

# **UNIVERSITY OF KWAZULU-NATAL**

**The effectiveness of old age grants in improving the lives of beneficiaries: The case  
of Clermont and Kwa-Dabeka local offices**

**by**

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Master of Public Administration**

**School of Management, IT and Governance**

**College of Law and Management Studies**

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**August 2021**

## DECLARATION

I, **Bongiwe Patricia NGCOBO**, declare that:

- (i) The research reported in this dissertation, except where otherwise indicated, is my original research.
- (ii) This dissertation has not been submitted for any degree or examination at any other university.
- (iii) This dissertation does not contain any other person's data, pictures, graphs, or other information unless specifically acknowledged as being sourced from other persons.
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\_\_BP Ngcobo\_\_

Signature

\_\_22 August 2021\_\_

Date

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2021/02/22

Date

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God bless you and do for others what you did for me.

## **DEDICATION**

My sincere gratitude goes to my late parents, Thembisile Ndlovu and Willies Mnambithi Ngcobo, may their souls continue to rest in peace. I am what I am today because of their teachings and guidance. They always pushed me to be the best version of myself and always told me to push on, even in difficult times. I will forever carry what they taught me, wherever I go, and I know their spirits are always with me. My big brother, Jabulani Magnificent Ngcobo, has always been a supporting financial structure, thank-you. God bless you my siblings for always pushing me, especially my little sister for being my alarm and reminding me to do my work.

I dedicate this work to my loving family and my loving husband.

## **LIST OF ACRONYMS AND ABBREVIATIONS**

CDG	Care Dependency Grant
CPS	Cash Payment Master
CSDA	Centre for Social Development in Africa
CSG	Child Support Grant
DG	Disability Grant
DSD	Department of Social Development
EPWP	Expanded Public Works Programme
FCG	Foster Care Grant
GEAR	Growth Employment and Redistribution
GIA	Grant-In-Aid
HIV/AIDS	Human Immunodeficiency Virus/ Acquired Immune Deficiency Syndrome
ICT	Information and Communication Technologies
ID	Identity Document
NDP	National Development Plan
OAP	Old Age Grant
RDP	Reconstruction Development Programme
SAOPF	South African Older Persons Forum
SAPO	South African Post Office
SASSA	South African Social Security Agency
SMME	Small Medium and Micro Enterprise
SOCPEN	Social Pension
SRD	Social Relief of Distress
UIF	Unemployment Insurance Fund
USA	United State of America
WV	War Veteran

## ABSTRACT

Many South Africans are faced with the triple challenges of poverty, unemployment and inequality, which the South African government is trying to address as the number of people facing them is too high. South Africa's Constitution guarantees the right of all citizens to have access to social security including, if they are unable to support themselves and their dependents, appropriate social assistance. Social assistance grants are one way in which the government gives people access to the social security guaranteed in the Constitution. The objective of the study was to assess and evaluate the effectiveness of the implementation of social assistance, and to determine if the Old Age Grant was sufficient for pensioners to take care of themselves and their families. The study focused more on the elderly as they use the grant money to take care of their families and are the main beneficiaries. For this study a qualitative research method was used, whereby semi-structured interviews were used to collect data from the SASSA officials, and a semi-structured interview schedule was used for a focus group discussion with the beneficiaries of the Old Age Grant. A qualitative data analysis was performed and the data collected was arranged, categorized, and analysed. The findings were that SASSA grants had lifted millions of people out of poverty, although there were mixed emotions as some felt that, as much as the social grant helped them and their families, the amount was not enough. It was concluded that as much as the SASSA staff were ready to offer assistance to the applicants and provide all the facilities available to the applicants, there were also issues on the part of the applicants. This was especially relevant to the old people who came to apply for the Old Age Grant and forgot to bring the necessary documents that they needed to bring when coming to apply. Based on the findings and conclusion of the study, the researcher made the following recommendations: government should try and look at structures that could help the social grant beneficiaries, especially the elderly who lived with their grandchildren. The issue of foster children should be taken into consideration, in that the social grant beneficiaries who lived with and took care of their grandchildren should receive the foster care grant in addition to the Old Age Grant benefit so that they could put bread and butter on the table.

**Keywords:** Social grant, beneficiaries, dependents, government, poverty; applicant

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# **CHAPTER ONE**

## **INTRODUCTION AND OVERVIEW OF THE STUDY**

### **1.1 INTRODUCTION**

Many South Africans are faced with the triple challenges of poverty, unemployment, and inequalities, which the South African government is trying to address as their levels are too high. The Constitution of the Republic of South Africa of 1996 guarantees that South African citizens have rights to basic needs for themselves and their dependents (RSA, 1996). Social assistance grants are one way in which the government gives people access to social security, which their right guaranteed in the Constitution. According to McCutcheon and Taylor (2008:196), in 2004 one of the strategies that the government put in place was the Expanded Public Works Programme, which was aimed at poverty alleviation, reducing unemployment for at least one million people between 2004 and 2009, and skills development. This goal was aimed at generating work opportunities in four sectors of the economy, namely infrastructure, the environment, and the social and economic sectors (McCutcheon and Taylor, 2008:196).

In the 2014 budget speech, it was noted that South Africa remains one of the most socio-economically unequal societies in the world and research indicates that poverty, unemployment, and inequality levels have reached a state of crisis. If these issues are not addressed, they will threaten the social and economic stability of the country. The South African government, in addressing the triple challenges, introduced the National Development Plan 2030, which has recommitted efforts to the role that Small Business MicroEnterprises (SMME) play as critical tools for achieving sustainable economic growth, creating employment opportunities and alleviating poverty. The National Development Plan (NDP) sets out to also create 11 million jobs by 2030, of which 90 percent are expected to be created in small and expanding firms, thus highlighting the growing role that small and medium-sized firms will play in achieving the overall growth goals (Gordhan, 2014:15). On the issue of housing, the government also promised to work hard to ensure that citizen's needs for housing are met by partnering with national and provincial departments to address the housing challenge in 2014/2015 financial year (Gordhan, 2014).



The South African government strives to bring dignity to the needy, people who cannot support themselves and the elderly, with the introduction of the social assistance programme. Social assistance consists of social grants. This study will focus on the Old Age Grant as a poverty alleviation strategy, and see if it helps to combat poverty and improves the lives of the elderly. The Old Age Grant is a type of grant earned by a permanent resident of South Africa; women older than 60 years and men who are older than 62 years of age, at a current value of R1265 per month. Eligibility for payments is determined by age and a means test. The eligible should not be earning more than R49 200 per year or own assets that are valued at more than R31 600, if single. If married, the couple's combined income should not exceed R99 840 per year and assets should not be worth more than R1 663 200, according to the South African Social Security Agency (SASSA, 2012).

Most of the Old Age Grant beneficiaries live in rural areas and a relatively high number are either married or widowed (SASSA, 2012). Most of these elderly citizens are responsible for taking care of their homes and have become breadwinners responsible for putting food on the table. They have an additional responsibility because many of them take care of their grandchildren whose parents have either died or are not working because of illness or lack of job opportunities.

This chapter will be discussing the background of the study. This will be followed by the need for the study, which is going to clarify why this topic is being studied. It is going to look at the research problem, the aim of the study, as well as the research objectives of the study. This chapter will also look at the research questions that need to be answered at the end of the research. It will lastly define the concepts related to the topic.

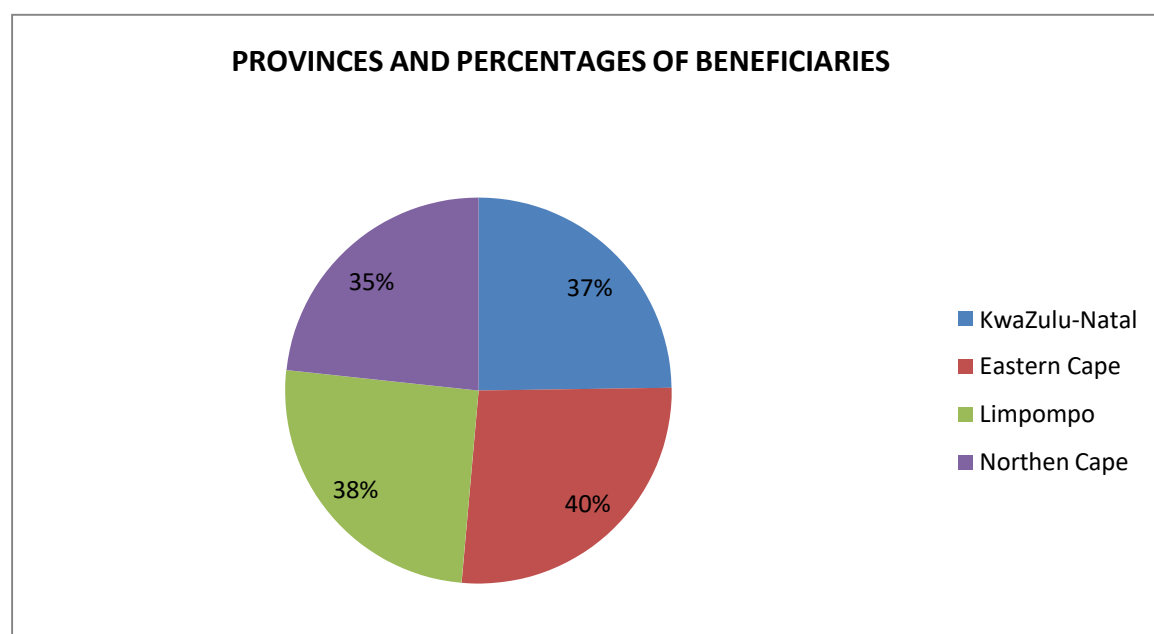
## **1.2 BACKGROUND OF THE STUDY**

Chapter 2, Section 27 of the South African Constitution of 1996 states that everyone has the right to access social security if they cannot support themselves and their dependents (RSA, 1996). SASSA was established in April 2005 to administer the application, approval, and payment of social grants. SASSA was established to re-allocate the function of social security from South Africa's provinces to the national sphere of government and to report to the Department of Social Development (DSD). There are different types of grants that SASSA provides to beneficiaries. These are the Old Age Grant (OAG), Disability Grant (DG), Care Dependency Grant (CDG), Foster Care Grant (FCG), Social Relief of Distress Grant (SRD),

War Veteran Grant (WV), Child Support Grant (CSG), and the Grant-In-Aid (GIA). Previously the nine provinces were responsible for the administration of all social grants. However, as time went by it was found that this created challenges, especially delays in the approval and payments of social grants, and possible fraud and corruption in the system. This system also created huge administrative costs in delivering social grants.

The spending by provinces on social grants is not equal. Some provinces spend more on social grants than others. The graph below illustrates the spending by each province on beneficiaries on a percentage base (Mail & Guardian, 2014).

**Figure 1.1: Representation of the provinces and the percentages of beneficiaries**



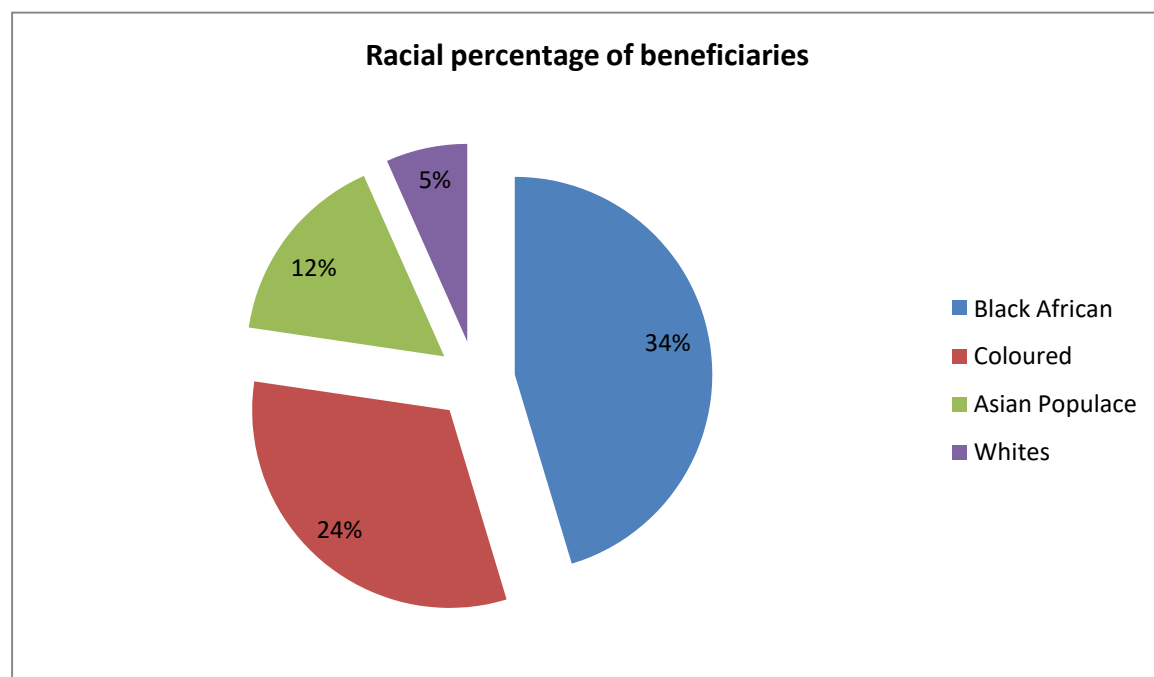
**Source:** Mail & Guardian (2014)

Figure 1.1 shows that the Eastern Cape is the province that spends the most on social grants, with 40 percent of the country's social grant beneficiaries located there. It is followed by Limpopo with 38 percent of the country's beneficiaries. The number three spot is occupied by KwaZulu-Natal (37.2%) and it is followed by the Northern Cape in fourth place (35%). One can see that even though these provinces spend part of their budgets on social grants, there is not much difference in their spending. However, there are provinces like Gauteng that do not have as many beneficiaries, as it only has 17% of the country's grant beneficiaries so the government is not spending as much on this province, and the Western

Cape only has 21 percent of the country's grant beneficiaries located there. Thus people are benefitting from the government's aid programmes to different degrees in the different provinces (Mail & Guardian, 2014).

Having stated the national government's spending on social grants/aid programmes in the various provinces, it is clear that there are differences in the numbers of each population group/race receiving this social aid, and some races have more grant beneficiaries than others. Figure 1.2 explains in percentages the racial groups of these beneficiaries.

**Figure 1.2: Representation of the racial percentages of the beneficiaries**



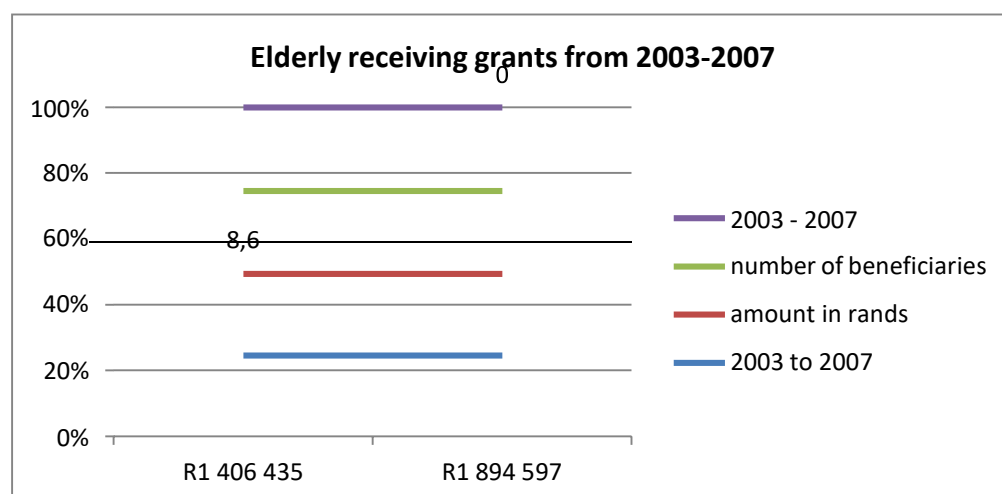
**Source:** Mail & Guardian (2014)

Figure 1.2 above illustrates that black Africans form the majority of the beneficiaries who receive social grants, at 34 percent, as they were previously disadvantaged because of the apartheid background and lack of employment opportunities. They are therefore the population with the most people who cannot support themselves and their families. They are followed by the coloured population at 24 percent, and thirdly the Asian population including Indians. The population that receives the lowest number of social grants is whites (Mail & Guardian 2014).

It is noteworthy that aging reduces one's capacity to work and to earn, so the government came up with a strategy to introduce the payment of social grants to support those in need and those who cannot support themselves and their dependents. Those who can no longer work or earn qualify for an old-age grant. Most of the people earning the old-age grants are blacks. This is a result of the apartheid system and era, during which blacks and other non-whites were faced with poverty and inequality in South Africa. The country also inherited enormous inequalities in education, health, and basic infrastructure from the apartheid government, and the lacking infrastructure includes access to safe water, sanitation, and housing (Tangwe and Futura, 2014:632). While only a quarter of black Africans had access to piped water in their houses, Asians and whites had universal access to these services. Deprivation and the lack of employment opportunities led to crime because people do not have food and therefore commit crimes to support themselves. Children still do not always have a chance to go to school but will still give birth to children whom they cannot support, and this has made them dependent on social grants.

Statistics South Africa (2009) researched basic information about the different social grants and their recipients in a general household survey that was conducted from 2003 to 2007. Analyses were done each household but the social grants data was collected from individual family members (Statistics, South Africa, 2009). The focus of this study is specifically the Old Age Grant. Statistics are thus available from 2003 to 2007, and Figure 1.3 shows the number of elderly people who received a pension grant during that period.

**Figure 1.3: Representation of the elderly receiving grants from 2003-2007**



Source: Statistics South Africa (2009)

Figure 1.3 shows that the number of beneficiaries who earned an Old Age Grant increased from 2003 to 2007. There was a high demand for social grants as there was a lack of job opportunities and thus a large number of people who could not support themselves and their dependents. As a result, the total amount spent on the social grants increased from R1 400 to R1 450 per month (Statistics South Africa, 2009). Demand for an Old Age Grant is still high and it increases every day as the elderly must take care of their families. They have to look after their grandchildren, either because their parents have died from HIV/AIDS or because these parents lack employment. These figures indicate that the number of beneficiaries increases each year. The overall lack of job opportunities and aging increases the number of beneficiaries.

### **1.3 THE NEED FOR THE STUDY**

According to section 27(1) of the Constitution of the Republic of South Africa (RSA, 1996), everyone is entitled to basic rights, including social security services if they qualify for them and they cannot support themselves and their families. The state is responsible for ensuring that all qualifying beneficiaries receive their social assistance (RSA, 1996).

Many South African are suffering and as a result, there are high numbers of unemployed people who are financially dependent on social grants as a coping mechanism. The *Batho Pele* principles stipulate that every South African should have access to basic social rights and be treated with fairness and courtesy, therefore it is the responsibility of the government to ensure that these services are rendered. According to the 20-year review released by the Office of the Presidency, social assistance through the rendering of social grants to the beneficiaries is so far the most effective poverty alleviation tool (RSA, 1997).

This study will look at one social grant, namely the Old Age Grant, to determine if the monthly amount received by its beneficiaries is sufficient for them to support themselves and their families, and will explore the existence of any challenges and loopholes when it comes to payment of this grant. The study will determine if there are any further challenges at the pay points that the beneficiaries face when going to collect their social grants. The study will also look at the challenges that the employees of SASSA face when rendering assistance with

the social grant applications, and to see how the organisation can improve the lives of the elderly.

#### **1.4 RESEARCH PROBLEM**

The main research problem is that there have been many complaints about the provision of social grants. Some beneficiaries do not receive their social grants on time and/or at the most convenient time for them, there are delays in processing their applications, and they sometimes have to go back home without receiving any help. The main issue is that many depend on this social grant for survival, as they are the ones who support their families. The study wants to explore if the provision of social grants serves its purpose, especially the Old Age Grant. The study thus seeks to understand if the Old Age Grant improves the social wellbeing of this grant's beneficiaries. Since the establishment of SASSA, there has been the view that this agency is going to be effective in providing social assistance to eradicate poverty. The main problem is: how does the Old Age Grant improve the social wellbeing of its beneficiaries?

Many of the Old Age Grant beneficiaries are the ones taking care of their grandchildren as there is a high unemployment rate in South Africa. As the youth are unemployed it is up to the elderly to make sure that there is food on their table, thus they depend on their Old Age Grants. The study seeks to find out if this Old Age Grant satisfies all of their household's needs, as the children also have to go to school using the money from this grant.

The study investigates if the monthly Old Age Grant amount is enough for the beneficiaries to take care of all of their household's needs, if the grant is received at the correct time, and if there are any challenges that they are faced with in receiving their Old Age Grant.

#### **1.5 AIM OF THE STUDY**

The main aim of the study is to investigate the effectiveness of the Old Age Grant in reducing poverty amongst South Africans.

According to Schober and Thomas (2019), the aim of the study serves as a backbone and the roadmap of the study design and data analysis. The aim of the study must be clearly stated at the beginning and should not be changed in between the article because if the aim is changed it can indicate that the author is not sure of what they want to research.

An important task in any research is to formulate the core objectives of the study, what are the main goals of the study, aim of the study (Thomas & Hodges, 2010).

## **1.6 RESEARCH OBJECTIVES**

The objective of the study is to assess the impact of social assistance in the form of grants on South Africans, especially on those who are the poorest of the poor. The initial aim is to explore the effectiveness of the Old Age Grant in poverty reduction in South Africa, as SASSA was formulated by the government with the task of administering the provision of social assistance to those who cannot support themselves and their dependents. It will also assess whether social grants indeed bring development or instead create dependency by society on the government. When conducting a study, one should consider the main objectives or why the study is being conducted. What does the researcher want to find out?

According to Khoo (2005), research objectives should be specific and indicate the questions that we are asking. Different research question and objective will require different methodologies that can be used to conduct research.

Research objectives clearly specifies the step by step process of how are you going to achieve the set goals/ aims. They classify what, why, who and when questions. The research objectives should be checked regular between the research project to ensure that the set goals are achieved, this will help to decide if you need to review them. The researcher needs verify that the objectives are realistic, normally there should be between three and five derived from the aim (Khoo, 2005).

Below are the four objectives leading the study:

- To assess and evaluate the effectiveness of the implementation of social assistance;
- To determine if SASSA officials are dedicated to helping beneficiaries receive an Old Age Grant;
- To ascertain the extent to which the Old Age Grant helps in eradicating poverty; and
- To identify factors that hinder service delivery of Old Age Grants.

## **1.7 RESEARCH QUESTIONS**

Creswell (2009:129) mentions that a research question is an exploration of the concepts of the study. In general, it is what the researcher is aiming to achieve with the study.

The study will attempt to answer the following key questions:

- To what extent has the implementation of social assistance been effective in improving the lives of beneficiaries?
- To what extent are the SASSA officials dedicated to helping existing and potential beneficiaries to receive an Old Age Grant?
- To what extent does the Old Age Grant help in eradicating poverty?
- What are the factors or challenges hindering the distribution of the Old Age Grant?

### **1.8 LIMITATIONS OF THE STUDY**

One of the limitations of this study is that the local office is small, therefore it will be difficult to find and accommodate some of the old beneficiaries for interviews to be part of the focus group discussion. In other cases where beneficiaries are found, they will be in a hurry to go back home as they will be stressed at having been in a queue for a long time and they will be hungry. Another limitation is that most of the staff at the local office are contract workers since the office has only recently been opened, so it will be difficult to interview the permanent staff as they will be busy at the time of the scheduled appointments with participants. There is only a small number of permanently placed staff, and if one staff member is taken from their working station then their desk will be left unattended and their job not done. The researcher will therefore allocate a little time during lunchtimes for those who are willing to sacrifice their lunchtime to take part in the interview process.

A further challenge is that there is no proper venue to conduct the interviews and focus group discussion (FGD) as the local office is small and does not have other private rooms available for this purpose. The researcher will therefore ask neighbours for a venue to conduct the interviews and FGD, however, if the occupant has to leave the building then their office will have to be evacuated so that it can be locked and the interviews / FGD will resume when the occupant returns to the building. The researcher may have to conduct the interviews / FGD in the kitchen/tea room, but there will be a lot of noise with people coming in to have their breakfast and lunch, which is not ideal.



## **1.9 DEFINITION OF CONCEPTS**

### **1.9.1 Social Development**

It is used to define different things. It is associated with a community-based project in developing countries, like microenterprises, women's groups, cooperatives, and maternal and child welfare programmes. However, infrastructure is also described as a form of social development (Healy, 2015: 185). It is described as a process following a specific blueprint, moving from a non-developed stage to a second phase and so on, until all stages have been completed and a particular project or programme is complete. This process of development is a series of complete stages, illustrated by the example of climbing a ladder to the top and becoming more and more developed with each step up. Social development is always conceived within a twin framework of self and other development. It holistically represents a non-static approach, and is process orientated (Kapur, 2015:2).

### **1.9.2 Old Age Grant**

An Old Age Grant is a monthly income that is provided by SASSA to the elderly disadvantaged members of society whose financial income is less than R50 340 per annum. To determine if a person should be given an Old Age Grant, a means test must be done. In a means test the applicant's assets and their spouse's assets are calculated together to determine if they qualify for the grant and if so, what amount they are entitled to. In order to qualify, a married beneficiary may not have combined assets worth more than R167 6400 (Department of Social Development [DSD], 2013)

### **1.9.3 Means Test**

A means test is a process whereby the South African Social Security Agency (SASSA) evaluates the income and assets of a beneficiary that is applying for a social grant, so that the agency can determine whether the person's means are below a stipulated amount. Therefore the means test will determine if a person qualifies to register for a grant, as social assistance is meant only for those who have insufficient means to support themselves and their families (SASSA, 2009). When an intended applicant is married, their spouse's income will also be taken into consideration and the couple's incomes will be added together for the means test. The value of any property owned by the couple is also required for records purposes. Where the applicant lives on the property that they own, the value of the property will not affect the means test (SASSA, 2009).

#### **1.9.4 Social Grant**

This refers to all kinds of grants, for example the child support, old age, war-veteran, care dependency, grant-in and disability grants detailed in the Social Assistance Act, No. 13 of 2004 (RSA, 2004).

#### **1.9.5 Beneficiary**

A beneficiary is anyone who receives social assistance in terms of Sections 6 to 12 of the Social Assistance Act No. 13 of 2004 (RSA, 2004). Beneficiaries meet specific criteria and are financially unstable, thus cannot support themselves and those who depend on them.

#### **1.9.6 Poverty**

This is the condition whereby people's basic needs for food, clothing or shelter are not being met. Poverty is divided into two types. The first one is absolute poverty. This is when people cannot obtain adequate resources to support themselves and their families. This type of poverty occurs everywhere, the number of people in abject poverty increases regularly, and it may never be eradicated. The second one is relative poverty. This type of poverty is determined in comparison to other people's financial situations. The government determines the minimum living standards in the country, and people assess their financial standing against the minimum living standards and how others in their community are faring.

#### **1.9.7 Dependents**

Dependents are the people who rely on someone else for support and who qualify as taxpayer's dependents. In this case it could be a child or grandchild, or a non-working spouse, parent, grandparent, brother, sister, uncle, aunt, niece, or nephew.

#### **1.9.8 Eligibility**

Eligibility means that the person applying should be allowed to receive a social grant having met the requirements of the means test. These are the conditions an applicant must fulfil to be considered for a certain social grant.

#### **1.9.9 Population Size**

According to Burns, Bush and Sinha (2014:126), a population is a group of people with a common purpose or characteristics for data collection purposes. As there has been an increase in human populations, there has also been increased pressure on natural systems and resources sustainability. The continued availability of life-sustaining resources is threatened worldwide,

and this can be referred to as the global sustainability challenge. Within developing countries, greater stress is placed on underdeveloped rural populations who face constant struggles for their upliftment and progress.

According to Burns, Bush and Sinha (2014:121), before any study can commence the target population needs to be identified and a decision made on the numbers of the population to be interviewed. The target population is the group of people or a certain population that the researcher is interested in researching for the topic under study. After the targeted population has been identified the sample is then identified from this targeted population group

The population was selected from a target identified as 26 older persons who are over 60 years of age who are earning the Old Age Grant, and 3 SASSA employees of which 2 is junior staff and 1 is the senior staff to get all angles of information to answer questions of the study.

**Table 1.1 Population Size table**

<b>Profile</b>	<b>Frequency</b>	<b>Per cent</b>
<i>Age:</i>		
<b>60 years and above</b>	26	100%
<i>Race:</i>		
<b>Black African</b>	26	100%
<i>Gender:</i>		
<b>Male</b>	4	16.7%
<b>Female</b>	22	83.3%
<b>Total</b>	26	100%

#### **1.9.10 Research Methodology of the study**

Research methodology is an instrument that is used to determine a research issue from the information that is gathered using multiple strategies, this is where the information that was gathered is translated into a more meaningful theory and being able to draw up conclusions from collected data. (Peachyessay: 2021)

**Figure 1.4 Best ways to compose a research methodology**



Source: Peach SA (2007)

The research methodology for the study is Qualitative research this kind of research consists mostly of the combination of questions and procedures. According to (Creswell 2014) qualitative research comes from anthropology, sociology, the humanities, and evaluation. The qualitative research was best for this study because researcher was able to get information from beneficiaries having interviewing them face to face and observing them whiles interviews was carried over, to be able to understand exactly how do they feel about grants and administration of grants in SASSA offices and pay points.

### **1.9.11 Data collection**

Data collection are the steps includes setting the boundaries for the research study, data may be collected through unstructured or semi structured observations and interviews, documents or visual materials. There are some things that you need to consider for data collection (a) The setting, (b) the actors i.e. who will be observed or interviewed, (c) the event i.e. what will be the actors observed or interviewed doing (d) the process i.e. the nature of events that will be undertaken by the actors within the setting (Cresswell : 2014)

Ainsworth ((2021) describe the data collection methods as follows:

- Interviews
- Questionnaires and surveys
- Observations
- Documents and Recordings
- Focus groups
- Oral history

For this study qualitative interviews was conducted with SASSA employees of which one of them was a supervisor of the local office and the other two employees were grants administrators, and 26 beneficiaries that are receiving old age grant. The interview were conducted in the spare office and all participants were treated with respect

#### **1.9.12 Data Analysis**

Calzon (2021) describes data analysis as the process of collecting and analysing data to extract insight from the data that was collected and be able to support the decision making, Calzon (2021) further discuss that there are several methods that can be used to analyse data, which are based on two core methods which are qualitative method and quantitative method in research. The impotency of data analysis is to get full version of answers and insight related to the research.

Calzon (2021) discuss 5 types of data analysis

- Descriptive analysis – What happened

It aims to answer the questions of what happened, this method is manipulative and its interprets raw data.

- Exploratory analysis – How to explore data relationships

It is simple and self-explanatory, this method is used to explore

- Diagnostic analysis – What will happen

This is regarded as one of the most powerful method of analysing data, it helps to understand why something happen as well as how it will happen

- Predictive analysis – What will happen

This type of method allows you to look into the future to answer the question: What will

happen? It uses the results of descriptive, explanatory, and diagnostic analysis.

- **Prescriptive Analysis – How will it happen**

This is regarded as the most effective method in research, it uses patterns or trends to develop a responsive strategies.

Data analysis used for this research was a qualitative data analysis this is a process of making sense of the participants' views and opinions about the study, corresponding patterns, themes, categories and regular similarities that could be picked up in the data that was collected

### **1.9.13 Sampling Techniques**

There are tree common sampling techniques that can be used in a qualitative research study and will be discussed as follows

- **Purposive sampling**

This is the most of the common sampling strategy that used, it uses groups' participants according to preselected criteria relevant to a particular research question, these type of sampling are often determine on the basis of theoretical saturation, this is the point in data collection when new data no longer bring additional insight to the research question

- **Quota sampling**

In this type of sampling we decide prior while still designing the study how many people with which characteristics to include as participants, those characteristics may include age, place of residence, gender, marital status etc.

- **Snowball sampling**

This is also known as chain referral sampling, the participants here with whom contact has already been made use their social networks to refer the researcher to other people who could potentially participate and make contribution to the study

For this study a quota sampling technique was used as the sample was decided while the study was designed because to be able to get all information for the study only old people could participate as the study is looking at old age grant, this type of grant is received by older citizens above 60 years.

## **1.10 STRUCTURE OF THE DISSERTATION**

## **Chapter One: Introduction and Overview of the Study**

Chapter one presents the introduction of the whole study. It outlines the focus and the direction of the study. The chapter consists of the research problem statement, the research questions, the objectives of the study, and the rationale for the study.

## **Chapter Two: Literature Review**

This chapter reviews the literature on the nature of the conceptual framework and the legal framework that governs the social grants and the administering of these social grants.

## **Chapter Three: Research Methodology**

The chapter provides an in-depth discussion of the research methodology, and how the researcher will collect and analyse the data required. The hypothesis of the topic will be provided and the population of the study will also be discussed.

## **Chapter Four: Data Analysis and Findings**

This chapter outlines and analyses the legal framework which guides how the sub-national levels of government in South Africa conduct their internal relations. This includes the legal limitations on the internal agendas of the provinces in South Africa.

## **Chapter Five: Findings, Conclusions, and Recommendations**

The chapter states the study's major findings, recommendations for further studies, and provides a general conclusion to the study.

### **1.11 SUMMARY OF THE CHAPTER**

This chapter has provided introduction and background of the topic, also objectives that the study is aiming to achieve. Research questions that need to be answered, problem statement that needs to be addressed, have been provided. Lastly, the chapter has given insight into the layout of the entire dissertation. The subsequent chapter reviews the literature in more detail and covers the theme of the important aspects pertaining to this study.

## **CHAPTER TWO**

### **LITERATURE REVIEW AND THEORETICAL FRAMEWORK OF THE OLD AGE GRANT**

#### **2.1 INTRODUCTION**

The purpose of this chapter is to review the literature concerning the effectiveness of the Old Age Grant in improving the lives of beneficiaries, using the Clermont and KwaDabeka local office as a case study, to better understand if the social grant helps beneficiaries support themselves and their dependents. This chapter also identifies certain gaps in the literature which this study seeks to fill, and it discusses the concept of food security in the context provided by this study. It also provides a general outline of the level of poverty in South Africa.

This chapter goes on to discuss social grants from a historical perspective, to provide a comprehensive understanding of the role of the grant system in strategies for social protection. The social profile of the elderly in South Africa is discussed to understand their vulnerability in society. The various types of social grants are discussed, with particular attention given to the Old Age Grant, and the various assessments of the level of service delivery enjoyed by the beneficiaries of the Old Age Grant are examined, as are the causes of poverty among the beneficiaries of the grant. Other strategies for survival are also evaluated to gain an understanding of the reasons for which the present system fails to bring enough improvement to the service delivery.

The study will use the Justice Theory. The theory emphasises that in a just society the rights of equal citizenship are taken into consideration and all citizens must be treated with respect. Justice is the first virtue of social institutions, as truth is of systems of thought (Rawls, 2006:81). Communities prefer to be offered social services in a fair and just manner, as everybody has an equal right to social services, as stated in the South African Constitution (RSA, 1996). When SASSA renders their services, they should ensure that they perform their duties with justice and serve everybody equally. This study focuses on beneficiaries earning the Old Age Grant, so in this context, SASSA's social system should always be just to ensure development of the elderly. The distribution of social grants should be performed with justice, as the Theory of Justice states the importance of liberty, equality, and social justice. This theory also states that as humans are born in different social positions, they have



different expectations of life that include economic and social circumstances (Rawls, 2006:79). This means that SASSA must play a good role in developing the life of everyone earning the Old Age Grant, should provide social grants equally, and should see justice as fairness.

## **2.2 THEORETICAL FRAMEWORK**

### **2.2.1 Justice Theory**

John Rawls came up with two principles of justice. The first one states that everyone is entitled to basic freedoms (such as freedom of speech, liberty, and the pursuit). Secondly, there is a difference in freedom, which means that there can be inequalities within any society, as long as they make the poorest person better off. Financial inequalities are meant to help the whole society. The theory emphasises that there should be equal distribution of social grants to everybody that requires them, and everybody should be treated fairly. Everyone must have an equal right to basic service delivery, and be treated with justice. SASSA is meant to develop everyone earning grants and therefore it must perform that function fairly and justly (Rawls, 2006:80). The theory states that job opportunities should be made equally available to everyone without bias, favouritism or nepotism.

This theory emphasises that in society the rights of equal citizenship are taken into consideration and everyone must be treated with respect. Justice is the first virtue of social institutions, and the truth is the first virtue of systems of thought (Munoz-Darde, 2004:4). Communities want to receive social services in a fair and just manner. Everybody has equal rights under the Constitution. When SASSA provides their services, they should ensure that they provide them justly and serve everybody equally. Their social system should always be just to ensure the development of all social grant beneficiaries. This study focuses on elderly beneficiaries earning the Old Age Grant. The distribution of social grants should be done with justice, as the theory of justice states the importance of liberty, equality, and social justice. This theory also states that as humans are born in different and different social circumstances, they have different expectations of life which include economic and social expectations (Munoz-Darde, 2004:5), means that SASSA must play an important role in developing the lives of everyone earning an Old Age Grant, and must provide these (and all) social grants equally and seek justice as fairness.

The main functions of SASSA are to administer social assistance in terms of Chapter 3 of the Social Assistance Act No. 13 of 2004 (RSA, 2004), and to collate, maintain as well as administer the information that is necessary for the payment of social grants. SASSA is also responsible for the overall reconciliation and management of the payments and transferring of funds in a national database of all the applications by all the beneficiaries of social assistance. Lastly, SASSA has to establish fraud prevention mechanisms to ensure the integrity of the social security system (Mokgala, 2015: 88). SASSA has one national office and nine different regional offices in Mpumalanga, KwaZulu-Natal, North West, Gauteng, Free State, Limpopo, Eastern Cape, Western Cape, and the Northern Cape. All these different regional offices are controlled by the national office. All decisions are made at the national head office and are then cascaded down to each region. SASSA has four different organizational management setups which are the head office, the regional offices, the district offices, and the local offices (Mokgala, 2015:88).

According to Mokgala (2014:87), in South Africa, social assistance consists of social grants which are non-contributory and income-tested benefits that are provided by the government to groups of people with a disability, older people, parents that are not supported, as well as children that are unable to provide for themselves.

The administration of the Old Age Grant has a unique process flow that needs to be followed, starting from the beginning when the grant is first applied for to the last point in the value chain, which is the last step in approving or declining the grant application. There is a four-step process that must be used to process the grant application using the Social Pension for Indigent Senior Citizens (SOCPEN) system. These steps include screening, attesting, quality control, and lastly verification. This type of grant process consists of these various steps that need to be followed to ensure effectiveness and efficiency in administering it. The processing of an application for the Old Age Grant takes about 30 working days, during which time it is determined if the grant is approved or disapproved. The applicant is then informed of the outcome, and is informed of how to appeal the decision, should their application be declined. In the case where an application is approved, the beneficiary will start to receive their grant within three months from their date of application. Should a beneficiary become deceased the grant will be cancelled, and in a case where the applicant's assets improve and they no longer meet the requirements for the means test the grant will also be cancelled. The grant will also be cancelled if a beneficiary is admitted to a state institute. The process of applying for an Old

Age Grant is described as fair, but each potential beneficiary applying for this grant faces different challenges when going to apply for the grant and the SASSA officials have different experiences when attending to the various cases (Mokgala, 2015:89).

### **2.2.2 Definition of the Old Age Grant**

Van Dijk and Mokgala (2014:83) describe an Old Age Grant as a sum of money paid monthly by the government to all qualifying people who have retired from work.

#### **2.2.2.1 Social protection**

Social protection may be defined as the ability of the government to insulate its citizens from the problems associated with poverty and the market forces which negatively affect their quality of life (Rogers and Pridemore, 2012). Social protection may also be understood as including any formal initiative which aims to provide social assistance to vulnerable groups, social insurance for vulnerability associated with old age and loss of employment, and can also take the form of labour market programmes.

Social protection refers to public measures which are taken to provide income security to individuals. For Adesina (2011), the goal of protection is not merely focused on survival but social inclusion and the preservation of human dignity. Social protection measures play a fundamental part in the creation of a more inclusive and sustainable development pathway. According to Altman, Hart, and Jacobs (2010: 346), the chief goal of most social protection interventions is to protect minimum subsistence in targeted low-income households, and this is achieved by social security measures (Chattier, 2012:16). According to Adesina (2011) social security by maintaining that social security is the protection which society provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings, resulting from sickness, maternity, employment injury, and old age.

It was once dismissed as ineffective and detrimental to development in developing countries, it is now understood and conceded that it helps individuals, households, and communities to deal with diverse risks or shocks. Social protection is now viewed by some countries as being vital and necessary for accelerating the reduction of poverty and for sustained economic and human development. These factors have led to social protection moving up in the development agenda for Africa (Adesina, 2011).

### **2.2.3 How was the Older Persons Grant Developed?**

In 1928 there was the introduction of a means-tested social pension (Older Persons Grant), primarily for white male workers who did not have any access to occupational pensions. In 1982 trade unions gathered because they needed to fight for the rights of black African workers, and these trade unions were initially formed to represent African workers' rights. The unions succeeded in advocating for black Africans' rights and the Older Persons Grant was also expanded to black Africans. Over time the sum of the Older Persons Grant was gradually evened out between the different racial groups to emphasise and promote equity amongst the racial groups (International Labour Organisation 2016:35).

In 1980 there was a significant increase in the monetary sum of pensions paid to black people in comparison to white people, as there was a huge decrease amongst the white population because there were more black people now also paid the social grant as they were previously disadvantaged. By the year 1992 the means test was equalised amongst everybody without considering their race and colour, and this, in the long run, led to the increase of the income threshold for the black population (International Labour Organisation 2016:42). The implementation of the Basic Income Grant was motivated by the gaps which the International Labour Organisation committee found in the assistance given to the population of working age, and its recognition that not only children but also the disabled and the retired needed extensive social protection, as the population is vulnerable to loss of employment and becoming impoverished as a result (International Labour Organisation 2016).

### **2.2.4 What Does the Old Age Pension Look Like?**

The Old Age Grant is an income-tested, monthly pay that is paid to persons from the age of 60-75, amounting to R1500. Those elders over 75 receive a monthly pay out of R1520. The old-age pension is paid to an estimated three million elderly people in South Africa. In certain places in the country, this pay covers almost 100 percent of the population in that particular area (International Labour Organisation 2016:48).

### **2.2.5 Who Can Apply for the Old Age Grant?**

The Old Age Grant is paid to South African citizens; permanent residents as well as refugees who have legal status. The qualifying individuals will have furnished the department with information on their income and financial assets for the conducting of a means test and will be eligible. In cases where a social grant needs to be reviewed, a beneficiary needs to submit further information which may include more details regarding their submitted income information, and in the case where a beneficiary is too old, a life certificate should be submitted to confirm that the beneficiary is still alive and that the social grant is being paid to the correct individual. SASSA is responsible for conducting reviews of all the grant's beneficiaries, and the beneficiaries need to be notified of their reviews three months before the review. In a case where the beneficiary is paid electronically, the review will take place electronically. The review process is done automatically once a year (International Labour Organisation 2016:52).

### **2.2.6 The Allocation of Social Grants per Grant Type**

The people who are eligible to apply for social grants should be South African citizens; permanent residents or legally recognised refugees. These individuals should be 60 years of age and above, and together with their spouses should comply with the means test. These people should not be maintained by any government institution and they should not already be receiving any type of social grant. Lastly, to be considered for any social grant an individual should provide SASSA with a valid 13 digit identity document.

By contrast with other African countries such as Malawi and Lesotho, South Africa's government has a strong commitment to social grants. According to Devereux, McGregor, and Sabates-Wheeler (2011:4), social grants are transfers made in cash to deprived populations. These social grants are a type of social assistance aimed at helping the poor or disadvantaged people in South Africa. Although this social assistance measure aims at reducing poverty by making payments to the beneficiaries of grants, this measure is inevitably limited in its scope, but targeted social assistance measures aim to reduce poverty by using cash transfers also form part of the social safety net (De Vos, Strydom, Fouche and Delport 2011:251). There are several types of social grants in South Africa, namely those paid to the elderly, people with disabilities, caregivers of children, and war veterans.

All social grants administered by the South African government are subject to a means test and target vulnerable or poor households and individuals. Beneficiaries of these grants need to be South African citizens and to reside inside the country, specifically at the time of the application for the grant. Beneficiaries are required to possess identification documents and, in the case of disabled people, information concerning the nature of their disability and supporting evidence is required.

#### ***2.2.6.1 Old Age Grant (OAG)***

South Africa was the first country in Africa to institute a state pension and it has the longest history as a country with provisions for social welfare, although it also has the shortest history of democratic elections with universal suffrage (Gutura and Tanga 2014:663). The Old Age Pension Grant constitutes the largest grant made by the national government in monetary terms (Hick, 2012:6). Each month elderly South Africans draw a non-contributory state pension, which is paid to elderly people in terms of Section 10 of the Social Assistance Act (RSA, 2004). Recipients of the Old Age Pension received a monthly payment of R1370.00 in 2014, made subject to a means test.

According to the Older Persons Act No. 13 of 2006 (RSA, 2006), an older person is defined as a person who is 65 years of age or older in the case of a male, and 60 years of age or older in the case of a female (SASSA, 2011). The Older Persons Act (RSA, 2006) aimed to establish a framework to empower and protect the elderly, thereby promoting their status, rights, and wellbeing. The differentiation in terms of age and gender was challenged in 2006, as it was seen to be unfair, restricting access to the grant for males and negating the right to equality for all which is enshrined in the Constitution (Hick, 2012:8).

Devereux, McGregor, and Sabates-Wheeler (2011:6) maintain that these disparities in terms of gender undermined the efforts to achieve an integrated and inclusive framework of social protection. Amendments were made to resolve the discrepancies in the Social Assistance Amendment Act No. 6 of 2008 (RSA, 2008), in which the eligibility of men to receive the grant was reduced from 65 years to 63 years. In 2009 further amendments were made to the Act and men's eligibility was reduced to 61 years, with equality finally being reached in 2010, when the eligible age was reduced to 60 years for men.

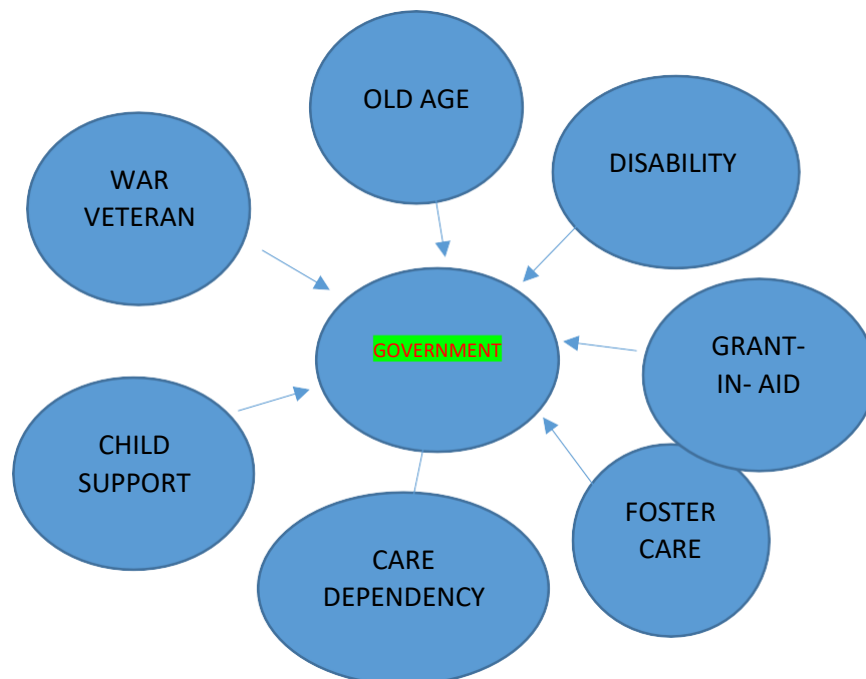
According to Gutura and Tanga (2014:668), it has been found that in some instances, and particularly in rural areas in developing countries, a more traditional definition of old age tends to be used, in which age is estimated for most older people at the time because there did not have any calendars in the olden days and others were born at home without going to the hospital so there were no records of dates of birth, making the UN's numerical definition of old in developing countries. De Vos et al. (2011:267) suggest that signs of aging which include the colour of the hair, poor eyesight, and afflictions which affect old people particularly are used to estimate the age of an old person in the African context. Old age is generally regarded as the stage at which elderly people either receive or are eligible to receive, the statutory retirement pension.

**Figure 2.1: Beneficiaries queue for social grant**



**Source:** Malvadkar, Hancock, Sekeroglu, Dressick and Demirel (2010:1023)

**Figure 2.2: Seven different types of grants issued by the South African government**



**Source:** SASSA (2010)

### **2.2.7 Challenges Applying for Social Grants**

According to the South African Older Persons Forum (SAOPF), there are several challenges that the elderly face in South Africa. The first problem that an older person comes across is the issue related to home-based care, which is regarded as an important strategy to secure the safety the elders in the community, where possible. Some services are supposed to be provided by the Department of Social Development (DSD, 2010), but it has been noted that instead they are provided by non-governmental, community or faith-based organisations and the rural communities were initially disadvantaged because they did not receive these services from the government (DSD, 2010). The other problem that has been discovered is the issue of the shortage of skilled personnel at SASSA, thereby causing challenges in the payment of Old Age Grants, thus service delivery is hampered by this problem.

According to Makhafoka (2018:11), SASSA's technical problems have left many beneficiaries with difficulties, and an example was when they were not paid their social grants because of an issue with their SA Post Office cards. The beneficiaries depend mostly on the social grants to fulfil their basic needs, and these delays in payment have affected them drastically as they cannot do anything for themselves and their families (Makhafoka, 2018).



from Drum magazine spoke to one of the beneficiaries that had been affected by this delay in payment and confirmed that they had not received any payment for July 2018. They had been to the Post Office as usual to collect their grant money but had been turned away at the Post Office. The beneficiaries complained that they had to travel a great distance to get to the Post Office to collect their money, just to be told after traveling all that distance that there was no payment for them. It was particularly difficult for those elderly people and physically weaker people who had to walk long distance. SASSA confirmed that they experienced technical challenges with their system at that time and promised to be back online soon.

Another issue that beneficiaries are faced with is the issue of deductions on their social grants. In October 2016, a young mother cried after being told by a Cash Pay Master Service (CPS) that after deductions, all she was due to receive of her child support grant of R350 was 26 cents. CPS did not have any coins available and the mother had to go back home empty-handed. The mother then had to make a loan application as she had a daughter to take care of. The mother concluded that the CPS stole the beneficiaries' money and then forced them to beg for loans (Torkelson, 2017).

The mother's analysis that the CPS was stealing the beneficiaries' money was subsequently confirmed. In 2012, SASSA awarded CPS with a contract for five years that amounted to ten billion Rand, for them to pay beneficiaries their social grants. Later during that year, there were numerous complaints from beneficiaries that more and more deductions were being taken from their social grants. There were a variety of deductions that included money for airtime, electricity, insurance, and loans. Those deductions reflected on the bank accounts of the beneficiaries and in some cases, it was not just a little money to buy airtime; there were some extreme cases where all of the child support grants disappeared. Evidence was gathered by the Black Sash movement, civil society, academics, as well as SASSA, and together they discovered a technical financial system that was formulated to profit the social grant distributors. SASSA 2010

In response to this, the SASSA spokesperson has emphasised that SASSA was established in response to the Constitutional injunction, emphasising in section 27 that social security is a basic right for those people who are unable to take care of themselves and their families. They are thus entitled to get assistance, and he further mentions that SASSA opened its doors to assist people on the 1<sup>st</sup> of April 2006, government intervention for people who are faced with

difficulties and challenges (Letsatsi, 2017:17). It is noted that there are more than 17 million beneficiaries and of that total, 12 million is made up of children. The agency has achieved this existing milestone despite the challenges faced in relation to the contract that was awarded to pay the social grants, and the spokesperson further emphasises that there is a plan on hand to deal with the challenges that have the potential to harm the distribution of social grants and the fight against poverty. The Constitutional Court has issued a mandate on the matter at hand and continues to deal with the issue. The spokesperson has further assured that SASSA will not be defeated by challenges such as negativity towards the progress in helping the needy, and the new National Development plan also stipulates that the country needs to follow up on this for social protection (Letsatsi, 2017:17).

### **2.3 OLD-AGE GRANT AS POVERTY REDUCTION TOOL IN SOUTH AFRICA**

Ncube (2014:63) argues that pensions in South Africa and Brazil do serve their purpose in helping reduce poverty amongst beneficiaries and their households. The author further argues that when a survey was done in the two countries, the pensioners agreed that this income helped them to live a sustainable life and enabled them to help their family members in their daily lives.

Ncube (2014:69) argues that there is evidence suggesting that pensions do play a major role in poverty reduction, but this does not mean that a pension is the ultimate poverty alleviation strategy. In other words, there is some unevenness in the impact of pensions on poverty. The grant is normally shared in extended households. For example, children must use part of this money to pay school fees, and the other part is used to buy groceries for the whole family. In this way, this money not only benefits the recipient of the old-age grant but rather the whole family and household as well. As indicated by the DSD, the benefit of the Old Age Grant indirectly accumulates to a much bigger number of people in the form of support to beneficiaries' dependents as well. The DSD discussion document of 2006 argues that, unlike most of the government's poverty alleviation measures, the social assistance programme was not specifically designed with exit strategies for beneficiaries, but rather a change in their living circumstances and income levels (Ncube, 2014:69).

According to Wanaka (2011:41), social grants in South Africa were introduced so that they could help to eradicate poverty. To investigate whether they are truly effective as a poverty reduction tool, an analysis should be conducted of poverty in South Africa. Wanaka (2011)

further states that this analysis should attempt to answer the two most important questions, which are: i) who is poor? And ii) what are the differences and similarities between the poor? The understanding of poverty is very important to understand the depth and importance of what grants should achieve, and if the dimensions of poverty are well understood they can be useful in helping to maximise and assess the impact of social grants (Wanaka, 2011:41).

The Old Age Pension has played a significant role in helping to combat poverty, as many beneficiaries worked as domestic workers or farmworkers, or had been earning a little wage of less than R1200 a month pre-retirement. The introduction of social grants has helped many beneficiaries and has served as income security, as it is often found that lots of their previous employment did not provide for a pension or provident fund. The social grants in these cases are enough to buy food for the whole family; they can support larger families and particularly children (Devereux and Waidler, 2017).

### **2.3.1 The Nature of Poverty**

Before planning on how to eradicate poverty, it is important to first understand the nature of poverty; exactly what poverty means. Poverty, according to Dictionary.com (2020), is a state where one is extremely poor or a state inferior in quality or insufficient in amount. Wanka (2011:44) defines poverty as the absence of some social indicators in society.

Wanaka (2011:42) explains that poverty is more than just income, expenditure, and inequalities; there are many other aspects in life that are considered as poverty. He further indicates that there can even be differences in poverty amongst individual members within the same household. The way to measure poverty is to try to measure the wellbeing of a particular society by their specific societal standard of living.

### **2.3.2 Measuring Poverty**

Measuring poverty involves the measuring of a particular society's wellbeing; measuring the welfare of those most vulnerable to economic conditions, measuring their standard of living as well as their state of being deprived. Wanka (2011:42) discusses two steps to measure poverty in society, and first is identification. This step is interested in asking who the poor are in a particular society. The second step is aggregation, where the profile of the poor in that society is constructed.

When measuring poverty, various methods are used and one of them is the poverty line (Wanka, 2011:43). The poverty line differentiates the poor from the non-poor in society and is a strategy to formulate a poverty profile. Although the poverty line is not regarded as the most trustworthy measure, it is a consistent one and in the long run, helps as it is a useful comparative tool. The poverty line does not reduce the vulnerability of the households in any way but does serve its purpose as a consistent measuring tool.

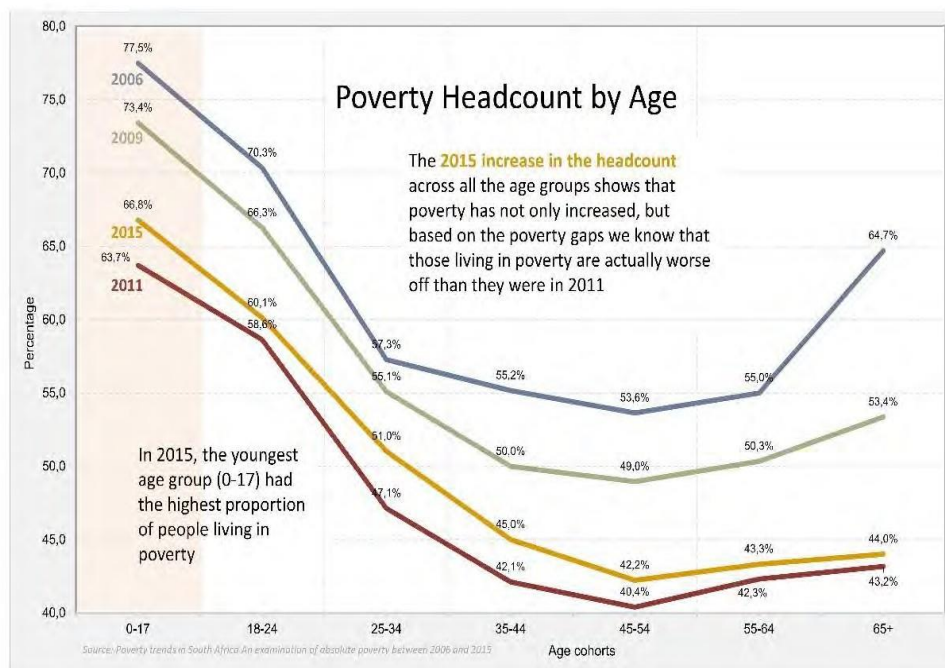
According to Wanka (2011:44), there are two types of poverty lines that need to be taken into consideration, namely the absolute poverty line and the relative poverty line.

- **Absolute poverty line:** This type of measure is responsible for measuring the absolute basic needs, considering a specific number of items in an identified basket of goods. This type of poverty line is not influenced by changes in the standard of living
- **The relative poverty line:** This poverty line is described as the consideration of the changing standard of living and it reflects how the community thinks of poverty; what their perceptions are when it comes to poverty.

### **2.3.3 Poverty in South Africa**

According to Statistics South Africa (2016), poverty has significantly increased amongst South Africans and this has been shown in the poverty trends. During 2006 and 2011 there was a decrease in poverty in South Africa, but from 2015 there has been a significant increase again, which has resulted in more than half of the population in South Africa being regarded as poor. Poverty was measured at 55.5 percent in 2015, compared to 53.2 percent in 2011. Even though there has been an increase in South African poverty, South Africa is still much better off than other countries over the last decade.

**Figure 2.3: The headcount of South Africans by age**



**Source:** Statistics South Africa (2016)

The graph above clearly illustrates that poverty mostly affects the population group from birth to 17 years of age. As people grow the level of poverty decreases but when they reach the age of 55 and older, they once again face poverty. According to the living conditions survey data from 2015, 13 million children in South Africa have faced threats to healthy childhood development (Statistics South Africa, 2009).

According to Wanka (2011:54), poverty varies depending on the type of measurement that is used to measure it. He further explains that when using different types of poverty measures, a slight decrease is seen in the poverty rate, for example, the rate drops down to 47 percent when using the poverty line, but the actual headcount of those living in poverty remains high.

The poverty rate in South Africa stills shows a racial difference between the various groups of the population. More black Africans are poor (93% of the country's total poor), as 54.8 percent of the country's black population is poor. This group is followed by coloureds, as 34.2 percent of the total coloured population is poor. These findings clearly illustrate that the South African population is still relatively unequal, and income inequality is based on racial lines.

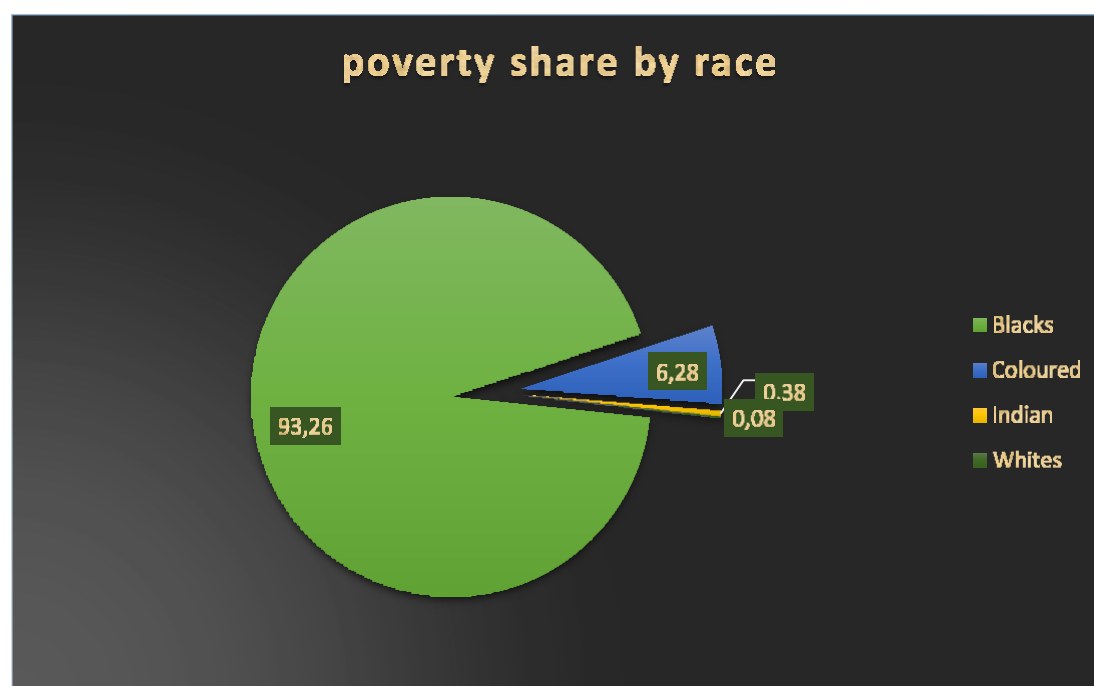
**Table 2.1: Poverty rate, population share, and poverty share by population group**

Population Group	Percentage Share of Population	Poverty Rate of Population Group (%)	Percentage Share of Poor Individuals
Black	80.1 %	54.8 %	93.3 %
Coloured	8.7 %	34.2 %	6.3 %
Indian	2.5 %	7.1 %	0.4 %
White	8.6%	0.4 %	0.1 %
All	100 %	47.1 %	100 %

**Source:** Statistics South Africa (2009)

The table above illustrates the breakdown of poverty by population group and allows one to understand the impact of poverty on the different racial groups. From the table above it can be understood that the black community suffers the most poverty, as a very high percentage of the total poor (93%) are black. This group is followed by the coloured community and thereafter the Indian community. The group which suffers the least poverty is the white population (Wanka 2011:55).

**Figure 2.4: Poverty share by race**



**Source:** Wanka (2011:55)

According to the Department of Science and Technology (2017), there are more than 30 million South Africans living in poverty and most of these people are children. Some are homeless and they receive food from various NGO feeding schemes once a day, according to figures released by Statistics South Africa (2017) reported on the eNews Channel that the country will only be able to meet the targets to combat poverty by the year 2030 (National Development Plan). This plan was introduced to help eradicate poverty by the year 2030, but it has come to the researcher's attention that since the plan was introduced there have been an increase in poverty instead of a decrease. The numbers living in poverty in 2011 increased from 27 million to 30 million in 2015, with a further 14 million people living in extreme poverty.

The Department of Science and Technology (2017) confirms that the black community is currently still in the lead when it comes to citizens living in poverty, with the percentage of blacks living in poverty at 46.6 percent. This is again followed by the coloured community at 32.2 percent, and the group that follows is the Indians with less than 5 percent of this population living in poverty. In the case of the white population, there is less than 1 percent of this population that is affected by poverty. It has been discovered that the poorest of the poor continue to live in extreme conditions. They currently earn R531 a month and they have to use 30 percent of that salary on daily home essentials such as food to survive. The Department of Science and Technology (2017) further states that most of the people who are living in poverty are once again children from birth to the age of 17 years.

The big question that remains is whether or not the social grants have come to the rescue and assisted in eradicating poverty. It has been discovered that there has been a huge increase in the number of people that are earning social grants. In 1994 there were only four million beneficiaries, but that number has increased to seventeen million beneficiaries currently receiving grants. Of these, ten million beneficiaries receive child support grants only and most of these beneficiaries reside in KwaZulu-Natal. Of these children, 1.7 million receiving the child support grant live with their grandparents and it is very difficult for their grandparents to support them with the Old Age Grant (Department of Science Development, 2015). The social grants currently amount to R129 billion yearly and this is regarded as unsustainable (Department of Science and Technology, 2017).

According to the Department of Science Development (2015), a plan was developed to eradicate poverty, namely the National Development Plan. This plan was formulated in 2012 to eradicate poverty and reduce the inequality in society by 2030. This plan was formulated post-apartheid, taking into consideration the reduction of poverty and the balancing of the inequalities amongst the population included in documents/initiatives such as the 1994 Reconstruction and Development Programme (RDP), the 1996 Growth, Employment and Redistribution (GEAR) programme, as well as the 2006 Accelerated and Shared Growth Initiative for South Africa (AsgiSA). The aim of formulating these policies was to try and address the country's triple challenges of high poverty, high inequality and high unemployment rates.

South Africa is regarded as having an upper middle-income economy, with a generally stable macroeconomic system, as well as an economy that is very diverse. The South African taxes are also very low and its tariffs are very low, the fiscal deficit is very well controlled and it has a relaxed exchange rate. The end of apartheid in South Africa in 1994 made South Africa improve economically as it supported the growth. According to the Department of Science Development (2015)

According to Nkhumeleni (2012:83), a drastic political transformation has taken place since the end of apartheid in 1994. This transformation brought with it lots of improvements in the social services provided by the government. SASSA (YEAR) indicates that over the last decade the South African government has taken the initiative by introducing various poverty alleviation strategies, among which is social assistance. The main aim of the introduction of social grants is to try and better people's living conditions and improve their income levels. SASSA further states that the South African Constitution stipulates that everyone has equal rights to access social security, which includes the appropriate social assistance for those who are not able to support themselves (Nkhumeleni, 2012:83).

According to the White Paper on Social Welfare (1996), it is stipulated that social welfare policies and programmes that provide for cash transfers as the form of social relief should see to it that there is adequate economic and social protection during the following periods: unemployment; when a person is medically unable to work; the period following the birth of a child (maternity leave); when assistance is required with child-rearing, as the parent/s are unemployed; when a spouse has passed away and the surviving spouse is unemployed; in the instance where a person becomes disabled and can no longer work; and during old age



when a person is over the legal employable age. Nkhumeleni (2012:83) further argues that programmes of this nature help in improving human resources because the persons receiving these sorts of support provide for their family members, enabling them to take care of their households, especially their children and those that are vulnerable.

## **2.4 POVERTY BEFORE THE INTRODUCTION OF SOCIAL GRANTS**

The government is helping millions of people with the monthly payment of social grants as this programme helps them to escape the burden brought about by poverty. According to the review that is done by the Presidency every twenty years, it has been discovered that the social assistance provided by the government has been the most positive and successful poverty-alleviation strategy so far. The social grant bill is, however, increasing drastically at a rate that was not expected as the number of beneficiaries has increased from 2.7 million people in 1994 to 16 million beneficiaries in 2013 (Ferreira, 2017:8).

The introduction of the Child Support Grant was intended to support children that were seven years of age and younger, but by 2012 the age limit had increased to the age of 18. During that time the Old Age Grant was also introduced for the elderly; a social grant received to make non-white elders equal with their white counterparts. During the apartheid era, black elders only used to receive an Old Age Grant bi-monthly. Other grants were introduced for South Africans like Disability Grants, Foster Care Grants, Care Dependency Grants, as well as a War Veteran's Grants. According to Ferreira (2017), there are 2.9 million South Africans above the age of 60 who receive the Old Age Grant, and the total number of beneficiaries receiving the Child Support Grant is 11.3 million. The Disability Grant is paid out to a total of 1.1 million beneficiaries (Ferreira, 2017:8). There has been an increase in the number of beneficiaries receiving the Child Support Grant over the years, from under 22 000 beneficiaries in 1998 to more than 11.3 million beneficiaries by 2013 (Ferreira, 2017:8).

There are many criticisms about these social grants in South Africa, most notably that it creates a sense of dependency on the government and these social grants. But the former Minister of Social Development, Minister Bathabile Dlamini, is of the view that there are so many South Africans that depend entirely on these social grants because of their families' backgrounds, and the system of social grants is the only option for them as there are many millions of orphans in South Africa. A great number of the citizens find it very difficult to

find jobs, and many of their children have to stay with their grandmothers as they have the only source of income (Old Age Grants), thus the grandmothers are left with the responsibility of taking care of these children. In other instances where parents and grandparents have died, children take care of themselves, their homes, and their siblings. The Minister further explains the aim of providing social grants to the needy: The aim is not to create a sense of dependency on the government but instead to offer a supporting structure for these children, elderly people, and those who are sick and cannot take care of themselves as they are unable to work. The government wants to create the foundation for a better life for all of these people (Department of Social Development, 2013).

While the government is trying to eradicate poverty, criminals have also managed to find ways to benefit themselves by receiving social grants illegally. To deal with these criminals, the department has had to introduce cash-less smart cards for the collection of social grants. This system of cash-less smart cards had helped many people, including the elderly, because they do not have to wait in long queues to receive their social grants in cash. This system has also helped to reduce criminal activities as the rightful beneficiaries have to be identified by a biometric system that includes their ten fingerprints. According to the SASSA Chief Executive Officer, this system eases the lives of the beneficiaries as it ensures that only those who qualify for a grant receive the grant money (Department of Social Development, 2013).

## **2.5 POVERTY IN THE RURAL COMMUNITIES**

**Figure 2.5: A starving child in a rural African community**



**Source:** United Nations, cited in Melik (2010:14)

The dwellers in the rural areas of countries are the ones that face the extreme challenges of poverty. 35 million people are living in these rural areas that have been taken out of poverty in the past decade, and the people most often faced with these challenges are children and young people, according to the Rural Poverty Report that was published by the International Fund for Agricultural Development (IFAD), a United Nations (UN) agency (Melik, 2010).

The contributing factors that result in the people in rural areas encountering extreme poverty are human development, lack of service delivery, vulnerability, poor livelihoods, lack of sustainability, as well as social exclusion. There are several reasons why rural households find themselves in extreme poverty, and these reasons may include ill-health, poor harvests, regional conflicts, as well as natural disasters (Melik, 2010:14). These rural households may find it difficult to get out of these situations because they do not possess many assets that can assist them when they are faced with tough times. As a result, they find themselves having to sell the assets that they do possess to get out of trouble, but after all that, they may find themselves incurring debts. In these tough times, the most vulnerable people are the youth, indigenous people, and ethnic minorities. They find themselves more disadvantaged than the rest of the community members, and rural households generally try to eradicate poverty through farming. However, this incurs another risk as climate change means that they cannot farm as they wish to farm (Melik, 2010:14), so their options are extremely limited.

**Figure 2.6: A rural African village**



**Source:** United Nations, cited in Melik (2010:14)

In rural households, it has been discovered that women are the ones who play a crucial role in their families because they take care of their families by working on the land. As such they should be given access to financial services and land rights, and it is important to empower

them with knowledge so that they are better equipped and able to make better use of their resources. The poor communities should also be educated about the issues of risk management so that they can diversify their crops and invest more in other income-generating activities so that they can get more money from their crops and farming. Other activities that can assist are a supporting social protection programme, better infrastructure, ready access to markets to sell their goods, and a variety of financial services. For the goals of farming to be achieved, there should be a change in the attitude of the people that are purchasing the agricultural products. Awareness should be a measured thing to show the impact that business and society in achieving changing the environment. The importance of greater control of land and water resources must also be assessed, and consumers must be encouraged to pay more for the products they consume. The problem that society faces, however, is that the youth are not willing to become farmers. Having furthered their education they see the need to go job hunting in cities rather than starting farming businesses. Another big problem in rural households regarding eradicating poverty is that they cannot be convinced to rely less on farming to meet their needs (Melik, 2010:14).

**2.5.1 The Old Age Grant: Differences between Females and Males in South Africa** Social assistance in South Africa is mainly provided to assist children, disabled individuals, and older persons, and the majority of the grant beneficiaries are children and older people. To be eligible, an applicant must go through a means test and SASSA does not discriminate between beneficiaries based on their race and gender. When looking at the Old Age Grant, there was previously discrimination based on gender, as men formerly became eligible to be considered for grants when they reached 65 years of age, compared to women who were eligible at the age of 60. This discrimination was taken into consideration and corrected with the Social Assistance Amendment Act, No. 6 of 2008 (RSA, 2008), which automatically reduced the eligibility age requirement of male beneficiaries from 65 to 63 years in 2008. This was then further reduced in 2009 to 61 years, and finally, by 2010 both males and females were eligible for this grant at the age of 60, thus combating discrimination between the genders (Statistics South Africa, 2002; 2009).

The numbers of elderly receiving the Old Age Grant rose from 66 percent in 2003 to 71 percent in 2009, and of these numbers there were more women than men receiving this grant (Statistics South Africa, 2002; 2009). Grant beneficiary ratios are higher within female-headed households than in male-headed households, as it is more common for households

headed by elderly women to have children. Male beneficiaries are also fewer because males are more likely to be employed than females. Thus there is a high number elderly households headed by unemployed females (Statistics South Africa, 2002; 2009).

As individuals grow older they lose their spouses, siblings, and their parents, and as a result of that, they tend to lose the support network of those who help to put food on their table. It is common to find greater numbers of older women than older men, and there are reasons for this. Firstly, women are more likely to have a longer life expectancy than men, for several reasons. Women also tend to marry men older than themselves, and they are more often than not still relatively young when their husbands die. This is why there is a higher number of women beneficiaries who have to look after their households (Statistics South Africa, 2009:79). This also shows why there is a high number of elderly beneficiaries generally, and why SASSA should always ensure that they administer these social grants timeously: There are households that are solely dependent on these social grants as their source of income.

### **2.5.2 Old-Age Grant in Botswana and Namibia**

Besides South Africa, Botswana and Namibia are the only other sub-Saharan countries that operate a large-scale non-contributory social pension system (Guvén and Leite, 2016:12). South Africa uses the means test to assess beneficiaries, while Botswana and Namibia use a universal scheme. Namibia's pension system was introduced in 1949 for whites and later extended to black African Namibians in 1973. Botswana's universal non-contributory system was also introduced in 1996, and to be eligible for the Old Age Pension applicants must be 65 years and over. The elderly in Botswana is paid 110 Pula a month, which is the only source of income that each family receives to survive on. The elderly here are the primary caregivers; they are the ones who put food on the table for their family members (Lindsey, Hirschfeld, and Tlou, 2003:493). Like in some countries in Africa, Botswana has also invested more in social protection for old people, despite its relatively small population, as these elderly cannot work to earn money to feed their families.

The government of Botswana administers a wide range of social assistance programmes, including feeding schemes for primary and secondary schools and those who are needy. The social assistance programmes also include non-contributory pensions for the elderly and grants for children who do not have parents to support them, home-based care for people who have chronic diseases or are disabled, and public work programmes (Kupa, 2018:38). The

government of Botswana makes sure that it looks after the needy in the country by coming up with possible strategies to fight poverty and develop the people who are underdeveloped and in dire need. Taking care of the public and looking after their basic needs is thus in the hands of the government. To qualify for a grant in Botswana applicants must also undergo a means test, but typically this test is not implemented.

In Botswana, in addition to social grants as a poverty-fighting strategy, there are programmes in place to help fight poverty such as the School Nutrition Programme administered by the Department of Education, the Social Relief of Distress, and the Disaster Relief Programmes administered by the Department of Social Development, as well as the Food Relief Programme which is taken care of by the Department of Social Development, Agriculture and Health (Mbuli, 2008:166).

### **2.5.3 Old-Age Grant as a Poverty Fighting Strategy in Swaziland**

In Swaziland, only people who are 60 years old or older are eligible to earn the Old Age Grant amounting to R820 per month. This grant seems to play a major role in combating poverty within households.

In 2005, the government of Swaziland introduced an Old Age Grant. It is intended to reduce the burden of caring for grandchildren and family members who cannot support themselves because they do not have a source of income. The Old Age Grant is a flat rate for all elderly persons aged 60 and above. This grant has been found to help increase meal frequency, food quality, and the ability to buy in bulk. More than 70 percent of the Old Age Grant beneficiaries spend their money buying groceries for their families (Mbuli, 2008:168). However, the World Bank analysed the allocation of these grants and found that the Old Age Grant is poorly targeted, as about 28 percent of the beneficiaries are not poor. Despite this, the Old Age Grant is very important to the poorest of the poor because it is the only income earned within each poor household and it helps orphans if there are any (Braithwaite, Djima and Pickman, 2013:18). It is assumed that the Old Age Grant pension programme also serves as a safety income; it benefits not only the elderly but also other disadvantaged family members that live with them, such as their grandchildren, particularly those orphaned by HIV/AIDS (Ndobo, 2013:4).

#### **2.5.4 Employment Opportunities for People Earning the Social Grant**

There is a lack of a practical and deliberate strategy to link social grant beneficiaries to opportunities for economic activity. Consequently, a large proportion of able-bodied poor South Africans, including caregivers of children receiving the child support grant and persons with disabilities capable of rehabilitation, continue to face barriers to entering, remaining in, and progressing in employment. The macroeconomic policies over the last decade have contributed to improved economic growth performance, driven by demand-side stimuli and fuelled by lower interest rates, tax rates, and access to credit and financial markets. However, the labour market has not been equally responsive to the increasing demand for the creation of work opportunities, especially for the population receiving social grants (Capa, 2015:6).

There are employment opportunities for younger people earning social grants. For example, the government has come up with the strategy of hiring beneficiaries who receive Foster- Child Grants through Expanded Public Works Programmes (EPWPs), whereby the beneficiaries who are eligible to work are given first preference to work in any government sector and receive a stipend for their work to take care of themselves and reduce the burden on their grandparents or foster parents. This is a good initiative by the government to help fight unemployment amongst the youth and supply them with more job opportunities. (Capa, 2015:6)

The EPWP is a nationwide programme aimed at utilising public sector budgets to help fight poverty by creating temporary job opportunities for those who are unemployed and unskilled. It emphasises that the department and municipalities should drive poverty relief programmes in their core functional areas, using their budgets. The main aim of the EPWP is to create opportunities for the poor and unemployed in South Africa and thus contribute to decreasing unemployment through the delivering of public and community services (South African Local Government Association, 2012:4). The initial target date for this programme was 2014, but more and more opportunities are being created within the public sector.

#### **2.5.5 Growth in People Earning the Social Grant**

Lee, Lee, Hesook, Young, Soon and Youn (2004:1) argue that at the macro-economic level, South Africa's system of social development grants tends to increase domestic employment while promoting a more equal distribution of income. The effects of grants on national savings and the trade balance are ambiguous since grants have two competing effects on the national savings through private domestic savings and the trade deficit. Depending on the size of the

effects, grants could improve or worsen national savings and the trade balance. Initial analysis suggests that the impact on savings may be negative, while that on the trade balance may be positive. However, since much of the savings of upper-income groups are offshore, the negative impact is unlikely to be significant, particularly given the small share of private savings in the national savings rate (Tze Hung, 2017:45).

The impact of inflation may also be uncertain. The increase in overall demand in the economy may generate some inflationary pressure. However, the relatively low rate of capacity utilisation may enable the economy to meet this demand without significant increases in inflation. Likewise, the positive trade balance effects may lead to an appreciation of the Rand, dampening imported inflation. On the balance, the macro-economic impact of South Africa's social security system is largely positive. These positive macroeconomic effects support higher rates of economic growth, which are reinforced by the social security system's positive effects on income distribution and education (Lee et al. 2004:21).

Poor people suffer the unhealthiest work environments because they have no choice but to work for their wellbeing, which exposes them to more disasters such as fire, air pollution, and floods. Their health is at risk when the environment is unhealthy, so these environments can thus also reduce their chances of making a living. They should figure out what they can do with the land to make a living and develop themselves by making use of the land. They should grow food on the land so they will have food on the table (Dudley and Rosenberg, 2003:669). Land degradation or loss plays a major role in decreasing the chances of the poor to make a living, as they will not be able to grow food if they cannot access the natural resources they need for this. A basic income grant has therefore been suggested to alleviate their hardship. However, the government suggests that the poor and needy not just sit and wait for this income and recommends self-employment in the informal sector to make a living for themselves. They will thus be creating their employment opportunities (Dudley and Rosenberg, 2003:669).

#### **2.5.6 The Impact of HIV/AIDS on Social Grants and Poverty**

Poverty is the inability to attain and maintain a minimum standard of living and produces a “universal poverty line”, which is “consumption-based” and comprised of two elements: “the expenditure necessary to buy a minimum standard of nutrition and other basic necessities and



a further amount that varies from country to country, reflecting the cost of participating in everyday life of society” (Ngoma, Roos and Siziya 2016:2). Many people suffer poverty because of a lack of employment opportunities, meaning that many people cannot support themselves and their families. Often the only income that they know is social assistance when a family member is a beneficiary.

It is constituted that everyone has rights; therefore there is a close interrelationship between the concept of social security and some of the concepts that constitute the basis of specific fundamental rights, such as the right to gain access to land, to housing, to health care services and sufficient food and water. Social security must encourage programmes that ensure that people have a safety net in those people who cannot support themselves and their families. In South Africa, to ensure that those who are poor and needy put food on the table, social security is founded on social assistance, social insurance, and social relief of distress (Tshoose, 2010:411).

This social security ensures that those who earn Old Age Grants are successful in helping themselves and their family members. The role played by the family as a safety net is the most effective community response to the HIV/AIDS crisis in South Africa, as the person's affected need to have healthy food. One often finds that the infected send their children to live with relatives so that they can be taken care of. Therefore, the relatives living with these children have the responsibility of meeting the children's basic needs, as well as any other requirements that they may have. These relatives are then faced with a lack of knowledge regarding the social grants which may assist them in taking care of these needy children. In some cases, children become caregivers themselves or even heads of their households, thus making them vulnerable to health issues and exploitation. In cases where older people are caregivers to young children, they are sometimes unaware of the availability of social grants such as Foster Care Grants, Child Support Grants, and Care Dependency Grants (Tshoose, 2010:412).

Grandparents play a major role in looking after their orphaned grandchildren after their parents have been diagnosed with and died because of HIV/AIDS. In the case where there are no other relatives, the elder child automatically plays the part of being the head of the house, taking care of their siblings. Older people often stay in multi-generational households with younger relatives, and a major proportion of them live in what are called skip-generation

households and have to take care of their orphaned grandchildren. The causes of this arrangement of their households are serious social disruptions, which include HIV/AIDS, and these result in the older persons having to play major roles as financial contributors. Besides having to put food on the table, they may also have to be the primary caregivers if their grandchildren are also sick, having been infected by the disease as well (Statistics South Africa, 2009:79).

Schoeman, Botha, and Blaauw (2010:274) argue that in the case where there is HIV/AIDS in an infected member of the family, other family members automatically suffer financial losses as a result of the high medical and funeral expenses, which they cannot afford. These result in changes in the family's expenditure patterns and a downturn in their private savings.

HIV/AIDS also harms the government side of the primary health sector due to the higher demand for health services and the expensive costs of HIV/AIDS treatment (Schoeman, Botha, and Blaauw, 2010:274). It is important to understand the relationship between HIV/AIDS and poverty, and how they both control the functioning of households. It is argued that poverty facilitates the transmission of HIV/AIDS in South Africa and some of the other African states. In many households, one finds that adults are sick, and they must be taken care of by the young ones. This puts more pressure on households in their struggle for survival.

## **2.6 THE CONSTITUTION AND SOCIAL GRANTS**

Section 27 of the South African Constitution (RSA, 1996) clearly stipulates that everyone has the right to have access to health care services, reproductive health care, and nobody should be refused emergency medical treatment. All citizens must have enough food and water and everyone is entitled to social security if they are unable to provide for themselves and those who depend on them. The state must take reasonable legislative and other measures within its available resources to achieve the progressive realisation of each of these rights.

### **2.6.1 Legislation and Policy by SASSA and Social Security**

#### ***2.6.1.1 Social Assistance Act No. 59 of 1992***

The main aim of the Social Assistance Act (RSA, 1992) is to provide for the rendering of social assistance to qualifying people, to provide for the mechanism for the rendering of such assistance, to provide for the establishment of an inspectorate of the social assistance structures, and to provide for all matters related to social assistance.

Since the adoption of the Constitution of the Republic of South Africa (RSA, 1996), the Act provides for everyone unable to provide for themselves and their families to have access to social security. Such individuals must receive the appropriate social assistance, and by law, this legislation obliges the state to take reasonable and sound legislative and other measures within its available resources to achieve the progressive realisation of each of these rights (Office of the Presidency, 2004).

#### ***2.6.1.2 South African Social Security Agency Act No. 9 of 2004***

The South African Social Security Agency Act aims to provide for the establishment of the South African Social Security Agency as an agent of administration and payment of social assistance, to provide for the prospective administration and payment of social assistance by the Agency, and for the provision of all services and matters connected therewith (RSA, 2004).

The Constitution (RSA, 1996) provides that everyone has the right to have access to social security, including the right to social assistance if they are unable to provide for themselves and their dependents. The Constitution obliges the state to take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of each of these rights. The effective provision of social security services requires uniform norms and standards, standardised delivery methods, and a national policy for the efficient, economic and effective use of the limited resources available to the state for social security (Presentation of Nat.

The Acts above clearly stipulate and emphasise that all eligible South African's are entitled to social security, as stipulated by the law, and it should be delivered to beneficiaries fairly and equally. It is the beneficiaries' right to be treated fairly.

## **2.7 EFFECTIVENESS OF IMPLEMENTING SOCIAL GRANTS**

According to Delany, Jerome, and Lake (2016), there has been a lot of progress in the social welfare delivery system, as many more children access the Child Support Grant (CSG) as compared to when the social grant system was introduced 20 years ago, and between that time and now there have been drastic changes to the system. It has been

Discovered that even though there was a slow take-off upon the introduction of the social grants, there are now many people who access the social grants. Indeed, SASSA can successfully deliver the Child Support Grant to over 12 million beneficiaries monthly. However, despite this success, the fact there are still challenges cannot be ignored, as some children have still not been assisted by the Agency.

The government of South Africa that was newly appointed in 1994 came up with the strategy of paying social grants, but the strategy was deemed to be too expensive as it initially underestimated the true extent of the inequalities in South African society. It thus did not initially serve its purpose, and even though the system tried to form the foundation for social assistance, the results were unsatisfactory and the system was deemed unsuccessful and in desperate need of an intervention to stabilise and improve the process. As the years progressed the ruling government began dealing with the challenges caused by the system and began coming up with remedies to correct the past mistakes, putting in place a system that was more equitable and accessible so that social grants could be made available for everybody in need of them by the late 1990s. The system changes included both policy and administrative reforms (Delany, Jerome, and Lake, 2016).

The challenges in the grant administration system started very early and in 1996 the Chikane committee issued the Chikane Report about the restructuring of the social security system. The committee made recommendations for the enhancement of the distribution system, and also recommended that the government look at establishing a nationally organised social security system that would work for all. In 1998 the Public Service Commissioner took on the responsibility of finding ways to formulate the new system (Delany, Jerome, and Lake, 2016).

Initially, each province had the responsibility of administering its social grant system, and despite the various interventions, there were still a great many problems encountered. Problems of competitive demand for budgets arose, and inequalities in the provinces' budget allocations for social grants resulted in long delays and difficulties in accessing grant payments. These challenges, limited administrative processes, and a lack of standardisation among the provinces led to the need for implementation of standardised policies and processes across the provinces.

With these challenges in mind, it was decided that other measures were required to make the system work, and two committees were formed to intervene and come up with social assistance policy reforms. These committees in 1996 came up with a variety of options to help strengthen the child support system as well as the family support systems, and both agreed that the State Maintenance Grant of the time should be replaced with a Child Support Grant. Even though there was progress the system was still not optimal, and the Taylor Committee of Inquiry into Comprehensive Social Security was established in 1999 to examine the system that was put in place. This committee identified gaps in the system and recommended that a new comprehensive social system be formulated (Delany, Jerome, and Lake, 2016).

In 1994 the Constitutional Court stated that social assistance is a very crucial matter and should not be regulated by each province on its own. Instead, the system should be regulated uniformly standard and all social assistance legislation should be applied generally to the whole of the Republic of South Africa for social assistance system to perform effectively and adequately. During the same year, 1994, legislation was launched to provide for the framework for social assistance, and that legislation was to provide for a centralised national agency to provide for social grants. Having promulgated the legislation to provide for social grants, in 2006 the South African Social Security Agency (SASSA) was established and made responsible for all grant-related matters in terms of management, administration, and payments nationally. The department responsible for the legislation and policy is the DSD, and the early challenges of grant distribution have finally mostly been addressed with the introduction of SASSA. Even though there are still challenges in terms of the outsourcing of a payment system to actually pay the social grants, due to the questionable deductions that are still being applied to the beneficiaries' social grants by the company contracted by the government to make the payments, a lot has been done to run the system smoothly. There are thus just little challenges that still need to be resolved and SASSA has largely provided the remedy to combat the many challenges that were faced before (Delany, Jerome, and Lake, 2016).

## **2.8 WHAT ARE THE CURRENT CHALLENGES IN ADMINISTERING SOCIAL GRANTS?**

There have been many initiatives introduced to increase awareness of the social grants and these have resulted in progress as currently there are many more people now able to access

the social grants, the process of applying for the social grants has been standardised, the process for application takes less time than before and the long queues at the SASSA offices have been reduced. Regardless of these great improvements, there are still challenges that hinder the process of distributing the social grants (Delany, Jerome and Lake, 2016). The challenges are discussed below.

Many eligible children are still excluded. Even though an expanded alert has been issued informing citizens about the Child Support Grant, there are still many children that are not receiving the grant. About 18 per cent, or 1.8 million of the eligible children are still not receiving the Child Support Grant and many of these children are infants and adolescents. The biggest challenge for these groups of children is the issue of accessing their birthcertificates, and amongst other challenges that are not major are the access to documentation by the caregivers, social and cultural differences, and the fact that SASSA doesn't have baby- friendly facilities within their institutions (DSD, 2017).

**Figure 2.7: Challenges that are faced by the agency**



**Source:** Pather (2017:9)

According to a report in the Witness newspaper, cited by Pather (2017:9), an expert panel was consulted to ensure that SASSA can pay social grants by the 1<sup>st</sup> of April 2019, but because of the challenges the agency is facing the function of paying the social grants is potentially going to be taken away from it and be given to Treasury.

Despite the challenges faced by the agency, it has ensured that the payments function has successfully been removed from Cash Paymaster Services (CPS) and given to the South African Post Office (SAPO). This is according to the third report that was filed by the expert panel and the Auditor General. In the report the panel warns and raises concerns that SASSA is not being responsible and is not being clear as to how and where the social grants will be paid when April 2019 comes around. The panel even advises that the agency should be re-structured, as the panel was also instructed to look into whether or not SASSA is fit to pay the social grants.

Other SASSA shortfalls that have been discovered by the panel:

- The current system that they are using to address the problems of beneficiaries in cases where their grants are not being paid in full.
- Their reports on how they are going to pay the social grants when April comes are not clear and do not give any direction on the way forward.
- There are currently no service level agreements in place, particularly with the South African Post Office (SAPO). The agreements that do exist are not good enough to ensure that the agency is protected and that the money intended for the beneficiaries is not going to waste (Pather, 2017:6).

### **SASSA and SAPO Card Swaps**

According to Mzekandaba (2018:8), there is a problem with the recent SASSA card swap from CPS to SAPO, and many beneficiaries still have difficulty collecting their monthly grants due to ongoing technical problems with their SAPO cards. So many of the beneficiaries depend solely on their social grants, and unfortunately they are most affected by these problems with the Post Office cards. When their cards do not work they are told to go home as there is no money for them. This is very inconvenient for them as they have to travel long distances to get to the Post Office. SASSA has promised to get to the bottom of this problem and promised the beneficiaries that they will get their social grants soon.

## **2.9 THE MYTHS ABOUT SOCIAL GRANTS**

Firstly, the number of people that receive social grants in South Africa keeps on growing because in 1994 there were only 4 million people receiving social grants, but that number has

changed drastically as the number of beneficiaries as of 31 August 2014 stands at 16.3 million.

The 702/Cape Talk presenter Redi Tlabi had an interview with Louise Ferreira, a journalist for Africa Check, about some of the myths that surround social grants in South Africa.

The myths regarding the beneficiaries receiving the social grants are as follows:

- The grants cause the people to become lazy and make them depend on the government for survival;
- The availability of the Child Support Grant increases the number of pregnancies in teenagers as they fall pregnant just to receive the social grant;
- In the case of Child Support Grants, the parents claim this money even when they do not live with their children; and
- It is believed that the grant recipients are misusing the social grant money.

Pitjeng (2015) states that according to Talk Radio 702 host, Xolani Gwala, research that was done by the Southern Africa Labour and Development Research Unit (SALDRU) that is based in the School of Economics at the University of Cape Town revealed findings that are totally different from the myths above, as there is no evidence that once people receive the Old Age Grant they stop looking for jobs and become satisfied with the social grants. The Centre for Social Development in Africa also supports these findings as it disagrees with the notion that social grant beneficiaries are not willing to work and make an effort to earn more income and not be dependent on the government for a living. It has instead found that the beneficiaries rather want employment that is going to pay them more so that they can exit the welfare system as soon as they can.

The myth about the Child Support Grant, that teenagers fall pregnant to receive the Child Support Grant, has also been disproved as there are very few teenage mothers who apply for this grant. The Centre for Social Development in Africa (CSDA) also confirms that the caregivers of the children are the ones that receive the Child Support Grant, as most children (92.2%) live in the households where their caregivers live. In the case where grant beneficiaries are perceived to be misusing the grant money, the CSDA has found that although there are some that misuse the grant money by using it to buy alcohol, in most cases the beneficiaries use their social grant money to buy food for themselves and their families, as well as non-food items like paying for their children's school fees and buying them their school uniforms.



In other cases they also use the grant monies for transport to and from work, as well as for their health needs.

According to Ferreira (2017), these myths came about because when the payment of grants was introduced it looked like the beneficiaries were getting paid social grants without having to do anything for them. Research done by the Centre for Social Development in Africa, based in Johannesburg, found that even the beneficiaries getting paid the social grants believed the myths that are mentioned above.

## **2.10 CORRUPTION AND SOCIAL GRANTS IN SOUTH AFRICA**

There is a need for a brief discussion to outline the background and understanding of how the apartheid system of social grants is important to understanding the current corruption in the present system, and also to take note of how apartheid was conducted in order to discriminate against and exclude certain population groups (Reddy and Sokomani, 2008:38).

The period in early 1910 was challenging as much discrimination was taking place against blacks. Social security in the form of Childcare Grants, Unemployment payments, and Old-age Pensions was only provided to white and coloured people. This system also discriminated against women because only white women who were over 60 years of age received an Old Age Grant. The blacks and the Indians were discriminated against on the basis that the grants would not be enough for their extended families, but the same reasoning was not applied to the whites and the coloured people. This is regarded as a form of corruption by the government at that time (Reddy and Sokomani, 2008:38).

According to Reddy and Sokomani (2008:38), the administering of social grants was changed in 1937 when social grants began being paid to all race groups and a means-tested pension and disability grant was introduced. Discrimination still existed in 1961 when the country became a Republic, and five times more whites received pensions than black pensioners at this time.

During the 1970s the state changed to a capitalist economy and the apartheid state slowly started to accept black people into their system. Black people began being provided with social assistance following much debate on the issue. The regulatory rules thus became more flexible and more people were considered for social grants (Reddy and Sokomani, 2008:38).

### **2.10.1 Improved Rights, Legislation and Increased Monetary Provision**

At the end of the apartheid era in 1994 there was an urgent need to deal with the past issues of social grant apartheid. In a nutshell, in terms of social grants this meant that proper administrative reforms had to be implemented and rights and policies had to be put in place. Three areas needed to be covered:

- Recognising the need for access to social assistance as a constitutional right;
- Adopting the Developmental Social Welfare approach (DSW); and
- Implementing the Child Support Grant.

### **Rights**

The South African Constitution (RSA,1996) is referred to as the most progressive in the world, and it includes social security as one of the socio-economic rights, as stipulated in the Bill of Rights. Section 27(1)(c) of the Constitution states that everyone has the right to social security assistance, and includes that if citizens can't support themselves and their families then appropriate social security should be provided for them them '*at the correct time and place njalo*'.

According to the Constitution of the Republic of South Africa (RSA, 1996), the state is therefore obliged by law to ensure that these services are rendered, either by employing legislation or by making other means to ensure that they don't deviate from the law. The state is also required by law to draw up and present a proper plan for how they are going to execute these services and avoid complaints from the beneficiaries by having to deal with redress all the time.

### **The Role of Poverty and Unemployment**

According to Sunday Independent (August 2017) South Africa is regarded to have the highest level of wealth inequality and poverty rates are relatively high when compared to the rest of the world. According to a recent study compiled by the World Bank, there are more than 30 million South Africans living in poverty and having to make a living with an income of R992 or less per month. In comparison the average chief executive officer earns 541 times more

than their ordinary employees. This, as a result, has led to many incidences where citizens have engaged in strikes to protest about the issues of service delivery as they have the view that their needs are not being taken into account.

The Sunday Independent further explains that the people most affected by poverty are the youth, who are aged between 14 and 35 years. When this is put into population numbers, 3.3 million of the country's youth are unemployed and most of these young unemployed are not employable as they lack the skills and competences required for the vacant posts available.

## **2.11 SUMMARY OF THE CHAPTER**

This chapter started by discussing the theories that stated the needs and basic rights of citizens. It then went on to define the Old Age Grant, how it was developed, what it lookslike and who can apply for this type of grant. The chapter than investigated the allocation of social grants per grant type and investigated the challenges experienced when applying forthe Old Age Grant. The chapter then discussed the Old Age Grant as a poverty reduction tool in South Africa, investigated the nature of poverty and discussed the measures of poverty. Poverty in South Africa was investigated, as well as poverty before the introduction of social grants. The chapter then went further to discuss poverty in the rural communities, amongst South Africans by population group, and looked at poverty between females and males.

The chapter discussed the Old Age Grant in Botswana and Namibia, and it discussed the Old Age Grant as a poverty-fighting strategy in Swaziland. The chapter looked at the employment opportunities for people earning social grants, as well as their personal growth. The impact of HIV/AIDS on social grants and poverty was discussed. The Constitution and social grants were discussed, including the legislation and policy by SASSA, and social security. The discussion then turned to the effectiveness of social grants, as well as the current challenges in administering social grants. The myths about social grants were highlighted, as was corruption concerning social grants in South Africa. The following chapter will cover the research methodology that is to be employed in this study.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

The research methodology is the most important part of the research proposal and dissertation/thesis, the reason being that the methodology that is chosen for the study to collect the data required can either break or make the study. It is very important to study most of the methodologies before selecting the most appropriate one for the study. The methodology selected for the study should comply with the requirements of reliability, validity and feasibility, and whichever methodology is used for the study must importantly generate the best possible results. The research methodology focuses on the research process, the tools to be used to collect the information for the study, on the individual steps in the research process, as well as on the objectives and procedures to be followed.

According to Williams (2011:12), the research methodology is a strategy of inquiry which moves from the underlying assumptions to the actual research design and data collection process. When choosing the research methodology, the following questions should be considered:

- Is the methodology that is chosen valid? Is it going to provide the kind of information, data, and statistics that are required?
- Is the methodology feasible, meaning will it manage to carry out this methodology with the sample concerned in the time available?
- Does this methodology measure what it is supposed to measure?
- Lastly, is this methodology reliable?

The methodology must be clear enough that someone else is able to understand and repeat the research by using the same methodology. This chapter is therefore going to discuss thoroughly the research methodology that will be used for this study, taking into consideration the main objectives of the study, and the sampling techniques that are going to be used to get the information. It will provide a description of the methodology and describe how the statistical analysis of the data will be conducted, and how interpretations will be made.

### **3.2 RESEARCH OBJECTIVES**

The objective of this study is to assess the impact of social assistance in the form of grants in South Africa, especially to those who are the poorest of the poor. The initial aim is to explore the effectiveness of the Old Age Grant in poverty reduction in South Africa, as SASSA was formed by the government with the task of administering the provision of social assistance to those who cannot support themselves and their dependents. It will also assess whether social grants foster development or create dependency by society on the government. When conducting a study, one should consider the main objectives, or why the study is being conducted.

The objectives of the study were:

- To assess and evaluate the effectiveness of the implementation of social assistance;
- To determine if SASSA officials are dedicated to helping beneficiaries to receive their Old Age Grant;
- To ascertain the extent to which the Old Age Grant helps in eradicating poverty; and
- To identify factors that hinder service delivery / provision of the Old Age Grants.

The study attempted to answer the following key questions:

- To what extent has the implementation of social assistance been effective in improving the lives of beneficiaries?
- To what extent are the SASSA officials dedicated to helping the beneficiaries to receive an Old Age Grant?
- To what extent does the Old Age Grant help in eradicating poverty?
- What are the factors or challenges hindering the distribution of the Old Age Grant?

#### **3.2.1 Hypothesis**

The hypothesis is defined as the untested assumption about the relationship between two or more variables that are tested in a particular study. The validity of these variables is assessed by examining the extent to which they are or are not supported by the data that have been gathered by empirical inquiry. The hypothesis is a concrete and stable explanation or a solution to a research question.

### **3.3 RESEARCH APPROACH**

A research approach is defined as a plan and a procedure for research that uses the criteria from the assumptions to create a well-defined method for data collection, analysis and interpretation. These plans involve many decisions that have to be considered and made, and the information or data gathered must be organised and presented in such a way that it makes sense to the reader (Creswell, 2014:6).

### **3.4 THREE APPROACHES TO RESEARCH**

Three different approaches need to be taken into consideration when conducting research, and these are the qualitative, the quantitative and the mixed-method approaches, which will be discussed further below. According to Corbin and Strauss (2014:163), the qualitative and the quantitative approaches should not be considered as the opposites of each other but rather merely as each representing a different end on a continuum.

#### **3.4.1 Qualitative Research**

The qualitative approach is a study whereby an individual or a group's understanding and meaning is explored, as opposed to a social or human problem. Furthermore, this kind of research consists mostly of the combination of questions and procedures. The collection of the data is within the physical realm of the participants, and the analysis of the data is possible by placing the data gathered into general themes (Miles, Huberman and Saldana, 2014:154).

According to Corbin and Strauss (2014:96), qualitative research is a method that analyses data directly at the place of the case study using fieldwork observations and conducting in-depth, open-ended interviews with the sample group, as well as analysing written documents in the literature. Qualitative research mostly considers naturalistic inquiry that is concerned with understanding the real world, to be able to interpret and narrate the findings and construct a case study.

According to Salazar, Mills and Veríssimo (2018:81), the characteristics of qualitative research are that it aims to study and understand life in the social setting being studied, and that the methodology uses words to describe the findings rather than numbers. The common criticism of qualitative research is:

- The samples are smaller and represented by a very small number of participants, which makes it difficult to generalise the results;
- The findings lack attention to detail; and
- It is difficult to tell if the findings are biased by the researcher's own opinion.

On the other hand, this type of research can effectively answer questions that will assist in the study, such as why and how the particular phenomenon being studied exists. A qualitative study specifically answers questions to give answers that are rigorous. Yin (2014:332) mentions that qualitative research is a process of inquiry that deeply enquires about the understanding of social behaviours within their natural settings. It is more concerned with the question of why, rather than the questions of what. This type of research is dependant more on the daily life experiences of individuals, rather than numbers and experiments. This study focuses mainly on the following: individuals, societies and cultures, as well as language and communication.

Podesva and Sharma (2014:108) define qualitative research as the ethical consideration wherein all kinds of qualitative studies focus mostly on the meaning and content, rather than focusing on breadth and scope as quantitative studies do. In a qualitative study, when collecting data different types of instruments are used such as participatory and non-participatory observation, qualitative interviews, document analysis, video recordings, as well as audio recordings. These different types of data collection have different ethical principles that always need to be adhered to, for example confidentiality and informed consent.

### **3.4.2 Quantitative Research**

A quantitative approach deals with testing objective theories by inspecting thoroughly the relationship between two variables. The two variables that are being examined can be measured by the research instruments, for the results to be analysed using statistical methods. Those who engage in this type of research have an assumption and they want to test their theories and prevent bias in order to be able to generalise the findings of the study (Kormos and Gifford, 2014:365).

A quantitative study is defined by Yin (2014:336) as the procedure of collecting numerical data that will be analysed using mathematically based methods or statistical methods to obtain the required results. In quantitative research data is collected numerically to explain a problem (Levitt, Creswell, Josselson, Bamberg, Fros and Sua´rez-Orozco, 2018:29). According to the

Centre for Innovation Research (2015), there are four main types of quantitative research designs which need to be taken into consideration, namely descriptive, correlational, quasi-experimental and experimental designs. Each of these is discussed below:

#### ***3.4.2.1 Descriptive design***

This type of design seeks to describe the status of the current problem. In this design, the researcher does not start with creating a hypothesis, instead the hypothesis is defined at the end of the study when all of the data has been collected. In most cases where this design is used the data collection occurs by observation.

#### ***3.4.2.2 Correlational design***

In this design, a relationship between two variables is measured using statistical analysis, but it does not consider the cause and the effect as it is also an observational study.

#### ***3.4.2.3 Quasi-experimental Design***

This type of design is also known as the casual comparative design, and it seeks to investigate the cause-effect relationship between two or more variables. For this type of design, the researcher does not have to use a group of individuals and can never influence an independent variable.

#### ***3.4.2.4 Experimental designs***

This design is also referred to as true experimentation because it uses a scientific method when investigating the cause-effect relationship between the groups of variables in a study. The researcher can manipulate a certain group of variables but not the independent one, and the effects between the two variables that are dependent and independent are collected to analyse the relationship between them.

According to Flynn and Korcuska (2018:38), a quantitative research design involves a formalised principle. The data that is collected is compared with a specific variable. The collection of data is also a standardised process and the variable can only be in a numerical form and be interpreted in the form of tables, graphs or statistical measures.



### **3.4.3 Mixed Method Research**

This type of approach involves collecting data using both quantitative and qualitative methods; putting together two kinds of data collection methods to get results and using designs that include philosophical assumptions as well as theoretical frameworks. The advantage of using this form of research is that it gives a more complete understanding of the problem that is being researched and the results are clearer because the researcher gets an understanding of the individual participant and the group as a whole, and also gets numerical values which make it easy to interpret the results (Creswell, 2015:84).

Mixed method research is whereby a study uses qualitative and quantitative method to collect data, analyse the data and then report on the findings (Picardi and Masick, 2014:455). The three types of approaches have been discussed above and one has been selected to be used for this study, namely the qualitative method. This is because the study needs to gain a depth of knowledge and understanding of the individuals and groups of people within the society of KwaDabeka, to help understand if the grant that they earn is sufficient to support them, and to understand more about what the individual challenges are regarding the payment of the Old Age Grant. Qualitative research here will include the interviewing of beneficiaries to get an in-depth understanding of each beneficiary who is earning the Old Age Grant, regarding their views on the beneficial maintenance that they receive monthly. The qualitative research will seek to understand the experiences that they have encountered when going to receive their grant and how they have had handled the issues that arose.

### **3.5 RESEARCH DESIGN**

A research design is a specific type of inquiry that is used together with the three research approaches which are qualitative, quantitative and mixed-method studies. This inquiry helps to further provide for the specific direction of the procedures in the specific research design which can be further described as the strategy of the inquiry (Flynn and Korcuska, 2018:108). Three types of research designs may be used for a study, which are quantitative designs, qualitative designs and mixed-method designs. As this study is using a qualitative research approach, it is important to use a qualitative research design as it will be the most appropriate.

There are numerous qualitative designs and the narrative research design has been selected for this study. It is suitable for selection because a narrative design studies the lives of

individuals, and the main purpose of this study is to understand the lives of individuals and groups and determine how effective the Old Age Grant is in their lives. This design allows for one-on-one interviews to obtain stories about each beneficiary' to come to an understanding about whether or not the money that they receive is sufficient to improve their lives so that they are able to support their dependents.

### **3.5.1 Justification for Choosing the Qualitative Approach**

The reason why the researcher has chosen the qualitative approach the study involves older people and some of them are not educated. To receive good feedback, researcher has to conduct qualitative research to have one-on-one interviews with individuals to explain the questions in simpler and easier ways.

### **3.6 RESEARCH INSTRUMENTS (INTERVIEWS)**

An accurate and systematic data collection process is very important when conducting scientific research, as the collection of data is important to gather the information that is needed for the study that is being conducted. Data collection depends on the type of study that is being conducted and can include document reviews, observation, questioning, measuring and a combination of different methods (Rouse, 2013:8).

According to Gray (2014:61), the research instruments are the tools to measure the data collected and are responsible for gathering the information for the research topic. The research instrument that has been used for this study is the interview, and the interviews will consist of open-ended questions to enable the study to get more insight and understanding of the individuals in the group being studied, which is the group of Old Age Grant beneficiaries. The interviews will be conducted on a one-on-one basis with each beneficiary at SASSA's Clermont and KwaDabeka local office, as well as with three SASSA employees at this site. The researcher will also observe and assess the whole environment where this grant is being administered.

### **3.7 RATIONALE FOR SELECTING SEMI-STRUCTURED INTERVIEWING AS A RESEARCH STRATEGY**

The reason for selecting semi-structured interviews is because the questions are open-ended and a researcher can get more insight into the answer to the question that is being asked, rather than just getting a 'yes' or 'no' answer. Essentially, the questions asked do not limit the answers

provided. Therefore, the nature of this type of study provides more answers than anticipated as the interviewees can express their feelings and thoughts about the questions that are being asked.

### 3.8 STUDY SITE

SASSA in KwaZulu-Natal is divided into four districts, namely the Pietermaritzburg District, Durban Metro, the Midlands District and the Ulundi District. Together these districts have approximately 2106 employees. SASSA KwaZulu-Natal has 79 local offices, and the study is being conducted within the Durban Metro, at the Clermont and KwaDabeka local SASSA office.

There are nine provinces in South Africa, and the study is being conducted in one of the provinces called KwaZulu-Natal. According to South African History Online (2020), pre- 1994 during the apartheid times, the township of Clermont and KwaDabeka was regarded as a black middle-income township. This township is surrounded by Kloof, Westville, New Germany, and Inanda Township. The main road in this township is called Clermont Road. The township was named after the late Sir Clermont; the farmer who sold his land for the development of this township. At that time this township was the only place where black communities could buy land and build their own houses.

Post-apartheid Clermont has become flooded with shacks as people from the rural areas have moved from the rural areas to seek job opportunities in the suburbs that are close by, namely Pinetown, Westville and New Germany in Durban. Today modern-day Clermont is known to be a place of entertainment, where people gather to socialise as there are now clubs and pubs where they can have fun. According to Fisher and Aguinis (2017:42), the census that was conducted in 2011 shows that there is a population of approximately 54953 in Clermont and KwaDabeka, with a total number of about 15347 households. The population is divided as follows:

**Table 3.1: Population per Gender**

Gender	People	Percentage
Male	27542	50.12%
Female	27411	49.88%

Source: Fisher and Aguinis (2017)

**Table 3.2: Population per Race**

<b>Population group</b>	<b>People</b>	<b>Percentage</b>
Black African	54708	99.55%
Coloured	81	0.15%
Other	74	0.13%
Indian or Asian	60	0.11%
White	30	0.05%

Source: Fisher and Aguinis (2017)

**Table 3.3: Population per the First Language**

<b>First language</b>	<b>People</b>	<b>Percentage</b>
isiZulu	48174	88.00%
isiXhosa	2250	4.11%
English	1850	3.38%
isiNdebele	683	1.25%
Sesotho	604	1.10%
Sign language	395	0.72%
Setswana	284	0.52%
Afrikaans	205	0.37%
Other	127	0.23%
Sepedi	123	0.22%
Xitsonga	18	0.03%
SiSwati	16	0.03%
Tshivenda	13	0.02%
Not applicable	212	

Source: Fisher and Aguinis (2017)

### **3.9 TARGETED POPULATION**

According to Burns, Bush and Sinha (2014:121), before any study can commence the target population needs to be identified and a decision made on the numbers of the population to be interviewed. The target population is the group of people or a certain population that the researcher is interested in researching for the topic under study. After the targeted population has been identified the sample is then identified from this targeted population group.

The target population is also defined as the group of the population that the researcher wants to investigate, from which the study population is selected. The people who then fit into the definition of the target population are then divided to select the sample: The researcher selects members for the study, from whom data will be collected (Podesva and Sharma 2014:124). The targeted population for this research are the beneficiaries earning the Old Age Grant, and they are old people from the age of 60 upwards who have met the criteria for the means test. The research is to be conducted with a total of 30 beneficiaries of the Old Age Grant and only were 24 who were able to complete the interview.

### **3.10 SAMPLING**

Sampling is the procedure for selecting and identifying the population from a large group of people. It is not possible to conduct a study by selecting the whole population because it will cost much more, and because of the time required the researcher may not finish their study. That is why sampling is used to narrow the population, and it is the only practical method that can be used in order to gather the information for the study (Tomal, 2005:204).

For this study stratified random sampling is being used. This kind of sampling means that the population is divided into two or more strata that are relevant to the study, based on one or more attributes. This type of sampling allows for both or all strata to be represented because the researcher will make use of each representative within the study to get the full picture for the study (Tomal, 2005:204). The focus group discussion will be undertaken based on the experiences and knowledge that the participating individuals in the group possess about the grant that they are receiving monthly. The researcher will select older persons over 60 years of age who are earning the Old Age Grant.

Sampling means taking a section that is going to represent a certain group or population, and this group of people will be questioned in order to obtain a clear understanding of the

experiences of the larger group of the population. For example, if conducting research with the aim of obtaining information or opinions from people who are suffering from HIV/AIDS, it means that the group that is selected will have an equal opportunity to participate in the research (Speight, Kalsbeek and DiGiano, 2011:337).

There are two general types of sampling and these are discussed below.

### **3.10.1 Probability Sampling**

This method of sampling is any form of sampling that uses random selection when the research is to be conducted, which means that all of the participants are selected randomly. For this process of selection to be used a researcher must ensure that the procedure for selection does give different units in the population an equal probability of being selected for the study; it must give all members of the community an equal chance to be selected. It is important to not be biased when using this type of sampling, because it should ensure that everybody amongst the pool of potential participants selected is given an equal chance so that all aspects of the research will be covered entirely (Tomal, 2005:214).

#### ***3.10.1.1 Types of probability sampling***

##### ***3.10.1.1.1 Simple random sampling***

This type of sampling is compared to the way a lottery is conducted, whereby everybody in the group of the population is given a chance to be selected as part of the sample that is going to be used in the research. No sequence is followed when conducting this form of sampling; the participants are just selected randomly.

##### ***3.10.1.1.2 Stratified random sampling***

This type of sampling is also called proportional or quota random sampling. When conducting this type of sampling a researcher will divide the population into a certain number of groups. From those groups they will then take a simple random sample of the population in the divided groups to obtain the sample from those small groups (Tomal, 2005:216).

The presentation of this type of sampling is based entirely on subgroups of the population that has been identified for sampling, which are called strata. It is important to select an equal random sample from each group that has been pre-identified, and that should be done using simple random sampling (Speight, Kalsbeek and DiGiano, 2011:339).

### **3.10.2 Non probability Sampling**

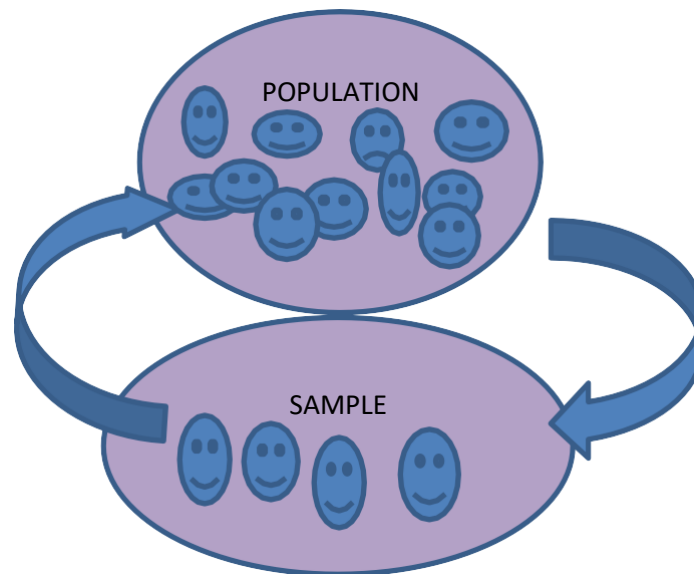
According to Naser (2012:15), in a non-probability sampling procedure the people selected for sampling do not have to know their probability of being selected for a sample. The members in this type of selection do not stand the same chance of being selected for the sample. Instead, this type of sample selection happens when the researcher wants to choose members selectively, based on his or her judgment.

## **3.11 SAMPLING PROCEDURE**

### **3.11.1 The Theory of Sampling**

In research a researcher is interested in finding and collecting information about a particular phenomenon in a particular setting, and the first step is to identify a sample to be studied from the population in that setting, as the researcher cannot conduct the study on the entire population. A sample therefore, needs to be collected to gather the information that is required for the study. The researcher has to observe the participants in the sample or interview them, depending on the type of data collection selected for the study. The last step is then to take the findings back to the population, or generalise the findings from the sample to the larger population, and to provide feedback on what was discovered by the researcher. The information or raw data gathered from the sample must normally reside in a library or data repository for a period of at least five years, prior to being discarded. There are common errors that need to be taken into consideration when selecting a sample, including not making the sample of the population too big, therefore it is important to select the sample carefully to get the results that are desired (Lahman and Richard, 2014:341).

**Figure 3.1: Example of a population and sample**



Source: Naser (2012:3)

### **3.12 DATA COLLECTION TOOLS (PRIMARY DATA)**

This means the collection of data by the researcher is to answer the questions that are being posed by the researcher. For this study, primary data is being collected from the beneficiaries of the Old Age Grant at the Clermont and KwaDabeka local office of SASSA, as well as the employees at this site, to get insight and understanding of their cultural behaviours.

The following tools will be used to collect data.

#### **3.12.1 Interviews**

In order to gather the required information for this study, semi-structured interviews will be conducted with a total of 30 beneficiaries who receive an Old Age Grant at the local SASSA office of Clermont and KwaDabeka. Because these beneficiaries receive the grant, they will have information on whether or not the amount that they receive is enough to support themselves and improve their lives and the lives of those supported by them. They have first-hand knowledge of all the challenges faced when it comes to the payment of social grants. The Old Age Grant beneficiaries know if this type of social grant does or does not help to eradicate poverty. The interviews with the beneficiaries will be conducted in a focus group discussion. One-on-one interviews will also be conducted with three SASSA officials. Two



of them are grant administrators on the supply line and they know about the challenges that can hinder the distribution of social grants. The other SASSA official is the supervisor supervising the whole process of social grant administration and conducting verification checks, and this official knows of the extent to which the officials try to help beneficiaries to receive their social grants timeously. Also, the researcher will make her own observations and assess the whole environment, while using SASSA information to gain in-depth insight into the topic.

### **3.13 DATA COLLECTION TOOLS (SECONDARY DATA)**

This type of data refers to the data that is collected by other researchers, to be used in a new study to address a different research problem. This type of data collection involves the use of secondary data, which could be management reports, journal articles and conference papers.

### **3.14 DATA QUALITY CONTROL**

Quality control refers to the procedures and methods that the researcher uses for a study to ensure that data that has been collected is accurate and of quality. These types of quality measures vary from study to study (Speight, Kalsbeek and DiGiano, 2011:334).

According to Miles, Huberman and Saldana (2014:126), data quality control is the routine measures to assure that data collected is of quality, and in its definition it emphasises that data must possess five key high-quality attributes which are discussed below:

#### **3.14.1 Validity**

The most important indicator for validity is face validity; data should be a true representation of the facts, and the indicator used should always be a valid measure of the results. Validity in research is concerned with the accuracy and truthfulness of scientific findings (Kormos and Gifford, 2014:361). It is a very important feature in a measuring instrument. It refers to the methodological soundness or the appropriateness of the instruments used (Mohajan, 2017:26). It is the ability of a measure to measure what it is supposed to measure. It indicates how well the data collection and data analysis of the research captures the reality being studied (Kormos and Gifford, 2014:372). An important aspect of any research should always be the degree of validity present in the procedures and conclusions (Kormos and Gifford, 2014:363). According to John (2015:70), validity is an essential criterion for evaluating the quality and acceptability of research.

Creswell (2013:12) has defined two major forms of validity that encompass the many types of validity: i) internal validity and ii) external validity. Both validities are important to the overall validity of the study. Internal validity refers to whether the manipulation of an independent variable really makes a true reflection or representation of the reality of the dependent variable. In brief, it refers to whether a study can be replicated (Kormos and Gifford, 2014:368). It is the extent to which factors influence the true reflection of reality, rather than the result of the effects of extraneous or chance variables not necessarily related to the factors influencing conception non-utilisation. It is mainly concerned with the congruence of the research findings with reality. It also deals with the degree to which the researcher observes and measures what is supposed to be measured. External validity refers to the degree or extent to which representations or reflections of reality are legitimately applicable across groups. It is concerned with the applicability of the findings in other settings or with other subjects outside of the sample.

The researcher not only wants the findings to be used in a smaller population but also wants to be able to generalise those findings to a larger population (Mohajan, 2017:29). In this research the primary data is to be collected on a random open-ended questionnaire basis, and anonymity and confidentiality will be strictly ensured. The researcher will present a true reflection of the information collected during the data collection (interview) process. Directly after the interviews the researcher will compile the data from the interviews and transform it into precious information. The validity of the results will be discussed with the researcher's supervisors to obtain valuable feedback. The secondary data will be verified with mathematical calculations, illustrative examples and propositions with proof. Most of the secondary data will be collected from scholarly sources and reliable news sources, improving the accuracy and trustworthiness of this study. Therefore, the results of the study will have a high degree of validity.

### **3.14.2 Reliability**

The methods by which the data are collected should always be stable and not change in order for the data to be considered reliable. The question that a researcher should ask themselves when collecting data is if the data collection and analysis methods are being documented in writing and if this documentation is being used to ensure the same procedures throughout. One of the main requirements of any research process is the reliability of the data and the findings. Reliability deals with the consistency, dependability and replicability of the results

of any research. It is an important concept in research because it can be used to reduce errors during the analysis of the responses to the questionnaires (John, 2015:72). It also indicates that the scores of an instrument are stable and consistent (Kormos and Gifford, 2014:374). Reliability coefficients range from zero to one, with higher coefficients indicating higher levels of reliability (Creswell, 2013:16). Reliable data are dependable, genuine, trustworthy, sure, unfailing, authentic and reputable (Mohajan, 2017:32).

Reliability is the strength of quantitative research. It is the degree to which measures are free from error and therefore consistently yield the same results over repeated testing periods. It means that the operation of a study, such as the data collection procedures, can be repeated with the same results every time. Therefore, it is concerned with the consistency, stability and repeatability of the informants' accounts, as well as the researcher's ability to collect and record information accurately.

Hence, the researchers can score results using reliability to reduce measurement errors. For example, a tailor measuring fabric with a tape measure obtains the true value of the fabric's length. If he takes repeated measures of the fabric, and each time comes up with the same length, it is assumed that the tape measure is reliable. Therefore, reliability is the steadiness, constancy and sureness of a measurement tool. The researcher can assure that reliability is maintained throughout the research, and any other researcher can depend on the findings of the study for their own future research. Many qualitative researchers avoid the validity and reliability terms and use terms such as credibility, trustworthiness, truth, value, applicability, consistency and conformability for evaluating the scientific merit of their qualitative research (Kormos and Gifford, 2014:379). Neutrality and trustworthiness in research also increase reliability and validity (John, 2015:78).

However, tests that are reliable are not always valid. For example, if a thermometer is a degree off, it will be reliable by giving the same results each time, but the results will not be valid because the thermometer is not recording the correct temperature. Because of the lack of time, and difficulties in collecting the primary data, the researcher will not have the opportunity to conduct the study more than once. Therefore, it is difficult to draw any conclusions on the reliability of this study's results concerning the beneficiaries of the Old Age Grant and the SASSA officials. However, in the mathematical calculations to establish propositions, prove theorems, provide examples, display diagrams and prepare tables the researcher will study

and perform the calculations several times. The hope is that this study will be reliable. Throughout this research, a consistent and conscious effort will be made to ensure that a high level of reliability is accomplished.

### **3.14.3 Precision**

Precise data means that the data collected have enough clear detail to paint a clear picture of what is happening.

### **3.14.4 Timeliness**

In this regard the researcher has to ask themselves the following questions: i) Is the data that is being collected enough to inform programme decisions? ii) Is the data that is being presented the most current, because the data has to always be relevant to the timeframe of the study? And, iii) Is the data that is being collected to be presented as soon as possible after being collected?

## **3.15 DATA ANALYSIS TECHNIQUES (PRIMARY DATA)**

Primary data analysis is the original analysis of the data that has been collected for any study. This is the process whereby the researcher tries to analyse the primary data and make sense of the data that has been collected to answer the research questions. The researcher can then come up with a conclusion that either supports or rejects the research hypothesis being assessed. The choice of data analysis method depends entirely on the manner in which the data is collected, either a quantitative or a qualitative manner (Yin, 2014:118).

Data analysis is described by Flynn and Korcuska (2018:109) as the process whereby the researcher tries to bring order, structure and meaning to the pool of data that has been collected. This process is regarded as messy, ambiguous and time consuming, but it is also regarded as a creative process.

There are two types of data analysis, which are qualitative and quantitative data analysis.

### **3.15.1 Qualitative Data Analysis**

Qualitative data analysis is described as a process of making sense of the participants' views and opinions about the study, corresponding patterns, themes, categories and regular similarities. It is further described as the process of searching for general statements about the

relationships that exist amongst the categories of data (Lahman and Richard, 2014:346). Miles, Huberman and Saldana (2014:128) also explain typical qualitative research and assert that the following aspects need to be considered:

- Coding or classifying of field notes;
- Examining the classifications on hand to find the relationship between them;
- Making explicit patterns, looking at the commonalities as well as the differences amongst them;
- Elaborating more on the set generalisations; and
- Formalising the theoretical contracts and making sense of them.

### **3.15.2 Quantitative Data Analysis**

This type of analysis requires the researcher to analyse the data collected by turning numbers into meaningful information by applying rational and critical thinking. This type of analysis also requires the calculation of frequencies between variables and finding the differences between those variables. Its purpose is to find the evidence which may either support or reject the hypothesis that was formulated before the study began (Lahman and Richard, 2014:346).

### **3.15.3 Process of Quality Content Analysis**

**Recording of data:** These recordings can either be done by audio recording or by using a digital recorder. The audio recording can also be a backup in case there is an electronic failure of the digital recorder and it ensures that all voices are heard.

**Verbatim transcription:** The responses that are gathered during the interviews must be transcribed as soon as possible and this must be done by an experienced person to ensure accuracy and speedy completion. To ensure that the researcher becomes familiar with the data collected when the time for analysis and interpretation comes, the original interview that was conducted will be listened to repeatedly.

## **3.16 DATA ANALYSIS TECHNIQUES (SECONDARY DATA)**

Secondary data analysis is where the data that was collected by someone else for another primary purpose is analysed. The availability of this existing data can be beneficial and can provide many options for the researcher who might have limited time or resources. The secondary analysis emphasises the same basic research principles as studies that utilise primary data and some steps need to be followed when using this type of analysis (Williams, 2011:6).

### 3.16.1 Process of Secondary Data Analysis

- **Develop the research question:** The most important thing with the secondary data analysis is to use theoretical knowledge, as well as conceptual skills, to analyse the existing data to address the research questions for the study being undertaken (Corbin and Strauss, 2014:148).
- **Identify the dataset:** Many types of research start by investigating to understand and learn what is already known and what other information can still be learned about the topic to be studied, which also includes the related and supporting literature (Corbin and Strauss, 2014:148).
- **Evaluating the dataset:** Once the data that has been set is identified as viable in addressing all the requirements discussed for the topic, it is now time to evaluate that dataset to ensure the appropriateness of the topic.

### 3.17 ETHICAL CONSIDERATION

Ethical consideration is regarded as the most important aspect when conducting research. If this is not considered the dissertation might fail. According to Rouse (2013:16), some points need to be considered as important principles related to ethical consideration in a study. The points are as follows:

- The research participants that are selected for a study should not in any way be subjected to harm;
- The dignity of the participants should always remain uncompromised;
- Full consent should be obtained from all participants before the study commences;
- The privacy of the research participants is key and should always be ensured;
- The data that have been collected from the research should be secured and treated as confidential;
- The identity of participants and organisations should be protected at all times;
- The study should refrain from exaggeration or any deception about the aims and objectives of the study; and
- A declaration of any possible conflicts is vital, as is one of any form of affiliation, and sources of funding should also be declared if any exist;

- If there is some sort of communication that exists about the research, it should be done with honesty and it should be transparent; and
- The use of any type of information that is misleading should be avoided, and the presentation of primary data findings should not be biased.

Speight, Kalsbeek and DiGiano (2011:334) insist that it is important that all ethical issues are included before the evaluation plan is formulated. Ethical consideration during evaluation includes the following:

### **3.17.1 Informed Consent**

This means that participants chosen for the study are fully informed about the study that is being conducted. The purpose of the study must be clearly explained to the participants, and they must be told if there is a group that is going to fund the research. The participants also need to be told how the findings are going to be used and who will be able to access those findings. The purpose of the informed consent is to enable the participants to make their own decision on whether to be part of the investigation or not.

### **3.17.2 Voluntary Participation**

This is when the participant has the freedom to participate in the research without coercion. The participants are not forced to participate and they can withdraw their participation at any time without affecting their chances of being considered for future programmes or any other future services. Pressure should not be placed on the participants that choose to discontinue their involvement in the study.

### **3.17.3 Do No Harm**

The evaluation process should ensure that it does not harm the participants in any manner, either physically or psychologically, and intentionally or unintentionally, as this can result in stress, pain, invasion of privacy or anxiety.

### **3.17.4 Confidentiality**

It is important to ensure that the information collected from the participants is not shared or accessed by anyone except the researcher. This information should not be published or made available in any future reports in any form where it can be linked directly to the participants.

The researcher also has to develop interpersonal skills, such as the ability to establish rapport with the participants. Here the parties build a relationship of trust between themselves. Rapport will be built by assuring the participants that all the information they are giving out for this study will remain confidential. The researcher will maintain confidentiality by safeguarding the information; creating a password for the computerised research file for the information shared by the participants. This situation will be maintained unless the participants agree to the information being shared with someone else.

### **3.17.5 Anonymity**

This is another requirement to maintain strict confidentiality, and as such the participants' names should always be unknown to the researching team. This is difficult to maintain in most cases as the participants will be known to the researcher/s. Anonymity ensures that the participants are unknown, while confidentiality means that the researcher can identify a respondent and his/her response but essentially promises not to make the connection known to the public. The researcher is bound to keep all the information private and inaccessible to the public. Miles, Huberman and Saldana (2014:129) emphasise that respondents should be kept anonymous to protect their identity.

The following measures will be taken into consideration: Respondents will be requested to fill their names in and sign the consent letters for quality control of the data collection and verification purposes. No names will be required on the questionnaire or be mentioned during the process of analysing the data. All of the identifying information will be removed as soon as it is necessary and be stored in a safe place for utilisation if ever there is contradicting information. This information will be destroyed after a period of five years. Furthermore, all the respondents that are to be interviewed will be assured that the interview transcriptions made by the researcher will only be made available to the researcher's supervisor upon request. According to Speight, Kalsbeek and DiGiano (2011:338) confidentiality and anonymity are very important in research for the following reasons:

- To improve the value and trustworthiness of the responses;
- To protect the participants' privacy; and
- To encourage participants in the study.



### **3.17.6 Only Assess Relevant Components**

It is important to only assess the components that are relevant to the study that is being conducted. The programme coordinator should try and keep the evaluation simple and only focus on what the study is intending to achieve and what the data that is gathered will be used for.

### **3.18 SUMMARY OF THE CHAPTER**

This chapter started by discussing what methodology is and what should be considered when choosing a type of methodology. It went on to discuss the research objectives for the study, followed by the questions that need to be answered by this study. It discussed the research hypothesis and the research approach, and it explained the types of approaches that can be considered when choosing the methodology approach for the study. Chapter three further presented the research instruments (interviews) and explained what they are used for. This chapter also discussed the rationale for selecting semi-structured interviewing and focus groups as the research strategy. This chapter further looked at the study site for this research, as well as the targeted population that was selected for this study. Sampling was also discussed in terms of what it is and the different types of sampling that can be used for a study, as well as the procedure for sampling. Data analysis was also discussed and data collection tools. Lastly, it looked at what ethical consideration is, why it is important to consider ethics, as well as what to consider during the evaluation. The following chapter, chapter four, will provide an in-depth summary and discussion of the results of the research.

## **CHAPTER FOUR**

### **PRESENTATION OF RESULTS AND DISCUSSION**

#### **4.1 INTRODUCTION**

This chapter presents the outcome of the data gathering process, reports the results and discusses the findings obtained from the semi-structured interviews. The results are presented in two separate phases. In the first phase, the focus group discussion conducted with the beneficiaries of the SASSA grant is presented. Thereafter, the interviews with the SASSA officials from the Clermont and KwaDabeka local office are discussed. The challenges identified during the empirical investigation are also discussed and the chapter describes the background of the Old Age Grant, the criteria to qualify for the grant and the eligibility of the beneficiaries.

As stated in chapter one, a total of thirty grant beneficiaries and three SASSA officials were approached and asked to participate in the study. Of those, 3 SASSA officials and 24 SASSA beneficiaries of the grant were interviewed in the Clermont and KwaDabeka community. The objectives were to assess and evaluate the effectiveness of the implementation of social assistance; determine if SASSA officials were dedicated to helping beneficiaries to receive their Old Age Grants; ascertain the extent to which the Old Age Grant helped in eradicating poverty and to identify factors that hindered service delivery of the Old Age Grants. The employees involved in the administration of the Old Age Grants were observed and specific emphasis was placed on the application process for the Old Age Grants and the administration during pay out of the grants.

A brief overview is given of the administration process relating to the stages of application for an Old Age Grant in the Clermont and KwaDabeka community. A thematic discussion then follows of the focus group discussion with the beneficiaries of the SASSA Old Age Grant,

#### **4.2 THE ADMINISTRATION PROCESS OF THE OLD AGE GRANTS**

The word administer is derived from the Latin word *administere*, which means to care for or to look after people, to manage affairs. Administration may be defined as group activity

which involves co-operation and co-ordination for the purpose of achieving desired goals or objectives (Joseph, 2012:68).

Potts (2011:12) describes administration as taking place wherever people work or play and is thus found in all spheres of human activity. Administration does not take place in a vacuum and has as its aim the effective and efficient realisation of goals. The administration of the Old Age Grant was therefore performed with the aim to realise the goal of service delivery to the public, which was the aged Clermont and KwaDabeka community in this case. The ultimate goal to be realised by this service delivery was the alleviation of poverty for the elderly while also improving the quality of their lives.

The administration of Old Age Grants has a specific process flow, from the point of first contact to the last point in the value chain where a grant application is approved or declined. In terms of SASSA's procedural manual, a four-step process is outlined for the grant application process. The process includes screening, attesting, quality control and verification (Potts, 2011:18). The administration of the Old Age Grant or pension is a detailed process with activities in the process to ensure effectiveness and efficiency (Bureau for Economic Research, 2010:4). The following activities are important during the screening stage: i) Check the completeness of the required documentation; ii) Complete the checklist of the required documentation; iii) Issue affidavits and forms; iv) Book the customer for a medical assessment if it is an application for a disability grant; v) Receipt of all required documents; and vi) Update the screening register (Potts, 2011:16). The deduction that can be made from the above is that the administrative process for the Old Age Grant is an adequately outlined process and the delivery of such service should be effective and efficient.

During the attesting stage the following activities are important: i) Interview the customer and check their documents for completeness; ii) Complete the application form; iii) Capture the data onto the SOCPEN system; iv) Retain the application receipt in the file; v) Advise the customer to proceed to the next step; and vi) Update the attesting register (Bureau for Economic Research, 2010:6).

The quality control stage involves the following important activities: i) Ensure completeness and compliance of all the documentation to the legislative/process requirements; ii) Ensure that the information captured on the SOCPEN system is consistent with the documentation

required and provided; iii) Complete the quality control form; and IV) Update the quality control register (Department of Social Welfare, 2001). The argument to be made is that the quality control activity ensures that comebacks because of subsequently discovered incomplete documentation are eliminated, and the best quality service is provided in accordance with the requirements of the White Paper on Transforming Public Service Delivery (RSA, 1997). The following activities are important during verification: i) Verify the information captured on the SOCPEN system against the documentation submitted; ii) Approve or reject the application on the SOCPEN system; iii) Issue an outcome letter and receipt to the customer; and iv) Update the verification register (Department of Social Welfare, 2001).

The history of the SOCPEN pension administration system is that it was developed in 1987, and implemented and maintained by the former Transvaal Provincial Administration. During 1994, a decision was taken by all provincial welfare departments to amalgamate the then 14 pension payment and administration systems into one system. At that time, it was decided to make use of the already existing SOCPEN system. This process started in 1994 and was completed during 1996 (Department of Social Welfare, 2001). The functionality of the SOCPEN system had to be changed to accommodate the different payment methods through contractors such as the Post Office, CPS and All Pay. What must be understood is the fact that the SOCPEN system was developed to handle only two payment methods, namely cash and bank payments, to approximately 700 000 beneficiaries (Joseph, 2012:19). An individual can apply for the Old Age Grant by filling in an application form at the nearest SASSA office. Applicants do not need to pay any fees to make the application. According to SASSA (Department of Social Welfare, 2001), the application process should not take longer than two hours. An applicant will be interviewed, have their fingerprints taken and will be given information on whether they qualify for the grant or not.

An applicant also needs to produce certain documents and provide the following information:

- A South African identity document, which must be barcoded;
- If the applicant is single, an affidavit stating that the applicant is single;
- If the applicant is married, a marriage certificate is required;
- If the applicant is divorced, a divorce order is required;
- If the applicant's spouse is dead, the spouse's death certificate is required;

- If the applicant is employed, their wage certificate is required;
- If they are unemployed, the Unemployment Insurance Fund or the blue book discharge certificate from their previous employer is required;
- If the applicant has a private pension, proof of the private pension must be provided;
- If the applicant has a bank account, their bank statements for three consecutive months are required; and
- If the applicant has investments, information on the interest and dividends earned must be provided (South African Government Services, 2014).

If an applicant cannot personally apply, a friend or family member can bring a letter from them and a doctor's note stating why they cannot visit the office themselves. A home visit may then be arranged by officials from SASSA (RSA, 2014). When an applicant applies for the Old Age Grant, they should state how they would like the money to be paid to them. The money can be paid out in cash on specific days at a pay point, or they can get the money paid electronically into a bank account. An applicant can change the payment method at any time by filling in a form at a SASSA office, but the change will only take effect the following month (RSA, 2014). The processing of applications for the Old Age Grant takes about 30 working days, after which the applications are either approved or declined. If an application is declined or refused, an applicant will receive a letter explaining the reasons for the refusal and how they can appeal the outcome if they wish to do so (RSA, 2014).

If the application is approved, the applicant will start getting payments within three months. The payments will be backdated to the day that the applicant applied for the Old Age Grant. The Old Age Grant will be cancelled if the beneficiary dies, if the beneficiary is admitted to a state institution, or if the income or assets of the beneficiary improve so much that the applicant no longer qualifies for the grant in terms of the means test. Beneficiaries must inform the Department of Social Development of any changes in their circumstances (Department of Social Development, 2014).

An applicant must pass the means test to qualify for this grant. The means test considers the assets of the applicant (including the property in which he or she lives), as well as his or her annual income. A single person qualifies for the grant only if his or her assets are worth less than 30 times the annual grant amount payable. For married people, assets are considered

jointly and should not exceed 60 times the annual grant amount payable. The income cut-off point is close to twice the annual value of the grant. If the applicant has an income from other sources the grant is adjusted downwards according to a pre-determined formula. The Old Age Grant is only paid if the amount payable exceeds R100 a month (RSA, 2014).

The Old Age Grant is paid out to people whose financial means are below a certain level. In October 2009, a single person was not allowed to earn more than R29 112 per year, including all formal incomes, and double this as a combined income if the applicant was married. About the assets: a single person is not allowed to own assets worth more than R484 800 and it is double that if the applicant is part of a married couple (RSA, 2014). The deduction made here is that the qualification criteria for the Old Age Grant are clearly set out, with the requirements and supporting documentation required clearly stated. The Old Age Grant is targeted at poverty alleviation, and those that have assets and source(s) of income are excluded through means testing.

The following section discusses the focus group discussion with the beneficiaries of the SASSA Old Age Grant and the interviews with the SASSA officials. The challenges were revealed during this discussion, the interviews held and the observations made with the Old Age Grant beneficiaries and the SASSA officials.

#### **4.3 FOCUS GROUP DISCUSSION**

As already discussed, the general public everywhere in the world base their perception of government on the nature and quality of the services they experience at the hands of public employees. The face of government is the face and/or voice of the front-line service providers. This is what all people experience and if the service is poor or unfriendly, then government is immediately deemed inefficient and bureaucratic (Joseph, 2012:72).

The administrative services for the Old Age Grant were not accessible to all of the citizens, as required by the White Paper on Transforming Public Service Delivery (RSA, 1997). Beneficiaries from areas such as KwaDabeka D still travelled long distances to the pay point. The central place to receive the Old Age Grant was at KwaDabeka. There were beneficiaries that walked to the offices, while other beneficiaries resorted to hiring transport in groups. This reduced the benefit of the Old Age Pension as some of the money had to be used for transportation expenses. Walking posed a health risk to recipients, as walking could lead to

complications such as dehydration and other illnesses. The citizens from these areas did not have equal access to these services and were not treated with courtesy, as the White Paper on Transforming Public Service Delivery (RSA, 1997) required. Exploitation of the beneficiaries by notorious and unscrupulous merchandisers and vendors who ran cash loan schemes was common in the Clermont and KwaDabeka community. Loan sharks and merchandisers approached beneficiaries to take up loans and even items from shops, with payments expected on the day of the grant pay out. This left beneficiaries indebted and it became a vicious cycle. In other instances, these loan sharks and merchandisers kept the SASSA cards of the beneficiaries and only gave them back to them on the day on which they were to receive their pay out. These beneficiaries were then expected to repay their loans immediately. Unscrupulous vendors forced beneficiaries to spend some cash when using their SASSA cards in their shops when withdrawing their cash. This practice reduced the final cash pay-out for the beneficiaries, despite the fact that SASSA made an effort not to reduce the cash pay outs by paying for the transaction charges when a SASSA card was used. The beneficiaries also found themselves to have been registered with burial schemes that they had no knowledge of by some vendors, and thus got paid less money because of these activities.

#### **4.3.1 Biographical Information of the Focus Group Participants**

The demographical profiles of the participants in this study are described in Table 4.1. The majority of the participants were females (20, 51.4%), while only 4 (16.7%) were males. In terms of race, all the participants were black Africans, and all were aged 55 years and above.

**Table 4.1: Demographical profile of the respondents**

<b>Profile</b>	<b>Frequency</b>	<b>Per cent</b>
<i>Age:</i>		
<b>55 years and above</b>	24	100
<i>Race:</i>		
<b>Black African</b>	24	100
<i>Gender:</i>		
<b>Male</b>	4	16.7
<b>Female</b>	20	83.3
<b>Total</b>	24	100

#### **4.4 FOCUS GROUP DISCUSSION WITH THE SASSA BENEFICIARIES FROM THE CLERMONT AND KWADABEKA POPULATION**

The analysis of the data gathered from the focus group discussion resulted in the identification of the following three broad themes and sub-themes, namely:

1. SASSA application process, challenges and expectations.
  - a) Readiness for the application process.
  - b) Challenges encountered during the application process.
  - c) Perceived expectations during the application process.
2. Service delivery and challenges accessing SASSA grants.
3. The economic and social impacts of the SASSA grants.
  - a) Timely payment of the SASSA grants.
  - b) Accessibility to the SASSA grants.

Data from the focus group interview was transcribed verbatim and was used as is during the discussion of the findings. The names of the participants were, however, changed to ensure their anonymity.

The questions were grouped together and classified as themes. (See Appendix D and Appendix E)

##### **4.4.1 Theme One: SASSA Application Process, Challenges and Expectations**

The apartheid system created dire multiple effects in present-day South Africa. This system was the main contributing factor to the high rates of inequality, poverty and unemployment plaguing the country now. The South African Social Security Agency (SASSA) was the new democratic government's direct response to address the high level of inequality and poverty amongst the indigent and vulnerable groups (children, disabled, and elderly) in the country. It has been reported in the literature that social grants in South Africa have been instrumental in lifting millions out of poverty (Leibbrandt and Wegner 2011:53). However, SASSA has come under scrutiny in recent years with many of these vulnerable groups denied access to the SASSA grants.

Owing to the above concern, it was expedient to know from the recipients whether the whole process of application for SASSA grants was fair and convenient. More so, it was critical to know whether the SASSA officials did their best to make sure the pensioners were registered for Old Age Grants. It emerged that while the majority of the interviewees claimed that the



application process was fair and convenient, others had some reservations. In particular, the long queue and the poor attitudes of the SASSA staff were noted as some of the problems evident during the application process.

With regards to the long queue, one of the participants had this to say:

*No. I had to return several times just to register. My house burned down and my I.D book went up in flames. I stood in line for hours just to be told my affidavit was not detailed enough. All of this could have been told to me while I was at the back of the line. I left these offices crying from that first encounter (Participant 2).*

Regarding the attitude of the staff, some of the participants revealed that at times the staff was rude to them.

*No, sometimes they are rude (P23).*

Echoing similar sentiments, participant P10 clarified that the perceived rudeness of the staff depended on the individual staff members.

*Yes, but it depends. Sometimes they can be rude, depending on the clerk (P10).*

Apart from the attitude of the staff and the long queue, it was also mentioned that supervision was needed to address the slowness of the staff.

*Today is my first time here. Staff is slow, and supervision is needed (P3).*

Consequently, it was assumed that the application process would be more efficient if a supervisor attended to the queue.

*Yes, but it would be efficient if a supervisor attended to the queue (P6).*

Although the majority of the participants affirmed that their application process was good, some concerns were noted by some of the participants. Amongst the concerns were system jams (IT issues), the number of times they had to return to register, and difficulty in memorising words due to their age. The excerpts from the participants are captured below.

*Yes, however sometimes they can't help us because the system jams (P16).*

*Yes, but I've had to repeatedly return to register (P13).*

*Yes, but I'd prefer if they wrote some things down for us, because we are old, and our memory is not that sharp (P18).*

Overall, drawing from the above narratives it was sufficient to assume that the application process was fair, albeit that some participants raised concerns. Hence, and as hinted at by one of the participants, there was room for improvement.

*Yes, but they can improve in certain areas (P12).*

#### **4.4.1.1 Subtheme one: Readiness for application**

While some of the emerging challenges such as a long queue and staff attitudes were outside the control of the applicants, adequate preparation for the SASSA application could help address unnecessary delays and save time. Hence, it was expedient to know whether the participants were aware of all the necessary documents required when applying for the Old Age Grant. Although an overwhelming majority of the participants claimed to be wellprepared, a small number of them had to return several times to complete their application process.

*Not thoroughly, because I've had to return several times for the same thing (P12).*

The above perceived lack of readiness could be attributed to the age of the applicants. It has been established in the literature that old citizens are more prone to memory loss and forgetfulness. This assertion was supported by one of the interviewees who professed to have knowledge of what was required to prepare for the application process, but subsequently forgot due to old age.

*Yes, but I forget because I'm old (P8).*

#### **4.4.1.2 Subtheme two: Challenges encountered during the application process**

Although the SASSA grants were supposed to target vulnerable groups (elderly, children and disabled) who could not participate fully in the labour market, this did not necessarily mean that every member of these groups received a grant. Given this concern, it was critical to know the challenges that the participants faced when applying for a grant. Equally important, it was worth ascertaining from the participants what could be done to ensure that all qualifying members of the community received the Old Age Grant. It emerged that misplacing of documents, lack of support from staff, and system problems, etc. were some of

the challenges faced during the application process. A brief summary of the participants' responses is provided below.

*My medical documents got lost here at SASSA. They don't store information correctly, I didn't like that (P3).*

*Slow service because of the jamming system (P4).*

*This branch, but the Pinetown branch staff is not helpful (P8).*

A critical point emerging from the above subtheme was that the misplacing of applicants' important documents was a cause for concern. Bearing in mind that the applicants were elderly, it would be more appropriate for the SASSA staff to engage with them more respectfully and show more empathy towards them. This view was echoed by one of the participants.

*They need to address us respectfully (P9).*

With reference to the question about what could be done to ensure that all qualifying members of the community received an Old Age Grant, one of the participants proposed the following:

*A supervisor should attend to the line to make sure we have the right documents, before we get in front of the line to see the clerk (P11).*

#### **4.4.1.3 Subtheme three: Perceived expectations during the application process**

While some concerns and challenges were revealed by some of the participants regarding the application process, it was critical to know from the participants' own experiences of the whole process of application for a social grant at SASSA, whether or not the whole process was carried out according to their expectations. Although there was a majority of affirmative answers by the participants, asserting that the application process was in line with their expectations, one of the participants hinted at the following:

*Yes, if liaised properly (P2).*

The above view indicated that whilst satisfied with the application process, better coordination by the SASSA staff was needed.

#### **4.4.2 Theme Two: Service Delivery at SASSA**

In the previous theme, it was revealed that applicants had some concerns and faced challenges during the application process, which largely centred on service delivery. It was interesting to note that SASSA had policies and strategies in place to address service delivery challenges. As such, it was sensible to know whether or not these policies were helpful in dealing with the issues, from the perspective of the participants. While an overwhelming majority of the participants agreed that SASSA's policies and strategies were helpful in ensuring service delivery, it was found that this depended on the branch or the SASSA staff members handling their application.

For example, although agreeing that SASSA's policies and strategies were helpful in terms of service delivery, participant 7 had this to add:

*Yes, but not all branches (P7).*

On the other hand, participant 22 disagreed that the SASSA policies and strategies were helpful in this regard, however acknowledged the following:

*No, it depends on the clerk (P22).*

From the above comments by P7 and P22, it could be surmised that the perceived service delivery challenges depended highly on the attitudes of the SASSA staff. This was also evident as it was noted that some branches had poorer service delivery than others. Consequently, one of the participants suggested the need for proper liaising between the various SASSA offices / departments for improved service delivery.

*Yes, if the information is liaised properly (P2).*

##### **4.4.2.1 Subtheme one: Service delivery expectations**

In this theme, it was hinted at that successfully addressing the service delivery challenges depended largely on the SASSA staff. This subtheme looked at the perspectives of the participants regarding whether SASSA officials understood their duties that they were expected to perform and if they rendered a service that met the participants' expectations. Although the majority of the participants agreed that the SASSA officials understood their duties and provided an acceptable level of service, participant 2 reinforced the notion that this depended on the individual staff members, as some provided better service than others.

Delving further, it was necessary to determine if the service received from the SASSA officials was helpful and informative. More importantly, it was critical to know whether the SASSA offices were easily reachable / accessible and open at a time that was convenient for the participants. The participants were unanimous with their responses that the service received from the SASSA officials was helpful and informative.

Regardless of the positive comments, it was reiterated that the long queue at the SASSA office presented a major challenge to the service provided and the information received.

*Yes, but sometimes the lines are so long that you might get to the clerk and you need to return the next day (P6).*

In terms of the reachability / accessibility of the SASSA office, one of the participants narrated the following:

*Yes, it is R16 for me to get here, including a return. It is easy to get here (P7).*

Drawing from the above, it could be concluded that the SASSA office was easily reachable and that the service provided by the staff was helpful and informative, despite the frustration with the length of the queue to receive the service.

#### **4.4.3 Theme Three: Economic and Social Impacts of the SASSA Grant**

As stated earlier in this chapter, the SASSA grants have lifted millions of people out of poverty and as such, these grants have been heralded as the most comprehensive social grant system on the continent of Africa. The state of the South African economy, however, necessitated the need to know if the Old Age Grant amount was sufficient to support the beneficiaries' dependents and family members. Equally relevant, it was important to know whether the grant helped the participants to improve their social lives. Mixed reactions emerged from the participants' responses. While 79.2 per cent (n=19) agreed that the SASSA grant had improved their social lives, 20.8 per cent (n=5) disagreed.

Amongst the 19 who agreed that the social grant had improved their social lives, some reported that the grant was still not enough. Part of the reason given was the small amount of the grant.

*Yes, but very little. After groceries I am left with nothing (P4).*

*Yes, but it is not a lot. I also do not get all of it because I pay for funeral cover and that gets deducted first (P5).*

*Yes, but its small. At home, we do not even have mealie meal currently (P6).*

*Yes, it helps. But also, we have to depend on my husband's because it is not a lot (P10).*

Regarding the five (20.8%) who disagreed that the SASSA grant had improved their social lives, they reiterated that the size of the grant amount was very small.

*My husband and I depend on each other's grant money because mine alone is not enough (P9).*

*We have no electricity at home as we speak, because the grant money is not enough (P14).*

*No, I have a lot of grandkids to take care of (P15).*

*After groceries, I am left with nothing (P13).*

From the above narratives, the consensus that emerged was that the SASSA grant amount was not enough to support their families and dependents. Nonetheless, it was acknowledged that the government increased the grant money yearly. The above statements clearly showed that as much as the social grant money had come to the rescue of the needy, there was still room for improvement from the government's side. They suggested that it would be a lot better if this social grant money was increased so that they could satisfy their basic needs, as they had a lot on their shoulders.

*Yes, it is not a lot but at least the government increases it yearly (P10).*

#### **4.4.3.1 Subtheme one: Timely payment of the SASSA grant**

In the theme above it was established that the SASSA grant amount was not sufficient to meet the monthly needs of the participants. Given this concern, this subtheme looked at whether or not the grants were paid on time and at the most convenient place for the beneficiaries. It was equally prudent to know if the SASSA officials attended to them as

quickly as expected. It emerged that while the overwhelming majority agreed that the SASSA grant payment was timely, some disagreed. One of the participants had this to say:

*No, I did not get paid a few months back (P11).*

Whilst in support of the view of P11, other participants acknowledged that the money from the months in which they were not paid was paid to them in the subsequent months. So although there were challenges with the payment systems, the beneficiaries concluded that they got their money in the end.

*No, but when I do not get paid, the following month I get back pay (P12).*

From the above statement the researcher presumed that the delays in payment could be attributed to technical errors and omissions by the SASSA officials. It was noted that it was up to the SASSA officials to try and improve their technical skills and systems to try and reduce the amount of time that the beneficiaries had to wait in a queue to get assistance. Regardless of the above, it was found that the SASSA grants were routinely paid on the first day of every month.

*Yes, one the first of every month (P5).*

With regards to the convenience of receiving their payments, it emerged that recipients could withdraw their money in convenience stores and supermarkets.

*Yes, I get mine at Pick 'n Pay (P9).*

*Yes, line is long but I withdraw at Cambridge supermarket (P8).*

It was noted from the narratives by the above participants that there were now various ways to withdraw the grant money, besides going to the pay points. Beneficiaries could now withdraw their grant money at facilities such as supermarkets, ATMs and post offices.

#### ***4.4.3.2 Subtheme two: Accessibility of the SASSA grant***

As previously mentioned, the aim of the SASSA grant was to provide financial support for South African citizens who could no longer compete in the labour market. Amongst these categories of South Africans were elderly citizens. It was important to determine if the SASSA grant was easily accessible to all qualifying elderly members of the community. Unsurprisingly, there was unanimous affirmation that every qualifying elder in the

Community known to the SASSA office was a recipient of the grant. This was reflected in this statement provided by one of the participants:

*All the elders I know get it (P2).*

However, according to the narrative of participant P3, elderly citizens without a South African ID book could not register for the SASSA grant.

*There is this 71-year-old man; he lost his DOM pass and he has tried applying for the green ID book but the documents still have not returned from Pretoria. He cannot register at SASSA without an ID book (P3).*

From the above narrative it was determined that the prerequisite to applying for the grant was the South African ID document. This was understandable, given that SASSA was a government intervention aimed at providing support for the citizens of the country. The South African ID document was a reliable source of identification for an elderly South African citizen.

#### **4.5 INTERVIEWS WITH SASSA STAFF**

In the previous section, three themes and their subsequent subthemes emerged from the focus group discussion with the recipients of the SASSA grants. The highlights of the section were that although SASSA grants were accessible and payment was timely most of the time, the monetary amount of the grant was insufficient to meet the recipients' basic household needs. Drawing on the established themes and subthemes, interviews were conducted with three of the SASSA staff members in order to gain more insight.

##### **4.5.1 Theme One: Application Process for the SASSA Grant, Challenges and Expectations**

In the focus group discussion, although it was found that the process of applying for the SASSA grant was fair and convenient, it emerged that the long queue, system jams and the attitudes of some of the staff needed to be addressed by the SASSA officials. Accordingly, it was imperative to know from the SASSA staff interviewed whether the SASSA officials generally did their best to make sure that the pensioners were registered for Old Age Grants. It emerged from the interviews that the SASSA office was designed in a way best suited to providing useful support to the applicants. It was revealed that police and council offices



were located on the SASSA premises to help applicants who had forgotten specific documents.

*Yes, I think I do. We are very helpful, and it is easier for us because if a pensioner brings or forgets a specific document, everything is around us... the police station to certify and council's office for proof of residence (Interviewee 1).*

Despite this help that was perceived as useful, it was found that IT system problems frustrated the application process.

*Yes, but the system jamming can slow us down. It is worse when it happens and the client is right in front of you (Interviewee 2).*

In the focus group discussion, a prominent subtheme that emerged was the readiness on the part of the applicants for the SASSA application process. It was found that some of the applicants had to return several times during the application process. As such, it was expedient to know whether the SASSA officials informed these potential beneficiaries of all the documents they were required to have with them when coming to apply for an Old Age Grant. There was unanimous affirmation that all necessary information was communicated to the applicants before they come to apply for their grants.

Another prominent subtheme that emerged from the focus group discussion was that applicants were faced with challenges such as misplacement of their documents, lack of support from the SASSA staff, as well as IT system jams which slowed the IT system right down. As such, the interviewees were asked what challenges they faced when beneficiaries applied for the Old Age Grants. It was found that lack of proper supporting documentation was a concern when beneficiaries applied for the grant.

*They might bring wrong documentation (Interviewee 1).*

*The elder might need more supporting documentation (Interviewee 2).*

Specifically, interviewee 3 noted the following:

*Not having an ID book might be challenging (Interviewee 3).*

From the above narratives, while it could be assumed that every elderly citizen qualified for the SASSA grant, their lack of supporting documentation such as their ID books could

present a challenge to them receiving the grant. Regardless of the challenges encountered during the application process, it was acknowledged by the recipients in the focus group discussion that the application process was carried out according to their expectations. This view was also affirmed by the SASSA staff members interviewed who unanimously responded “yes” to the same question.

#### **4.5.2 Theme Two: Service Delivery and Challenges Accessing the SASSA Grant**

One of the concerns that emerged from the focus group discussion was that despite the service delivery being guided by SASSA’s policies and strategies, the attitudes of some of the staff members dealing with the public seemed to vary between SASSA offices and some staffs were more polite and helpful than others. Given this concern, it was important to know from the interviewees whether the SASSA policies on service delivery were useful in helping them to help the beneficiaries. All the interviewees unanimously agreed that the SASSA policies were helpful and assisted them in helping the beneficiaries.

Moreover, it was critical to know whether or not the SASSA officials fully understood their duties so that they could provide service to the best of their ability and to meet the expectations of the public. Although all the interviewees stated that they understood their duties, one of them raised a concern regarding the lack of communication on new changes introduced by the head office.

*Yes, but sometimes the head office will introduce a new service/programme and not inform floor staff, and no training is provided (Interviewee 3).*

The consequence of the lack of communication and training for the staff when changes or new services were introduced was noted to limit the support rendered by the SASSA officials to the beneficiaries. This was reflected by the statement below:

*The next thing, a client is standing in front of you with questions and needing assistance with something we were not informed about (Interviewee 3).*

In an attempt to address the above challenge, interviewee 3 advocated for consistent training whenever changes were introduced.

*Training is necessary and should be consistent (Interviewee 3).*

Furthermore, and consistent with the focus group discussion, all the interviewees agreed that the service rendered by SASSA staff was helpful and informative. Equally, there was a consensus among the interviewees that the SASSA offices were easily reachable and open at times that were convenient for the beneficiaries.

#### **4.5.3 Theme Three: Economic and Social Impact of SASSA Grants**

An emerging concern from the focus group discussion was that the SASSA grant money was not sufficient to meet the recipients' basic needs. Corroborating with the focus group participants, all the interviewees acknowledged that the SASSA grant amount was not enough for the beneficiaries. They voiced that the majority of the beneficiaries had dependents so the amount of money was not enough for them. The excerpt from an interview is captured below.

*No, it is small because the majority of them look after grandkids and the grant is not enough for the responsibility that comes with that (Interviewee 1).*

A similar sentiment was also shared by interviewees 2 and 3.

*No, these pensioners live with grandkids (Interviewee 2).*

*Honestly, most of these beneficiaries raise grandkids so no, it is not enough (Interviewee 3).*

##### **4.5.3.1 Subtheme one: Accessibility of the SASSA grant**

It could be deduced from the above statement that the majority of the elderly also looked after their grandchildren. It was therefore reasonable to assume that the grant should be accessible to all qualifying members of the community. Apart from the lack of an ID book, it was noted that certain conditions could prevent the elderly from accessing the Old Age Grant. It was revealed that those who received UIF funds, and those who had spouses earning an income of some sort that was above a specified amount could be barred from accessing the grant. In terms of the UIF funds disqualifying the elderly from accessing the grants, interviewee 1 expressed the following:

*No, some might qualify because they have reached the retirement age, but if they are receiving UIF or provident fund and it is a certain amount, they might be rejected by the system (Interviewee 1).*

Echoing similar views, interviewee 3 revealed the following:

*You might get disqualified because of your previous employer. UIF and provident fund play a big role (Interviewee 3).*

With regards to elderly partners earning an income and its impact on qualifying for the grant, interviewee 2 noted:

*It depends; your partner's earnings might also affect your earnings of the Old Age Grant (Interviewee 2).*

Added to the statement above, interviewee 3 noted the following:

*It also depends what your spousal partner is earning monthly as well. If so, sometimes you can get a certain percentage, not all of it (Interviewee 3).*

From the last comment, it could be seen that members of the public who applied for the grant would not necessarily be denied the grant entirely due to their partner's monthly earnings. As hinted at by interviewee 3, while applicants would not necessarily be given the total grant amount, they would receive a percentage of the monthly grant payment if they otherwise qualified for the grant. The elderly were required to pass the means test in order to qualify for the grant, and if they were married their spouse also had to pass the means test. Besides this means test there was no other reason for their application to be rejected, as long as they produced all of the supporting documents and had the documents certified.

#### **4.5.3.2 Subtheme two: Timely payment of the SASSA grant**

In the focus group discussion of the same subtheme, it was revealed that some of the elderly were not paid some months. In order to substantiate this claim, it was important to know from the SASSA officials whether the grants were all always paid on time and at the place most convenient for the beneficiaries. All of the SASSA officials interviewed affirmed that all grants were always paid timeously and at convenient locations. The interviewees attested that the money was always available on time and it was always paid in accordance with the beneficiaries' preferences. The beneficiaries could have the money deposited directly into their bank accounts or they could continue to use their SASSA cards at the various pay points such as post offices. Beneficiaries could also draw their money in supermarkets when buying their groceries.

#### **4.6 SUMMARY OF THE CHAPTER**

In summary, this chapter explicitly revealed the challenges associated with, accessibility to, and the application process for the SASSA grant for the elderly from the perspectives of the beneficiaries and the SASSA officials. The prominent aspect that emerged from the focus group discussion with the beneficiaries was that although the application process was good, the amount of the grant was not enough. This view was also reinforced in the interviews conducted with the SASSA officials. Overall, both the focus group discussion and the interviews conducted confirmed that not having an ID book could prevent access to the grant. In addition, the elderly receiving UIF funds or who had a spouse earning a monthly payment could be denied access to the grant. It was also discovered from the focus group discussion and the interviews that the government had done a lot to improve the lives of the needy but some of the participants were of the view that the elderly were the most vulnerable and they were left with the burden of taking care of their grandchildren. It would therefore be a great thing if the elderly's money could be increased in order for them to meet their daily needs and the needs of those under their care.

It seemed that every qualifying citizen was fully aware of all the necessary documents that were required when looking to the government for assistance and applying for the Old Age Grant. It was therefore noted that the only challenge that they faced was the long queues that they had to wait in to apply for this assistance. Sometimes after waiting for a significant amount of time, they reached the front of the queue and were denied assistance because they did not have all of the necessary documents with them, which meant that they had to return the following day and start the process again. It is advisable to give proper, written information to the elderly as some of them forgot the requirements because of their age.

The following chapter will discuss the conclusions and recommendations based on the empirical findings of this study.

## **CHAPTER FIVE**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 INTRODUCTION**

This chapter presents conclusions on findings of this case study conducted in the Clermont and KwaDabeka local South African Social Security Agency (SASSA) office. It also gives a set of practical recommendations regarding the effectiveness of Old Age Grant in improving lives of beneficiaries. A detailed analysis of results is considered necessary in this study. This chapter thus thoroughly discusses findings of this study, in line with objectives set in chapter one. Recommendations provided are based on research design and findings.

#### **5.2 REVIEW OF THE THEORETICAL STUDY**

The main aim of the study was to explore the effectiveness of the Old Age Grant in poverty reduction in South Africa. SASSA was formulated by government, with the task of administering the provision of social assistance to those who cannot support themselves and their dependents. Research design and chapter framework were based entirely on research problem and other smaller problems that arose.

In chapter two, only literature related to different types of social grants, specifically Old Age Grant, and South African Social Security Agency was discussed. The literature revealed the role of grant system in strategies for social protection and social profile of elderly in South Africa. Various assessments of level of service delivery enjoyed by beneficiaries of Old Age Grant were examined, and the causes of poverty among beneficiaries of grant were clarified. Other strategies for survival were evaluated in order to gain an understanding of reasons why the present system failed to bring enough improvement in service delivery.

The aim of the discussion in chapter three was to understand the various elements of data obtained through an analysis of the relationships between concepts, constructs and variables to identify and isolate patterns and trends, as well as to establish themes that emerged in the data. The data was collected by means of one-on-one interviews and a focus group discussion purposively conducted with SASSA employees and grant beneficiaries at Clermont and

KwaDabeka local SASSA office respectively. SASSA employees acted as the custodians of guidelines discussed in this study, and data gathered was described and illustrated. Various themes emerged from the interviews. An explanation of each theme was presented, which was enriched by direct verbatim reflections of the responses.

### **5.3 EMPIRICAL STUDY**

In chapter four, research results were evaluated, translated and presented in various formats. This study was qualitative in nature, and 26 semi-structured interviews were conducted using an interview schedule (questions) to gather information from the beneficiaries SASSA grant and SASSA officials at Clermont and KwaDabeka local office in KwaZulu-Natal. Based on results of this study, it could be concluded that although the application process was good, the monetary amount of grant was not sufficient. Both focus group discussion and individual interviews conducted confirmed that by not in a possession of your ID book could prevent beneficiaries to register for the grant. As it is the critical document to register old age grant

### **5.4 OBJECTIVES OF THE STUDY**

The objectives of the study were:

- To assess and evaluate the effectiveness of the implementation of social assistance;
- To determine if SASSA officials were dedicated to helping beneficiaries to receive the Old Age Grant;
- To ascertain the extent to which the Old Age Grant helped in eradicating poverty; and
- To identify factors that hindered service delivery of the Old Age Grant.

The study attempted to answer the following key questions:

- To what extent has the implementation of social assistance been effective in improving the lives of beneficiaries?
- To what extent are the SASSA officials dedicated to helping the beneficiaries to receive an Old Age Grant?
- To what extent does the Old Age Grant help in eradicating poverty?
- What are the factors or challenges hindering the distribution of the Old Age Grant?

## **5.5 FINDINGS FROM THE STUDY**

### **5.5.1 Objective One**

To assess and evaluate the effectiveness of the implementation of social assistance.

The study in chapter four assessed and evaluated the effectiveness of implementation of social assistance. The study revealed that there was a detailed and documented application process for the grant, there were challenges associated with application process, beneficiaries had certain expectations of level of service provided by SASSA officials. South African Social Security Agency was identified as the government's direct response in addressing high level of inequality and poverty amongst the indigent and vulnerable groups (children, disabled and elderly) in the country. This objective was achieved.

According to Leibbrandt and Wegner (2011:53), it was reported in the literature that social grants in South Africa were instrumental in lifting millions out of poverty. However, SASSA had come under scrutiny in recent years as many of these vulnerable groups were denied access to the SASSA grants. Owing to this concern, it was expedient to ask the recipients if the whole application process for the SASSA Old Age Grant was fair and convenient.

The study revealed that SASSA grants had lifted millions of people out of poverty, although there were mixed emotions as some beneficiaries felt that although this social grant had helped them and their families, the grant amount was not enough. Some were disappointed and disgruntled that they didn't receive the full grant amount as they were forced by unscrupulous vendors to pay for funeral cover and only received the change after this amount had been deducted, leaving them with very little money. It was discovered that the social grant money was utilised for many things: The elderly had to use the money to send their grandchildren to school and feed them. The social grant money had come to the rescue of the needy but there was still room for improvement by the government. In conclusion, even though the government increased the social grant money yearly, there was still the feeling that it was not increased enough. As much as this grant money helped to put food on the tables of the needy, the government could do better to further help the needy.



### 5.5.2 Objective Two

To determine if SASSA officials were dedicated to helping beneficiaries to receive the Old Age Grant.

The study explored the readiness of the staff to help the social beneficiaries and their dependents to access the Old Age Grants. Reviewed literature in chapter two revealed and examined the employment opportunities for people earning the social grants, the impact of HIV/AIDS on social grants and poverty, and the application process for the Old Age Grant. As a result, objective two was met.

The study revealed that some of the SASSA staff tried their best to assist the applicants to get the social grant, because in cases where the applicants had lost or forgotten some documents that were required for the application, all the facilities that were required to assist these applicants were on site in this local SASSA office studied. These staff directed the applicants to these facilities for assistance so that they could complete the application process successfully. There was a police station on site to certify documents that required certification and the council office on site was able to provide the proof of residence required. This SASSA office thus provided a 'one-stop-shop' in accordance with the requirements of the Minister of Social Development.

Despite being useful to the SASSA staff, the computer network in use was not without problems. It was discovered that the network issues sometimes frustrated the officials as they could not work if the system went offline, and this was particularly frustrating when this happened in front of customers. It was further discovered that the SASSA offices were specifically designed to provide useful support to the applicants, and the necessary information on how to apply for social grants was displayed clearly, as per the *Batho Pele* principles. The International Labour Office (2016:52) mentioned that social grant beneficiaries needed to be notified about annual reviews that had to be conducted on all beneficiaries. Beneficiaries had to be informed of their annual review three months before the review was to take place. In cases where a beneficiary was paid electronically their review had to take place electronically, and this process had to be done automatically once a year.

It was concluded that as much as the SASSA staff were ready to offer assistance to the applicants and that all the facilities required were available to the applicants, there were

issues that arose. Sometimes the grant applicants, especially the older applicants who came to apply for the Old Age Grant, forgot the necessary documents that they had to bring with them when coming to apply for the grant. Their advanced age made them prone to forgetting or misplacing important documents, for example they tended to forget their original ID books and there was nothing that could be done when this happened, and the applicants simply had to return to the SASSA office the next day in order to complete their application process.

### **5.5.3 Objective Three**

To ascertain the extent to which the Old Age Grant helped in eradicating poverty.

The study in chapter two discovered the extent to which the introduction of this social grant helped eradicate poverty in the lives of those who received the grant. There are many people facing the challenge of poverty and social grants were introduced by the government to assist those in need. As a result, objective three was met.

It was discovered during the focus group discussion and with help from the SASSA officials interviewed that the lump sum paid out each month as the SASSA grant was not enough to sustain the beneficiaries fully. One of the beneficiary respondents qualified this by stating that the Old Age Grant was too small as they had to take care of their grandchildren and the grant amount was not sufficient to cover the responsibilities associated with that. All of the participants agreed that the monetary sum was too little to help the households fully and despite the majority of the beneficiaries stating that this social assistance had helped millions of families to come out of poverty, there were mixed emotions: 72.9 per cent of them were of the view that the social grant had helped in this regard, while 20.8 per cent were in disagreement, stating that they had not seen much change when it came to poverty eradication amongst the beneficiaries.

Even though 72.9 per cent were of the view that the social grant had come to improve their social lives, there was the sentiment that the government could do more to help them. They were of the opinion that there was still room for improvement, partly because after buying groceries there was little money left and they still had to pay for funeral cover that had been forced on them, so the money received did not meet all of their needs. Some of the 20.8 per cent that were in disagreement revealed that they did not even have electricity or mealie meal at home because the Old Age Grant was too small, and they were of the view that this was the

case as they still had to take care of their grandkids as their parents had either died or were not working and the entire household was dependent on the social grant money.

#### **5.5.4 Objective Four**

To identify factors that hindered service delivery of the Old Age Grant.

The last objective of the study was to identify the factors that hindered the service delivery of the Old Age Grant: the complications and all the challenges that existed with the service delivery. Chapter two of this study provided strategies and chapter five of this study provides recommendations on how to improve the service delivery of the Old Age Grant in KwaZulu-Natal. Therefore, this objective was also achieved.

It was discovered that there were several challenges and concerns that arose when it came to service delivery. Although SASSA had policies and strategies to address service delivery challenges, some of the participants mentioned that not all branches of SASSA were helpful in addressing their problems. In some cases the type of service depended on the individual clerks, as some were more helpful than others. Other factors mentioned that hindered service delivery were the attitudes of the SASSA staff and that some branches provided poorer service delivery than others. Regardless of some of the positive comments, another challenge that hindered service delivery was the long queues that beneficiaries had to wait in. Sometimes beneficiaries only reached the front of the queue and the clerk when it was time for the office to close, so they had to go back the next day.

## **5.6 CONCLUSIONS**

The conclusions derived from the findings were:

- In order for older people to be assisted quickly, they had to be given assistance when they went to a SASSA office to apply for a grant.
- Although the monetary value of grant was deemed insufficient by some, there was acknowledgement that government increased the grant amount each year. It was also noted that even though the grant money was insufficient, many families depended on this money, some beneficiaries were even able to send their grandchildren to school and it had helped lift them out of poverty.

- Government could do a lot more to improve the lives of the beneficiaries, as they had a lot on their shoulders.
- Challenges that hindered the service delivery were often dependent on the particular SASSA office or branch, as the SASSA clerks in some branches were not very helpful or respectful of the beneficiaries and thus provided poor service.
- The local SASSA offices should exercise the *Batho Pele* principles, making important information regarding the grant application process visible to the public. Information such as which documents were required in order to process the applications in one day would avoid the elderly going backwards and forwards because they had not brought the necessary documents for their applications to be completed.
- The manner in which the SASSA employees carried themselves at work needed to be changed as some of the employees were unprofessional in that they were not always helpful and polite to the beneficiaries. This behaviour at work needed to change so that beneficiaries could be assisted quickly and in a more professional manner.
- The use of queue marshals would reduce the influx of applicants at the offices, as applicants would not have to return repeatedly. These marshals could check the documentation of the applicants to ensure that they had all of the correct documents needed. This would avoid the applicants sitting in the queue for whole day, only to find that they did not have the necessary documents for the application when they finally reached the clerk.
- The Clermont and KwaDabeka SASSA office was well laid out to assist applicants as it had additional services on site to assist them. These services included a police station to certify important documents and provide affidavits, a Home Affairs office to assist with the provision of identity documents, and a municipal council office to provide applicants with proof of residence. This meant that beneficiaries did not have to travel too far to get assistance with this documentation. This saved them time and sped up the grant application process.
- Network problems resulted in long delays at times.

## **5.7 LIMITATIONS OF THE STUDY**

The major limitation of the study was that the sample was restricted to Clermont and KwaDabeka, KwaZulu-Natal only. Therefore, generalising the study to other areas would not be ideal as local office beneficiaries and South African Social Security Agent (SASSA)

employees differed from office to office. Welman, Kruger and Mitchell (2012:70) state that when determining a sample size, the researcher should consider the size of the population. The smaller the population, the larger the sample size should be to reduce sampling error and to ensure satisfactory results.

## **5.8 GENERAL RECOMMENDATIONS**

Government should try and look at structures that can help the grant beneficiaries, especially the elderly that stay with their grandchildren and have the added financial burden of taking care of them. These grandchildren should be viewed as foster children so that these social grant beneficiaries can apply for and receive Foster Care Grants to supplement their Old Age Grants. This will enable them to feed their families and cover their additional expenses.

Government should also consider increasing the monetary value of the Foster Child Grant from R1040 to equal that of the Old Age Grant, as this will mean that there is more money in the households to take care of the families. This will significantly improve the lives of these beneficiaries and their families.

SASSA offices should have staff skilled in Information and Communications Technology (ICT) on hand so that they can resolve the network issues that occur from time-to-time. This will avoid frustration due to further delays of the already long queues.

## **5.9 SPECIFIC RECOMMENDATIONS BASED ON THE FINDINGS**

Listed below are specific recommendations based on the findings of the study:

- Old people should always be accompanied by relatives when going to apply for the SASSA grant, so that they can help them to understand the process and help provide the necessary documents. This will avoid old people having to return to the offices repeatedly because of a lack of the appropriate documentation. This will also assist the SASSA employees who have been found ready and dedicated to assisting the applicants.
- In light of the above findings, government should try to increase the social grant as some of the beneficiaries feel that it is too little, and they cannot support themselves and their family members dependent on the grant.
- SASSA should encourage training and retraining of clerks from time-to-time, as it has been discovered that their behaviour sometimes hampers service delivery. They should be

trained in customer care so that they can understand the importance of treating customers correctly and understand that they are helping the needy.

- It may happen that an individual's behaviour at work is unacceptable because they are experiencing personal stress, for example financial stress. It will be beneficial to send such individuals for financial management training to help them deal with their financial frustrations. SASSA should also make more use of the Wellness Programme that is in place to deal with employees' wellbeing, as looking after the staff will ensure a healthier working environment and, in turn, help staff provide better service to the grant beneficiaries.
- SASSA should hire more staff to assist the beneficiaries waiting in line to apply for the grants, as this will reduce the influx of people into the SASSA offices. If there are more staff employed as queue marshals to manage the queues and assist with providing information regarding the correct documents that are needed for their applications, this will avoid beneficiaries sitting in the lines for the whole day, only to find that they do not have the necessary documents for the application. This will thus avoid them having to return repeatedly to successfully complete their application process.
- SASSA offices should be situated where it is easy for the beneficiaries to be assisted, instead of them having to travel long distances to be assisted. They should also be located together with other departments so that beneficiaries don't have to travel far to obtain documents that are outstanding.
- SASSA should consider having more pay points so that people from the rural areas are able to travel a short distance to get their beneficiary grants. This will avoid long queues at Post Offices.
- A culture of diligence should be instilled in employees at SASSA. They should receive training on this and sign documents to acknowledge their understanding of how they should behave and treat their customers.
- SASSA offices should resolve their network issues in order to prevent more system downtime to avoid the beneficiaries having to wait long because the system is not available.
- SASSA should ensure that their employees are motivated, as a healthy employee produces positive results. They can be motivated by involving them in team building exercises away from the work environment. This will ensure that they learn more and come back to work motivated to help their clients and treat them with dignity.

- The *Batho Pele* principles should always be displayed as a constant reminder to the employees of how they should treat their customers.
- The SASSA offices should also exercise the *Batho Pele* principles by making important information regarding the grant application process visible to the public. Information such as which documents are required in order to process the applications in one day will avoid the elderly going backwards and forwards because they have not brought the necessary documents for their applications to be completed.
- Effective management meetings will also assist. SASSA should hold regular meetings to discuss challenges that hamper service delivery in the office, so that management and staff are aware of which areas or aspects need improvement for effective daily activities.
- SASSA should revise and increase the Old Age Grant amount as the elderly people have a lot on their shoulders. Besides normal household expenses, many beneficiaries have to look after their children and grandchildren using their SASSA grants.
- It is also recommended that the manner in which the SASSA employees conduct themselves at work be improved, as some of the employees are not always helpful to the beneficiaries. If they improve their behaviour at work the beneficiaries will be dealt with quickly and professionally.
- It is also recommended that SASSA should play a role in fulfilling the objectives of its CEO: to have a one day turnaround time for the grant applications. This can be done by having a cluster of offices in the same area, such as a police station to certify important documents and provide affidavits, a Home Affairs office to assist with the provision of identity documents, a Department of Social Development office to assist with Foster Care Grant related issues, and a municipal council office to provide applicants with proof of residence. In this way the beneficiaries don't have to travel too far if they require documents or assistance from these other offices or departments.

## **5.10 RECOMMENDATIONS FOR FURTHER RESEARCH**

Further research can investigate if SASSA officials in other offices or branches do consistently help the beneficiaries to receive their social grants. Other SASSA offices can be studied to determine if their staff have a culture of diligence and treat elderly people and other grant applicants with respect. This will identify other offices or branches where intervention is required by management to improve service delivery. The officials lacking culture of diligence can be referred to enrol for customer care courses to improve their skills.

### **5.11 SUMMARY OF THE CHAPTER**

The main aim of this chapter was to provide a clear assessment of the Old Age Grant to determine if its existence did serve the purpose of eradicating poverty. The contribution of each chapter in the study was highlighted and a summary of the entire study and the findings was provided. Recommendations were made to improve SASSA's service delivery. This chapter also provided recommendations for future research.

The findings of the study and their implications were outlined, and conclusions were made regarding the answering of the research questions and whether or not the objectives of the study were met. A conclusion was made that social grants, particularly the Old Age Grant, were helping millions of people, so they were a poverty reduction tool to a certain degree. Even though the grant amount was insufficient, it was still of value as without this grant the beneficiaries could not provide for their families at all, given that it was their only source of income. The Old Age Grant allowed them to feed their families to some degree, and without this social grant many children would not be able to go to school. This grant was thus a life changer for many people. SASSA officials were eager to help if the necessary infrastructure was available. SASSA had policies and measures in place to improve its service delivery, and the relevant people had to make sure that they were effectively utilised.

Recommendations and conclusions provided in this chapter could be advantageous in determining approaches that could be pursued by South African Social Security Agency employees. The chapter further highlighted that the government could improve service delivery by encouraging more training on the various aspects of performance to improve working conditions in the local SASSA offices.



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## **APPENDIX A: RECRUITMENT LETTER FOR INTERVIEW (SASSA EMPLOYEE)**

Dear Clermont and KwaDabeka office South African Social Security Agency (SASSA) employee

### **INVITATION TO PARTICIPATE IN THE STUDY: THE EFFECTIVENESS OF THE OLD AGE GRANT IN IMPROVING THE LIVES OF BENEFICIARIES: A CASE STUDY OF THE CLERMONT AND KWA-DABEKA LOCAL OFFICE.**

As an employee of the South African Social Security Agency (SASSA) at the Clermont and KwaDabeka local office for pensioners you are hereby invited to partake in the above mentioned study. Your participation in this study will include giving answers in an interview regarding the Old Age Grant and if it is effective in improving the life of the grant beneficiaries. Your participation in this study is important and valued and will enrich the study as I will draw on your insight and experience to understand the effect of the Old Age Grant on the lives of its beneficiaries.

Regards

.....

Bongiwe Patricia Ngcobo

Contact: [flibabe@gmail.com](mailto:flibabe@gmail.com) or [bongien@sassa.gov.za](mailto:bongien@sassa.gov.za)

Cell: 0828654305/0672767573

### **DECLARATION**

I \_\_\_\_\_ (Full names of Participant) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participate in the research project.

I understand that I am at liberty to withdraw from the project at any given time, should I so desire.

SIGNATURE OF PARTICIPANT: \_\_\_\_\_ DATE: \_\_\_\_\_

## **APPENDIX B: RECRUITMENT LETTER FOR INTERVIEW / FGD (SASSA BENEFICIARY)**

Dear Clermont and KwaDabeka local office beneficiary

### **INVITATION TO PARTICIPATE IN THE STUDY: THE EFFECTIVENESS OF THE OLD AGE GRANT IN IMPROVING THE LIVES OF BENEFICIARIES: A CASE STUDY OF THE CLERMONT AND KWA-DABEKA LOCAL OFFICE.**

As a beneficiary of the South African Social Security Agency (SASSA), paid at the Clermont and KwaDabeka local office, you are hereby invited to partake in the above mentioned study. Your participation in this study will include giving answers in a group interview regarding the Old Age Grant and if it is effective in improving your life as a beneficiary. Your participation in this study is important and valued, and will enrich the study as I will draw on your insight and experience to understand the effect of the Old Age Grant on your life as a beneficiary.

Regards

.....

Bongiwe Patricia Ngcobo

Contact: [flibabe@gmail.com](mailto:flibabe@gmail.com) or [bongien@sassa.gov.za](mailto:bongien@sassa.gov.za)

Cell: 0828654305/0672767573

### **DECLARATION**

I \_\_\_\_\_ (Full names of Participant) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participate in the research project.

I understand that I am at liberty to withdraw from the project at any given time, should I so desire. I understand the intention of the research and I hereby agree to participate.

I consent/ do not consent to have this interview recorded

SIGNATURE OF PARTICIPANT: \_\_\_\_\_ DATE: \_\_\_\_\_

## APPENDIX C: DEMOGRAPHICAL PROFILE OF RESPONDENTS

These questions are aimed firstly at assessing and evaluating the effectiveness of the implementation of social assistance. Secondly they aim to determine if SASSA officials are dedicated in helping beneficiaries to receive an Old Age Grant. The third aim is to ascertain the extent to which the Old Age Grant helps in eradicating poverty, and the last aim is to identify factors that hinder service delivery to the Old Age Grant recipients.

The research will serve as a lens to examine the effectiveness of the Old Age Grant in improving the lives of beneficiaries, using the case study of the Clermont and KwaDabeka local office.

You are hereby requested to complete this short and simple questionnaire.

Your responses will be handled with confidentiality and will not be discussed with anyone else, thus ensuring that you are protected against victimisation of any form because of your honest responses.

The questionnaire has four sections, and you have the right to leave out any question which you feel you are not comfortable responding to.

Briefly provide the following information which will assist the researcher to understand your background and/or position in SASSA.

### 1. Racial group (*Tick in the appropriate box*)

- ☐ African
- ☐ Coloured
- ☐ Indian
- ☐ White
- ☐ Other

### 2. Gender (*Tick in the appropriate box*)

- ☐ Female
- ☐ Male

3. What is your age (*Tick in the appropriate box*)

- ☐ 18 – 25 years
- ☐ 26 to 35 years
- ☐ 36 to 45 years
- ☐ 46 to 55 years
- ☐ 56 years and above

4. Are you differently abled? (*Tick in the appropriate box*)

YES	NO
-----	----

**Thank you for your participation.**

## **APPENDIX D: RESEARCH INTERVIEW QUESTIONS (FOCUS GROUP DISCUSSION GUIDE FOR CLERMONT AND KWADABEKA LOCAL OFFICE OLD AGE GRANT BENEFICIARIES)**

These questions are aimed firstly at assessing and evaluating the effectiveness of the implementation of social assistance. Secondly they aim to determine if SASSA officials are dedicated in helping you as beneficiaries to receive your Old Age Grants. The third aim is to ascertain the extent to which the Old Age Grant helps in eradicating poverty, and the last aim is to identify factors that hinder service delivery to you as an Old Age Grant recipients.

The research will serve as a lens to examine the effectiveness of the Old Age Grant in improving the lives of beneficiaries, using the case study of the Clermont and KwaDabeka local office.

You are hereby requested to respond to the interview questions as honestly as possible. The interview will take less than 45 minutes.

Kindly note that your responses will be treated with confidentiality and will not be discussed with anyone, thus ensuring that you will not be victimised in any way because of your honest responses.

You have the right not to respond to any question that you feel that you are not comfortable responding to.

*It will be indicated to the respondents that the interview is beginning.*

1. Do you think that the whole process of application for the Old Age Grant is fair and convenient? Do the officials at SASSA do their best to make sure that pensioners are registered for the Old Age Grant?
2. SASSA has policies and strategies to address service delivery challenges. Do you think that these policies are helpful to you and convenient, yes or no? If no, where can they improve?
3. Is the Old Age Grant amount enough to support you and your dependents? Does the grant help you to improve your social lives?
4. Do the SASSA officials understand their duties that they are expected to perform, and therefore render a service to your expectations, taking into account your physical ability to access the office, yes or no? If no, what can they do to improve?

5. Is the service you receive from the SASSA officials helpful and informative? Are their offices easily reachable and open at a time that is convenient for you?
6. Were you aware of all the necessary documents that you needed when applying for the Old Age Grant?
7. Is the Old Age Grant paid on time and at the most convenient place for you? Do the officials attend to you as quickly as you expect them to?
8. Is the Old Age Grant accessible to all qualifying members of the community?
9. What are the challenges that you face when applying for the grant? What can be done to ensure that all qualifying members of the community receive the Old Age Grant?
10. From your own experience on the whole process of application for the social grant at SASSA, would you say that the whole process is done according to your expectations? If yes, support your answer and if no, what can be done to rectify that mistake?

**Thank you for your participation.**



## **APPENDIX E: INTERVIEW SCHEDULE FOR CLERMONT AND KWADABEKA SASSA EMPLOYEES**

These questions are aimed firstly at assessing and evaluating the effectiveness of the implementation of social assistance. Secondly they are aimed at determining if SASSA officials are dedicated in helping beneficiaries to receive their Old Age Grants. The third aim is to ascertain the extent to which the Old Age Grant helps in eradicating poverty, and the last aim is to identify factors that hinder the service delivery of old Age Grant to recipients.

You are hereby requested to respond to the interview as honestly as possible. The interview will take less than 45 minutes.

Kindly note that your responses will be treated with confidentiality and will not be discussed with anyone to ensure that you are not victimised in any way because of your honest response.

You have the right to not respond to any question that you feel that you are not comfortable responding to.

*It will be indicated to the respondents that the interview is beginning.*

1. Do you think that the Old Age Grant amount is enough for beneficiaries to support their dependents?
2. Is the Old Age Grant accessible to all qualifying members of the community?
3. Do you think that the whole process of application for the Old Age Grant is fair and convenient? Do you as an official at SASSA do your best to make sure that pensioners are registered for their Old Age Grant?
4. SASSA has policies and strategies to address service delivery challenges. Do you think that these policies are helpful and convenient for helping the beneficiaries, yes or no? If no, what can be done to improve the process?
5. As a SASSA official, do you understand the duties that you are expected to perform in order to deliver the required service to the best of your ability and expectations, yes or no? If no, what can be done to improve the situation?
6. Are the services rendered by SASSA helpful and informative? Are your offices easily reachable and open at times that are convenient for the grant beneficiaries?
7. Do you inform the beneficiaries of what documents are necessary when coming to apply for an Old Age Grant?


8. Does SASSA pay the Old Age Grant on time and at the most convenient place for beneficiaries? Do you as an official attend to the beneficiaries as quickly as expected?
9. Is the Old Age Grant accessible to all qualifying members of the community? What are the challenges that you are faced with when beneficiaries apply for their Old Age Grant?
10. What can be done to ensure that all qualifying members of the community receive an Old Age Grant?
11. From your own experience working for SASSA, would you say that the whole process of application for a social grant is done according to the beneficiaries' expectations? If yes, support your answer and if no, what can be done to rectify that mistake?

**Thank you for your participation.**

## APPENDIX F: Gatekeeper Letter

2/22/2021

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**sassa**  
SOUTH AFRICAN SOCIAL SECURITY AGENCY

**GATEKEEPERS LETTER**

Name: Bongile Patricia  
Surname: Ngcobo  
Student Number: 200201377  
Course: Masters of Public Administration

Topic: The effectiveness of old age grant in improving the lives of beneficiaries. The case of Germont and Kwa-Dabeka local office

**RESEARCH OBJECTIVES**

1. To assess and evaluate the effectiveness of the implementation of social assistance
2. To determine if SASSA officials are dedicated in helping beneficiaries to receive old age grant
3. To ascertain the extent to which old age grant helps in eradicating poverty.
4. To identify factors that hinders service delivery of old age grant.

RESEARCH QUESTIONS

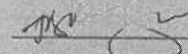
1. How can the experiences of beneficiaries regarding the service they receive from SASSA officials improves service delivery?
2. To what extent does the officials tries to help the beneficiaries to receive old age grant?
3. Does the old age grant helps in eradicating poverty?
4. What are the factors hinders the distribution of the old age grant?

Dear Sir / Madam

I understand that the study involves the collection of data from organizational records and I understand that all information collected from individuals will be done with duly informed consent from the participating individuals.

This is to certify that Bongiwe Patricia Ngcobo student number 200201377 has been given permission to do research at SASSA local office at Clermont and Kwa-Dabeka.

Sincerely, Mrs. Phengu



Regional Executive Manager (SAS)



obobo

## APPENDIX G: Language Editing



Pauline Fogg  
54 Grundel Road  
Carrington Heights  
Durban  
4001  
074 782 5234

31 January 2021

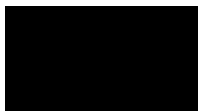
### *Letter of Editing*

This report serves to state that the dissertation submitted by Bongiwe Patricia Ngcobo titled 'The Effectiveness of the Old Age Grant in Improving the Lives of Beneficiaries: The Case of the Clermont and Kwadabeka Local Office' has been edited.

The dissertation was edited for errors in syntax, grammar, punctuation and the in-text referencing system used.

The edit will be regarded as complete once the necessary changes have been effected and all of the comments addressed.

Thank-you for your business.



Pauline Fogg  
Emerald Editing Services

## APPENDIX H: Ethical Clearance



10 February 2022

**Bongiwe Patrica Ngcobo (200201377)**  
School of Management, IT & Governance  
Westville Campus

Dear BP Ngcobo,

**Protocol reference number: HSS/1163/015M**

**Previous title:** The effectiveness of old age grant in improving the lives of beneficiaries: The case of Clermont and Kwa-Dabeka local office

**New Project Title:** The effectiveness of old age grants in improving the lives of beneficiaries: The case of Clermont and Kwa-Dabeka local offices

### Approval Notification – Amendment / Recertification Application

This letter serves to notify you that your application and request for an amendment received on 10 January 2022 has now been approved as follows:

- Change in title

Any alterations to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form; Title of the Project, Location of the Study must be reviewed and approved through an amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number.

**PLEASE NOTE:** Research data should be securely stored in the discipline/department for a period of 5 years.

All research conducted during the COVID-19 period must adhere to the national and UKZN guidelines.

Best wishes for the successful completion of your research protocol.






Yours faithfully

.....  
**Professor Dipane Hlalele (Chair)**

/ms

Supervisor: Prof TI Nzimakwe

Humanities & Social Sciences Research Ethics Committee  
UKZN Research Ethics Office Westville Campus, Govan Mbeki Building  
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Founding Campuses:  Edgewood  Howard College  Medical School  Pietermaritzburg  Westville

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