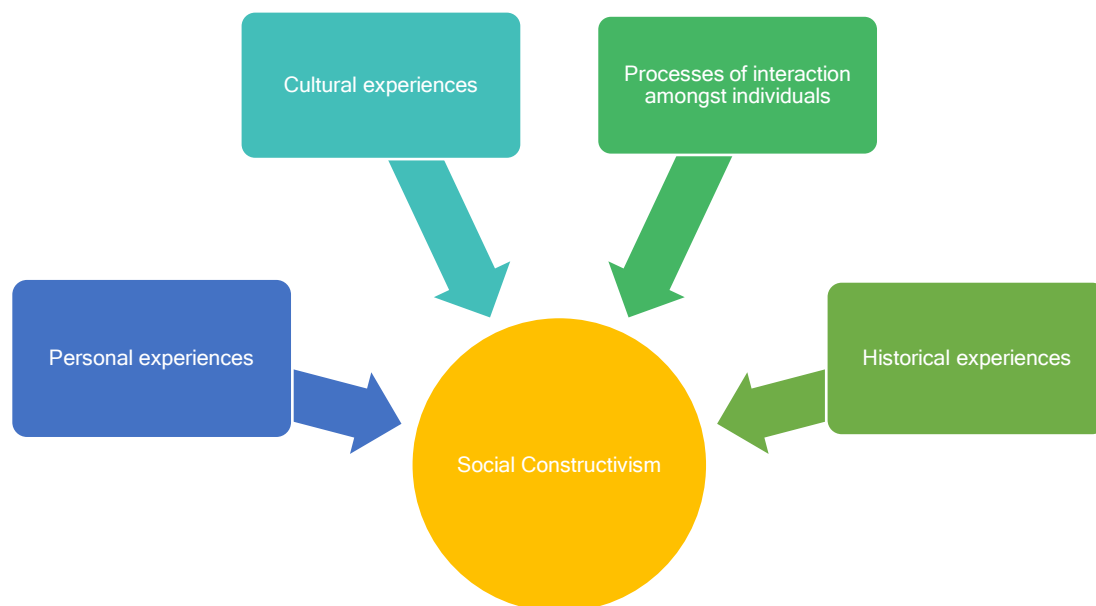
Figure 3-1: Elements of social constructivism worldview

Source: Adapted by the researcher from Creswell (2009)

Figure 3-1 depicts the elements of the social constructivism worldview. Creswell (2009:8) suggests that constructivist researchers deal with the processes of interaction amongst individuals and pay attention to the specific context within which people live and work so as to understand the historical, personal and cultural settings of the participants. Social constructivism is deemed the most suitable worldview for this study since it involves different stakeholders and the specific context, which is the BPS As such, each of these stakeholders has their own view of the BPS, thus the researcher's intent was to make sense of the multiple meanings expressed. As echoed by Creswell (2009:8), individuals develop subjective meaning of their experiences. In this study the respondents were encouraged to voice their personal experiences with regard to the payment of OAG using the BPS and the effectiveness of the network performance between SASSA and CPS. This of course resulted in divergence and convergence of the responses from the participants. This notion is echoed by Denzin and Lincoln (2005) cited by Ivankova, Creswell & Plano Clark, 2007:259 in Maree 2007 who argue that in qualitative research, a researcher usually tackles the reality from a constructivist position, which allows for multiple interpretations of individual experiences. With regards to the meaning of this worldview, the researcher relied primarily on the

participants' views of the situation under review. For instance, beneficiaries were given a platform to air their views on the conditions of the pay points and the user-friendliness of the new SASSA 'smart cards'. This was intended to speak to issues of service delivery and was anticipated to develop strategies that could be used to improve the system.

3.4 Case study strategy

A case study, as described by Thomas (2011:3), is a research strategy that focuses on one phenomenon in detail and is not concerned with generalisation of findings. With regards to this qualitative research study, the case study strategy was used. Girden and Kabacoff (2010:27) point out that the case study encompasses extensive study of a single individual, several individuals or a single group of individuals as a unit. Case study involves a certain unit of analysis which can be a programme, process or a project under study. The unit of analysis for this study is the BPS used in the payment of OAGs (OAG). The biometric enrolment process for social grants applications is regarded as a series of events. The process starts with enrolment of the clients in SASSA's offices where they are issued with SASSA cards that enable them to receive their social grants, be it at the pay points or at the ATMs, which is also a process in itself. CPS is the private organisation that facilitates the case payment systems. SASSA and CPS are two network actors among others involved in the BPS. Grant recipients comprise another network actor. The focus of this study was on the interactions between these network actors in order to determine whether effective enrolment and payment procedures are being followed.

The fundamental rationale behind the researcher's decision to employ the above strategy was to deeply understand the reality of the circumstances surrounding the payment of OAG recipients. In particular, the after effects of biometric re-registration that commenced in 2012 was analysed so as to fulfil the ontological stance of the study. It was envisaged that the case study approach would yield rich data that would help the researcher better understand the phenomenon under investigation. Hence the case study allowed the researcher to investigate the phenomenon in-depth, whilst considering the views of the participants with regards to the BPS too.

3.5 Case, site and participant selection

This researcher had to select the case or population for the study, the physical site where the study would be located, as well as the people from whom data would be gathered.

3.5.1 Case selection

Yin (2012:32) maintains that the case selection should be on the basis of a strong fundamental rationale for the proposed study and that when the screening process is conducted, the collection of sufficient data to decide whether the case meets the pre-determined criteria will be included.

Case selection is referred to as a primitive task of the case study researcher, in that when deciding on cases, one also sets out an agenda for studying those cases (Seawright & Gerring, 2008:294). This study's agenda is to investigate the network performance in the payment of OAGs using the new BPS in the area of *uMlalazi*, so as to explore the perceptions of the various stakeholders involved. Whilst *uMlalazi* municipality provides the case context as the site of empirical study, the unit of analysis is the BPS. SASSA contracted CPS to pay out social grants on its behalf. Both these organisations are the network actors in the payment of OAG, which is the issue under review. The issue under investigation in this instance was how the network performance between SASSA and CPS is measured and what the views of the stakeholders are in relation to the BPS.

3.5.2 Site selection

The selection of *Eshowe* in *uMlalazi* as a suitable area for this study was primarily due to the fact that the researcher wanted to explore the perceptions of the community within which she was born in relation to the BPS. The researcher was also interested in basing the study in a rural area where beneficiaries are heavily reliant on pay points to claim their OAG as SASSA offices are difficult to reach. The researcher hopes that whatever findings and recommendations may emanate from the study might bring about a change in service delivery that will benefit the community where the researcher was raised. Within *uMlalazi* two particular pay points serve as the sites under observation and within which focus groups of beneficiaries were conducted; namely: Mpungose and *uMhlathuzana*. These sites are further described in sections 4.4.1 and 4.4.2 respectively.

3.5.3 Participant selection

Sargeant (2012:3) maintains that since qualitative research is purposeful, participants selected should best inform the research questions and enrich comprehension of the phenomenon under investigation. Decisions regarding selection are based on the research questions, theoretical perspectives, and evidence informing the study (Sargeant, 2012:3). With regards to the selection of the interviewees from CPS, the branch manager from CPS was approached and the selection process was done on the basis of the designation of the informants in terms of the processes involved in BPS enrolment as well as in the payment units. The experience of the informants was also taken into consideration. With regards to SASSA's participants, again the selections were made on the basis of the involvement of the informants in the processes of enrolment and payment. More so, people at the strategic level of the Payment and Contract Management Unit were also included as informants based on their knowledge and insight into the issues related to the network since they also form part of the regional level steering committee meetings between SASSA and CPS. At the local office level, supervisors and team leaders form part of management

thus they are involved in the strategic management whilst they are also directly involved in the actual business processes.

For the selection and recruitment of OAG beneficiaries for this study, the researcher was assisted by the *Induna*(headman)of *uMhlathuzana* area who sometimes acts as *Ibambabukhosi* (regent) of the Mpungose tradition. The *Induna* always visits the pay points during the pension pay outs. For the reason that the researcher resides a considerable distance from the selected area and could not avail herself during the payments, a meeting was arranged with the *Induna* where the purpose of the focus groups was explained and the venues were negotiated. Subsequent to the meeting the *Induna* assisted with the recruitment of suitable informants from the beneficiaries for both focus groups.

3.6 Target population and sampling

Robinson (2014:25-26) describes the study population as the totality of persons from which a case may legitimately be sampled in a study. The target population means a focus upon those who hold knowledge relative to the study. The non-probability sampling strategy and purposive sampling technique were employed for this study. Robinson (2014:32) argues that the rationale for employing a purposive sampling strategy is that the researcher has an assumption on the basis of the theoretical understanding of the topic under investigation. This refers to the selection of individual or group members based upon the unique, different or essential perspective and knowledge they hold on the phenomenon to be studied. The target population in a study that was guided by the network governance theory included, network actors.

In this study the target population was SASSA and CPS officials inclusive of the management as well as OAG recipients. It was envisaged that the selected individuals and groups would be more knowledgeable about the topic since they are all directly or indirectly involved in payment of OAGs. Qualitative studies generally involve small sample sizes although interviews and focus groups are very in-depth. The reason for the small sample size is that it is unfeasible to interview every unit of the population in a study of this breadth; thus a sample is drawn from the overall target population. The sample size for officials included five managers (three from SASSA and two from CPS) and the rest were officials at different levels who were also interviewed. The sample size for OAG recipients from *Mpungose* pay point and *uMhlathuzana* pay point comprised of 19 participants divided between two focus groups, which resulted in seven members for the first focus group and twelve members for the second. The sample size is depicted in table 3-1.

Table 3-1 Stakeholder segments as sampling population

Target group	Participant	Location	Number	Data collection tools	Data analysis techniques
Public officials	SASSA	Regional/ district and local office	7	Interviews	Content and thematic
Private sector	CPS	Regional office-Durban and Eshowe branch	7	Interviews	Content and thematic
Public/ Community	OAG recipients	*Mpungose* pay point	7	Focus groups	Content and thematic
		uMhlathuzana pay point	12		
TOTAL SAMPLING SIZE			33		

Table 3.1 portrays the stakeholder segments that comprised the sampling population to gain their views on the BPS which is the unit of analysis for this study. This sampling population was selected because of the knowledge individuals hold about the BPS. Study participants included the senior manager at the regional office level in Pietermaritzburg and the manager for Payment Management Unit (PMU) who are both based at the regional office. At the district office level, the senior manager who is the head of the district based at *Ulundi* indicated his limited availability in the office for an interview. He was replaced by the manager for Grants Administration (GA). The Manager for PMU was also involved so as to elicit their views on the process as well as the results thereof. Still in SASSA at the local office level, the Local Office Manager (LOM) based at *Inkanyezi* local office, the team leader and two grants administrators who work hand in hand with CPS as the implementers, were selected as part of the sampling population.

With regards to CPS, the Regional Head who is based in Durban, the manager at the *Eshowe* branch, their technicians who visit virtually all the pay points to fix the machines, one team leader who is involved in pension payments, as well as an administration clerk who handles all the payment queries, were all included as part of the sampling population.

Once the sampling population was in place and ethical protocols had been observed as explained in section 3.8 of this chapter, data collection methods were then carried out.

3.7 Data collection methods

The research tools employed for obtaining primary data in this qualitative study were, in-depth interviews, focus group discussions and direct observations. Documentary evidence was collected and reviewed as part of the secondary data collection strategy. The interview questions and focus group guide were formulated in line with the theoretical framework, research objectives and the research questions. Data produced by the participants through their responses was then utilised to ascertain whether the research objectives were achieved and whether the research questions were answered as elaborated on in chapter 4. Each of the data collections methods are described next.

3.7.1 Interviews

As a research instrument, interviews are often implicitly hypothesised as a resource for investigating realities, evidences, experience, perspectives, attitudes, and/or feelings of informants (Talmy, 2010:131). The researcher conducted face-to-face interviews with SASSA and CPS officials between the months of August 2015 and October 2015. Interviews are consistent with the philosophical worldview of social constructivism to gain insight on how interviewees construct the phenomenon under study. There were sixteen questions categorised into three sections. Section A contained demographic information, section B contained closed-ended, question as will be mentioned in chapter 4 in the analysis, and lastly, section C contained the open-ended questions. The questions were designed in such a way that the researcher could probe responses to gain a deeper view of stakeholder perspectives. The interview questions are attached as Appendix A-1 (questions for SASSA stakeholders) and A-2 (questions for CPS stakeholders). In accordance with Babbie (2012) as cited by Haug (2015:124), the researcher asserted her obligation to ensure confidentiality and anonymity with all the informants before the interviews started.

These interviews were recorded on audiotape. The recordings were transcribed verbatim by the researcher using the express scribe transcription software. Liamputtong (2009:137) maintains that the transcript should not be cleaned up or rectified in anyway. This exercise assisted the researcher in owning the study and gaining insight into what was discussed during the interviews. In total, the researcher interviewed fourteen participants using both open-ended and close-ended questions that were formulated for interviews. The close-ended questions were similar for all the stakeholder segments. All the interviews were conducted in English.

3.7.2 Focus groups

According to Wilkinson (2004) as cited in Onweuegbuzie (2009:2), a focus group is a way of gathering qualitative data in an informal group discussion setting that is focused around a specific topic and engages a relatively small group of people. According to Thomas (2011:164), in a focus

group the researcher plays a facilitating role more than a leading role, as is the case with the group interview. In addition to this, Simon (1999) as cited by Rio-Roberts (2011:312) claims that focus groups are helpful in the collection of information regarding opinions and beliefs, encouraging discussion about a particular topic, and providing opportunities for the facilitator and participants to learn more about a topic. The open-ended questions designed for the focus groups in this study gave the facilitator and group members an opportunity to elaborate on the issues surrounding the BPS. The facilitator's use of probing questions also enabled group members to consider their opinions in more depth thereby allowing for detailed and multi-layered responses to arise.

Blair, Czaja and Blair (2014:210) point out that questionnaires for focus groups are logically structured into sections according to the sampling plan, the data collection procedure and the question administration. Hence, the focus group guide for this study contained only two sections, which were section A and section B, as opposed to the interview questions which had three sections, as mentioned above. Section A comprised of twelve close-ended questions where the group members could either confirm or disagree with various statements. These questions were an exact replica of the closed-ended interview questions. Section B contained ten open-ended questions where the beneficiaries were asked to explain issues in their own words and explore their views. The focus group guide is annexed as Appendix B. The use of focus groups offered the researcher a chance to analyse and manage a collective body of data that was not attributed to any single individual (Murdoch, Poland & Salter, 2010:585). The researcher's fundamental reason for utilising focus groups was to provide a different interactional context for the perceptions of the community with regards to the BPS. By using focus group discussions the researcher gained insights into people's shared understandings of the BPS. In other words, focus group discussions allowed participants to construct their realities pertaining to the BPS. The questions for focus groups were designed with the objectives of the study and the research questions in mind. They were formulated in IsiZulu which is annexed as Appendix B-1 and then translated into English, annexed as B-2. Both versions were submitted as part of the researcher's ethical clearance application as indicated in section 3.8.

Two focus groups were convened consecutively. The first group at *KwaKhuzwayo* Church in *Mpungose* had seven members and the second group at *Enjabulweni* Church in *uMhlathuzana* ended up with twelve members. This was due to the fact that the beneficiaries who accepted the recruitment invitation informed others that there was a meeting about their pension, which was a misconception. The researcher clarified the misconception at the outset to allow potential participants to make informed decisions about whether to join in the study. Nevertheless, the individuals who attended the second focus group allowed the researcher access to a larger group

of participants. To set the tone, the researcher informed the participants about the study as well as the aim of the focus group, which was to obtain their views on the BPS and to assure them that their responses would not be presented as per individual in the data. Before the focus group discussion commenced, the researcher explained the consent forms. Participants in both groups signed informed consent forms to partake in the study. All the participants were first language *isiZulu* speakers but consent forms were available in both English and *isiZulu*. The researcher's assistants helped those participants who were illiterate by reading the consent letters to them and putting a tick in a box as per instruction from the participants to indicate whether they agreed to partake in the discussion or not. Participants were also reminded of their right to withdraw their participation as and when they liked or rather to choose not to participate from the outset. None of the participants had any objections to taking part in the study and all signed the consent forms.

The researcher was aided by research assistants who took hand written notes while the researcher was facilitating the focus group sessions. The audio tape recordings were translated to English by the researcher with the assistance of a medical student from the neighbourhood and a field worker from a non-profit organisation that provides youth training and is called *Isibindi* (the latter is the researcher's sister). Transcription was done by the researcher using the express scribe transcription software. Although transcription of the audiotapes and translation of the tapes from isiZulu to English was a laborious and time-consuming task it allowed the researcher to fully immerse herself in the data which subsequently assisted with data analysis.

3.7.3 Direct observations

Thomas (2011:165) points out that observations are a significant method of data collection. In support of the above statement, Baillie (2013:4) contests that the observation of what and how people do things can reveal powerful data in the sense that the researcher can observe behaviour and operations as they would likely occur on a regular basis, in a real-life setting. This is unobtrusive to a sampling population. Observations were made by the researcher and her cousin who assisted by taking photos of the settings at the *Mpungose* and *uMhlathuzana* pay points. The researcher also took notes of what was happening at the pay points as well as the conditions of the pay points in terms of the infrastructure and facilities. The main aim was to confirm or disconfirm data obtained by the use of other methods and to understand the settings at the pay points. The researcher played the role of a direct observer and also asked clarity seeking questions from the beneficiaries as well as the payment teams about the things she wanted to understand better in relation to the payment process. Pictures of the beneficiaries queuing for payments and the entire setting at the pay points were taken and are illustrated in chapter 4.

3.7.4 Documentary evidence

Yin (2009:101) indicates that the documentation of information may take varied forms and is significant for every case study. This includes evidence such as internal organisational documents, announcements and minutes of meetings, email correspondence, reports, etc. Archival records are also relevant and may include statistical information maintained by an organisation (Yin, 2009:105). For this study, secondary data were accessible from documents such as the SASSA Strategic Plan for 2013/2015 and the Service Level Agreement (SLA). Archival records of statistics for the OAG beneficiaries were retrieved from the SASSA systems administrator. It was important to review both documentation and archival records as a way of understanding SASSA's organisational context and to corroborate data or not, from these sources with data from the interviews, focus groups and observations.

3.8 Ethical considerations

Ethical issues arise during data collection whereby the researcher has to respect the participants and the sites where research will be conducted (Creswell, 2009:89. This is where the issue of informed consent comes into play. The prevalence of ethical issues is noted in any kind of research. According to Creswell (2009:89) researchers should have their research proposals reviewed by the Institutional Review Board within the institution. In the University of KwaZulu-Natal there is an ethics policy and ethics committee which specifically deal with issues of ethics as subsequently indicated in section 3.8.1. The researcher ensured that all essential protocols and adherence to ethical principles were considered for this study.

First and foremost the negotiations with the potential participants from SASSA and CPS were made prior to the researcher obtaining the permission to conduct the study. This was done by means of recruitment so as to avoid delays after the ethical clearance. The *Induna* of the *uMhlathuzana* area within *Mpungose* ethnic group was also engaged with a view to obtaining her buy-in and to gain access to the *Induna* who was then requested to help recruit potential participants for both focus groups on different dates. These meetings were separated because the beneficiaries live in different wards and their dates of payments are not the same. The *Induna* met with them on their payment dates at the pay points.

3.8.1 Permission for the study

The gatekeeper letters were obtained from the following people prior to the commencement of field work: the *Inkosi* for the *Mpungose* Traditional Council at Eshowe; the Regional Executive Manager from SASSA at Pietermaritzburg; the Provincial Head for CPS in Westville. These letters were then submitted to the University of KwaZulu-Natal Ethics Committee as the appendices attached to the application for ethical clearance in the following format: letter from

CPS; letter from SASSA. Data collection instruments were also attached in the following format: interview schedule, informed consent and interview questions; focus group guide and informed consent in English and IsiZulu. The application for ethical clearance for the study was subsequently approved by the UKZN ethics committee in July 2015 and is attached as Appendix I.

3.8.2 Informed consent

The respondents gave their written consent individually and none had any objections to having their interview recorded. According to Maree (2005:65) citing Williams *et al.*, (1995:30), the process of obtaining informed consent entails providing adequate information with regards to the goal of the investigation, the procedure that will be followed during the investigation and any other information deemed important and relevant to the study as well as the credibility of the researcher to potential subjects or their legal representatives. Thorough and clear information was given to the participants that included the objectives of the study and the methods of data collection, such that participants fully understood what they had agreed on and were expected to do. Adequate opportunity was given for participants to ask questions before the study commenced, as well as during the investigation process. An information letter requesting the beneficiaries to participate in the study as well as a consent form are attached as Appendices A and B in both English and IsiZulu.

3.8.3 Respect for human dignity

Section 10 of the South African Constitution (108 of 1996) guarantees every citizen inherent dignity and accords them the right to have their dignity respected and protected (RSA, 1996b). Furthermore the White Paper on Transformation of Public Service, 1995 spells out the manner in which public officials are expected to provide services to the people. The WPTPS also contains the eight *Batho Pele* principles, amongst which is courtesy, which dictates that people should be treated with respect and dignity. Since the study involved the elderly, the notion of respect was carefully observed by the researcher and her assistants. The dignity of the respondents was promoted and protected during the study.

3.8.4 Anonymity

Respondents were assured that their identity would not be disclosed anywhere in the study and this assurance was maintained. As such, classification codes were assigned to the participants in accordance with their organisations and the focus groups they belonged to. Furthermore, during observations where photos were taken, the research assistant ensured that no face was shown in the photos to protect the identities of those observed. More so, the researcher took care to

generalise responses according to categories so as to avoid any possibility of members of the two organisations figuring out the individual source of any response based on associations with the rank and the position of the official.

3.8.5 Confidentiality

According to Silverman (2011:419), confidentiality in a study refers to an obligation to protect the identities of the participants and the exact location of the place where the study is based. Confidentiality was maintained and promoted throughout the study. The respondents were assured that no unauthorised person would gain access to the raw data and that their names or identity would not be revealed. Creswell (2009:91) suggests that inquirers make use of fictitious names for individuals and places to protect identities. It is for this reason that in Chapter 4 the researcher utilises codes to identify informants.

3.9 Primary data analysis

According to Yin (2009:126) data analysis entails examination, categorisation and tabulation as well as testing or rather recombining evidence to make up conclusions based on empirical study. It should be noted that collected data has no meaning if it is not analysed. The purpose of qualitative data analysis as explained by Sargeant (2012:2) is to interpret the data and the emerging themes in order to facilitate comprehension of the phenomenon being examined. Data from this study was structured into categories identified during analysis, which then provided meaning and made it easier for the researcher to draw the findings and conclusions. Data collection and analysis were conducted concurrently, which had the advantage that the focus and strategies could be used for subsequent data collection. In this manner, errors made in the initial phase of data collection were identified and addressed early in the process as in accordance with recommendations from Vanderstoep and Johnston (2009:191). Since the audio tape recorder was used, the researcher then transcribed the electronic data verbatim, which allowed her to develop familiarity with the data as the first phase of the thematic analysis; asserts (Clarke & Braun, 2013:3). Data was then categorised according to the description of the participants since the sample involved participants from two different organisations as well as the pensioner grant beneficiaries. This is called coding and is the first step undertaken where the researcher generates pithy labels for the important features of the data relevance to research objectives and research questions and categorising data in terms of the organisation and as per each focus group. Coding will be discussed in detail in the next paragraph.

Data were analysed through the use of content analysis, thematic analysis, as well as matrix analysis. The matrices were formulated with the aim of reducing data to a manageable size. When themes were searched, the similar categories were grouped together thereby linking emerging

themes with the objectives of the study. Interview and focus groups data was reduced by the use of codes and matrices to designate participants and themes. Matrices were drawn in the form of diagrams on MS Word that demonstrate the relationship between different categories. The excerpts from the transcripts that were coded and relevant to the categories were included in the matrices so as to compare and contrast the responses from the participants. The narrative provided for each matrix also linked with the literature reviewed in chapter 2 so as to find the synergy between existing research and the actual data gathered during the study. The researcher ended this phase by collating all coded data relevant to each theme and came up with five overarching themes. The primary and secondary data was described in relation to data from direct observation. With regards to documentary evidence such as the Service Level Agreement and the statistical information on social grants within *Inkanyezi* area, the researcher was able to obtain the facts in terms of the responsibilities of each organisational member. For instance, the person responsible for each function in the network and also the issue of infrastructure and facilities are detailed in the SLA, as well as the statistics in relation to the number of beneficiaries receiving OAGs within *Eshowe*. This enabled the researcher to comparatively analyse data against the contents of the SLA to more fully understand network performance in terms of the existing status quo at the pay points.

3.9.1 Content analysis

Mayring, 2000, Pope, Ziebland& Mays, 2006, and Gbrich, 2007 as cited by Vaismoradi, Turunen, and Bondas (2013:400), describe content analysis as a systematic coding and classifying method used for exploring large amounts of textual information. This is done to determine styles and patterns of words used, how frequently they are used, their relationships, and the structures as well as discourses of communication. Contrary to this explanation, Liamputtong (2009:133) argues that the content analysis method makes use of statistical analysis. However, the qualitative approach to content analysis was used in this study.

Coding is a phase of content analysis and thematic analysis. Charmaz (2006) as cited by Liamputtong (2009:134) refers to coding as the process whereby researchers characterise the data in terms of what is it about and this is generally the initial stage in data analysis. Thus, coding was the starting point for the researcher when analysing data. In contrast to Charmaz's (2006) definition, coding is classified by Braun and Clarke (2006) cited by Clarke and Braun (2013:3) as the second phase of thematic analysis, which encompasses making pithy labels for crucial features of the data relating to the research questions. In carrying out the coding of each piece of data, the researcher labelled various categories of data by giving them names so as to separate the interviews from the observations as well as the focus groups. A code is presented as a word or a phrase. To achieve this, the researcher read the transcripts repeatedly while also shading the

significant categories that emerged from the data. Coding also assisted the researcher in sifting data that related to research objectives and research questions as well.

3.9.2 Thematic analysis

Clarke and Braun (2013:2) describe thematic analysis as a method for identifying and analysing patterns in qualitative data. Smith and Firth (2011:3) take the definition further by claiming that it is an interpretive process whereby data is analytically searched to recognise patterns within the data so as to provide a glaring description of the phenomenon. The main steps of thematic analysis as outlined by Liamputtong (2009:135) are reading through each transcript so as to make sense of the interview data, then examining the transcripts and making sense of what has been said by the participants as a group. Transcribing the interviews herself enabled the researcher to completely immerse herself in the study and gain detailed insight of the phenomena being explored. Thus when transcription was embarked upon, the process of interpretation gave rise to the gradual construction of meaning, which eventually led to the development of findings based on the study.

3.9.4 Matrix analysis

Bazely, (2009: 13) point out that matrix presents an extremely useful way of detecting patterns in data irrespective of being hand drawn or created through software. Data reduction was also accomplished through the use of matrices that were formulated by the researcher so as to make data manageable and easy to align with the various aspects addressed by the specific responses from the participants. The researcher utilised data that was encoded from the transcripts where every respondent was allocated a special code to describe him or her. Key quotes relating to specific sub-topics were extracted from the transcripts and pasted in the relevant columns within the matrices so as to illustrate the congruency between the research objectives and the data collected.

3.10 Secondary data analysis

Yin (2009:103) states that the researcher can draw conclusions from the documents. The use of documents assisted the researcher with the provision of confirmatory evidence for information obtained from the interviews, focus groups and situational observations. In this manner, the information in these documents assisted the researcher in either corroborating or negating arguments from other sources, thus leading to conclusions based on the study. Content analysis was used to analyse the documentary evidence obtained. Then, the researcher was able to draw findings and conclusions and make recommendations to improve network performance as presented in chapters 4 and 5.

3.11 Trustworthiness of the study

Sargeant (2012:3) affirms that within qualitative research there are two major strategies that promote the rigor and quality of the research, namely; ensuring the quality or authenticity of the data; and the quality or trustworthiness of the analysis. These terms are used interchangeably because trustworthiness of the analysis also refers to the quality of data analysis. Engaging in multiple data collection methods as outlined above, developed the trustworthiness of the study since the researcher was directly involved in the data gathering processes. Interviewing officials from two different organisation with the same questions and the beneficiaries also with the same questions, further strengthened trustworthiness of the findings. More so, the fact that the researcher also involved assistant investigators to aid with the recording, transcribing and interpretation of data enhanced the trustworthiness of the findings. The transcripts were also submitted in their raw form to the researcher's supervisor to add to the trustworthiness of the study.

3.11.1 Reliability and validity

Reliability and validity are the most important precisions of the study. According to Creswell (2009:190), qualitative validity means that the researcher assesses the accuracy of the findings by making use of specific procedures, while reliability suggests that researcher's tactic is uniform across various research studies and different projects. Qualitative researchers can enrich reliability by ensuring research worker reliability, variations in observations, and the use of various data collection techniques such as the test-retest method and split-half method (Lewis, 2009:8). For this study, the researcher used interviews, focus groups and observations to collect data, which strengthened and enhanced reliability of the study. Yin (2009:45) goes on to say that the purpose of reliability and validity is to ensure that if another investigator conducts the same study and pursues the same procedure that was used by the earlier investigator, the findings and conclusions should be the same. Reliability in quantitative research rests on the notion of consistency, which predominantly concentrates on the research instruments and findings (Lewis, 2009:3). Consistency was demonstrated in this study because all stakeholders were asked the same questions across all research instruments.

3.11.2 Credibility and transferability

Polit and Beck (2012) as cited by Cope (2014:89), describe credibility as the truth of the data or the participants' views and the interpretation and representation of this data by the researcher. In a qualitative study, credibility is achieved if the descriptions of human experience are immediately recognised by individuals who share the same experience. Credibility also focuses on internal

validity and emphasises the truthfulness of what the researcher reports about the findings. To ensure credibility in this study, the researcher enhanced the study by describing her experiences and verifying the research findings with her research supervisor in the presence of other researchers within the cohort during the feedback sessions organised by the supervisor. Discussion of the research process and findings was undertaken with a view to provide regular updates on the progress regarding the study. To support credibility in this study, the researcher demonstrated engagement with the participants. The methods of observation conducted in both focus group sessions and the transcripts she produced as an audit trail trace her direct involvement in the study.

Rather than generalisability, findings from qualitative studies may be concerned with transferability. Houghton, Casey, Shaw and Murph (2013) and Polit and Beck (2012) cited by Cope (2014:89) refer to transferability as findings that can be applied to other settings or groups with a similar context. If the results of the study have meaning to other people that are not concerned with the study and when other researchers are able to associate the finding with their experiences, that particular study has met the transferability criteria. In this study, the researcher has provided adequate information on SASSA and CPS, the OAG beneficiaries as well as the research context, such that the reader is able to assess the transferability of the findings to other studies. The use of data triangulation from the engagement of different stakeholders for interviews and focus groups as well as observations and documentary analysis conducted by the researcher, may also make findings suitable for transferability. The decision of whether findings are transferable to a similar context rests with the person seeking to advance the transfer.

3.12 Triangulation of the study

Data triangulation refers to the use of multiple data sources to produce a more comprehensive view of the phenomenon being studied (Sargeant, 2012:3). The use of triangulation in data collection reduces bias and enhances validity of the study. Data gathered through the interviews can be compared and contrasted with data gathered from the focus group in terms of the views of the participants on the phenomenon under investigation. Furthermore, triangulation can be applied where content and thematic analyses are combined during data analysis. For instance in this study, the sources of evidence employed for data collection are demonstrated in Figure 3-2. Morgan (1996) as cited by Carter, Bryant-Lukosius, DiCenso, Blythe, & Neville, (2014:545) distinguishes between the use of interviews and that of focus groups. Interviews allow for spontaneity, flexibility, and responsiveness to individuals; conducting the interviews, transcribing and analysing require substantial amounts of time and strength. By contrast, focus group data is drawn from a group of participants who may be influenced by others' responses and concur with

what is said or provide additional comments that they might not have made individually. Furthermore in focus groups the participants' interaction stimulates the identification and sharing of various perspectives on the same topic. According to Yin (2009:116) the diagram below indicates the circumstances where data has been triangulated and the facts of the case study context and/or unit of analysis have been validated by various source of evidence.
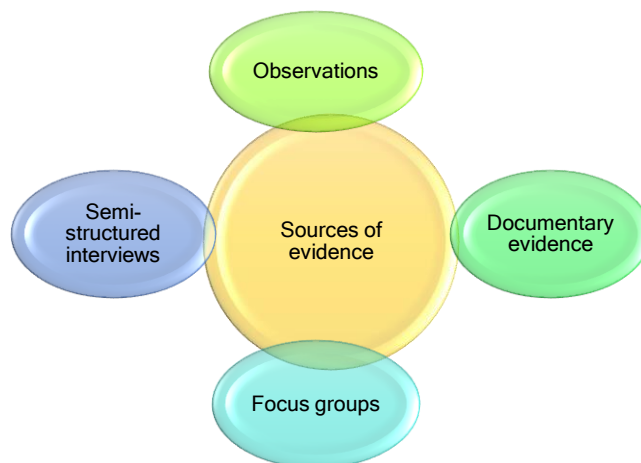
Figure 3-2: Triangulation of the study

Source: Yin (2009:117)

The diagram in figure 3-2 depicts the sources of evidence in relation to the study, which is referred to as triangulation. Primary data was collected through interviews, focus groups as well as observations of the conditions at the pay points during the payment days. Secondary data were then accessed from the documents that relate to SASSA, such as the SASSA Strategic Plan 2014/2015, statistical reports in relation to enrolments and payments as well as the Service Level Agreement that details the roles and responsibilities of each organisation. As much as the various phases of the study had been accomplished in relation to the strategies and data collection methods, there were some limitations that the researcher encountered in the process, a few of which will be discussed in the next paragraph.

3.13 Limitations of the study

First and foremost the delay in obtaining the gatekeeper letters was a great setback for the researcher. It took at least six months for the Regional Executive Manager (REM) to sign a gatekeeper letter for the researcher. When first contacted in April 2014, the REM appeared eager to engage in discussions with the researcher regarding her topic. However, the REM's availability became a challenge as she did not respond to the researcher's emails. As the REM is stationed in Pietermaritzburg and the researcher resides 182 kilometres away in Mandeni, it was not practical for the researcher to travel that distance without confirmation of the REM's availability. Other

colleagues were then consulted by the researcher in order to seek advice, but all of these attempts were in vain. After several attempts to get hold of the REM telephonically, the response the researcher received from the REM's personal assistant in September 2014 was that the REM had already signed the researcher's letter and was not going to sign again. In October 2014 the researcher was finally given the REM's cell phone number and upon contacting her directly, the REM responded positively and the signed letter was subsequently received on the 29th of October 2014.

The researcher also experienced difficulties obtaining permission from CPS for the research study. Initially the regional manager for CPS seemed to be cooperative and promised to give the authority without any hassles. Several attempts were then made to secure an appointment but to no avail. In January 2015 the researcher decided to contact CPS head office, which is based in Johannesburg. Again she was transferred to different sections where she did not receive positive responses. The main challenge was that the researcher did not have the name of the relevant person to talk to. After numerous attempts she finally got hold of the right person to relay her story to. It took almost three weeks for the CEO of CPS to give feedback, which was ultimately the referral to the regional manager who could not assist her in the first instance. After a long struggle, the researcher finally obtained a gatekeeper letter from CPS and then proceeded with the submission of the application for ethical clearance.

It should be noted that SASSA is a national entity, therefore, conducting a study in such a small area would produce results that could not be generalised for the entire Agency. However, generalisation of findings was not the aim of this qualitative study. In addition to this, the researcher chose only two pay points for this study, which limited the scope of coverage in terms of the pay points and the demographic areas. Furthermore, since the researcher resides at Mandeni and the interviews were conducted with people living in different areas, for instance, Pietermaritzburg, *uLundi*, and *Eshowe*, the researcher had to bear the costs of reaching all these participants. To guard against any bias in light of the researcher being a SASSA employee, the researcher selected geographical locations to study outside of the areas in which the researcher is assigned to work. The fact that the researcher is a member of the royal family in Mpungose did not threaten bias since the study does not focus on the institution of traditional leadership.

The researcher also encountered some challenges in obtaining ethical clearance for the study. The application was queried twice, which caused further delays in getting to the fieldwork on the part of the researcher. Subsequent to the receipt of the ethical clearance, the researcher was ready for data collection. The chapter summary that follows concludes this chapter on research methodology as presented in the next paragraph.

3.14 Chapter summary

This chapter discussed the research design, strategy and methods in respect of the data collection process, which took place between the months of August and October 2015. The philosophical worldview underpinning the study was also discussed in setting the tone for the study. The rationale for selecting social constructivism as the philosophical worldview for this study is that the researcher wanted to understand the different viewpoints of the involved stakeholders following the premise that individuals develop their own subjective meaning of the BPS as the study-in-question. The case study strategy and unit of analysis were identified as a means to achieve the research objectives and to answer the research questions which were formulated in light of the research problem. The study site was *Eshowe* in *uMlalazi* municipality and specifically at *Mpungose* and *uMhlathuzana* pay points which are in rural areas. The informants were selected SASSA officials and CPS officials, as well as a small group of social grants beneficiaries all of whom are actors in network governance of the BPS. Data collection tools included interviews, focus groups, observations and documentary evidence review. Data analysis was explained. The researcher also discussed numerous measures to guarantee the trustworthiness of the study. Ethical consideration aspects were delineated to ensure confidentiality and adherence to ethical protocols. Limitations in undertaking the study and the researcher's efforts to handle these limitations were discussed before concluding this chapter with this summary.

CHAPTER 4: DATA PRESENTATION ANALYSIS

4.1 Introduction

This chapter provides the presentation and analysis of the data collected during the study. Data analysis in any research undertaken is aimed at the interpretation of data gathered during the collection stage. A diverse range of data analysis techniques can be utilised by qualitative researchers to make sense of their data. Qualitative inquiry entails configuration of data collected in a meaningful way such that the significance of data is not distorted and the original voices of the respondents are retained. Amongst the three approaches to qualitative data analysis as outlined by Smith and Firth (2011:3), are the socio-linguistic methods, which focus on developing theory, and methods that describe and interpret participants' views, such as content and thematic analysis. The researcher used the latter approach as well as matrix development so as to reinforce triangulation of the data. Before the presentation of data analysis and interpretation from interviews and focus groups, the geographical and demographical context of the municipality where the study was conducted is provided. This is followed by a presentation of documentary evidence and direct observations of pay points. Subsequent to the analysis and interpretation of data from interviews and focus groups, the triangulation of data from the four sources of evidence is highlighted. This chapter is concluded with a summary of its contents.

4.2 The *uMlalazi* Local Municipality in context

4.2.1 Geographical and demographical context

The location of the study was the *uMlalazi* area, which is in the northern part of KwaZulu-Natal (KZN). The local government handbook describes *uMlalazi* Local Municipality as one of the six local municipalities within the area of *uThungulu* District Municipality and one of the biggest local authority areas in South Africa. According to the Statistic South Africa 2011 Census Report, *uMlalazi* has a population of 213 601. The word *uMlalazi* is the *isiZulu* name of the river; hence the municipality was named after that river and called *uMlalazi*. There are a number of transportation routes that cross *uMlalazi* municipality such as the N2 motorway between Durban and Richards Bay, the R34 between Richards bay/ *Empangeni* and *Nkwaleni* Valley to the north of *Eshowe* and the R66 motorway to *Gingindlovu*, *Eshowe*, Melmoth, *uLundi* and Vryheid. The municipal area covers 2 300 square kilometres, most of which are traditional, rural areas with fourteen traditional authorities. Although the *Amakhosi* jurisdictions dominate the area, *uMlalazi* is regarded as semi-urban since the area includes a small town called *Eshowe* where one finds the suburbs and the industrial zones. The administrative and service centre of *uMlalazi* municipality is thus *Eshowe* town. *Eshowe* is historically known as the birthplace of *Inkosi Cetshwayo* who was the Zulu King during the Anglo-Zulu war in 1879 (www.localgovernment.co.za).

Figure 4-1 below is a map that illustrates the vastness of the *uThungulu* district municipality under which *uMlalazi* falls.

Figure 4-1:*uThungulu* **District Municipality**
Source: www.municipalities.co.za

The map in figure 4-1 shows the geographical location of *uMlalazi* in relation to the other five local municipalities. All these local municipalities are located under *uThungulu* District Municipality. Each local municipality has a SASSA local office that deals with the community in the area. Some of the SASSA offices overlap in more than one municipality. The alignment of the SASSA local offices to the local municipalities is outlined as follows: *Nkandla* local office services *Nkandla* local municipality; Melmoth local office services *Mthonjaneni* local municipality; Richards Bay and *Eskhaleni* local offices service the City of *uMhlathuze* local municipality; *Ngwelezane* local office services both *Ntambanana* and *uMfolozi* local municipalities; and lastly, *Inkanyezi* local office services *uMlalazi* local municipality. The town of *Eshowe* is within *uMlalazi* municipality and is the specific area where the study was undertaken. There were two biometric pay points observed within *Eshowe*, namely *Mpungose* and *uMhlathuzana*. The focus group participants were also drawn from these two sub-areas of *Eshowe*.

Table 4-1 below depicts demographical information for *uMlalazi* municipality.

Table 4-1Statistical demographical information for *uMlalazi*		
Population		213 601
Age Structure	Population under 15	37.20%
	Population 15 to 64	57.20%
	Population over 65	5.60%
Households		45 062
Population Growth		-0.34% pa
Sex ratio (males per 100 females		85.40
Unemployment		35.20%
Dependence Ratio- per 100 (15-64)		74.90
Area		2 300km²

Source: Municipality Report KwaZulu-Natal, Statistics South Africa, Report no. 03.01.53 (2011).

The figures indicate that females outnumber males, more than one third of citizens are unemployed, the dependency ratio is high and population growth is on the decline. The distribution of the population in the municipal area is characterised by moderately high population densities within urban nodes and low densities in rural areas.

The discussion now turns from the geographical and demographical context of the physical area studied to a description and analysis of relevant documentary evidence, before presenting direct observation data about the pay points.

4.3 Presentation and analysis of documentary evidence

4.3.1 Description of biometric registration process

The organisational context of SASSA and CPS as partners in the wider network performance of biometric payment of OAGs was discussed in chapter 2. In January 2012, SASSA awarded a contract to CPS for the payment of social grants in all provinces, which then supported SASSA to introduce the biometric-based payment system for social grants (*Dlamini*, 2012). The reasons for the introduction of biometric registration as highlighted by the Minister of Social Development, *Bathabile Dlamini* (2012), were, *inter alia*, to verify the identification of the beneficiaries and eliminate fraud and corruption. Amongst the benefits for the government with regards to the new system was a significant saving of R800 million per annum over five years through cutting back on service providers from three to one (AllPay were previously contracted in the Western Cape, Free State and parts of the Eastern Cape, *eMpilweni* were contracted in Mpumalanga and CPS were contracted only in the remaining provinces), which reduced handling fees. According to a speech delivered by Minister of DSD, The BPS was also anticipated to save money by ensuring

that the correct beneficiary would be paid the correct grant amount anywhere in the country on producing their SASSA branded smart card (*Dlamini*, 2012). The Minister of Social Development assured South Africans that, as quoted by the researcher, "all these measures are aimed at making 'a better life for all' beneficiaries and to ensure that they receive their grants with dignity." The Minister further appealed to the beneficiaries not to be terrified and to actively participate in the process.

Olivier, Smit and Kalula (2003:222) argue that although the payment of social grants is outsourced, it does not mean that the government, as the statutory mandated body, is absolved from compliance in terms of the duties with regard to the payment of grants. They further highlight that it is still the department's responsibility, now referred to as the Agency, to ensure that the private contracted company, namely CPS in this instance, pays the correct grant amounts regularly and timeously, at the designated pre-agreed venues and to the correct people (Olivier *et al.,* 2003:222). Accessibility and security at the pay points are some of the other issues that are involved in the payment of social grants, which is more than just a financial transaction (Olivier *et al.,* 2003:222).

As outlined in the Performance Plan 2012/13—2016/17, the BPS implementation project was run in phases. Phase 1 was a pilot project that was followed by Phase 2 of the project (1 April to 31 May 2012), during which period all cash beneficiaries substituted their old cards for new SASSA smart cards. During Phase 3 (1 June to 31 December 2012), the re-enrolment of all existing beneficiaries, including banked beneficiaries and children, then began. A total of 1 506 817 beneficiaries registered with one fingerprint and were issued with a temporary SASSA payment card. All nine provinces were featured during Phase 3 where SASSA targeted one pay point per district per province. Statistics as at 22 October 2012 revealed that a total of 5 072 590 people were registered biometrically by capturing their fingerprints and photographs. Re-registrations were anticipated to be completed by 31 March 2013 although this goal was not achieved. The new payment solution was envisaged to provide the Agency with an accurate and comprehensive database of all beneficiaries. The key advantage of the new system for beneficiaries was that they would now be able to withdraw their grants anywhere in the country and at any time, unlike in the past where they could only access their grants at their specified local pay points on their specified monthly pay date. The re-registration process required all eligible beneficiaries to first be enrolled on the new biometric-based payment system before their new SASSA branded smart card was issued. This was the biggest project that SASSA had ever embarked on since it became operational in 2006. The effectiveness of the network governance in the biometric payment process, which followed bulk re-registration, was examined at *uMlalazi* municipality in *Eshowe*

during this study so as to determine whether the promises made by the Minister of Social Development, Bathabile Dlamini, were fulfilled.

The study also reviewed the implementation of the recommendations cited in the report of the Ministerial Committee on the Abuse, Neglect and Ill-treatment of Older Persons: *Mothers and Fathers of the Nation: The Forgotten People* (Welfare, 2001). The Committee responsible for this report held a hearing in *Eshowe* that was attended by 35 people. Amongst the challenges listed in the report were long distances travelled by the pensioners to the pay points, long queues at the pay points, and lack of basic facilities such as toilets and shelters at the pay points. Furthermore, the report also highlighted that there were suspicions raised that CPS were not paying beneficiaries their full entitlement amounts, allegations of pushing and late arrival at the pay points. The issue of lack of security at the pay points was also an area of concern raised by the pensioners during the hearing (Welfare, 2001). Olivier *et al.,* (2003:222) provide a summary of a wide range of network governance issues contained in the report that seem to be common to the whole country with regards to the payment of social grants. A media headline at the time read "SA starts social grants clean up, updates" (BuaNews, 2012). This platform reported that SASSA was embarking on a major project to re-register and to verify the identities of the country's social grants beneficiaries so as to rid the system of corruption and to ensure that grants are only paid to the people who are entitled to them.

This study enabled the researcher to evaluate whether or not the issues highlighted in the report of the Ministerial Committee and the promises made by the government before re-registration kick-started, were addressed by the new biometric-based payment system, which was touted to be "a dream come true for many beneficiaries…. The system will allow the right person to be paid the right amount and be enrolled within close proximity of the communities where they live," (Dlamini cited in BuaNews, 2012).

As part of the study's data collection tools, documents were reviewed to verify some of the information that relates to the network performance between SASSA and CPS. The documents explained below include SASSA's Strategic Plan (2012-2013 – 2016-2017), SASSA's Annual Performance Plan and the Service Level Agreement between SASSA and CPS. Furthermore, the statistical information regarding the total number of OAGs recipients for the entire local municipality and specifically the OAG beneficiaries zoned for *Inkanyezi* local office, which responds to *uMlalazi* municipality, is presented. This section is concluded with a discussion of the Beneficiary Payment Dispute Resolution Mechanism and the Refund Policy from u*Moya Manje*. All of these documents have a bearing on the BPS, which is the unit of analysis for this study.

4.3.2 SASSA Strategic Plan 2012/2013—2016/2017

A source document that speaks to the plans which SASSA intended to implement, is the Strategic Plan for Fiscal years 2012/2013—2016/2017. From the 2012/2013 financial year, SASSA had identified a target of 1150 pay points that were lined up for development in fulfilment of the strategic objective for programme 1, which is the administration. The strategic objective was to ensure safe and secure service delivery environments for the payment of social grants. The targeted number of improved pay points was 310 per financial year for the entire medium term which runs from 2012/13 until 2016/2017.

4.3.3 SASSA Annual Performance Plan 2014/2015

The Annual Performance Plan is the working document that was developed by SASSA management, under the guidance of Minister Bathabile Olive Dlamini and prepared in line with SASSA's current Strategic Plan for 2012/2013 - 2016/2017. This document reflects the performance targets that SASSA will strive to achieve utilising available resources from their 2014/15 budget. In accordance with the foreword from the Minister, over 1058 pay points had been upgraded, including the construction of ablution facilities and access ramps for people with disabilities, the erection of fencing and the purchasing of chairs (http://www.sassa.gov.za). This was a notable achievement by SASSA with regards to improving the physical conditions under which beneficiaries are served. Furthermore, the Minister also highlighted that SASSA had issued at least 10 million SASSA branded biometric payment cards that contained both pin and biometric capability to social grants recipients enabling beneficiaries to access payment anywhere, anytime, by means of various payment channels.

4.3.4 The Service Level Agreement (SLA)

On 3 February 2012 a new contract was signed by SASSA and CPS in respect of all nine provinces. The duration of the contract is five years from the date it was signed. It contains a wide range of aspects that both organisations agreed to comply with in line with the provisions of the document. The SLA encompasses the following elements amongst others. Firstly, the services that are expected from CPS in terms of performance are outlined in the SLA. Secondly, the SLA lays out procedures for the bulk enrolment process that took place between 2012 and 2013, as well as on-going enrolment that takes place on a daily basis in SASSA offices. Thirdly, the document outlines the payment criteria and other issues that relate to stopping payments. It is worth noting that in terms of the SLA, SASSA has a mandate to instruct CPS to stop a payment no later than two working days prior to the day of payment, and CPS is obliged to comply with the instruction. Fourthly, the contract also entails information on payment data and payment equipment as well as contractor performance and management information, which forms the core of this study.

The SLA also contains information pertaining to issues of infrastructure, equipment and facilities. From the observations conducted at the pay points, it was noted that there is virtually no compliance with the provisions of the SLA with regards to infrastructure since the payments at *uMhlathuzana* pay point are conducted in an open space and the hall at *Mpungose* pay point is not conducive to the service provided since it is badly vandalised. The security provision, the management committees and the communication procedures are some of the other aspects outlined in the document. The allegations from beneficiaries that security interferes with the payment process by taking bribes from beneficiaries and allowing certain people to jump queues is something that urgently needs to be addressed by management in line with the recommendations of the SLA. There is also a penalty clause in the contract that can be implemented as an advanced corrective measure should CPS deviate from the provisions of the SLA. However, interviews revealed that SASSA does not follow up when deviations occur, for instance if no refreshments or transport are provided to the beneficiaries when they are adversely affected during the payment process, as outlined in the SLA. Lastly, the document outlines SASSA's obligations as the lead organisation in the network as well as the transition agreement, which was applicable during the transitional phase when the beneficiaries were to be re-enrolled for the new biometric system (SASSA/CPS Service Level Agreement, 2012). It is worth mentioning that nowhere in the contract does it state that CPS will be allowed to conduct any other business at the pay points other than paying the beneficiaries. Yet as observations later revealed, the company issues loans at the pay points is Easy Pay who are also under the CPS umbrella.

4.3.5 Statistical information

Table 4.2 illustrates the total number of OAG recipients for *uThungulu* municipality. The data was obtained from the systems administrator for the KZN region based in SASSA's Pietermaritzburg office. The colour codes on the table below are described as follows:

Red – residence (area) codes

Yellow- total amounts

Green- amount per grant type

SASSA TOTAL OAG STATISTICS FOR UTHUNGULU DISTRICT AS AT 01 NOVEMBER 2015

LOCAL OFFICE	RES CODE	OA	OA(over 75)	TOTAL OA	Total Amount OA	Total Amount OA (Over 75)	Total Amount per L/O
INKANYEZI	531500	8 172	3 479	11 651	11 562 095	5 004 209	16 566 304
MELMOTH	532100	2 950	1 273	4 223	4 179 034	1 833 105	6 012 139
NKANDLA	531400	6 665	3 182	9 847	9 440 260	4 578 267	14 018 527
RICHARD BAY	530400	5 097	1 378	6 475	7 183 119	1 976 679	9 159 798
NGWELEZANE	531100	8 012	3 973	11 985	11 323 683	5 715 003	17 038 686
ESKHALENI	531600	6 850	2 959	9 809	9 660 849	4 254 369	13 915 218
		OA	OA(over75)		OA	OA(over75)	
Amount per type		1410	1430				
TOTAL		37 746	16 244	53 990			
Total Amount					53 349 040	23 361 632	76 710 672

Table 4-2 OAG statistics for *uThungulu* Municipality
Source: KZN Socpen 2015

Key to abbreviations:
Res Code – residence code
OA – old age
L/O – local office
Socpen – social pensions

The researcher adapted Table 4-2 from the statistical report that is provided to all SASSA district offices by the systems administrator. *Inkanyezi* is the local office responsive to *Eshowe,* which as mentioned earlier, is the town within which the study was conducted. The statistical information originated from the Social Pensions (Socpen) system and was cascaded down to the local offices for them to make records of the work that they have produced in terms of the social grants

applications. The table contains all grant types statistics as well as the number of children in payment according to the grant types. However the researcher only paid attention to the OAGs for the municipality under which the study was conducted. It should be noted that the amount does not tally when one multiplies the number of beneficiaries with an amount for each grant category and compares this with the total amount as provided by the Socpen system. The extract from the original document is attached to the dissertation as **Appendix C**.

4.3.6 Beneficiary Payment Dispute Resolution Mechanism

The types of disputes outlined in this document are funeral insurance schemes premiums, EFT debits, such as micro-loans, and the sale of commodities, like airtime and electricity. The stakeholders that are involved in the mechanisms are SASSA and CPS, the Financial Service Board National Credit Regulator, the Payment Association of South Africa, and the beneficiary. Each of these stakeholders has a specific role to play. The various avenues that can be used to lodge a dispute include, *inter alia*, to call the contact centre or the regional office, to visit the local office, or to visit the pay point where the help desk can assist. In an attempt to holistically address the issue of these deductions, a Ministerial Task Team (MTT) was established by the Minister of Social Development whose responsibilities are to investigate the nature of deductions, the provision of the recommendations to stop them, and to ensure appropriate recourse for the beneficiaries. The MTT involves Black Sash representatives, the Association for Community Advice Offices in South Africa, Social Development and SASSA, as well as other civil society partners. According to Dlamini (2014) deliberations to protect social grants beneficiaries' bank accounts and confidential information are underway between the Department of Social Development and the South African Reserve Bank.

In the report that the MTT submitted on 27 August 2014 to Black Sash, it was established that the deductions are associated with NET 1 products and are being deducted via the EFT payment system within the national payment system. NET1 being a holding company of CPS that offers financial products including micro-loans to grants beneficiaries. In the media statement issued by DSD Minister *Dlamini* (2014) on unauthorised deductions, the Minister indicated that access to grant beneficiaries' confidential data, which includes identity numbers, bank account and contact details, biometric data, appear to encourage the marketing and sale of financial products including loans, the *Umoya Manje* (airtime now) products of prepaid airtime and electricity coupons (Black Sash,2014).It transpired that for the loan repayments, pre-loading of cash to the social grant amount is done before it is transferred into the bank account of the beneficiary, which was also noted during observations made at the pay points.

4.3.7 Refund policy from *Umoya Manje* Services (RSA, 2015)

Umoya Manje Services released a refund policy on how the beneficiaries can be refunded their money in case they dispute the deductions made from their social grants for airtime and electricity. It enlightens beneficiaries on how to blacklist the account for buying airtime and electricity and to prevent processing transactions for mobile numbers on the *Moya* system. *UMoya Manje* is a South African service that loosely translates to 'Airtime Now'. It utilises advanced video surveillance (AVS) technology to provide prepaid services such as airtime and electricity to social grants beneficiaries (www.ir.net1.com). The policy also outlines the process for the refunds. The registration on the *Moya* system occurs in two different ways. The first is done through pin registration whereby the client uses his or her SA identification (ID) number to register on the system and verifies registration with the last four digits of their Grindrod bank card. Grindrod is the name of the bank that is used by CPS for the beneficiaries. This is a national financial institution based in SA, with offices in Durban, Cape Town, Johannesburg and Pretoria. The second process is an auto registration that is activated by the use of ID numbers only. With regards to refund requests, the *uMoya Manje* policy (2015) stipulates that no refunds will be processed based on the initial request from the user to be deregistered from the system. It further specifies that if a refund is awarded, a specific request would have been submitted and subjected to review by the service provider within the specific parameters. The requirements for a refund request differ in terms of the category of registered user making the request; that is PIN registered users and auto registered users, however both claims should be accompanied by a sworn affidavit stating the nature of the case and that the user did not give permission for the purchase to be effected from his/ her account.

Among the parameters set out in the policy is that there will be no refunds processed for the period prior to release of the refund policy, except in cases where the user has evidence of having taken reasonable steps to prevent ongoing fraudulent activity on the account. The researcher's contribution to this policy parameter is to point out that in the case of OAG one is dealing with elderly people who are generally the most technologically ignorant and thus vulnerable members of society. It takes time for them to realise that they are being short paid and sometimes even when they do realise, they do not take action until prompted to do so by a family member, as highlighted by SASSAM1. The policy further states that the service provider reserves the right to refer any expected fraudulent claims to the SAPS for further investigation. From the data collected it was noted that none of the stakeholders indicated familiarity with the refund policy as no respondent made mention of it in either the focus groups or interviews, thus even though the policy exists, the implementation of it cannot be guaranteed. This is contrary to what the Minister of Social Development indicated in SA news (Matshediso, 2016) where she highlighted that each SASSA facility has a dedicated unit dealing with deduction disputes and are striving to

render a dignified service, with a quick turnaround time. The views of focus group respondents M6 and M7 from the *uMhlathuzana* focus group contradicts this statement in that they were referred to the Post Office to telephone the call center and relay their complaints.

The revised regulations now make it clear that a beneficiary must in person provide written permission to SASSA for a deduction, and where they cannot do this in person, SASSA will assist the beneficiary either through a home visit or other means in accordance to SASSA policies.

The discussion now turns to the presentation of data drawn from observations of the two pay points included in the study, namely *Mpungose* and *uMhlathuzana*.

4.4 Presentation and analysis from observations

As a general rule, all social grants recipients including the elderly usually arrive at the pay points and merchant stores as early as 4 o'clock in the morning or even the day before to stand in the long queues waiting for the payment teams to arrive. This practice undermines the dignity of the beneficiaries including the elderly. Generally, this occurs on the first day of every month despite the introduction of an automated biometric-based payment system that is intended to enable beneficiaries to access their money at any time anywhere in the country. The congestion at the merchant stores has resulted in SASSA arranging special payment with CPS on the 1st day of every month that takes place in SASSA offices at *Inkanyezi* so as to relieve the congestion of beneficiaries. According to CPS, the smart card offers convenience, security, affordability, flexibility and accessibility. Beneficiaries can avoid waiting in long lines at payment locations and do not have to get to payment locations on scheduled payment dates to receive cash. However, most of the beneficiaries still want to withdraw all their cash at once and on the first day since they want to buy some groceries as they run short towards the month end. It is further highlighted that beneficiaries do not lose money if their smart cards are misplaced, since a smart card can be replaced and the biometric fingerprint or voice identification technology helps to prevent fraud. Beneficiaries' personal security risks are thus reduced since they do not have to safeguard their lump-sum cash grant payment (www.net1.com).

Observations were done at both *Mpungose* and *uMhlathuzana* pay points and photos of the queues were taken as shown in figure 4.1 and 4.2 below, at the *Mpungose* pay point.

4.4.1 Observation at *Mpungose* pay point

Mpungose is the surname of the *Inkosi* of the ethnic group in the area and the pay point was named as *Mpungose* because it operates within the premises of the *Mpungose* community hall situated in ward 9. The pay point is fenced with a lockable gate. However the condition of the hall is not conducive to public use. It is a vandalised hall with broken windows and malfunctioning toilets. Shown below are photos of the queues at *Mpungose* pay point.

Figure 4-2: Queues inside the hall   **Figure 4-3: Queues outside the hall**

The photos in figure 4.2 and 4.3 show the situation both inside and outside the community hall where the beneficiaries waited for the payment team to arrive and queued while payments were in progress. The beneficiaries arrived at the pay point as early as 04h30 and started queuing outside the premises while waiting for the community member with whom the keys are kept to arrive. When the hall was opened at 05h00 it was clear that it had not been cleaned as evidenced by the empty cans on the six chairs in figure 4.2 above. Some of the elderly beneficiaries who did not want to wake up too early paid their grandchildren R2.00 to reserve seats for them by placing objects such as keys on the chairs. When this information was verified with other beneficiaries, they highlighted that this is a concern for them as many beneficiaries arrive early at the pay point only to find that the front chairs have already been booked for people who are not even there yet.

It transpired that one of the people who benefit from this booking system is the person who keeps the keys for the hall and also acts as a member of the pensions committee. Other beneficiaries highlighted that these people were not formally elected by members of the community; they had just volunteered to assist so that they could personally benefit from these positions. While the beneficiaries were still seated, one of the so-called pension's committee members made an

announcement that as from the following payment date, all the beneficiaries would be expected to pay an amount of R2.00 to use the toilets in the hall. The member further indicated that this was a resolution that had been taken by the traditional council. Judging by the murmurs that were heard after the announcement, this news was not well-received by the beneficiaries. When some beneficiaries enquired as to whom the money would be paid to, they were told they were being disruptive. There were also hawkers present at the pay point during the early hours selling their wares inside the hall, which added to the noise levels and confusion.

The pay team arrived at 08h00 at which time all the beneficiaries were ordered to vacate the hall and start queuing outside. The payment process commenced at 08h07. With regards to resources, there were three vans on scene for CPS; the first with two operators and a team leader, the second with two officials dealing with the Financial Intelligence Centre Act (FICA) project, and the third with five security guards. The said project is pursuant to the Act of Parliament requiring all beneficiaries of financial products offered by banks and other financial institutions' residential addresses to be verified. Identity document, proof of residence and SASSA card were required to complete the FICA registration process. In most instances beneficiaries collected their money themselves from the dispensers, however there were instances where the money was taken by the operators. There was also another official present wearing a name tag that was different from the rest of the team. Of the three payment machines only two were functional. The team leader tried to fix the third one, which started working at 08h17 by dispensing an amount of R20 and then the rest of the money came out later. Each beneficiary was issued with a receipt that reflected the transaction processed and the date of their next payment. Some beneficiaries were given their receipts with a note instructing them to proceed to another vehicle for FICA registration.

The other official with an Easy Pay name tag was issuing loans to those who had applied. He was operating from one of the CPS vans using the passenger seat. Easy Pay is a loan dispensing establishment with a relationship to CPS. The company offers financial products such as loans to grant beneficiaries. The beneficiaries taking loans started with the loan application process first and were then referred to the operator for payment, which included his/ her normal pay plus the loan amount. In terms of the affordability on the loans, it was indicated that the minimum amount available was R60.00 and the maximum was R850.00 to be repaid over a period of six months.

The majority of the beneficiaries present at the pay point were female. At one point a complaint was raised by one of the beneficiaries that her payment was short by R90.00. The beneficiary was referred to a SASSA official called a help desk monitor who was also operating from the back of a CPS vehicle with a lap top to check whether the beneficiary's details appeared on SASSA's database of clients who were supposed to be reviewed under the category known as the file reconstruction project. The help desk officer went back to the team leader who printed a payment

history for the said beneficiary and it was then discovered that the R90.00 had been deducted by a certain company but it was not specified as to what it was for, except for a certain code. There was no directive as to how the beneficiary would be assisted regarding her complaint although the help desk official and the team leader used their cell phones to escalate some of the complaints to their offices.

When a payment machine failed to dispense cash, the operator would change the cassette and retry. An explanation for this was that was that sometimes the money goes to the divert bin, in which case the operator would have to reload the money back into the cassette; a process that took between 30 to 37 minutes to be rectified. When the cassette ran out of cash, a message would be displayed on the EFT machine which read thus, "too many notes", at which point the operator would go and take another cassette with cash from the security van and load it into the machine to continue with the payments. In cases where beneficiaries' fingerprints did not match the stored biometric data, they were referred to another machine and the subsequent transaction was usually successful. It took about two hours to pay 394 beneficiaries, which proves the notion that was expressed by the informants from CPS that it takes less than a minute to pay one beneficiary. The last beneficiary was paid at 10h13.

4.4.2 Observation at *uMhlathuzana* pay point

Umhlathuzana is the name of the area in ward 14 and the pay point that is located on the premises of an old shop in this area that is still functional. Payments are conducted in an open space with no shelter at all. The conditions at this pay point were observed by the researcher as worse than what was observed at *Mpungose*. The first beneficiary arrived at 06h10 to reserve spaces for her relatives in the queue with various objects. The pay team only arrived at 09h52 but began payments within five minutes of their arrival. The researcher was informed that this was the third pay point the same team had visited that day, which justified their late arrival. Three machines were functional and queues were separated such that the disabled were attended by to by one operator in one queue. This operator then assisted the other two operators once all the disabled had been attended to.

The official from Easy Pay was also on hand at *uMhlathuzana* to issue loans, however he was moving around searching for network connectivity. It was noted that four beneficiaries were on wheel chairs and one was pushed with a wheel barrow. The help desk official from SASSA advised them to appoint procurators to collect their payments on their behalf in future, however they showed no interest in this advice and indicated that they had no one to nominate.

Data from interviews and focus groups are presented next and analysed in depth in order to extrapolate the findings from this study.

4.5 Data presentation and analysis from interviews and focus group

This section is comprised of five sub-sections. In the first subsection (4.5.1), demographical information about interviewees from SASSA and CPS is highlighted. Second, it is illustrated in subsection 4.5.2 how the conceptual framework that drove the study is connected to the philosophical worldview underlying the study. It should be noted that, on the one hand, the conceptual framework of this study consists of different factors, namely endogenous and exogenous factors, as well as the key factor of network effectiveness, which ultimately all combine to complete the network performance cycle. On the other hand, the social constructivist worldview, including processes of interaction amongst individuals, personal experiences, cultural experiences and historical experiences that underpinned the study is linked with the conceptual framework and together the two are juxtaposed against data from interviews and focus groups. This is shown through a number of matrices. Third, although themes emerged more towards the end of data analysis, the themes are presented early on in subsection 4.5.3, before the analysis and interpretation of the interview and focus group data, so as to inform the reader's interpretation of the findings presented. The fourth subsection (4.5.4) illustrates how the interview data gathered responds to the research objectives of the study. Following section 4.5, a cross-case analysis of data are presented and analysed in section 4.6.

Given the mixed mode of qualitative data collection techniques employed, namely interviews, two focus groups, documentary evidence review, and direct observations, this section on the presentation, analysis and findings is arranged in accordance with the data collection tools utilised during the study. This section should be viewed against the backdrop of the documentary evidence and observations already presented in sections 4.3 and 4.4 respectively. Furthermore, due to the fact that two different organisations were involved in the study, it was incumbent upon the researcher to compare and contrast the responses from the two organisations so as to take note of the commonalities and discords between these organisations. With regards to the focus groups conducted with the OAG beneficiaries who receive their social grants from *Mpungose* and *uMhlathuzana* pay points, the same comparative approach was utilised so as to elicit the views of the beneficiaries on the BPS. Hence the matrices in each subsection may sometimes combine the responses from the SASSA and CPS interviews in order to compare them with results from focus group discussions as well.

Although this is a qualitative study and data was collected primarily through open-ended interviews and focus groups, a number of close-ended questions were posed at the beginning of each interview, most of which relate to exogenous factors of the conceptual framework. Section A of the interview questionnaire contained demographic information that is illustrated in figures 4.4 to 4.13 on the following pages.

4.5.1 Graphical representation

Section A of the interview questions elicited demographic information from members of both organisations with a view to developing a comparative understanding of the composition of the respondents with regards to various aspects. Demographics for CPS officials are presented in figures 4.4 to 4.8 and that of SASSA officials in figures 4.9 to 4.13.

4.5.1A Gender distribution of CPS officials

The bar chart in figure 4-4 below illustrates the gender distribution of CPS informants in the study.
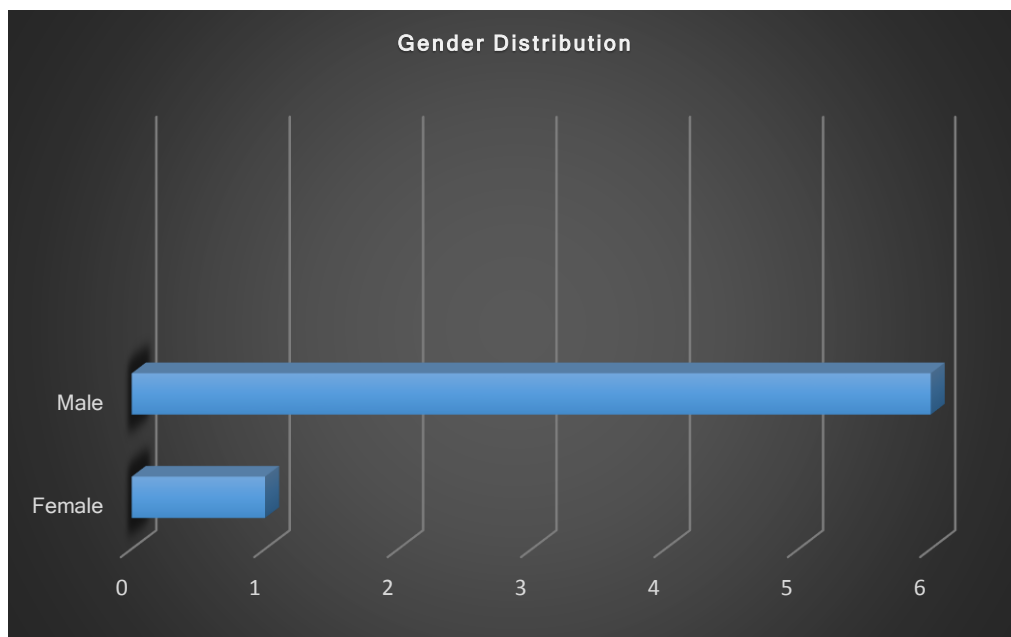
Figure 4-4: Distribution of CPS officials in relation to gender

According to figure 4-4 the majority of CPS respondents were male as only one female was interviewed, which implies that CPS has a high ratio of male to female employees.

4.5.1B Age distribution of CPS respondents
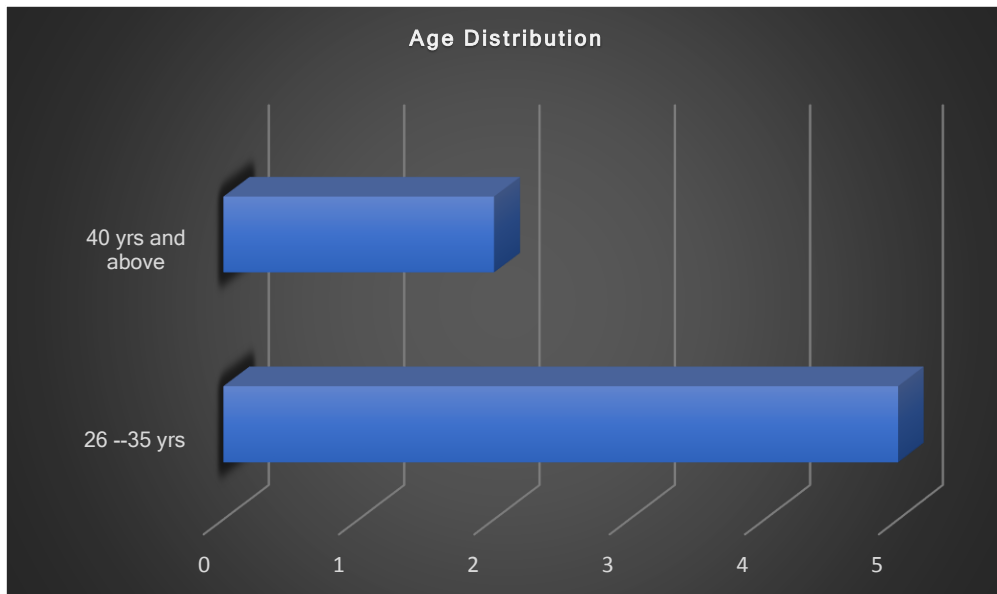
Figure 4-5: CPS age distribution

Figure 4-5above shows the age distribution of CPS respondents. The largest number of respondents fell in the 26-35 year age category and the rest were 40 years or older.

4.5.1C Qualification of CPS respondents
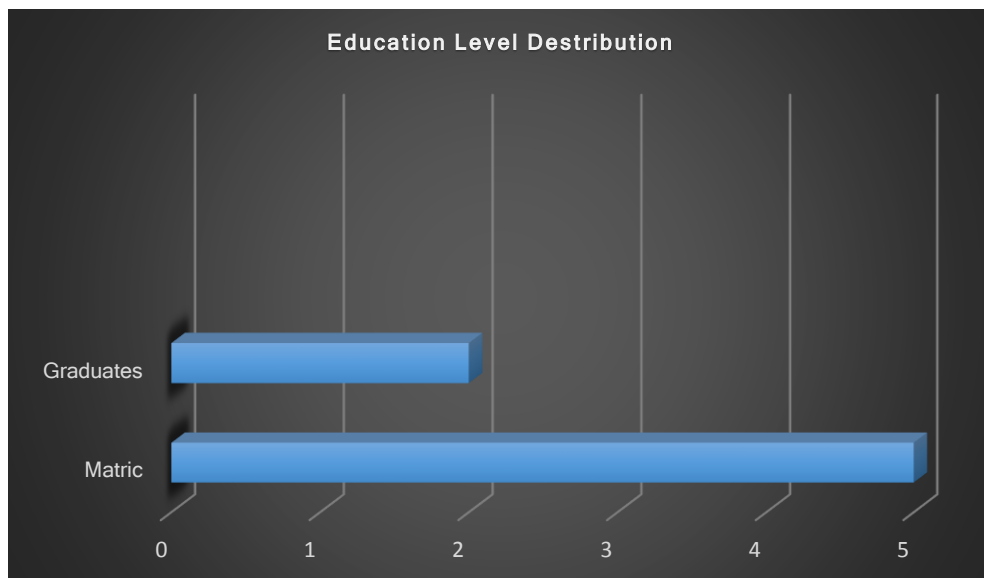
Figure 4-6: CPS education level distribution

Figure 4-6 reveals the educational level distribution of CPS respondents. The majority of the respondents fell in the category of officials with matriculation only and the graduates were the minority amongst the informants.

4.5.1D Designation of CPS respondents
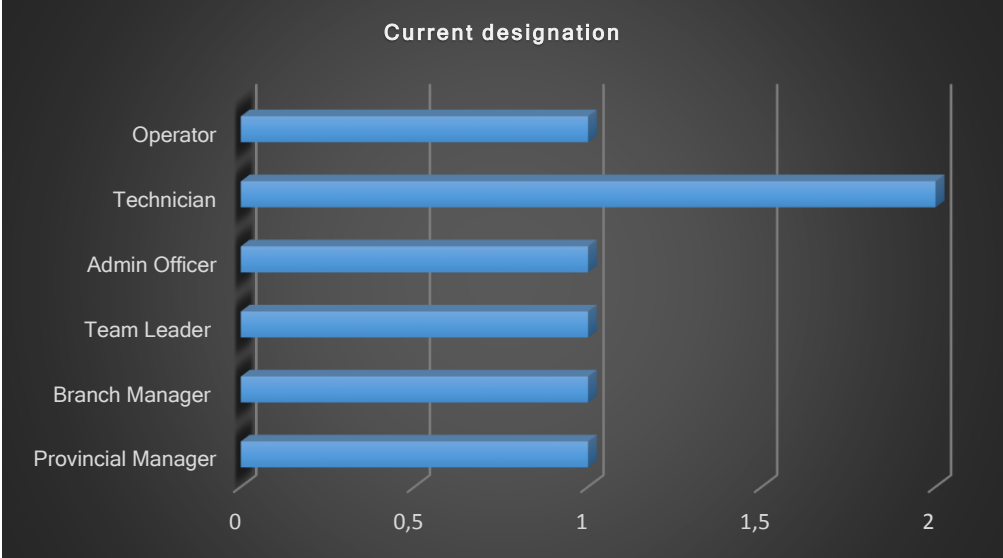
Figure 4-7: CPS distribution of positions held

Figure 4-7 above illustrates the designation distribution of the respondents in Cash Payment Services (CPS) at the time of the interviews. The provincial manager and the branch manager formed part of the respondents, then two technicians as well as one official per each category were included.

4.5.1E Years of experience distribution of CPS respondents
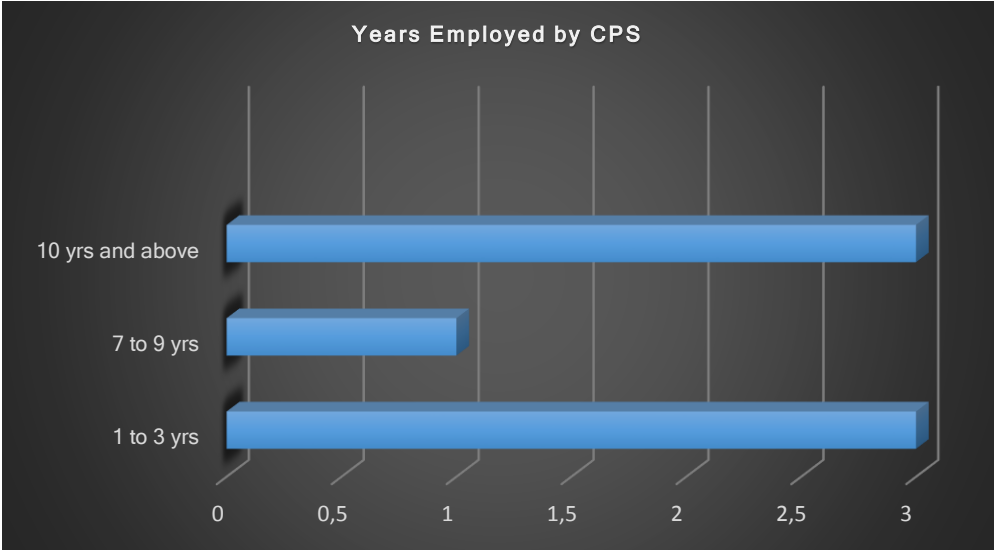
Figure 4-8: CPS length of employment

Figure 4-8 reveals the work experience distribution for CPS respondents in terms of the number of years they have been employed by CPS. The majority of respondents fell within ten years and above of employment with CPS, followed by those who have been with the organisation between one and three years. The smallest category were those employed with CPS between seven and nine years.

4.5.1F Gender distribution for SASSA officials
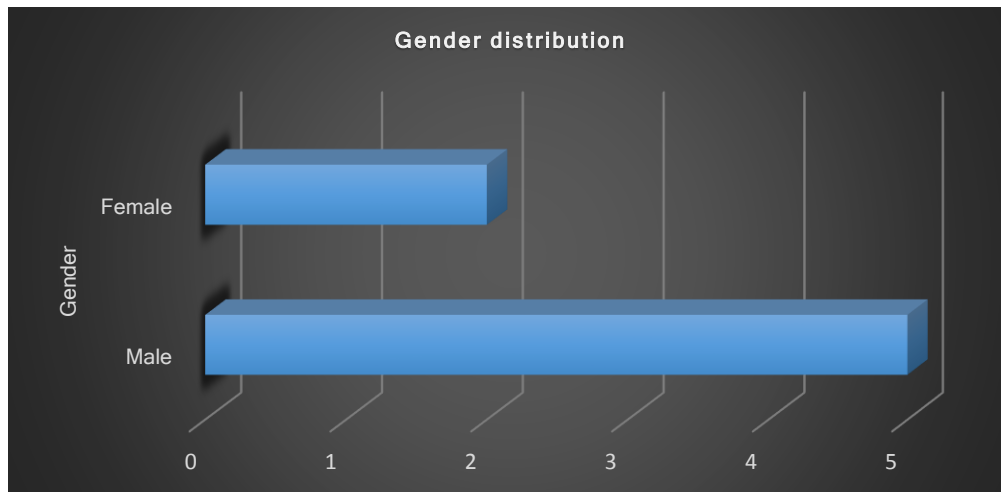
Figure 4-9: SASSA gender distribution

Figure 4-9 illustrates the gender distribution of SASSA respondents. The majority of the respondents were males and the minority were females once again illustrating a high ratio of male to female employees.

4.5.1G Age distribution of SASSA respondents
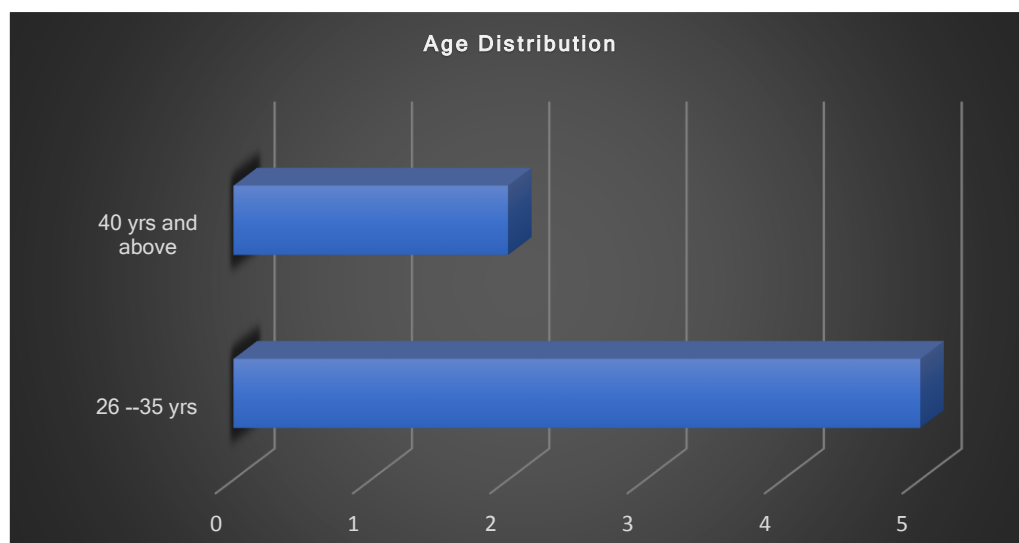
Figure 4-10: SASSA age distribution

Age distribution of the SASSA respondents as portrayed in figure 4-10 illustrates that most of the respondent were forty years and above the rest fell between the ages of twenty six and thirty five.

4.5.1H Qualification of SASSA respondents
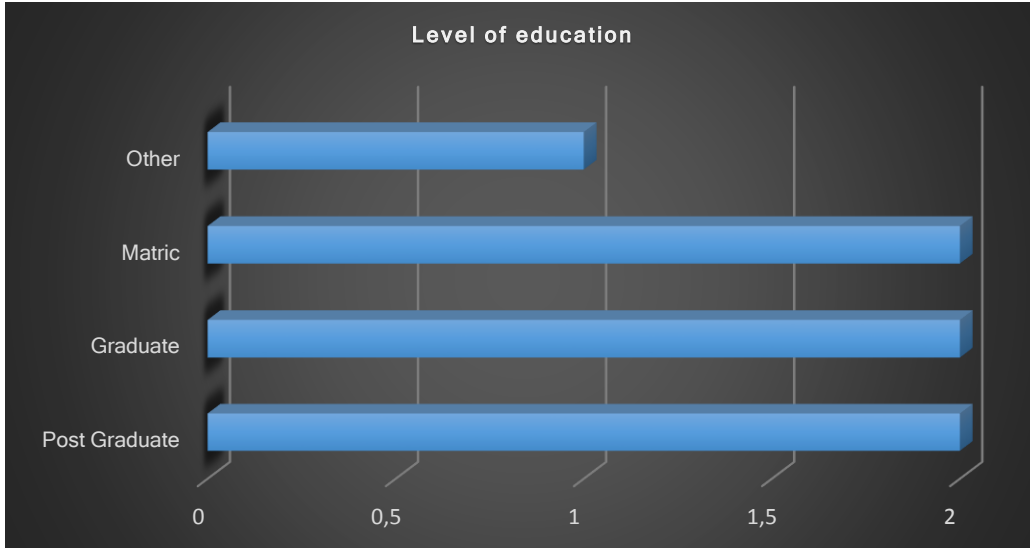
Figure 4-11: SASSA education level distribution

The qualification of the SASSA respondents illustrated in figure 4-11 demonstrates that an equal number of informants fell in the categories of post graduates, graduates and matriculation.

4.5.1I Designation of SASSA respondents
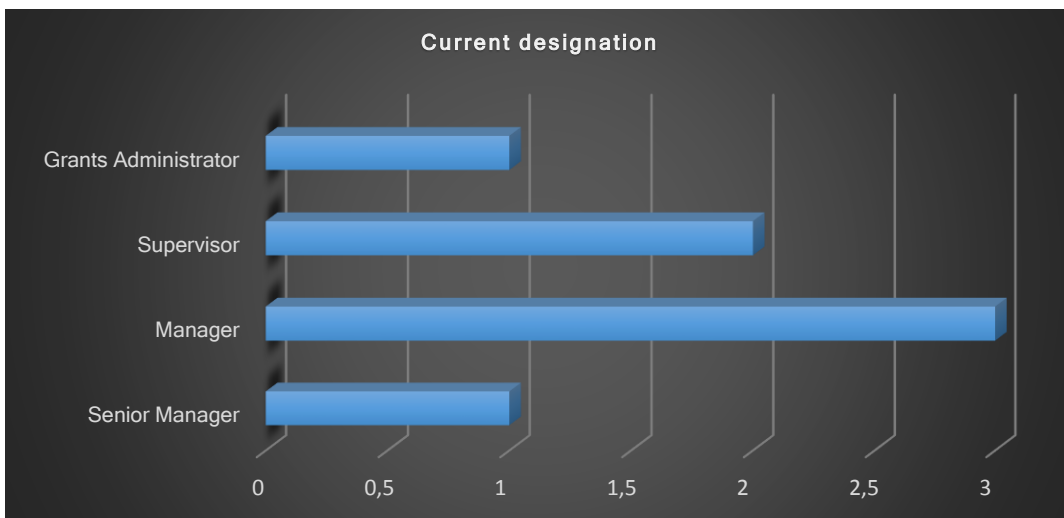
Figure 4-12: SASSA distribution of positions held

Figure 4-12 shows the designation distribution of SASSA respondents at the time of the interviews. The majority of the informants were managers, which also included the assistant

manager. Supervisors were the next most well represented designation followed by one senior manager and one grants administrator.

4.5.1J Years of experience distribution of SASSA respondents
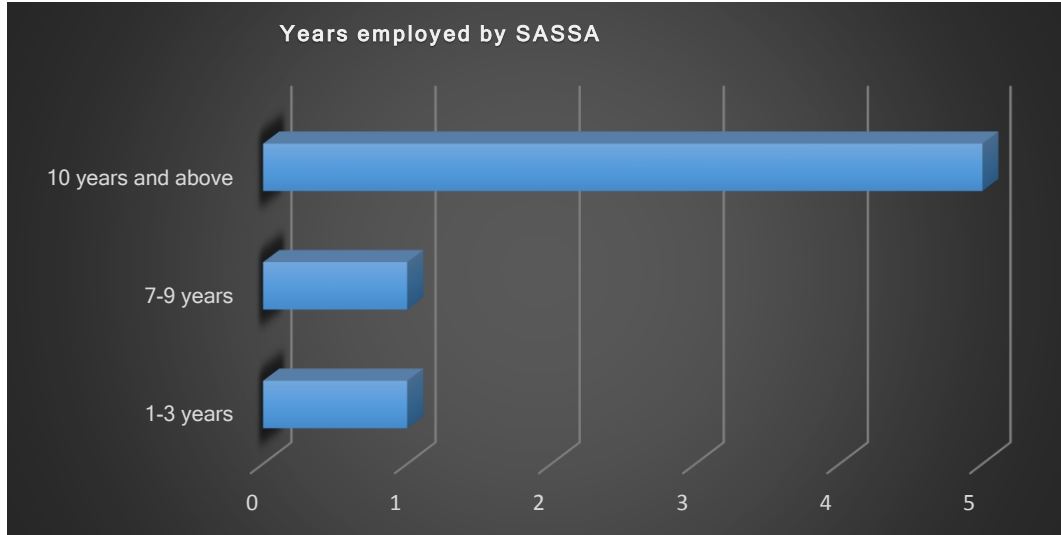
Figure 4-13: SASSA length of employment

Figure 4-13 demonstrates the number of years work experience of SASSA respondents. The largest portion of the respondents have been with the Agency for a period of ten years and more, followed by equal numbers of officials with seven to nine years and one to three years employment with SASSA.

4.5.2 Interaction between philosophical worldview and conceptual framework

As pointed out in earlier chapters, this qualitative study is underpinned by the philosophical worldview of social constructivism. Social constructivism is comprised of a number of elements including processes of interaction amongst individuals along with the personal, cultural and historical experiences that individuals bring to the interaction (Creswell, 2009:8). Here, the interaction is about the BPS as constructed by the views of SASSA and CPS managers as well as OAG recipients who participated in focus groups. Also discussed in previous chapters, is network performance as the conceptual framework that drives this study. As with any theory, it consists of different components. On the one hand, there are endogenous factors that could be controlled internally by the network management and network actors, for instance the use of resources and the relationships amongst the actors are two such factors identified by Whelan (2011:278). This notion relates to components that should be considered for the improvement of effective network governance, such as provision of adequate resources, reduction of destructive tensions and encouragement of innovations (Torfing, 2012:184). Another metagovernance factor that is endogenous in nature is that of direct participation, which is associated with cooperation between

the network actors (Torfing, 2012:184). On the other hand. there are exogenous or external factors that the networks may be unable to control, three of which are identified by Kenis and Provan (2009:446) as government form, type of inception (voluntary versus mandated), and developmental stage of the network. Together the endogenous and exogenous factors lead to network performance. Network performance may or may not yield network effectiveness depending on the interplay between the endogenous and exogenous factors.

Table 4.3 below depicts the elements of the philosophical worldview and components of the conceptual framework. As part of the data reduction process the research sought to understand how the unfolding data are linked to the philosophical worldview and conceptual framework. First table 4.3 was drawn to clarify the elements of philosophical worldview and the components of conceptual framework. The first column reflects the elements of the worldview, the second column, reflects the components of the conceptual framework which are divided into three components as shown in the table below. In this section, the interaction between the elements of social constructivism and endogenous and exogenous factors are discussed in juxtaposition to extracts from interview and focus group data as subsequently presented in matrices.

Table 4-3 Elements of philosophical worldview and components of conceptual framework			
Philosophical worldview	**Components of conceptual framework**		
Social constructivist	**Endogenous factors**	**Exogenous factors**	**Network performance**
Elements of worldview:	Network Management	Governance forms	
Processes of interaction amongst individuals	Resources	Type of inception	Network effectiveness
Personal experiences	Tasks integration	Developmental stage	
Cultural experiences	Cooperation between the network actors		
Historical experiences			

During data reduction, different codes were used by the researcher so as to easily distinguish the respondent in relation to the organisation or the focus group they belong. These codes are tabulated in Table 4-4 and Table 4-5 below.

Table 4-4 Organisational codes			
SASSA		**CPS**	
SASSASM	SASSA senior manager	CPSM1	CPS manager 1
SASSAM1	SASSA manager 1	CPSM2	CPS manager 2
SASSAM2	SASSA manager 2	CPSTECH1	CPS technician 1
SASSAAM	SASSA assistant manager	CPSTECH2	CPS technician 2
SASSASUP	SASSA supervisor	CPSAO	CPS admin officer
SASSAHDO	SASSA help desk officer	CPSTL	CPS team leader
SASSAEO	SASSA enrolment officer	CPSOP	CPS operator

The above table gives an explanation to the codes used in the matrices for the respondents from both organisations which are SASSA and CPS, while below is the table that represents the codes used for the focus groups. These codes are used in the matrices that begin to unravel how the philosophical worldview and conceptual framework are interacting with each other in light of the data being analysed.

Table 4-5 Focus group codes	
M	Member from the focus group (followed by participant number)
FG	Focus group
MP	*Mpungose* pay point
FGMPM	Focus group member from *Mpungose* Pay point
MH	*uMhlathuzana* pay point
FGMH	Focus group member from *uMhlathuzana* pay point

From the responses given by the participants under both endogenous and exogenous factors that generate network performance, the research asked herself: what is it that relates to each element of the philosophical worldview? In other words, the researcher sought to analyse what CPS, SASSA and the beneficiaries said about the 'processes of interaction amongst the individuals' and their 'personal, cultural and historical experiences' pertaining to the phenomenon under study which is network performance for the BPS.

4.5.2.1 Philosophical worldview and conceptual framework interaction: Interview data

Matrices 4-1A – 4-1C on the following pages together demonstrate data collected from the study that shows the alignment of the endogenous factors of the conceptual framework with the processes of interaction amongst individuals, which is one element of the social constructivist philosophical worldview. The first column shows an element of the worldview. The second

column reflects a component of the conceptual framework, while the last two provide excerpts from the respondents relative to the particular element of the worldview and the specific component of the conceptual framework highlighted. Provan and Milward's (1995) as cited by McGuire and Agranoff (2011:277) assert that integration was most successful with a single core agency than with more compact, decentralised networks. Yet the integration of a network seems to be only as effective as the endogenous and exogenous factors giving rise to it and how the network actors socially construct those factors.

Matrix 4-A is about the interaction between the processes of interaction amongst individuals and the endogenous factors of network management and resources (as noted in Table 4-3).

Matrix 4-1A			
Interaction between elements of philosophical worldview and components of conceptual framework			
Element of social constructivism	Components of Endogenous factors	SASSA Responses	CPS Responses
Processes of interaction amongst individuals	Network management	**During enrolment process:** "It starts at the local office where they do enrolment and at the pay point which are monitored by our help desk officials, at pay points so the monitoring will be based on the service level agreement that was signed". **SASSASM** "At the site SASSA official will be looking at compliance in terms of what is written on the service agreement." **SASSASM**	**During home visits:** "We act on behalf of SASSA so we provide the service on behalf of SASSA which means both parties should be present." **CPSM1**
	Resources	**During enrolment process:** "SASSA provides one official, provides stationery, provides the space, and provides the desks the chairs." **SASSAM2**	**During enrolment process:** "I've got enrolment official that goes to each SASSA local office. His main task is to enrol the clients that have been approved by SASSA." **CPSM2**

The views expressed by respondents in matrix 4-1A confirm Creswell's (2009:8) view that the interaction in the processes between SASSA and CPS is mandatory since the organisations have a service level agreement between them that spells out the responsibilities of each organisation in terms of the management of the network and the resources, as expressed by SASSASM, CPSM2 and SASSAM2. The views expressed by these respondents affirm Perrie and Stoker's (2000) argument as cited by Davies (2011:13), that government's role nowadays in the process of governance is more consistent in the sense that political elites in all spheres of government seek to establish alliance equally with private companies, voluntary associations and societal actors. This equality of alliances organises the political elite's resources across the public-private border with

an aim to achieving their politically delineated objectives, which in the case of South Africa is to provide a better life for all citizens. As expressed by SASSAM, network management in relation to evaluation starts at the local office level where beneficiaries are enrolled to receive social grants and at the pay points, which are monitored by SASSA help desk officials.

Kenis and Provan (2009:440) refer to networks as three or more organisations that deliberately reach agreements to co-ordinate and work together for the purpose of delivering services, solving problems and conveying information, or enter into any form of business in terms of acquiring required resources. This was confirmed by SASSAM2 and CPSM2, who indicated that both SASSA and CPS provide resources for the enrolment process in the form of officials sent to each SASSA local office. The views expressed by CPSTECH1, CPSTECH2, CPSM1, CPSM2 regarding the resources used during enrolment were confirmed by Obed-Emeribe (2013:193) in that in most cases devices like scanners and readers are employed for this purpose. The respondents indicated that they use a machine called luggable which comprises of a laptop, scanner, card reader, flash, a printer and a mic as well as a camera to enrol beneficiaries that have been referred by SASSA.

Matrix 4-1B below illustrates the link between the processes of interaction amongst individuals within the network which is one of the elements of social constructivism and the task integration component as an endogenous factor within the conceptual framework (see Table 4-3). In the second and third columns are the excerpts from the SASSA and CPS respondents relative to their construction of task integration.

Matrix 4-1B Interaction between element of philosophical worldview and task integration component of conceptual framework		
Element of social constructivism	SASSA Responses	CPS Responses
Processes of interaction amongst individuals	During enrolment process: "SASSA official gives the letter of approval to the CPS official who is responsible for enrolment after confirming that the beneficiary is the right person by his/her ID document, signs the authorising form for CPS to enrol that beneficiary. Then the enrolment involves taking of all fingers of the beneficiary into the biometric system which then will be used to identify that beneficiary during the payment process. At the end of the enrolment he should also reconcile the register of beneficiaries enrolled and those that were authorised to enrol." **SASSAM1, SASSAM2**	During enrolment process: "SASSA officials then authorises CPS to enrol the beneficiary where they would issue authorisation letter and the register of those that are authorised and then CPS take fingerprints of the beneficiary on their system." **CPSTECH1**

	During payment process:	During payment process:
	"At the pay point, the SASSA official observes the whole process of payment that is conducted by the CPS official and the beneficiary takes the cash and the slip." **SASSASM, SASSAM2** "For the large amount, team leader from CPS and SASSA officials and also fill the forms for large amount to confirm that the client did qualify to receive that amount. Both SASSA and CPS officials as well as the client must sign for that amount received and make sure that the amount is the correct also checking the authenticity of that client if he/she qualifies or not." **SASSASUP, SASSAAM**	"So the help desk and the team leader together they are responsible for taking queries at the pay site and try and solve the queries at the pay site." **CPSM2**

At this stage, according to interview respondents, data samples are collected from the enrolee. Data collected suggests that task integration between SASSA and CPS begins with the enrolment process, which takes place in SASSA offices as well as when home visits are conducted for bed-ridden cases, and continues up until the payment process at the pay points where the beneficiaries collect their social grants. Both organisations have a role to play at each stage. The informants indicated that both SASSA and CPS appoint enrolment officers whose work is interdependent in the sense that CPS cannot enrol a person who has not been referred by a SASSA official with a confirmation letter that the grant has been approved and also with an authorisation form that gives CPS the authority to enrol. The views of the respondents are confirmed by Gelb and Clark (2013:62) who refer to the following processes that are involved during the enrolment stage, namely, capture and identification/ verification. This is the stage where registration of beneficiaries is done at the SASSA local office or when home visits are conducted. Scanners, cameras and microphones for voice recognition are used to collect biometric data. Furthermore, at the pay points the monitoring is based on the SLA that was signed by SASSA and CPS. Designing matrices assisted the researcher to see how the philosophical worldview are conceptual framework are interacting and how each are underpinning and driving the study.

Networks are understood as a group of three or more legally autonomous organisations that work together to achieve collective goals. SASSASM argues that a SASSA official provides a letter of approval to the CPS enrolment official that works at the enrolment work station in SASSA's office. CPSM2 indicated that CPS appoints enrolment officials who go to each SASSA local office on a daily basis to enrol beneficiaries whose grants have been approved. In terms of the payment process, Gelb and Decker (2011:1) suggest that any cash transfer must include two basic elements, namely, unique personal identification, otherwise known as biometric identification, to indicate who is eligible for the cash-transfer, and a system for making payments, which in this case is provided by CPS at the pay points where the process takes place.

Matrix 4-1C, still focusses on the 'process of interaction amongst individuals' element of social constructivism but links with the final endogenous factor, namely cooperation between the network actors. With regards to the cooperation between the network actors, McGuire and Agranoff (2011:277) affirm that government-based lead agencies can have important impacts on network structure and effectiveness. This was confirmed by SASSASM's response in that they provide pay point monitors whose responsibilities are to monitor and record all the proceedings at the pay points.

Matrix 4-1C Interaction between element of philosophical worldview and network actor cooperation component of the conceptual framework		
Element of philosophical worldview	SASSA Responses	CPS Responses
Processes of interaction amongst individuals	"We signed a contract with CPS and out of that contract there was a service level agreement that was compiled and also signed by both parties." **SASSASM** "SASSA provides pay point monitors, who monitors the process of the payment and records the observations and cps also records the arrival and departure time at the pay site." **SASSAMI, SASSAAM** "The pay point official ensures that when there is a large amount there is a form that is completed and signed by both the CPS official and the SASSA official to ensure that the large amount is correct. The CPS official will count together with the beneficiary to ensure that the amount is correct by counting it then the SASSA official will double check if the payment is correct for the beneficiary before the beneficiary leave the pay point." **SASSAAM**	"I think the SLA is the guiding document here." **CPSM1** "Sometimes our equipment take time to read the smooth fingers, it needs fingerprint on it, that's where you find out it's not easy for us and for them because we keep on trying and we try to warm their fingers by rubbing it and they have to wait for a long time until their fingerprint is visible until CPS and SASSA come together to solve the problem." **CPSTL** "So, the Help desk and the team leader together they are responsible for taking queries at the pay site and try and solve the queries at the pay site." **CPSM2**

Gelb and Decker (2012:104) suggest that the SLA came into being in 1992 when the province of KZN first contracted a Net 1 Company to re-register all social grants recipients on their mobile system that required a full set of fingerprints. Respondents SASSASM, CPSTL and CPSM1 confirmed this suggestion and concurred that SASSA and CPS have a contract between them and based on this contract the SLA was compiled and signed by both parties. The SLA ratifies the cooperation between SASSA and CPS. It is for this reason that CPSM1 expressed the view that the SLA is a guiding document in terms of the processes of interaction between these two organisations. In addition, CPSM1 went on to say that CPS provides a service on behalf of

SASSA, which means that both parties should be present when home visits are conducted and again affirms the processes of interaction between the two organisations. The enrolment officer is likewise responsible for enrolling the clients that have been approved by SASSA, which refers to the endogenous factor of task integration.

Matrices 4-2A and 4-2B now shift the discussion to another element of social constructivism; namely cultural and historical experiences that individuals hold. Matrix 4-2A links interviewee cultural and historical experiences related to the BPS to endogenous factors of network management and resources. These endogenous factors contribute to or detract from network effectiveness. Whelan (2011:277) suggests that network effectiveness is a problematic concept in the sense that it is difficult to operationalise effectiveness in the organisational environment and more especially in networks. For example, as matrix 4-2A reflects, respondent SASSSM expressed that witnessing an old person being pushed with a wheel barrow was uncomfortable on a personal level.

Matrix 4-2A Interaction between cultural/historical experiences and network management and resources: SASSA and CPS			
Social constructivism	**Endogenous factors**	**SASSA**	**CPS**
Element of worldview: Cultural and historical experiences	Network management	**Cultural:** "Absolutely during payment days the major challenge is that we get our child support girls that are coming to the pay points they have absolutely no respect for our old age pensioner or disability grant pensioners". **SASSAM1** "It becomes a challenge when you see the old grannies being pushed with the wheel barrow because they want to get their money themselves." **SASSASM** **Historical:** "Before there was penalties that were imposed to CPS when these payments ran after 16h00, so they have to give them the refreshments and provide all clients with transport for those have paid after working hours." **SASSASUP**	**Cultural:** "Most of the time is where they bring people holding them with blankets and pushing them with wheel barrows too many blankets over them." **CPSTL** "It's just the fact that people they are old they have to be carried to the pay points there in order to get money." **CPSOP**
	Resources	**Personal:** "It becomes a challenge when you see old grannies being pushed with wheel barrows because they want to get their money themselves- the issue of distances they walk to the pay points especially the elderly does leave a bad taste to us as SASSA to see that". **SASSASM** **Historical:**	**Historical:** "The technical issues we have is not as bad as was with the older models of equipment." **CPSTECH2**

| | | "They are just open space pay points which we inherited but SASSA is progressively building structures which meet these minimum standards." **SASSASM** | |

On a historical level, SASSASM explained that the open space pay points were inherited from DSD and that it is now up to SASSA to find a way forward and to develop the infrastructure of these pay points. This explanation was supported by CPSM1, SASSAM1 and SASSAM2. On a more positive note, CPSTECH2 stated that they now experience fewer technical issues with the payment process than they did in the past.

Matrix 4-2B depicts excerpts from interviews that link historical and cultural experiences with the BPS with the endogenous factors of task integration and cooperative network actors.

Matrix 4-2B Interaction between historical/cultural experiences and task integration and cooperative network actors: SASSA and CPS			
Social constructivism	Endogenous factors	SASSA	CPS
Element of worldview: Cultural and historical experiences	Tasks integration	**Historical:** "Obviously it started long time ago when there was a pilot to check whether it would be possible for merchants to do payments for SASSA or for Social Development then because at that time it was Social Development." **SASSASM**	**Cultural:** "Firstly we say in SASSA we've got a rule that anybody who is over 75 should be at their home and should be there to get registered and even their application for the process should be done there. So, those are the categories that we cover for home visits SASSA and us." **CPSM1**
	Cooperation between the network actors	**Historical:** "There has been some private organisation coming in to perform some surveys some time back." **SASSAM2**	**Historical:** "Before we used to have pension committee meetings that we use to attend but eh at the moment we don't have those meetings anymore." **CPSM2**

Another metagovernance aspect that relates to endogenous factors is what Torfing (2012:184) refers to as "direct participation", which is associated with cooperation between the network actors, as highlighted by CPSM1 who expressed that CPS and SASSA conduct combined home visits for cases where beneficiaries are bed-ridden. From a cultural perspective, CPSTL, CPSOP and SASSASM expressed their concerns regarding the issue of elderly people that are brought to the pay points wrapped in blankets and also pushed in wheel barrows. This displays a lack of dignity and respect for elders that is also not in line with *Batho Pele* principles and the network

actors need to manage the situation more effectively. From a historical point of view, SASSASUP mentioned that penalties were imposed on CPS in the past when payments ran after 16h00, in terms of subsidising food and transport for the beneficiaries who had to stay late to receive the grant payments.

Matrix 4-3 now turns the discussion to exogenous factors of the conceptual framework in relation to the 'processes of interaction amongst individuals' element of social constructivism. Interview data is juxtaposed against the link between this element of social constructivism and exogenous factors relevant to network performance.

Matrix 4-3 Interaction between social constructivism and exogenous factors component of conceptual framework: SASSA and CPS			
Social constructivism	Exogenous factors	SASSA	CPS
Element of worldview: Processes of interaction amongst individuals	Governance forms	"Once the application has been approved for the applicant the letter of approval is given to the official that works at the enrolment work section that is the SASSA official who is working with CPS official at the enrolment work station." **SASSASM**	"We act on behalf of SASSA so we provide the service on behalf of SASSA which means both parties should be present." **CPSM1**
	Type of inception	The majority of the respondents agreed that forming a network for BPS was mandated by the government	The majority of the respondents agreed that forming a network for BPS was mandated by the government
	Developmental stage	"We signed a contract with CPS and out of that contract there was a service level agreement that was compiled and also signed by both parties." **SASSASM**	"I think the SLA is the guiding document here." **CPSM1**

Kenis and Provan (2009:446) refer to three forms of network governance, namely, the shared governance form, the lead organisation form and the network administration form. The network governance form studied here could be termed the lead organisation from. SASSA in this instance is referred to as a lead organisation, as expressed by CPSM1 that CPS provides services on behalf of SASSA. Thus SASSSA plays a leading role in the network. The appointment of the Chief Executive Officer, Mrs V. Peterson, by the Minister of Social Development, for a term of five years and the fact the CEO is accountable to the Minister, confirms the type of inception. Furthermore, in the close-ended interview questions the majority of respondents agreed that the formation of a network or partnership for a BPS was mandated by the government. This is

confirmed in the study conducted by Donovan (2013:1) regarding the biometric re-registration process, where it is argued that the episode-in-question was the consequence of a bureaucratic decision by welfare policy-makers to implement a new administrative infrastructure for South Africa's far-reaching program of social grants. Turrini *et al.* (2009:530) suggest that the overall effectiveness of the network can be worsened by decentralised tools of integration among actors such as communication mechanisms and a central coordinating agency. CPSM1 stated that the SLA determines the communication channels at various levels and there is a steering committee that meets on a monthly basis, as expressed by SASSASM1.

The preceding section discussed how the interaction between the philosophical worldview and conceptual framework assisted the researcher with reducing and analysing interview data. The next section follows the same format to reduce and analyse focus group data. Qualitative data can be chaotic and difficult to manage. This technique of formulating matrices that combine the philosophical worldview, conceptual framework and raw data helped the researcher undertake data quality control as discussed in chapter three, section 3.11.

4.5.2.2 Philosophical worldview and conceptual framework interaction: Focus group data

In the preceding section there was a focus on both endogenous and exogenous factors related to network performance. Both SASSA and CPS managers are involved in these endogenous and exogenous factors. Focus group data review and reduction showed that beneficiaries seem to be involved only with endogenous factors related to network performance and not the exogenous factors of governance forms, type of inception of the network and developmental stage of the network governance of the BPS. In fact, neither SASSA and CPS managers nor the beneficiaries themselves perceived the beneficiaries as part of network governance of the BPS. In any event, this section focusses on the interaction between social constructivism worldview and the endogenous factors component of the conceptual framework as linked and juxtaposed against focus group data. The links and focus group data are shown in matrices 4-4A to 4-4C.

In matrix 4-4A, drawing from the conceptual framework (table 4-3), the link between the endogenous factors of network management and resources and the 'personal experiences' element of the social constructivism worldview is illustrated via data collected from the focus groups. The collective views of the beneficiaries have been summarised by the researcher and labelled as a group. Sometimes excerpts are quoted directly from the focus group transcripts as personal views and labelled with the sequential code.

Matrix 4-4A Interaction between element of philosophical worldview and network management and resources components of conceptual framework			
Elements of social constructivism	Endogenous factors of conceptual framework	FGMP Responses	FGMH Responses
Personal experiences	Network management	**Collective views:** The majority of the members were less informed about the difference between SASSA and CPS, hence they cannot differentiate between SASSA and CPS. They believe that 'Welfare' is the responsible department to communicate their concerns. **Personal views:** "I don't know the difference". **M1, M2, M3, M4, M5** "It's where we are referred when we have problems with our pension". **M2, M3, M4, M5, M6, M7**	**Collective views:** All the members concurred that there is no difference between the two organisations except M2 who had no idea. Some speak to the operators and some go the Welfare offices to communicate their concerns. **Personal views:** "It's the same, there is no difference". **M1, M3- M12**
	Resources	**Collective views:** The members expressed their frustrations with regards to the conditions of their pay points (e.g. no windows in the hall and having to queue standing outside the hall whilst chairs are left unused inside, no water or ablutions) and how they are ill-treated by the so-called pension committees. **M3, M4, M5, M6, M7**	**Collective views:** All members agreed that their pay point is in the store premises - an open space without toilets, shelter, seating or fencing and only a single tap where they are exposed to harsh weather conditions. **M1,M2,M3,M4,M5, M6,M7,M8,M9, M10, M11, M12**

Matrix 4-4A portrays the data that links the components of the social constructivist worldview with the views expressed by the beneficiaries in both focus groups regarding two of the endogenous factors. Ysa, Sierra and Esteve (2014:5) maintain that networks are characterised by distributed authority, interdependent relations, and blurred private and public boundaries. This description was confirmed by responses from both focus groups as the majority of members indicated no knowledge regarding the difference between SASSA and CPS, hence the boundaries between these two organisations are blurred within the network. Historically, social security was once a component under the then Department of Social Welfare and Population Development, which existed before the establishment of SASSA in 2006. This accounts for why many of the elderly participants refer to "Welfare" and possibly contributes to the lack of definition between SASSA and CPS. Nonetheless, the Department of Social Development (DSD) is still the mother body of SASSA and the interdependent relations are witnessed in these three organisations as advocated by Ysa, Sierra and Esteve (2014:5).

In matrix 4-4B below the code M1- M7 refers to all members of the *Mpungose* focus group (FGMP) from member 1 to member 7 as outlined in Table 4-5. The collective view expressed by FGMP confirms the personal experience with regards to task integration between SASSA and CPS in that the beneficiaries are less informed about the monitoring that is being conducted by the network actors. Task integration, including monitoring and evaluation of network performance is central to network effectiveness. Hence, not only were OAG beneficiaries unable to distinguish roles between SASSA and CPS, but they were also unaware of task integration between the two organisations that amounted to monitoring and evaluation of the BPS service delivery.

Matrix 4-4B Interaction between element of philosophical worldview and task integration component of conceptual framework			
Social constructivism worldview	**Endogenous factor of conceptual framework**	**FGMP Responses**	**FGMH Responses**
Element of worldview: Personal experiences	Tasks integration	**Collective view:** None of the beneficiaries have seen anyone doing monitoring at the pay points during payments and as a result they do not even know that monitoring is being done. **Personal views:** "I do not know because I have not seen anyone who monitors the payment at the pay points, so I do not know. I do not even know whether there is anything like that, I haven't seen it, not even once." **M1-M7**	**Collective view:** Some beneficiaries claimed that there is no monitoring that they have noticed. Other members indicated that the guards are providing security for them, which has nothing to do with monitoring. **Personal views:** There is no monitoring done.**M2, M3, M4, M5, M6** There is a way through security guards. **M7-M12**

As matrix 4-4B indicates, beneficiaries have no knowledge of whether monitoring is taking place as they say they are not aware of such a thing, yet during observations at both pay points the researcher noted that a SASSA official was on site attending to queries that were raised by the beneficiaries. In FGMH however, members' views were divided between no monitoring at all and a perception that the security guards conduct monitoring, which in reality is not the case.

Cooperation between the network actors as another endogenous factor of the conceptual framework is linked via focus group data to the elements of the worldview in matrix 4-4C. Once again the collective response is summarised first and then excerpts are quoted in support thereof.

Matrix 4-4C Interaction between element of philosophical worldview and cooperative network actors component of the conceptual framework			
Social constructivism	Endogenous factor of conceptual framework	FGMP Responses	FGMH Responses
Element of worldview: Personal experiences	Cooperation between the network actors	**Collective view:** Cooperation between the organisations is not visible to beneficiaries since they are unable to differentiate between SASSA and CPS. **Personal views:** "I do not know because I have not seen anyone who monitors the payment at the pay points. I do not even know whether there is anything like that, I haven't seen it, not even once". **M1-M5, M7** "Our pay point is like a cattle stable. We are treated like cattle. It is not suitable for people it is filthy. No toilets no water and sometimes women just pee in front of other people. Even if you are thirsty, there is no water. It's a very unpleasant place to be." **M3**	**Collective view:** Some reported airtime and electricity deductions and stated that the pay team is of no assistance to beneficiaries regarding these deductions as they claim they know nothing about the deductions. Others experienced a shortage of R100 and were refunded by the operators on site. **Personal views:** "There is a way through security guards." **M7, M8, M9, M10, M11, M12** "There is no monitoring done". **M2- M6**

As expressed by the participants from FGMP, members shared their frustrations with regards to the conditions of their pay point and the manner in which they are treated by the officials. The evidence suggests that there are possible reasons for poor performance in the networks, which include *inter alia*, poor network management, unsecured or poor management of resources, erroneous task integration, and poor cooperation between the actors (Kenis and Provan, 2009:440). Traditional Zulu culture calls for elders to be treated with respect and dignity. The ill-treatment of OAG beneficiaries by officials thus goes against Zulu culture and is also not in line with the SASSA's customer-centric approach. Furthermore, government officials are expected to comply with the *Batho Pele* principles of courtesy and respect. Cooperation between the two organisations is also not noticeable to beneficiaries since they are unable to differentiate between SASSA and CPS.

Taken as a whole this section has shown the interaction between the elements of social constructivism and the endogenous and exogenous factors of network performance juxtaposed against interview and focus group data. This is one process the researcher used to reduce and analyse data. Presentation and analysis of data is further discussed in section 4.5.4 and 4.5.5. The next section shows the themes that emerged from the study during and after data analysis.

4.5.3 Emerging themes from the study

Although the emerging themes are shown next, the themes did not emerge until the researcher engaged in stages of data reduction and analysis. The identification of the themes was achieved in part through the alignment of the conceptual framework and the philosophical worldview in relation to raw data as discussed above. Furthermore, in order to arrive at these five themes the questions from the interview questions and the focus group guide (data collection tools) were first matched with the research objectives and research questions early on (See Appendices E to H respectively). This was to determine which interview questions and which parts of the focus group guide were most likely to generate data responsive to which research objectives and which research questions. These data reduction procedures were designed to improve the trustworthiness of qualitative data.   Hereunder are the overarching themes that emerged from the interview and focus group data as well as the direct observations and document review performed during data collection and analysis processes.

Theme 1: Communication modes - This shows that there are various communication modes between SASSA and CPS but not between these network actors and the OAG beneficiaries.

Theme 2: Lack of performance evaluation - There was no proper criteria to evaluate the performance between these two organisations or for the recipients to evaluate the network performance.

Theme 3: Unauthorised deductions - A major concern for BPS is the unauthorised deductions for airtime and electricity that was made from the social grants.

Theme 4: Responsibilities of network actors – Both SASSA and CPS are responsible for the enrolment process with FICA documents as a prerequisite for enrolment purpose. There are other responsibilities under the SLA.

Theme 5: Problematic infrastructure and resources - Infrastructure and resources seem to be a problem for OAG recipients.

The links between the emerging themes, the research objectives and the research questions are demonstrated in table 4-6. The researcher aligned the questions from the data collection tools comprising of the interview questions and the focus group guides, with the study's research questions and objectives (Appendices E – H) in order to categorise and analyse data to eventually attain these five themes. Table 4-6 assisted the researcher to connect the themes and research objectives and to determine the extent to which the research question are being answered.

Table 4-6: Alignment of emerging themes with research objectives and research questions		
Emerging themes	Research objectives	Research questions
Communication modes	Examine the **network performance of** SASSA and CPS as well as its evaluation in the payment of OAG	How is the **network performance** of SASSA and CPS regarding biometric payments of OAG evaluated?
Lack of performance evaluation	Examine the **network performance of** SASSA and CPS as well as its evaluation in the payment of OAG.	How is the **network performance** of SASSA and CPS regarding biometric payments of OAG evaluated?
Unauthorised deductions	Identify the factors that hinder the **effectiveness of the new biometric payment** of OAG.	What are the **factors hindering the effectiveness of biometric payment** of OAG?
Responsibilities of network actors	Explore the process of enrolment of OAG's recipients performed at SASSA's offices.	How are recipients of OAG enrolled by **SASSA and CPS to receive grants**?
Problematic infrastructure and resources	Ascertain the **stakeholders' perspectives** with regards to the payment of OAGs.	What are **the stakeholders' perspectives** on payment of OAG recipients?

The researcher utilised content and thematic analyses to design numerous matrices that present the actual extracts from the study informants and provide the responses from the participants according to the philosophical worldview of the study, which is social constructivism. Similarly, the conceptual framework also helped in the identification of the emerging themes. The themes were developed by the researcher from data emanating from interviews and focus groups responses. The researcher aligned the elements of the conceptual framework with the emerging themes which resulted in overlapping of the themes to include more than one endogenous factor, thereby cross-correlating between components of the conceptual framework. The thematic analysis permitted the researcher to illustrate how the conceptual framework assimilates data from the respondents; hence the themes incorporate all aspects of the data collected during the study. Table 4-7 illustrates the linkages between the endogenous factors of the conceptual framework and the five overarching themes identified during the study.

Table 4.7 Linkages between endogenous factors of the conceptual framework and themes from the study			
Network management	**Resources**	**Tasks integration**	**Cooperation between the network actors**
Theme 1: Modes of communication between SASSA and CPS are both verbal and technological and vary across managerial levels.	Theme 4: Both network actors are responsible for the enrolment process with FICA documents as a prerequisite.	Theme 1: Modes of communication between SASSA and CPS are both verbal and technological and vary across managerial levels.	Theme 1: Modes of communication between SASSA and CPS are both verbal and technological and vary across managerial levels.
Theme 2: Performance evaluation between SASSA and CPS has no proper criteria.	Theme 5: Infrastructure and resources are problematic for the OAG recipients.	Theme 4: Both network actors are responsible for the enrolment process with FICA documents as a prerequisite.	Theme 2: Performance evaluation between SASSA and CPS has no proper criteria.
Theme 3: Unauthorised deductions for airtime and electricity are a major concern of the BPS.	Theme 2: Performance evaluation between SASSA and CPS has no proper criteria	Theme 5: Infrastructure and resources are problematic for the OAG recipients.	Theme 3: Unauthorised deductions for airtime and electricity are a major concern of the BPS.
Theme 5: Infrastructure and resources are problematic for the OAG recipients		Theme 2: Performance evaluation between SASSA and CPS has no proper criteria.	Theme 4: Both network actors are responsible for the enrolment process with FICA documents as a prerequisite.

Tables 4-6 and 4-7 should be read in conjunction with matrices 4-5A and 4-5B below, which illustrate a few key excerpts transcribed from the focus groups to indicate how themes emerged during data collection. Matrix 4-5A covers themes 1 to 3 and Matrix 4-5B covers themes 4 to 5. The researcher aligned the themes with the summarised collective view of each focus group as well as with certain excerpts quoted directly from the transcriptions thereby showing how the latter led to the former.

Matrix 4-5A Themes 1 – 3 emerging through extracts from focus groups' responses		
Themes 1-3	FGMP	FGMH
Theme 1: Modes of communication between SASSA and CPS are both verbal and technological and vary across managerial levels.	**Collective view:** All members communicate their problems relating to social grants to Welfare (SASSA) offices.	**Collective view:** Members are referred to Welfare offices where they are given the toll free number to call and are then referred to the post office to use the call box on their own.
Theme 2: Performance evaluation between SASSA and CPS has no proper criteria.	**Collective view:** None of the beneficiaries have seen anyone doing monitoring at the pay points during payment and they do not even know that monitoring is taking place except for an indication made by **M6** that she only sees a SASSA official when they have come to witness payment of large amounts. **M1, M2, M3, M4, M5, M7**	**Collective view:** There is no monitoring that they have noticed. Other members believe that the service provided by the guards makes them feel secured. "There is no monitoring done." **M2, M3, M4, M5, M6**
Theme 3: Unauthorised deductions for airtime and electricity are a major concern of the BPS.	**Collective view:** All the participants complained about short payment of beneficiaries due to airtime and electricity deductions. The main concern was that they are not given clear responses when they enquire about these deductions. **Personal view:** "It becomes a problem when you find out that your money is short and when you enquire, you are told that you bought airtime and when you dispute that you are told that that is what is written on your slip and you do not know anything about this slip because it comes from their machine not from you. It ends up being a conflict as if you are fighting with them, yet you are enquiring about this deduction that you do not know." **M7**	**Collective view:** Some other participants had airtime and electricity deductions, the pay team is of no assistance to them regarding these deductions as they told them that they know nothing about it. **M5, M6, M7, M12**

Given the fact that the respondents have no knowledge as regards the monitoring that is done at the pay points which relates to theme number 2, these views of respondents confirm the views expressed by Kenis and Provan (2009) and McGuire and Agranoff (2011:15) who claim that the concept of network performance in not properly defined and operationalised. They further expressed that valid and reliable measures to appreciate it are still lacking. Lack of monitoring and evaluation of the BPS indicate that the network performance is not properly defined and operationalised.

Matrix 4-5B Themes 4 – 5 emerging through extracts from focus groups' responses		
Themes 4-5	FGMP	FGMH
Theme 4: Both SASSA and CPS are responsible for the enrolment process with FICA documents as a prerequisite.	**Collective view:** The majority went through the process in line with the Financial Intelligence Centre Act 38 of 2001 (FICA) where proof of residence and copy of ID was required. The full set of fingerprints and photos were also taken. Some produced a letter from the *Inkosi* and some produced a letter from the councillor as well as their ID. They make their own copies and submit to the officials.	**Collective view:** Full sets of fingerprints were taken, they were told to bring their ID books and the letters from the councillors (proof of residence). They were also told to bring copies of their IDs.
Theme 5: Infrastructure and resources are problematic for the OAG recipients.	**Collective view:** Insufficient resources were the major challenge for the entire group especially in relation to the number of payment machines or vehicles since these vehicles are like the mobile ATMs. Hence the more vehicles at the sites, and more machines for the beneficiaries were recommended.	**Collective view:** All the members shared the same sentiment that their pay point is the store premises. It is just an open space with no toilets, no shelter, no seats and no fence. However, there is tap water that they have access to. They stand under the trees and are exposed to harsh weather conditions.
	Personal views: "Furthermore, the braking of the machine while they are in the process also cause some delays". "Insufficient machines because they come with four machines but out of these four machines, only two are working and the other two are broken. Sometimes they run short of the staff to operate other machines." **M1, M2, M3, M4, M5, M6, M7**	**Personal views:** "If they can add more staff and they should ensure the machines are serviced before they come to the pay points. There is insufficient resources." **M1, M2, M3, M4, M5, M6, M7, M8, M9, M10, M11,M12**

With regards to theme number 4 which is about the responsibilities of the network actors, the study conducted by Cristofoli Maccio' and Pedrazzi (2011:28) revealed that those working for the network as administrators or professionals should pay more attention on process-related and output-related measures of the performance. This is demonstrated in matrix 4-5B where the views expressed by the respondents outlined the responsibilities of the both SASSA and CPS also the focus group members aired their views in terms of dissatisfaction.

4.5.4 Presentation and analysis of interview data

This section consists of presentation, analysis and findings from interview. Focus group data are discussed in section 4.5.5. Since the research objectives and the research questions mirror each other, the matrices are designed responsive to the research objectives.

The alignment of research objectives with certain interview questions and certain sections of the focus group guide was the first process in data reduction. These tables are attached as per **Appendices E to H** respectively. Matrix 4-6 establishes the connections between extracts from the interview data and the research objectives 1 to 3. Matrix 4-7 then shows extracts from interview data responsive to research objectives 4 and 5. In between the matrices are the narratives through which the data are analysed in relation to literature in chapter 2.

Upcoming matrix 4-6 reflects that on objective number one, both SASSA and CPS officials agreed that the means of communication is one of the key elements necessary for an examination of the network performance. This is from where the theme 'communication modes' stems. However with regards to the evaluation of network performance there was no commonalities in the responses and the questions posed seemed to elicit rather vague response from almost all the informants. Both SASSA and CPS agreed that unauthorised deductions were the primary queries raised by the beneficiaries at the pay points.

In relation to the interview data collected from SASSA and CPS respondents, all the interview questions relating specifically to network performance and its evaluation did not seem to be clearly understood by the majority of respondents. Consequently, responses to these questions were reluctant and vague. On SASSA's side, management at the regional and district levels pointed out that the SLA is the guiding document for evaluation while other officials at the local office level referred to the availability of help desk officials at the pay points who monitor the payments with the use of a monitoring tool and report the operations at the pay points as a means to evaluate the performance of the network. CPS officials on the other hand gave responses that were vastly different from one other as well as from SASSA respondents. Only one official from CPS concurred with SASSA management that the SLA is the guiding document. None of the others had similar responses apart from CPSM2 who also supported SASSA at local office level on the issue of availability of help desk officials at the pay points. Some CPS officials indicated that there is no evaluation mechanism in place while others claimed to have no knowledge of evaluation at all. Regarding the question of whose responsibility it is to evaluate SASSA, the responses were also divergent in that the provincial manager of CPS argued that evaluation is undertaken by the Auditor General while other CPS officials contended that evaluations are performed by their superiors and senior management. SASSA officials' responses to this question were similar as the majority stated that evaluation is done at a higher organisational level. This translates to that there is no proper criteria to evaluate the performance between these two organisations, hence the second theme 'performance evaluation'. Moreover SASSA and CPS

respondents did not seem to view OAG recipients as either part of the network or integral to network performance evaluation.

It is thus evident that the lack of knowledge with regards to the evaluation of the network performance prevailed amongst staff from both SASSA and CPS, which leaves a gap in the effectiveness of the network itself. The lack of service recipient involvement in network performance evaluation is another gap. This confirms the evidence provided by Kenis and Provan (2009:441-442) that the academics who address network effectiveness issues fail to accurately define or operationalise the criteria they perceive necessary for evaluating said effectiveness, and pay attention instead to different conditions that are contributory to effectiveness. As highlighted in the literature review, this is viewed as a common deficiency in the study of network effectiveness.

Matrix 4-6 Research objectives 1 – 2 with interview responses from SASSA and CPS		
Research objectives	SASSA responses	CPS responses
Research objective 1 Examine the network performance of SASSA and CPS as well as its evaluation the payment of OAG.	**Communication as part of network performance**: Through steering committee meetings, telephone or emails, personal, SLA. **SASSASM, SASSAM1, SASSASUP, SASSAAM, SASSAHDO, SASSAEO**	**Communication as part of network performance:** SLA, one-on-one with REM, managerial levels, senior management, lower levels such as local managers and district managers, management committees, between management and SASSA telephones, personally, email, meetings. **CPSM1, CPSM2, CPSTECH1, CPSTECH2,CPSAO, CPSTL, CPS0P**
Research objective 2 Identify the factors that facilitate the effectiveness of the new biometric payment of OAG.	Putting finger biometrically till the time your money is paid out. Engagement with stakeholders. Knowing responsibilities in terms of the SLA. Quick payment times. Commitment from both CPS and SASSA. SASSA card works like debit card and uses a pin. **SASSAM, SASSAM1, SASSAM2, SASSASUP, SASSAAM, SASSAHDO**	The person places the finger and is biometrically identified. The good relationship, the help desk officials at pay points and the day to day engagement between SASSA office and the CPS office. Timely setting up of the equipment. Payments are run smoothly. CPS goes to rural areas. **CPSM1, CPSM2, CPSTECH1, CPSTECH2, CPSTL, CPSOP**
Research objective 2 Identify the factors that hinder the effectiveness of the new biometric payment of OAG.	Choosing a procurator. CPS have no respect for pensioners. Use of old machines by CPS and they break down. Payments are done in open spaces with no shelter and chairs. **SASSASM, SASSASM1, SASSASM2, SASSASUP, SASSAAM, SASSAHDO, SASSAEO**	Non-availability of funds. Fingerprints do not match (FDM). Fingerprints not on the system. Pensioners paid in the open with no shelter. Payments being stopped. OAG pensioners forgetting their pins. Failure to set up the equipment timely. **CPSM1, CPSM2, CPSTECH2, SCPSAO, CPSTL, CPSOP**

On objective number two, the cells are divided to first show factors that facilitate and then factors that hinder the effectiveness of the new biometric payment of OAG. In response to the interview questions with regards to the factors facilitating or hindering the effectiveness of biometric payment of OAG, the results are extensively dealt with in section 4.6 under the cross-case analysis together with the stakeholders' perspectives where the responses from all stakeholder segments are explained in line with the categories of the research objectives. The respondents highlighted the issue of FDM which is regarded as one of the hindrances of the effectiveness of the system as also Magnet (2011) cited by Donovan (2013:13) maintains that biometric identification sometimes has its downsides as digital fingerprinting is a relative untested technology, hence the system is prone to failure.

On objective number three, which is the enrolment process and displayed in Matrix 4-7, all the respondents explored the process in more or less the same way. However it transpired that other SASSA employees are not well versed with the whole process. On the interview questions the enrolment process and FICA requirements were clearly articulated by all informants from both organisations. As expressed by Gelb and Clark (2013:62), enrolment is understood as the registration phase where scanners, cameras or microphones for voice recognition are used to collect biometric data from the beneficiaries. These views were affirmed by the respondents in that the enrolment office takes all fingerprints from the enrolee. SASSA and CPS officials work together during the enrolment process, which Kenis and Provan (2009:440) affirm in their definition of networks as three or more organisations that deliberately reach agreements to co-ordinate and work together for the purpose of delivering services, solving problems and conveying information, or enter into any form of business in terms of acquiring required resources. There are three or more actors in network governance of the BPS as pointed out in chapter 2. However, this study is concerned with SASSA, CPS and the beneficiaries only.

Matrix 4-7 Research objectives 3 – 4 with interview responses from SASSA and CPS		
Research objectives	SASSA Responses	CPS Responses
Research objective 3 Explore the process of enrolment of OAG's recipients performed at SASSA's offices.	SASSA official signed authorisation form. FICA documents. Biometric identification, voice recorded and photographs. **SASSASM, SASSASM1, SASSASM2, SASSASUP, SASSAAM, SASSAHDO, SASSAEO**	Registration official with an operator card. FICA documents. Biometric identification, voice recorded and photographs. CPSM1, CPSM2, CPDTECH1, CPSTECH2, CPSTL, CPSOP
Research objective 4 Ascertain the stakeholders' perspectives with regards to the payment of OAG.	SASSA official monitoring in the workstations. Helpdesk officials. SASSA card, biometric identification, money dispenser. Security guards at pay points to keep it safe and secure. **SASSASM, SASSASM1, SASSASM2, SASSAUP, SASSAHDO, SASSAEO**	Mobile environment, CPS official's helpdesk at workstations, SASSA card, biometrical identification, pin and cash dispenser. Security guards for safety and protection at pay point. CPSM1, CPSM2, CPSTECH1, CPSTECH2, CPSTL, CPSOP

	Pay points need to have shelter and chairs for seating. Perimeter fencing around the pay site for security reasons. Ablution facilities. Drinking water. Medical facilities. **SASSASM, SASSASM1, SASSASM2, SASSAAM, SASSAHDO, SASSAEO** Safe, fast and easily accessible. Effective to our beneficiaries and makes process easier. Good system. Biometrical identification and pin makes it safe. **SASSASM, SASSASM1, SASSASM2, SASSASUP, SASSAAM, SASSAHDO, SASSAEO**	Payment in open spaces. Ablution facilities. Seating and ramps for disabled and elderly beneficiaries. Access to drinking water. First aid kits for complications. Fenced site. **CPSM1, CPSM2, CPSTECH1, CPSTECH2, CPSAO, CPSTL, CPSOP** Ensures collection of the OAG in a safe and secure environment. Fast and reduces length of queues. Good system. Biometrical identification, pin and also enrol a procurator. **CPSM1, CPSM2, CPSTECH1, CPSTECH2, CPSAO, CPSTL, CPSOP**

On objective number four, all the respondents' views on the condition on the pay points were similar in the sense that they all do not meet the minimum requirements in relation to the norms and standards. Furthermore, theirs perceptions on biometric system as a whole were that they viewed the it as a good system in respect of flexibility and safety. The main reason was the use of biometrics which ascertains that only the right beneficiary can collect the grant and that the system is fast. This is in congruent with the study conducted by Donovan (2013:11) where it is highlighted that identifications is essential at the two critical interactions, which are, enrolment into the system when personal information is gathered and at the payment when the grant is received by an eligible individual.

The next section reflects on the responses from the focus groups in relation to the research objectives and research questions.

4.5.5 Presentation and analysis from focus group data

This section illustrates the extracts from the focus groups that respond to the research objectives. These are shown in matrices 4-8 and 4-9.

On objective number one, the members seem less knowledgeable about the difference between SASSA, CPS and DSD, collectively referred to as "Welfare" by virtually all focus group participants. Consequently, it emanated from both groups that they communicate their queries to Welfare since that is where they initially lodged their grant applications.

Matrix 4-8 Research objectives 1 – 2 with focus group responses		
Research objectives	**FGMP responses**	**FGMH responses**
Research objective 1 Examine the network performance of SASSA and CPS as well as its evaluation in the payment of OAG.	**Communication as part of network performance:** The majority of the members do not know the difference between SASSA and CPS. They also have no clue. **M1-M5** Only two members explained that CPS is contracted by SASSA to pay them the social grants. **M6, M7**	**Communication as part of network performance:** The beneficiaries are referred to SASSA local offices (referred to by beneficiaries as 'Welfare') to lodge their complaints and yet when they get there, they are given a toll free number to call. M7, M11, M12
Research objective 2 Identify the factors that facilitate or hinder the **effectiveness of the new biometric payment** of OAG.	**Facilitation:** The use of thumbprints was mentioned as a major factor that facilitates the BPS. M1, M2, M3, M4	**Facilitation:** The use of thumbprints was mentioned as a major factor that facilitates the BPS. M1, M3, M4, M5, M6, M7, M8, M9, M10, M11, M12
	Hindrances: Virtually all members cited unauthorised deductions and insufficient resources, such as the facilities and equipment at the pay point. M1-M7	**Hindrances:** All the members share the same sentiment in that unauthorised deductions and insufficient resources, especially the facilities, were the main concerns. M1-M12

The views of the respondents from both focus groups with regards to the evaluation of the network performance of SASSA and CPS in the biometric payments of OAGs which is the first objective affirmed that they are less informed about the difference between these two organisations. Only two members from FGMP were able to explain the difference. This was also the case with the second group. They all believed that these organisations are the same except for one member who gave an irrelevant answer all together. Furthermore, they were also unable to differentiate between SASSA and the DSD. All the members from the group one reported that they go to the Welfare which is now known as the Department of Social Development to lodge their complaints or queries about their social grants. The responses from group two varied as some relayed their complaints on site with the operators especially if they were short paid. Others were not sure where to report when they have airtime deductions, consequently, the deductions are still being made from their grants. Five of these members had never encountered challenges with their payment, hence they also had no knowledge as to where to lodge a complaint relating to social grants. The conditions of the pay points were described as not compliant with the norms and standards. Hence, it is undermining the dignity of the beneficiaries. The study conducted by Cristofoli, *et al.*, (2012: 81) reveals that network performance can be enhanced by coordination mechanisms that are formalised like, joint information and communication systems, shared marketing, planning or implementation structures, joint staff activities. According to the study

conducted by Muller-Seitz (2012: 437) trust among the network participants is a social lubricant which contributes to the network effectiveness. The lack of trust from the participants might hinder the performance of the network. However, the literature is silent about the beneficiaries being part of the network since they are the end-users of the service in question.

Regarding the enrolment process, which is objective number three as shown in matrix 4-9, the study conducted by Donovan (2013:2) revealed that the most effective means of authenticating grants recipients are through electronic fingerprinting using scanners and voice recordings. This was unanimously confirmed by all members from both focus groups as their fingerprints for both hands and photos were taken when they were enrolled. The majority of beneficiaries went through the FICA process. The proof of residence which can be obtained either from the councillor or the chief (*Inkosi*) and the identity document are the fundamental requirements for the FICA process, which also applies in the enrolment. They made their own copies and submitted them to the officials. This exercise raises concerns since all government institutions should have photocopying machines for the officials to make copies of the documents they need for office use. Both focus groups shared the same sentiment in relation to the requirements. Their responses were common in respect of the process, however they were expressed differently. This translates to that each case was treated on its merit with only basic requirements being common. The venue where the enrolments took place also differ. Others were already the beneficiaries during the time of bulk re-registration hence they registered in the venues demarcated for re-registration project. Then others participants were the new applicants and they were enrolled in SASSA offices when the applications were processed. Participants in the first group also raised a concern that they were not informed as to how the card is used.

Matrix 4-9 Research objectives 3 – 4 with focus group responses		
Research objectives	FGMP responses	FGMH responses
Research objective 3 Explore the process of enrolment of OAG recipients performed at SASSA's offices.	**Enrolment process:** All the members were required to produce their ID and proof of residence. A full set of fingerprints were taken together with the photos. **M1-M7**	**Enrolment process:** Fingerprints were taken from all the members, they were told to bring their ID books and letters from the councillors (proof of residence). They were also told to bring copies of their ID. Two members had forgotten the process. Only one member was instructed to select a pin. **M1-M12.**
Research objective 4 Ascertain the stakeholders' perspectives with regards to the payment of OAGs (OAG).	**Stakeholders' perspectives:** The system is viewed as a good system with the exception of the unauthorised deductions and the physical conditions of the pay points. M1-M7.	**Stakeholders' perspectives:** None of the members have problems with this payment system and all are happy to use their fingerprints. **M1, M2,M3,M4,M5,M6,M7,M8,M9, M10,M11,M12.** Members expressed frustration with

		unauthorised deductions and the issue of the loans that deduct more than agreed period. **M2, M5,M6,M7,M9, M11,M12.**

Still regarding the process of enrolment, it seems that participant M2 from FGMP did not enrol in accordance with the FICA requirement since he was the only one who did not submit proof of residence. He submitted an affidavit from the SAPS instead of which the contents and purpose are unknown. On the issuing of smart cards, which is the end result of the enrolment process, Kumar and Ryu (2009:35) suggest a card-less and cash-free payment system to avoid carrying both cards and cash. As indicated above, the factors that facilitate or hinder the effectiveness of biometric payment of OAGs which is the second objective, are dealt with in the matrices below.

Lastly, on objective number four which was about the stakeholders' perspectives on the payment of OAG recipients, the participants' responses were also similar in this regard, with the exception of the unauthorised deductions. The respondents perceived the BPS to be a good system because they use their fingerprints to ensure the correct beneficiary is paid the correct grant. This is in line with the SASSA slogan which says, 'paying the right social grant, to the right person, at the right time and place, *njalo*.'The process that is being followed during the payment process was explained in different views however with the common understating. In the second focus group, there were participants who seemed not to understand the question, for instance member 1 couldn't share much as he indicated that there was nothing wrong with the process and could not give an explanation as to what that process entails. Furthermore, there were also allegations about the queues. Again, the issue of deductions was a course of concern in both focus groups. However, a common response regarding the system itself was that it is indeed a good systems except for the negative issues highlighted above. The views expressed by Al-Adwan, *et al.*, (2013:100) confirm that indeed e-payment system has benefits such as convenience, choice verities, cost reductions, speedy payments, security and accessibility. With regards to unauthorised deductions a recommendation by Bannister and Connoly (2012:222) is that top leadership should be appointed and a clear structure for projects should be established to prevent disruption.

The study now turns to the cross-case analysis of interview and focus group data in line with the objectives of the study. This is displayed in matrices 4-10 to 4-15 below.

4.6 Cross-case analysis from interview and focus group data

Brayman and Bell (2011) cited by McWhorter, Delello and Roberts (2013:258) state that the use of a cross-case design encourages theoretical reflection on the results of the study. Thus the reason for the use of cross-case analysis in this study was to gain a deeper understanding of the relevant commonalities and differences in the perceptions of all stakeholders regarding pros and cons of the new biometric payments system.

4.6.1 Cross-case analysis from interview data

Matrices 4-10 to 4-13 demonstrate the responses of the interviewees with regards to cross-case analysis. The responses are organised in line with the objectives of the study. The columns in all the matrices are organised in the following fashion; the first column, reflects the statement which encapsulates the research objectives and questions. This means, an examination of network performance and evaluation of that performance; the factors that facilitate or hinder the effectiveness of the BPS; monitoring mechanism at the pay points and at merchant stores; and stakeholders' perceptions with regards to the payment of OAG. The formulation of these statements then assisted the researcher to identify the elements of divergence and convergence as well as to establish as to how the research objectives were achieved and research questions answered.

4.6.1.1 Evaluation of the network performance

Menahem and Stein (2012:211) maintain that network capacity is assessed on the scale from high to low, based on four abilities of public actors, namely, the ability to select non-public collaborators, determine the objectives of the network, exercise professional discretion and recruit new resources. This statement is confirmed by the fact that CPS was selected as the private organisation to fulfil the objectives of SASSA amongst which is the payment of social grants. CPS also exercised its professional discretion to engage the merchant stores which are supplied with PoS devices and the use of ATMs to pay the beneficiaries. The whole range of activities in which the network actors are involved, form part of network capacity.

Questions 1 to 12 of the interview questions examined the network performance of SASSA and CPS as well as its evaluation in the payment of OAG. These questions were to ascertain how monitoring is being done by and between these two organisations and the manner in which they handle queries raised by the beneficiaries. The general views of the respondents in this regard are comparatively outlined in the following matrix 4-10.

Matrix 4-10 Comparative analysis on evaluation of the network performance of BPS: SASSA and CPS		
Statement	SASSA Responses	CPS Responses
Network performance and its evaluation	Attendance of help desk officials at the pay points and the use of monitoring tools. **SASSASM, SASSAM1, SASSAM2, SASSASUP, SASSAAM, SASSAEO**	Attendance of help desk officials as bodies on the ground. **CPSM1, CPSM2, CPSTECH1,**
	Baseline SLA compliance with processes that are implemented at the pay points. **SASSASM, SASSAM1**	SLA is a guiding document in terms of the monitoring mechanism. **CPSM1**
	Investigational team that monitors CPS's performance. **SASSAAM**	Investigational team, send people from higher levels. **CPSM1, CPSTL**
	Unauthorised EFT deductions for airtime, electricity, insurance. **SASSASM, SASSAM1, SASSAM2, SASSAAM, SASSAHDO, SASSASUP**	Unauthorised EFT deductions for airtime, electricity and insurance. **CPSM1, CPSTL, CPSTECH1, CPSM1, CPSOP, CPSAO**
	Fingerprints do not match. **SASSASM**	Fingerprints do not match. **CPSM1, CPSTECH1**
	The client does not get the grant sometimes due to fraud. **SASSASUP**	Non-availability of funds due to fraud. **CPSAO, CPSM1** Clients are charged for services. **CPSM1**
	Underpayments. **SASSAM2** Loans. **SASSAAM** Non-prioritisation of old age people at the pay points. **SASSAM1**	Loans deductions. **CPSAO**

With regards to the evaluation of the network performance Provan and Milward in 2001 enriched the 1995 framework which stated that it is pivotal to take into consideration the network benefits for three categories, namely, the community, or the pool of clients that is served by the network, the network itself and those who work for the network as administrators or service-level professionals, and the member organizations that monitor and fund the network activities so as to evaluate policy networks (Cristofoli*et al.*, 2011: 5). This is for this reason that reason that the nature of queries raised by the clients be of importance and also regarded as factors that hinder the effectiveness of BPS. If these queries are not attended to accordingly, that would compromise service delivery.

In so far as monitoring and reporting is concerned, Mukhopadhyay *et al.*, (2013: 45) suggest that where project directors are more engaged, they are more likely to take corrective action on the ground and to assist reinforce the support structure required, however, many local authorities are not exercising their responsibilities. This statement affirms the responses from both organisations

on the issue of mechanism used for monitoring the payments at the pay points in that although the help desk officials from SASSA do pay visits to the pay points however, it was established that there is no effects made by the reports they compile and the beneficiaries do not even know about their existence. The contents of matrix 4-10 along the contents of matrix 4-6 in section 4.5.4 help achieve the first research objective and answer the first research question.

4.6.1.2 (a) Factors that facilitate the effectiveness of the biometric system from interviews

Matrices 4-11A and 4-11B demonstrate the factors that facilitate or hinder the effectiveness of the BPS in terms of interview and focus group responses from all stakeholder segments. These matrices likewise answer the second research question of the study.

Matrix 4-11A Comparative analysis of factors that facilitate the effectiveness of BPS: SASSA and CPS responses		
Statement	SASSA	CPS
Factors that facilitate BPS	The good relationship between SASSA and CPS. **SASSAM1, SASSAM2**	The good relationship between SASSA and CPS. **CPSM2,CPSM2,CPSTL**
	Effective communication. **SASSAM2, SASSAEO**	Effective communication. **CPSTECH1, CPSTECH2, CPSM2**
	Use of biometrics for payment. **SASSASM, SASSAM1, SASSAAM**	Use of biometrics for payment. **CPSM1, CPS0P** "The effectiveness of the payment is that the person is able to place the finger and be biometrically identified". **CPSM1**

The views expressed by the respondents regarding the factors that facilitate the effectiveness of the BPS reveal that SASSA and CPS concur on most of the issues such as the use of biometrics, the good working relationship between the two organisations and the effective communication. One member from CPS indicated that, "I think is it's the best because you go there yourself you use your own finger, nobody can chop your finger and take it to site and collect your money." **CPSTECH1**. Despite the flaws that sometimes occur during payments, the general principle is that biometric system is indeed reliable in the sense that biometric cannot be forged. As Morwal, *et al.*, (2012:16) describe biometric as the automatic identity authentication of an individual based on exclusive physiological characteristics or on the basis of a particular behaviour.

4.6.1.2 (b) Factors that hinder the effectiveness of BPS

With regards to the factors that hinder the effectiveness of the BPS, it is important to note that the views expressed by SASSA and CPS respondents are relatively common. These comparisons are displayed in matrix 4-11B below.

Matrix 4-11B Comparative analysis of factors that hinder the effectiveness of BPS: SASSA and CPS responses		
Statement	SASSA	CPS
Hindrances of the BPS	"Unethical and illegal transactions (unauthorised deductions)." **SASSASM, SASSAHDO, SASSAEO**	"Unauthorised deductions (airtime and electricity)." **CPSM1, CPSM2, CPSTECH1, CPSA0**
	"The system is easily accessible by fraudsters, unscrupulous service providers." **SASSASM SASSASUP, SASSAEO**	"Abuse of pins by the relatives of the beneficiaries". **CPSM1, CPSOP**
	"Abuse and exploitation of beneficiaries." **SASSASM**	
	"Elderly tend to forget their PINs or ATMs. Ideally not meant for OAG recipients." **SASSAM2, SASSAM1, SASSAEO**	"Old people cannot memorise the PINs," **CPSM1, CPSOP,**
	"Almost all SASSA pay points do not meet the minimum standard, which are shelter, water, toilets, fence and seats." **SASSASM, SASSAM1,SASSASUP, SASSAEO,SASSAHDO, SASSAM2, SASSAM2**	"Open pay points with no basic requirements such as water, shelter, toilets, seating and no fence." **CPSM1, CPSTTECH1, CPSM2, CPSTECH1, CPSTECH2, CPSTECH2**

All the stakeholders perceive that unauthorised deductions are a common cause of concern over and above other issues. This relates to data protection and privacy as indicated by Gelb and Decker (2012:107) as one of the areas of concerns with regards to the new technology in relation to biometrics. Also the use of PIN codes is discouraged for OAG beneficiaries due to the fact that elderly people battle to memorise the PIN codes and tend to use their dates of birth as the pin codes and also write them down, both of which expose them to the risk of somebody else stealing their card and pin and thus being able to withdraw the money. As one CPS manager explained, "Most of our OAG are people that are 60 and above, it's difficult for them to remember pin, and if they do have a pin, that pin is then required to be written down which then easily exposes them to having the grant taken by grant card and pin taken by the people within the family either known or unknown people." **CPSM1.** Furthermore, the fact that the large number of pay points are not developed as in line with the minimum requirements of the pay points is also another common element in respect of factors that hinder the effectiveness of the BPS.

Despite the fact that the system is generally viewed as a good one because of the use of biometrics, there are some challenges that have come with the system, which are regarded as hindrances since they negatively affect the beneficiaries in one way or another. AL-Adwan *et al.*, (2013:102) argue that electronic payments can only be successful if there is complete security in transactions pertinent to online payments, therefore, making it one of its important pillars. The

views expressed by SASSASM, SASSAHDO and SASSAEO in matrix 4-6C in that unauthorised deductions are as the result of illegal transactions may be challenges at some point, since AL-Adwan *et al.,* (20113:102) suggest that failing information security implies legal suits on private violation. Matrices 4-11A and 4-11B, along with matrix 4.6 in section 4.5.4, reflect data that assist with achievement of the second research objective and answering of the second research question.

4.6.1.3 Description of the enrolment process

Question 13 of the interview questions for both organisations speaks to the description of the enrolment process that takes place in SASSA's offices.

Matrix 4-12: Comparative description of the enrolment process: SASSA and CPS responses		
Statement	SASSA Responses	CPS Responses
Description of the enrolment process	"Once the grant has been approved, the client receives an award letter from the SASSA official, then the client will be referred to enrolment desk where there is SASSA official and CPS official. The SASSA official would have to confirm the beneficiary and the ID number of that beneficiary that it corresponds with the actual beneficiary and the SASSA official will sign the form authorising CPS to enrol that beneficiary. CPS will require the letter of award, the ID document and the proof of address. SASSA and CPS officials both record your details on the registers. The actual enrolment process includes taking of all fingerprints into the biometric system also the facial image. All those details are written to the SASSA card and on the registers. The card number is also registered on the register." **SASSASM, SASSAAM, SASSAM1, SASSAM2, SASSAEO, SASSASUP**	"The client comes with the ID, proof of address and the enrolment authorisation form that has been filled in by SASSA as well as the award letter. He will capture the names, surname, ID number the postal address, contact details telephone number of the client, takes a photograph and capture the biometric fingerprints as well. The system will the ask him to verify the biometrics and it will write them to the SASSA card that is inserted to the system." **CPCM2, CPCM1, CPSTECH1, CPSTECH2, CPSOP**

The process was explained in details which is in keeping with Kumar & Ryu, 2009: 26) claim that biometric authentication technologies such as face, finger, hand, iris, and speaker recognition are commercially available today and are already in use. Data depicted in matrix 4-12, read in

conjunction with matrix 4-7 in section 4.5.4 show how the third research objective is achieved and the third research question answered.

4.6.1.4 Stakeholder perceptions on the payment of OAG

AL-Adwan *et al*., (2013:101) maintain that the most important factor that attracts business customers to use e-payment is its convenience. The views expressed in matrix 4-13 indicate that the use of the new SASSA cards is indeed convenient for the beneficiaries since it allows them to withdraw either by the use of pin codes or by biometrics.

Matrix 4-13 Comparative analysis of SASSA and CPS perceptions of BPS		
Statement	SASSA	CPS
Stakeholders' Perceptions on BPS	"The system is faster and more easily accessible, not confined to specific date of payment." **SASSASUP, SASSAEO**	"The system is good, fast, safe and secured." **CPSM1, CPSM2, CPSTL**
	"The use of biometrics by old people is highly recommended since they are unable to memorise the PINs." **SASSASM,SASSAEO, SASSAAM, SASSAM2**	"The system is the best in the world by the use of fingerprints." **CPSM1, CPSTECH1,CPSTECH2, CPSAO, CPS0P**
	"The SASSA card now being used as a debit card." **SASSAM1, SASSAAM, SASSASUP, SASSAHDO**	"SASSA card is now being used as a debit card." **CPSM1 & CPSAO**
	"Officials knowing their responsibilities in terms the SLA." **SASSASM**	"The SLA is a guiding document." **CPSM1**
	"Mobilisation of resources; availability of pay team and other resources at pay point." **SASSASM, SASSAM2**	"Mobile environment, availability of the pay team and other resources at the pay point." **CPSM1 & CPSM2**

Cristofoli *et al.*, (2011:6) assert that the appreciation of the network benefits for those working for the network relates to focus on the network ability to growth and survive over time. This assertion is confirmed by this study. Flexibility of the new SASSA card as expressed by most of the respondents reflect that the network is growing and improving as compared to the old system. This assertion has relevance for the benefit of both organisations since they cannot achieve such benefits if they work in silos. Be that as may be, on the contrary, other interviewees for both organisations expressed that the systemhas its weaknesses relating to unauthorised deductions and the use of pins being not beneficial for the OAG beneficiaries. Extracts shown in matrix 4-13 along with those displayed in matrix 4-7 in section 4.5.4 demonstrate how the fourth research objective are fourth research question are being satisfied.

4.6.2 Cross-case analysis from focus group data

Cross-case analysis of focus groups data is displayed in matrices 4-14 and 4-15 below. All the objectives are put as statements in the first column and in other two columns is the comparative summary of data obtained from each focus groups.

Matrix 4.14 Comparative analysis of focus groups data on objectives 1 and 2		
Statement	FGMP Responses	FGMH Responses
Network performance of SASSA and CPS as well as its evaluation in the payment of OAG	All members perceive SASSA and CPS as the same except for **M6** and **M7**. None of the members have knowledge regarding monitoring since they have not noticed anyone doing monitoring at the pay points. **M1,M2,M3,M4, M5, M6, M7** Condition of the hall not conducive for public use and insufficient resources. **M1-M7**	All members perceive SASSA and CPS as the same except for **M1** who has no idea. Provision of security by the guards, thus they feel secure and have never experienced any robberies on site. **M7, M8, M9, M10, M11, M12** Beneficiaries are being paid in an open space. **M1-M12**
Factors that facilitate the effectiveness of the new biometric payment of OAG	Use of biometrics for payment. **M1-M7** The new SASSA card enables grant collection from any pay point. **M2**	Use of biometrics for payment. **M1-M12** The new SASSA cards are used in different ways. **M1, M3 M5, M8, M10, M11** The card is used everywhere, anywhere in South Africa. **M9**
Factors that hinder the effectiveness of the new biometric payment of OAG	Insufficient resources (machines and vehicles) because there is only one or two vehicles which makes the process to be slow. **M1-M7** Breaking machines. **M2, M3, M4, M5, M6.** Short payments. **M7** The security guards are taking bribes from other beneficiaries to jump the queues.**M2, M3**	Participants point to allegations of bribery levelled against the security guards. Loan repayments exceed the period agreed upon. R10 shortage from their payments prevails. **M9**

None of the members from focus group one reported knowledge regarding monitoring mechanism since they have not noticed anyone conducting monitoring at the pay points. Most of the participants from focus group two (M2-M6) also displayed lack of knowledge regarding a monitoring mechanism however some contended that the security guards provide a monitoring service at the pay points thus beneficiaries feel safe and have never experienced any robberies on site. The lack of focus group data regarding a monitoring mechanism is an indication that the question may have been misunderstood by the beneficiary participants. There also appeared to be a degree of influence between members' responses, which is a disadvantage of the focus group

format. Other issues raised by the focus groups which also relate to hindrances of BPS were communication and customer care. For instance, there are no clear channels for beneficiaries to communicate their concerns and complaints regarding unauthorised deductions from their social grants, which adversely affects the beneficiaries. To site a specific example, it emerged from both focus groups that sometimes the officials became rude when responding to the beneficiaries, and do not give a clear directive or advice as to what steps the beneficiary must take in order to have their concerns or complaints addressed. It appears that, just as SASSA and CPS do not seem to construct beneficiaries as part of the network, beneficiaries do not see themselves as part of the network either.

There are a number of challenges raised by the beneficiaries. Firstly, unauthorised deductions appear to be the most concerning challenge raised by all stakeholders. The beneficiaries perceive that they were being exploited and that this concern was not effectively addressed by the organisations. This suggests that perhaps the sale of commodities should be abolished from the contract since it seems that neither of the network actors have direct control over it and it frustrates the beneficiaries as well. Lack of proper facilities at the pay points is also a common cause for concern. The beneficiaries in both focus groups complained about bribes of R10.00 taken by the security guards from those beneficiaries want to jump the queues.

Secondly, open pay points with poor or no facilities are a concern for all the stakeholders as it undermines the Constitutional rights of the elderly to dignity and respect and contradicts the *Batho Pele* principles. Thirdly, the issue was raised that sometimes beneficiaries' fingerprints do not match their recorded biometric enrolment data. This is often due to the fact that the scanner fails to read the ridges of the elderly's fingers, which results in the OAG beneficiary having to be paid manually. This is only done by the team leader after an authorisation has been given by the head office. Fourthly, the non-availability of funds due to various reasons including fraud result in the beneficiary being underpaid or having to take out a loan. The recurring issue of R100.00 shortage from beneficiaries' grants should be investigated more thoroughly as the informants, particularly in FGMH, indicated that the refund can be processed immediately by the operators if it is brought to their attention. This exercise raises some concerns that the system may be failing to calculate grant payment amounts correctly and if this is the case, both SASSA and CPS need to join forces to eliminate this challenge. Lastly, the allegations of bribery against pay point security guards raised by the participants from the focus groups are yet another factor that hinders the effectiveness of the BPS. With regards to the enrolment process, the focus group members concurred that the fingerprints for both hands were taken during re-registration, the photos were also taken and that they were made to choose the pay points from where they want to collect their payments. The proof of residence and the ID copy in terms of the FICA were the common

requirements in both group members. However, no one made mention of the voice recording and photos in focus group two. In respect of the improvement of effective network governance, Torfing (2012:184) refers to process management as one of the metagovernance tools that should be used and he further points out that this involves the provision of adequate resources, reduction of destructive tension and the encouragement of innovations. Non-availability of other resources definitely hinder the effectiveness of the system.

Matrix 4.14 along with matrix 4-8 in section 4.5.5 provide data that help achieve the first and second research objectives while answering the first and second research questions.

Focus group data converge on a description of the enrolment process as depicted in matrix 4.15.

Matrix 4.15: Comparative analysis of focus groups data on objectives 3 and 4		
Statement	**FGMP Responses**	**FGMH Responses**
Description of the enrolment process	ID copy and a proof of residence were the requirements for enrolment. **M1-M7** "Fingerprints for both hands were taken during re-registration. **M1-M7** Voice recording was done and the photos were also taken" **M6 and M7**	Fingerprints were taken together with the ID copies well as the proof of residence. **M1, M2, M4, M8, M9, M10 and M11**
Stakeholders' perspectives with regards to the payment of OAG (OAG).	The card works well, there are no problems encountered so far. **M1-M3, M5, M6** Airtime and electricity deductions are the main challenges. However, the use of biometrics. **M1,M2,M3,M4, M5, M6, M7**	The use of biometrics is the only effective aspect of the system - they have never experienced any challenges with it except for the electricity and airtime deductions. **M1-M12**

The perceptions of the focus groups members on the use of the new biometric system were commonly convergent as well in that the card works well except for the unauthorised deductions. However, other members have never experienced such challenges. All members of the focus groups agreed that the new SASSA card is flexible because it can be used anywhere at any time. For instance, collecting the grants payments from the merchant stores and shopping at the same time, collecting payments from the ATM at any time as well as from the pay points as expressed by **M1, M3, M5, M8, M10, M11**, from **FGMH**. However, most of the members from **FGMP** do not make use of these benefits of the flexibility of the card since they all use only one pay point to

collect their social grants, except for **M2** who sometimes go to *Eziqwaqweni* or *Ncemaneni* to collect his grant. On the contrary, it is then perceived that the process comes with various challenges as highlighted by group one member that the machines are old and they are not functioning effectively such that machines sometimes get stuck. **M4** indicated that "biometric is good except the breaking of the machines and they take long to fix them apart from having them wiped. Sometimes they call the technicians who take too long to come while beneficiaries are waiting sometimes in the rain". This has to do with malfunctioning of the fingerprint reader which impedes the process. Mukhopadhyay *et al*., 2013: 28) affirm that technical challenges such as software glitches do happen even during enrolment process. **M1, M3, M5, M6** and **M7** also shared the same sentiment and suggested that the machines should be services so as to make the system more effective. The foregoing matrix 4-15 as well as matrix 4-9 in section 4.5.5 contains data that assist with achieving the second and third research objective and answering the second and third research question.

Cross-case comparison of data from the interviewees and the focus groups respondents against each other affords an extensive evaluation of the informants' views. The above matrices also assisted the researcher in distinguishing pros and cons of the network as well as the establishment of the recommendations for improvements to the system and the service delivery thereof. The alignment and excerpts from the informants also played a pivotal role in comparing and contrasting the responses from all stakeholders, thus illustrating the convergence and divergence of the responses. This comparison process lays a foundation for the triangulation of the study which will follow. In the discussion, data from all sources of evidence utilised will be compared and contrasted.

4.7 Triangulation of the study

As mentioned in the previous chapter, the study employed various data collection tools, which included in-depth interviews, focus groups, direct observations and document review. Figure 4.14 depicts the sources of evidence the research used for data gathering.
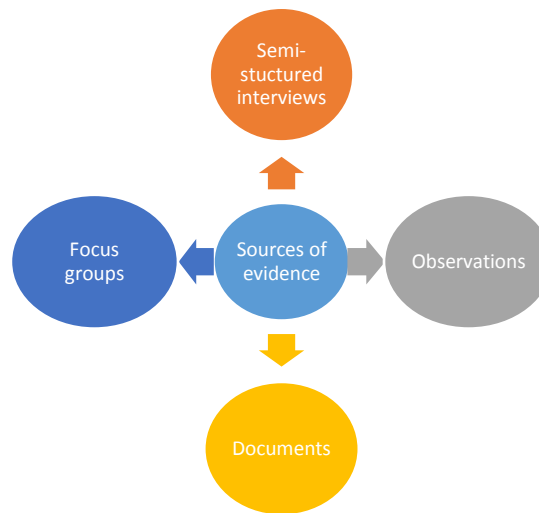
Figure 4.14: Triangulation of the study

Source: Yin (2009)

The rationale behind using multiple sources of evidence was to gain a deeper and more holistic perspective of the research problem and to ensure validation of the data collected. The literature reviewed distinguishes between various types of triangulation. Polit and Beck (2012) cited in Carter, Bryant-Lukosius, DiCenso, Blythe and Neville (2014:545) highlight the first type of triangulation, which is the utilisation of different methods to gather data about the same topic. Method triangulation incorporates interviews, observations and field notes and is associated with qualitative studies. The second type is known as investigator triangulation where two or more researchers engage in one study to produce various observations and conclusions. The third type is termed theory triangulation, which utilises various theories during the analysis and interpretation of data. The final type is data source triangulation, which gathers data from various categories of human beings, including individuals, groups, families, and communities, to validate data through the acquiring of multiple perceptions or viewpoints. In this study, the researcher used the method and data source triangulations in that interviews were conducted with individuals, observations were done where field notes were taken and the focus groups with the beneficiaries were also done. . Data collected from the interviews and focus groups was compared and contrasted to determine the convergence and divergence of responses from all relevant stakeholders.

In so far as OAG payment process goes, the findings from the secondary data revealed that no unauthorised individuals, including money lenders, hawkers and other vendors, should be allowed on the payment premises, yet from the researcher's observations of the pay points it was noted that CPS itself operates money lending schemes under the name of Easy Pay within the premises. This causes confusion amongst the beneficiaries as their perception is that they are taking loans

directly from SASSA not from CPS. The triangulated data emanating from this study regarding the payment process can thus be considered as divergent in nature.

The comparisons made from the qualitative interviews with regards to the monitoring mechanism at the pay points, revealed that both SASSA and CPS were in agreement. However data in relation to monitoring that is actually conducted at the merchant stores diverged in the sense that certain CPS respondents revealed that CPS undertakes monitoring, while others indicated that there is no monitoring taking place at all. During the researcher's observations, it was noted that pay point monitoring is in fact conducted by SASSA help desk officials, although the focus groups had no knowledge of such officials. Hence divergence occurred between data from the focus groups and interviews and then converged on interviews and observations.

Regarding the physical conditions of the pay points, both interviews and focus groups produced similar data as all stakeholders were in agreement that neither of the two pay points identified in the study are well developed in terms of infrastructure and at *Mpungose,* beneficiaries are paid in an open space. This was also witnessed by the researcher during the observations that were conducted. Hence the findings for interviews, focus groups and observations diverged from the secondary data extracted from the SLA.

Thus from the foregoing discussion, it is noted that the triangulated data from this study, for the most part, displays divergence between the focus groups and observations as well as the convergence between the interviews and observations. The fact that the beneficiaries are not knowledgeable on some of the issues results in divergence of the information between the interviews and the focus groups. Another point of divergence amongst the interviews, focus groups and the secondary data was also noted on the issue of the unauthorised deductions. The provision of the SLA on the issue of payment compliance indicates that the contractor, which in this case is CPS, is responsible for ensuring that the right person is paid the correct amount. The focus groups established that beneficiaries sometimes receive short payment, which means that by allowing unauthorised deductions to be taken from the beneficiaries' grants, the contractor does not appear to be doing everything possible to ensure that the beneficiaries receive their full SASSA grant amounts. Whilst the SLA is silent on the role of beneficiaries as network actors; both interview data and focus group data converge when it comes to not constructing or perceiving beneficiaries as network actors involved in the BPS. However Redfield (2012) as cited by Donovan 2013:21) claim that in Kenya the utilisation of agents emphasises the mix of public, private and civil society actors who signify humanitarianism.

4.8 Chapter summary

This chapter began with a presentation on the background of the *uMlalazi* area as the site of the study with the use of demographical illustrations in terms of the socio-economic status that outlines the experiences of the community within the area. The researcher reported on the analysis of data collected through the interviews, focus groups and observations as well as the documents reviewed that relate to the social grants administrations and statistical information. The researcher developed matrices to demonstrate the relationship between the conceptual framework and the philosophical worldview underpinning the study. The alignment of the research objectives and the research questions was also presented. The responses were used to show how the research objectives were achieved and also how the research questions were answered. The literature that relates to the study and its findings was also referred to throughout the chapter.

CHAPTER 5: FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a succinct summary of the research findings and conclusions based on the foregoing four chapters. After a recapitulation of the research objectives and questions, this chapter summarises the arguments and findings of the study and outlines proposals on the recommendations based on the findings as well as the areas for further studies. Essentially, the findings are the significant outcomes of the study. Each finding is followed by a specific conclusion and recommendation. The study has provided knowledge on the BPS and its implications, particularly on the issues related to the flexibility of the new SASSA card as well as the perceptions of the stakeholders with regards to its use. The study also enquired into the network performance between SASSA and CPS in terms of monitoring and evaluation and has contributed knowledge on the centrality of network performance evaluation. Subsequently, general overarching conclusions and recommendations are made before this chapter is concluded by a summary of its contents.

5.2 Recapitulation of research objectives and research questions

This study sought out to achieve the following research objectives and answer the following research questions as shown in Table 5.1.

Table 5.1 Research Objectives and Research Questions	
Research Objectives	**Research Questions**
Examine the network performance of SASSA and CPS as well as its evaluation in the payment of OAGs (OAGs).	How is the network performance of SASSA and OAGs regarding biometric payments of OAGs evaluated?
Identify the factors that facilitate or hinder the effectiveness of the new biometric payment of OAGs.	What are the factors facilitating or hindering the effectiveness of biometric payment of OAGs?
Explore the process of enrolment of OAGs recipients performed at SASSA's offices.	How are recipients of OAGs enrolled by SASSA and CPS to receive grants?
Ascertain the stakeholders' perspectives with regards to the payment of OAGs	What are the stakeholders' perspectives on payment of OAGs recipients?

Each chapter contributed to achieving the research objectives and answering the research questions. For example, chapter one laid the foundation for the study by identifying the research problem from which the research objectives and questions were drawn. Chapter two contributed to achieving the first research objective by providing a conceptual and theoretical basis for network performance and network performance evaluation. This chapter also helped achieve the second research objective by providing a discussion on biometric payment systems against the backdrop of e-government and e-governance. Chapter two assisted with addressing all of the research objectives and questions by delineating the components of the conceptual framework which drove the study. The qualitative research design in connection with the social constructivist framework laid the groundwork for the multiple truths about the network performance and the BPS which would emerge in the last two chapters.

Similarly, chapter 3 played a role in attaining all of the research objectives and responding to all of the research questions since it explained the research methodology applied in the study. It explained the social constructivist worldview which the researcher used to allow the study participants to construct their own realities about network performance to deliver the BPS. In addition, chapter 3 demonstrated the route that the researcher would take in addressing all of the research objectives and questions. Without the data collection tools and data analysis techniques neither the research objectives nor the research questions could be addressed.

Chapter 4 presented and analysed primary and secondary data which enabled the researcher to explore the enrolment process for OAG recipients and ascertain stakeholders' perceptions. The documentary evidence, observation and primary data described the enrolment process and captured stakeholders' perceptions thereby achieving the third and fourth objectives. Chapter four drew upon the interaction between the philosophical worldview and conceptual framework to begin to see how these features contribute to addressing the research objectives and questions. The data presentation and analysis led to the findings in a number of ways. It demonstrated through a series of matrices how the network performance of SASSA and OAGs regarding biometric payments of OAGs is evaluated. This answered the first research question. The series of matrices delineated in sections 4.5 and 4.6 the factors that facilitate or hinder the effectiveness of the BPS for OAG recipients. Similarly, this data presentation and analysis of content through matrices, included a discussion of relevant literature which distinguished the South African BPS enrolment process through network performance. This covered the third research question. In addition, chapter 4 helped answer the final research question by comparatively analysing perceptions of all participating stakeholders as to the OAG BPS which served as the unit of analysis for the study.

Chapter 5 assisted with addressing the research questions and objectives by delineating findings and conclusions as well as recommendations based thereon.

5.3 Findings and conclusions drawn from the study

The recommendations may possibly be relevant to other government departments who want to enter into service delivery partnerships and networks with private entities. This section draws the findings and compares these with matching study conclusions. Furthermore, the findings and conclusions are compared with the research objectives to illustrate how the study has achieved its objectives.

5.3.1 Network performance and its evaluation

Finding: The study revealed that in as much as SASSA does monitor the payments at the pay points through their help desk officials, there were no commonalities in the responses given as regards to the monitoring of payments. The effect of the use of the help desk officials as a monitoring tool is not clearly defined in terms of their role and who is responsible for ensuring that the contents of these reports are indeed utilised for their purpose. On CPS's side, different responses were given with absolutely no commonalities at all. Most officials displayed virtually no awareness of monitoring processes within their organisation. Furthermore, with regards to monitoring at the merchant stores, SASSA appeared to absolve itself of any responsibility due to the fact that they have no binding contracts with the merchant stores; yet the merchant stores pay SASSA's beneficiaries on behalf of CPS. The visibility of SASSA officials at the pay points was not apparent to the beneficiaries as it also emerged from the focus groups that there is no monitoring undertaken either by SASSA or by CPS. The fact that the beneficiaries have no knowledge regarding the difference between SASSA and CPS could be the causal factor on the subject of non-existence of monitoring at the pay points, as indicated by the beneficiaries. On the evaluation side, the responses from both CPS and SASSA revealed that the evaluation mechanism is unclear. As much as the SLA is in existence, some of the officials had no knowledge with regards to the contents of this document. Others did not even make mention of it as the guiding document in relation to their responsibilities, especially at the local office level.

Conclusion: On the basis of this finding, a conclusion may be drawn to the effect that there is no precise monitoring mechanism conducted by SASSA, let alone any evaluation undertaken of such mechanism. The reports from help desk officials that are escalated to the district office as a form of monitoring tool bear no effect as viewed by the officials at the local offices. They do not receive feedback on the actions taken as a result of the reports. It is also concluded that CPS

officials are not well versed with some of the issues relating to their own organisation. They rely mostly on their superiors for information, hence many of the officials interviewed regard monitoring as an issue only for top management. The lack of knowledge displayed by the officials from CPS on the issue of monitoring can be interpreted as a communication barrier within the organisation. The notion of specialisation appears to have a significant impact on the lack of knowledge displayed. The officials did not fully understand questions related monitoring and evaluation in their organisation. This could be one of the reasons for the lack of confidence and knowledge displayed when responding to these questions. Although BPS is generally viewed as a good system, it seems like the network governance is ineffective in the absence of absence of systematic network evaluation. Furthermore, non-visibility of SASSA officials at the pay points as highlighted by the focus group members translates to that there is an element of exclusion of the beneficiaries from the network actors, hence they are not well informed as regards the processes and procedures.

Recommendation: It is recommended that SASSA should take charge of monitoring the payments both at the merchant stores and at the pay points so as to get first-hand information in relation to the queries raised by the beneficiaries. This would help in resolving such queries promptly and the improvement with regards to customer satisfaction which should be the Agency's priority as it is said to be customer centric. Furthermore, the reports received from the help desk officials should bear the meaning in the sense that actions should be taken and feedback be given to the monitors. This would result in preventing the reoccurrence of the incidents reported. Communication barrier on CPS's staff should be dealt with internally. Staff trainings in respect of the ins and outs of the organisation as a whole should be conducted and specialisation should be discouraged. Knowledge should be shared among the staff at all levels in order for them to be on the same wave length with regards to the operations of the organisation.

The evaluation of the performance should take priority in the Agency and also in all departments in partnership with other organisations so as to ensure that the service that they are paying for is of good quality to both the Agency and the beneficiaries. This would also help in the improvement on the areas of concern and re-engineering other contracts that they might have with other partners in future as well.

5.3.2 Factors that facilitate the effectiveness of the BPS

Finding: The findings established that the use of biometrics by the beneficiaries to withdraw their money is the best option especially for the OAG beneficiaries in the sense that no one else can make a withdrawal except the rightful owner of the grant. Furthermore, the flexibility of the card was also identified as another element which makes BPS a best option as explained by the

respondents. These cards can be used to withdraw cash from the ATM which is done at any time and the beneficiaries can also leave the balance of the money for future use rather than keeping cash at home which exposed them to robbery. This is for safety reason that the cash that is not to be used immediate remain in the card and be withdrawn when it is needed. The beneficiaries can also buy or withdraw cash directly from the merchant stores. Most importantly for the older persons, it is convenient for them to collect their money from the pay points which is the old way of accessing the grant.

Conclusion: Based on this finding, it can be concluded that the use of biometrics and the flexibility of the card are the fundamental elements that make the BPS to be regarded as effective. However, it was deduced that the lack of knowledge with regards to the flexibility of the card and resistance to change are the contributing factors to non- usage of the benefits that come with these new cards. Most old age beneficiaries still prefer collecting cash all at ones and then use it the way they want as and when they need to.

Recommendation: The beneficiaries should be educated on how the new system works it respect of the benefits. On-going community dialogues are recommended so as to engage the community of the issues relating to the new system. These dialogues can assist all the members of the community not only the beneficiaries since they give them the opportunity to ask questions and get the answers on the issues of concerns. This should also be extended to other government departments not only SASSA. Hence, the joint dialogues can be organised by any department and bring other stakeholders on board.

5.3.3 Factors that hinder the effectiveness of the BPS

Finding 1: With regards to the condition of the pay points in terms of their infrastructure and facilities, the study established that most SASSA pay points do not meet the basic requirements of the pay points as outlined in the SLA. The pay point infrastructure including venues, seating, water, ablution facilities and fencing, should be progressively improved so as to meet minimum norms and standards in line with a plan jointly developed by both SASSA and CPS. Although some pay points do meet some of the requirements, none of them meet all the requirements. There was some indication that SASSA has started to develop some of these pay points and as such are attempting to move away from paying beneficiaries in open spaces. The process of pay point development is being progressively undertaken however current conditions are glaringly unsatisfactory and undermine the basic human dignity of beneficiaries as venues lack shelter, seating, ablutions, water and security.

Conclusion: On the basis of this finding it can be deduced that the pay points where the beneficiaries collect their payments do not meet basic requirements in terms of their infrastructure and facilities. All the participants from SASSA and CPS as well as the focus groups shared the same sentiment in that the pay points are not adequately developed. The findings and conclusion on this aspect have led to the achievement of the second research objective of the study, which was to examine the network performance of SASSA and CPS as well as its evaluation in the payment of OAG beneficiaries. It has been proven that the basic requirements for pay point infrastructure and facilities are contained in the service level agreement, which also indicates that the development of the pay points forms part of the network performance that needs to be evaluated at some point in terms of adherence and compliance with the provisions of the SLA.

Recommendation: It is thus recommended that SASSA prioritises and expedites the upgrading of the pay points, especially because it has been quite a while since SASSA's inception and inheritance of these pay points from the Department of Social Development. The dignity of the elderly should be restored since they are the senior citizens of this country and at the very least deserve basic human respect. Funding for infrastructure should be made available against all odds.

Finding 2: Another finding of the research study on the issue of factors that hinder the effectiveness of the BPS, is that unauthorised deductions from OAGs are a cause for concern. Focus groups and interviews revealed that the new SASSA 'smart cards' operate as bank cards, which then allows deductions to be taken from the card without the card holder giving consent. Beneficiaries voiced feelings of exploitation, particularly with regards to airtime and electricity deductions, since some beneficiaries do not even own cell phones and yet are charged for airtime. Furthermore, many beneficiaries disputed deductions pertaining to insurance policy premiums that they did not apply for. It seems that certain insurance brokers illegally register SASSA beneficiaries as clients, which is very concerning. According to SASSA, a funeral policy is the only insurance legally allowed to be deducted directly from the social grant payment and it should not exceed 10% in terms of Regulation 26A. Despite this regulation however, many beneficiaries encounter problems when disputing the policy deduction amounts with insurance providers. For those fortunate enough to know who their service provider is, most beneficiaries are not well informed in terms of the contents of the package of the policy with regards to the benefits and also the terms and conditions of the claiming process. As such, many complained that when a policy holder dies, the beneficiary receives a much smaller amount of money for the funeral claim than they expected.

Conclusion: Based on this finding, it is then concluded that unauthorised deductions is one of the factors that hinders the effectiveness of the BPS since this was not an issue with the old cards. SASSA and CPS officials reverted to the assumption that younger family members of the OAG beneficiaries must be subscribing for airtime purchases in the beneficiaries' names using their personal details since this is done electronically without the actual card needing to be produced. Contrary to the officials' assumptions however, the beneficiaries perceived that they are being exploited by unscrupulous people unknown to them who buy airtime and electricity from their social grant money without their consent. With regards to the insurance companies, it is noted that a mechanism to deal with these particular deductions is now in place as discussed in chapter 4, however, the beneficiaries do not appear to be well informed about it. Furthermore, beneficiaries still do not have access to knowledge as to how the insurance companies operate with regards to the benefits they expect to receive as policy holders.

Recommendations: To address the issue of unauthorised deductions, again it is incumbent upon SASSA to educate beneficiaries about these cards and not simply to assume that beneficiaries are being exploited by their relatives. Proper investigation should be done into each case to avoid providing stock standard answers on the basis of speculations. Awareness campaigns should be conducted on regular basis to disseminate SASSA information. The insurance companies that provide services to the beneficiaries should also form part of these campaigns so as to educate the beneficiaries about their service and how the benefits are calculated. The study recommends that insurance company staff should be responsible for giving explanation to the beneficiaries about how the deductions are effected from their cards or rather from their social grants without their consent. SASSA staff should be in a position to account for these deductions and explain the procedure for blacklisting. However, as stated by Donovan (2013:21), the move to objective technology is not impartial in the case of biometrics and the removal of subjective decision-making is biased towards those who manage the technology, who in this case is CPS. Although CPS owns the biometric technology in this network, SASSA are the custodians of the social grants and as such rely on information provided by CPS when effecting grant deductions. This result in SASSA failing to account for the deductions made from the social grant while they are the ones who administer them.

5.3.4 Enrolment process

Finding: During the SASSA enrolment process, beneficiaries are not well educated on the use of the new SASSA cards, which leads to misconceptions with regards to the pros and cons of the system.

Conclusion: From this study it can be concluded that beneficiaries, particularly those of OAGs, have very little knowledge of the enrolment process and how 'smart cards' work. The majority of the beneficiaries are also not well informed about the benefits of selecting a pin number for security purposes during the enrolment process. They are also not given an option to choose the method they want to use.

Recommendation: Based on the findings and the conclusion mentioned above, it is then recommended that SASSA fast track the process of taking over the enrolment process in order for them to own their system and be able to account for any flaws that may arise. In addition, SASSA should ensure that they are in a position to explain the enrolment and payment process fully to the beneficiaries and provide them with a step-by-step guide and demonstration as to how the card works before the challenges occur.

5.3.5 Stakeholders perspectives on BPS

Finding: The most glaring point raised by the stakeholders during the study is that the BPS is a reliable system in terms of reducing fraudulent grant withdrawals because an individual's biometrics are required to withdraw the grant and not just the card, as was the case with the old system. However, it is clear that the system has some serious flaws with regards to unauthorised automatic electronic deductions such as airtime, electricity and insurance policies.

Conclusion: The BPS is deemed a good system in and of itself but there are some areas of weaknesses that raise concerns with regards to the current implementation of the system, which allows for automatic electronic deductions that do not require authorisation from the card holder. The end result of this weak implementation is that many beneficiaries are unable to fully benefit from their social grants as they lack the knowledge to stop these deductions. Furthermore, since CPS is contracted by SASSA, neither organisation is prepared to take full responsibility for these flaws.

Recommendation: It is therefore recommended that the contract between SASSA and CPS be reviewed and amended to include a clause that forbids service providers to sell their commodities without the beneficiaries' explicit consent. This refers to the sale of commodities such as electricity and airtime bought from *Umoya Manje* and other service providers who deduct beneficiaries' money directly from their social grants on the basis of the claim that such beneficiaries have purchased their commodities. This amendment should be executed in consultation with the South African Reserve Bank since these deductions are processed electronically. More so however, the existing contract between SASSA and CPS has no provision that CPS is forbidden from allowing its associates to do business directly with the beneficiaries.

Hence the revision of the contract is imperative so that it spells out the dos and don'ts to avoid exploitation of the beneficiaries. It is for this reason that the minister Bathabile Dlamini suggested that they engage with the South African Reserve Bank to broadcast a Directive in line with of Section 12 of the National Payment System Act, in the public interest, to protect the SASSA bank accounts and confidential information of grant recipients (Bathabile, 2014).

5.4 General overarching conclusions

It was established in the main that the findings and conclusions for this study have thoughtful implications particularly for the monitoring and evaluation of network performance with regards to the payment of OAGs utilising the BPS. Despite the fact that the study revealed that there are help desk officials assigned by SASSA to perform monitoring of payments at the pay points, the outcomes of the reports they compile appear to have no bearing on the evaluation of network performance. As such, the study resulted in a number of different yet closely related general findings and conclusions in the main. The migration of SASSA onto the new payment system, which includes point of sale, automated banking facilities, cash pay-points and retail merchants, has come with many challenges that were not initially anticipated. Some of these challenges relate to unauthorised deductions in relation to insurance policies and sale of commodities such as electronic purchasing of airtime and electricity from the beneficiaries' social grants without their consent. The primary purpose of the new BPS is to ensure that key objectives of the new social grant payment system are fulfilled. These include first and foremost, the payment of the correct grant amount to the correct person at the correct time and place, and the improvement of the physical conditions under which beneficiaries are paid. Disappointingly however the study revealed that very little has been done to improve the situation under review. In addition, it is concluded that neither SASSA and CPS nor the beneficiaries themselves perceive the beneficiaries as network actors with the opportunity to be involved in evaluating network performance.

Although the government is trying its level best to overcome the abovementioned challenges, it is anticipated that it will take time for social grants beneficiaries, particularly the elderly, to understand the dynamics of the BPS. The study acknowledges that the dignity of the elderly has been compromised due to the fact that many pay points lack basic sanitation and infrastructure. It is also acknowledged that it will require much endeavour from government to speed up the process of upgrading these pay points since it involves hefty financial implications, hence proper planning needs to be done in the context of network governance. This includes networks within SASSA and between SASSA and other autonomous organisations involved in the BPS, such as CPS. The beneficiaries themselves are also network actors that must be considered in the planning process and as such their wide diversity of needs must be taken into account.

5.5 Contribution to the body of knowledge on network performance evaluation

From the Constitutional perspective, SASSA is mandated to administer the payment social grants which is one of South Africa's key poverty alleviation programmes. As part of this mandate SASSA is entrusted to ensure that its' beneficiaries are not exploited in any way and their Constitutional right to dignity is upheld. The mere fact that some beneficiaries complain about unauthorised deductions that SASSA is unable to account for, proves that the network actors are failing to control the endogenous factors of the BPS. Equally so, on the issue of resources, which are also regarded as endogenous factors, both organisations are indeed failing to provide sufficient funding and infrastructure. The poor physical conditions of the pay points and the lack of CPS resources in the SASSA local offices, as indicated by the respondents, leads to delays in social grants enrolments, which means that beneficiaries often wait much longer than expected to receive the payments entitled to them. This is also contrary to the provisions of Section 10 of the Constitution which is about human dignity. In essence, the study has paved the way for future research as to what could be done to enhance the effectiveness of the BPS network without compromising the effectiveness of the individual organisations and the community at large.

The WPTPS contains the *Batho Pele* principles amongst which is courtesy which is about respect and politeness that should be displayed by the public officials when they execute their duties. The study established that the attitude that is given by the staff at the pay points is not acceptable. Given the fact that the beneficiaries are failing to differentiate between SASSA and CPS, their perception is that SASSA staff is impatient and their behaviour towards the beneficiaries is contrary to the provisions of the WPTPS. Improvement of service delivery is one of the mandates that SASSA needs to fulfil. The fact that most of the SASSA pay points do not meet the minimum requirements of the pay point proves that there is still a long way to go with regards to the improved service delivery. Furthermore, the provisions of Section 3 (c) of the SAA stipulates that SASSA must ensure that the minimum norms and standards for the delivery of social assistance. If these norms and standards are not met, this simply means that SASSA must come up with a strategy to deal with the obstacles. It is recommended that partnership with other stakeholders might be the solution especially on the issue of evaluation of the network. For instance the appointment of the third party solely responsible for monitoring and evaluation.

Numerous findings arose from the study that relate to the literature reviewed in chapter 2 with regards to network performance. As stated in the literature, the effectiveness of networks can be measured across three levels of analysis, namely the effectiveness of individual organisations, the network, and the community. The study established that there is conflict between the objectives of the two organisations in the sense that CPS is a private, profit driven company whereas SASSA is a public, non-profit entity. In light of the fact that CPS is allowed to offer loans to the

beneficiaries, CPS also opens business transactions with other companies by allowing sale of commodities which includes airtime and electricity and also the funeral scheme that they engage with the beneficiaries. In this instance, the performance of CPS seems to be undermining the performance of the network itself. Thus, requirements for effectiveness of the network differs from what CPS seems to require for the effectiveness of CPS as an organisation. Hence the stand alone structure to monitor and evaluate the network governance as whole is the key to these anomalies.

5.6 Recommendations

In light of findings and conclusions portrayed in section 5.2 above, as well as the general overarching conclusions and contribution of this study to network performance knowledge, the following presents a set of recommendations.

- To develop a concise and documented monitoring and evaluation mechanism for the network performance between CPS and SASSA that is communicated at all levels.

- SASSA to pay equal attention to the merchant stores in terms of monitoring deductions from since their beneficiaries' grants. SASSA officials should always be available to attend to payment queries directly rather than awaiting calls from the stores to report some of the issues, as the message to the beneficiaries might get distorted and this can lead to miscommunication.

- SASSA to provide feedback to the local offices on the reports that are compiled by the help desk officials, in order for local office officials to be well informed of the actions taken in response to the deviations and the loop holes noted.

- To fast-track and prioritise the process of upgrading pay point infrastructure, particularly the pay points that operate in open spaces, so that beneficiaries are served in secure, dignified areas with facilities that meet SASSA norms and standards.

- CPS to add more resources at the pay points and also at the local offices so as to eliminate the waiting period for the beneficiaries in the long queues.

- CPS to ensure BPS machines are in good working order before they leave their offices for the pay points to avoid delays caused by mal-functioning of the machines, which adversely affects the beneficiaries in the end.

- To have proper query handling mechanisms in place to effectively assist beneficiaries who sometimes find themselves sent from pillar to post to have their queries attended to.

- Given the fact that the government has implemented the *Batho Pele* principles that all government officials are expected to conform to, both SASSA and CPS staff need to be trained on customer care issues to ensure that beneficiaries are treated with dignity and respect. Since the beneficiaries do not know the difference between these two

organisations, whatever negative administrative actions are taken by either of them reflects badly on the lead organisation, which is SASSA.

- Specifically on the issue of unauthorised deductions, particularly on sale of commodities, the government should not allow the sale of commodities to be electronically deducted from social grants. As much as the debit cards do allow deductions to run through in line with Regulation 26A, it is argued that this regulation should be abolished in the case of OAGs recipients, since these are vulnerable people many of whom are illiterate and as such they are easily targeted by unscrupulous service providers.

- The dispute resolution mechanism that has been established by SASSA should be communicated effectively and directly to the beneficiaries. This will enable beneficiaries to physically access assistance regarding unauthorised deductions as opposed to being given a phone number to call, despite the fact that many elderly beneficiaries are either illiterate or do not have access to a phone or both.

- Compulsory education should be provided to all beneficiaries in relation to the use of the new SASSA card in terms of the benefits and its flexibility.

- Beneficiaries should be perceived by DSD, SASSA, CPS and any other stakeholders as network actors in network governance of the BPS. This includes involvement of beneficiaries in evaluating network performance as citizens in a democratic society.

- Further studies on the network performance of the BPS is recommended since it was noted that the existing literature does not spell out the criteria that are currently being used to measure and evaluate the performance of the network actors, namely SASSA and CPS.

To surmount the challenge of unauthorised deductions, which seems to be the biggest concern especially for the beneficiaries, it is recommended that SASSA develop and implement a strategy to stop the sale of commodities from social grant cards and to only allow the deductions that are in line with the provisions of Regulation 26A, in order to circumvent further unauthorised deductions. The process of a dispute resolution mechanism needs to be effectively implemented in all the offices to deal with the backlog of beneficiaries who have already reported as victims of unauthorised deductions and to ensure that proper procedures are in place to deal with such queries.

5.7 Chapter summary

In bringing this chapter and the dissertation as a whole to conclusion, it has been found that as much as the new BPS provides for diverse payment channels, it should be noted that the BPS has brought with it a range of unforeseen challenges that affect the beneficiaries in an adverse

manner. This chapter has provided a summary of the findings and conclusions in relation to how the research objectives of the study have been achieved and the research questions answered. This was followed by an indication of overarching conclusions drawn from the study. The significance of the contribution to the study on the body of knowledge about network governance and the BPS was presented. Recommendations were made in light of the findings, including suggestions for future research, before this dissertation was concluded by this final chapter summary.

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