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SLLM
SCHOOL OF LITERATURE LANGUAGE AND MEDIA

The Battle of Indodla (social grant money)

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Research report submitted in partial fulfilment of the requirement for the Master of Arts in Journalism and Media Studies

Supervisor: **Dr Dinesh Balliah**

2025

[20 957 words]

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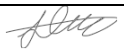

Date: **05/03/2025**

ii. Acknowledgements

This thesis is dedicated to Mandaba, the woman who opened her home, her contacts and, most importantly, shared her indigenous knowledge. It is dedicated to the old women of Lugada, who along the way assisted me but passed away during this journey. To MaNkala, MaHlathi, Mamtolo and Mam' Marry (spelt incorrectly by the Department of Home Affairs). The warmth and acceptance of the people of Lugada, who loved me unconditionally and treated me as their own. To my supervisor, Dr Dinesh Balliah for her kindness and my soft place to land. For accepting me as a student first and for taking the time to know me and allowing me to write long messages when ideas came flooding. For teaching me to focus on the goal and refuse to be distracted.

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.

ABSTRACT

This study critically examines the impact of South Africa's social grant system, administered by the South African Social Security Agency (SASSA), in rural and township communities. It focuses on the transition from community-based to centralised grant payment systems in the last two decades, assessing how this shift influences the dignity and agency of social grant recipients. This paper is framed within the National Development Plan (NDP), which aims to foster rural economic development, financial inclusion, and social cohesion. The study explores the complex intersection between social assistance and broader socio-economic transformation.

This study uses the long-form narrative format to investigate how social grants have been administered over the years by scrutinising the challenges and opportunities experienced by social grant recipients. This is done using qualitative research methods, in particular, interviews and case studies, and is presented in the long-form narrative journalism style. The findings reveal that while a centralised payment model has facilitated greater financial inclusion, it has also introduced logistical difficulties, compromising the dignity of some beneficiaries. The research contributes to ongoing debates on optimising social assistance programmes to support rural development, enhance human dignity, and align with the broader objectives of economic transformation in South Africa.

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1. Introduction and background

Poverty in South Africa remains a critical issue that is deeply rooted in the historical legacies of apartheid, which created enduring socio-economic disparities along racial and geographic lines. Despite the political transition in 1994, large segments of the population, particularly those in rural areas and townships, continue to face significant barriers to economic inclusion and access to basic services. Marginalised groups, including the elderly, children, and persons with disabilities, remain disproportionately affected by poverty and systemic inequality. In response, the South African government developed and implemented social development policies aimed at addressing these disparities, with a focus on the social assistance programme to support vulnerable populations.

The South African Social Security Agency (SASSA) is central to these efforts, tasked with administering social grants to millions of beneficiaries. As a key instrument of the country's social development strategy, SASSA seeks to alleviate poverty, promote human dignity, and foster social inclusion through various grant mechanisms (Dlamini, 2017). However, the agency faces challenges in meeting its mandate, particularly in ensuring that its services are accessible, efficient, and respectful of the dignity of over 19 million recipients, especially in underdeveloped rural and township communities.

The delivery of social grants, if operationalised well, can potentially change the economic status of the people and contribute to the realisation of all rights enshrined and protected by the Constitution of the country and set to be achieved by the NDP by 2030 (Dlamini, 2017).

However, it is critical to note that the South African social assistance programme has persistently been marred by a narrative of fraud and corruption. This dates to the years of apartheid exclusion and discrimination, which was arguably in themselves a form of corruption (Foley and Swilling, 2018).

The Union of South Africa was formed in 1910, uniting four British colonies into a self-governing dominion. This consolidation of power led to the exclusion of non-white South Africans from political rights, laying the groundwork for racial segregation (Reddy and Sokomani, 2008).

The Department of Social Welfare was established in 1937, marking the government's formal involvement in managing social assistance. This department played a key role in the early stages of state-administered welfare, which was deeply influenced by the racial policies of the

time, and the responsibility for providing social assistance was delegated to the different provinces (Reddy and Sokomani, 2008). In the initial years of the department, it was faced with the "poor white" problem prevalent since the late 1920s (Reddy and Sokomani, 2008). The system excluded most of the black population since child grants and old age pensions were the sole preserve of white and coloured people (Reddy and Sokomani, 2008).

It was not until 1994, that black South Africans finally received an equitable social security benefit from the government as one of the strategies developed to tackle the racially motivated injustices of the past (Foley and Swilling, 2018).

Four major interventions that attempted to remedy the imbalances exerted by apartheid were:

a) The Lund Committee, in 1997, recommended rolling out the first large-scale overhaul of welfare policy in post-apartheid South Africa. The commission also initiated a form of children's benefits resulting in a new form of state social assistance for poor children from birth until seven years of age, (Reddy and Sokomani, 2008).
b) The Committee for Restructuring of Social Security, established in 2001, was led by Reverend Frank Chikane, who was motivated by the belief that "the delivery of social security is in crisis" (Foley and Swilling, 2018).
c) The 1997 White Paper for Social Welfare, which focused on legislative reforms. It embraced the need for individual financial discipline. It also emphasised the difference between social insurance and social assistance and outlined that public welfare expenditure be directed to the "special needs" of individuals, largely the elderly, children and persons with disabilities, who were structurally impeded from entering the labour market.
d) The 2002 Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa, chaired by Professor Viviene Taylor, a prominent South African social policy expert. The committee was tasked with investigating the most suitable social security programme for the country, (Foley and Swilling, 2018).

The South African Cabinet established the Taylor Committee to establish a holistic overview of South Africa's social policy requirements and to put forward recommendations on how to develop a comprehensive social security system for the nation.

The outcomes of the Taylor Committee of Inquiry were published in 2002 in a report titled: *A Comprehensive System of Social Security for South Africa*.

The Taylor report recommendations had a significant influence on the development of South Africa's social assistance legislative frameworks and policies for social grants. These

recommendations were gradually implemented from the mid-2000s onward, as the government worked to formalise and strengthen its social assistance mechanisms.

Recommendations included formation of a social security agency (now SASSA), income support for children in the form of a Child Support Grant (CSG), Foster Child Grant (FCG), and coverage for older persons through the Older Person's Grant. The very idea of a social protection floor was to make sure that the country deals with the racial imbalances, inequality and vulnerability, to protect the dignity of most of the country's citizens. One of the Commission's biggest recommendations was a Basic Income Grant. As at the time of this research study, this grant had not been implemented for those between the ages of 18 – 59 years as outlined, as there has not been a consideration for this age group.

1.1 Social grants and the restoration of dignity

The social assistance system evolved significantly after 2002, in terms of the types of grants. Several key grants were introduced or expanded, including the Child Support Grant (CSG) (originally introduced in 1998 but expanded in 2002) to provide financial assistance to families with children. The Old Age Grant (OAG) was also enhanced to provide support to elderly citizens, while the Disability Grant aimed to support individuals who were unable to work due to physical or mental disabilities. The Foster Child Grant (FCG) and Grant-in-Aid were introduced for children in foster care and for individuals needing additional assistance due to frailty, respectively. These grants were designed to address the specific needs of vulnerable populations and promote greater social protection, while also contributing to broader poverty alleviation efforts across the country.

When SASSA took over the contracts with the various provincial service providers in 2006, with a population of approximately 47 million and only 2,5 million people receiving grants, the social grant system was fragmented, inconsistent, and inefficient (Foley and Swilling, 2018). Most of the operations were undertaken manually and there were several loopholes which allowed for various types and scales of fraud to occur. Fraud ranged from millions of rands being syphoned by corrupt civil servants to beneficiaries registering 'phantom twins' to receive an additional Child Support Grant (Foley and Swilling, 2018).

There were cases of beneficiaries receiving grants in more than one province and there were allegations that old age grants were still being collected after the beneficiary had passed on (Reddy and Sokomani, 2008). The complexity of SASSA's operations stem from the

multifaceted role it plays in both administering social grants and addressing deeply entrenched socio-economic inequalities. SASSA's mandate goes beyond the simple provision of financial assistance; it is integral to the broader goals of social justice, human dignity, and poverty alleviation. Since its inception, the agency has been tasked with restoring the dignity of vulnerable populations, including the elderly, children, and persons with disabilities, many of whom were marginalised and excluded during the apartheid era. Providing access to social grants is not just about offering financial support, it is about ensuring that recipients feel respected, valued, and that their dignity is protected (SASSA, 2006).

The restoration of dignity through social grants involves a delicate balance between financial security and the preservation of personal autonomy. This is particularly challenging in a country like South Africa, where large-scale poverty and inequality persist. Social grants serve as a vital safety net, enabling recipients to meet basic needs and participate more fully in society. However, any changes to how SASSA operates – whether in its structure, procedures, or systems – must be carefully considered, as these decisions directly affect millions of people who rely on the agency for support. Furthermore, the public funds allocated to SASSA come from tax revenues collected from South African citizens, meaning that there must be significant accountability to ensure that these resources are effectively managed.

The large financial investment in SASSA's operations reflects both the scale of the country's poverty relief efforts and the broader responsibility of the government to ensure that these funds are spent efficiently and transparently. Taxpayers expect that their contributions will be used to benefit society as a whole, and any mismanagement or inefficiencies within the social grant system could undermine public trust. Therefore, reforms or changes to SASSA's practices need to be handled with care, as they have far-reaching implications for both the dignity of recipients and the responsible use of public funds. Additionally, SASSA's impact extends beyond financial assistance – it is also a crucial component of South Africa's social development framework, helping to shape the nation's approach to poverty reduction, inequality, and inclusive economic growth. Any adjustments must consider these broad social and economic implications to ensure that the core objectives of the social security system are maintained.

The story of SASSA must be understood within the context of its original mandate and the broader socio-economic goals the agency seeks to achieve. Established in 2006, SASSA was tasked with administering social grants to vulnerable populations, including the elderly, children, and people with disabilities. The agency's core mission was not only to provide financial assistance but also to restore the dignity of South Africa's marginalised groups, many

of whom had been historically excluded from its economic and social systems. As such, SASSA's work extends beyond simple financial relief; it is an essential part of South Africa's broader social development framework, designed to address poverty, inequality, and human dignity.

One of the critical aspects of SASSA's approach was the re-engineering of the banking sector to ensure that rural and elderly populations have the option to enter the formal banking system. This initiative was aimed at providing a more dignified and inclusive service to grant recipients, ensuring that they could access their benefits with respect and convenience.

Moreover, this move sought to fight corruption within the social grants programme by creating more secure, transparent methods of distribution. Additionally, by facilitating the use of banking services in underserved areas, SASSA has played a role in stimulating economic activity in rural regions, leveraging the power of social assistance to encourage local economic growth and development.

This focus on inclusive financial services aligned with broader national policies such as adoption by the African National Congress (ANC) of the Radical Economic Transformation (RET) resolution at its 2017 conference at Nasrec, Johannesburg, as prescribed by its 2015 National General Council. "Our policy interventions must retain a hegemonic status … Therefore, we recommit to a transformation of the economy that is no less than radical."

RET aims to transform South Africa's economy by addressing the historical injustices of the past, particularly the economic marginalisation of black South Africans (Notshulwana, 2017). President Jacob Zuma in 2014, announced that radical economic transformation would be the government's primary approach to redressing these injustices (Notshulwana, 2017).

SASSA's work in transforming the financial sector and promoting rural development through social grants is a practical manifestation of this broader economic vision.

President Zuma appointed Bathabile Dlamini as the minister of social development in 2010 and, through SASSA, she was tasked with the following responsibilities to implement the RET agenda of her party, the ANC, and the government of the day:

1. Introduce biometric verification to root out fraud and corruption. The introduction of biometric verification in the distribution of social grants aims to root out fraud and corruption by ensuring that only eligible individuals receive grants. By using unique biometric identifiers, such as fingerprints, facial recognition, or iris scans, the system can accurately verify the identity of recipients, preventing impersonation or the use

of fraudulent identities. This technology helps eliminate the possibility of multiple registrations for a single person or the diversion of funds to ineligible recipients. It also reduces opportunities for bribery and mismanagement by ensuring that all transactions are securely linked to verified individuals, thus enhancing accountability and transparency in the distribution process.

2. Abolish the means test for older persons, which was seen as perpetuating financial violence to older women who were dependent on their husbands, due to its eligibility criteria that tests the income of the household. The means test in social grants is a process used to assess an individual's or household's financial situation to determine eligibility for assistance. It evaluates factors such as income, assets, and household size to ensure that grants are directed to those most in need, particularly low-income individuals or families.
3. Ensure dignity and access to the service by bringing services closer to people and in their communities.
4. Revive rural and township economic activity through Project Mikondzo, a service-delivery model to increase the footprint of social development services. Mikondzo, which means "footprint", was to make sure all spheres of government worked together to provide solutions in communities instead of just towns and urban areas.

The provision of the social grants payments system in communities was one of the mechanisms that would be used to revive economic activity, root out corruption and promote financial inclusion and bring dignity to the people.

1.2 Rationale

The Department of Social Development invests a significant budget in social assistance to deal effectively with poverty in the country.

This study sought to tell the story of social grants through the people who received them in the communities where they lived; and attempted to show how that form of local payment could have assisted in:

1. Re-engineering the South African banking system when SASSA introduced a biometric verification system while fighting corruption within the social assistance programme.
2. Restoring the dignity of the most poor and vulnerable and reviving rural and township

economic activity as envisaged by the NDP.

To achieve this goal, the study employed a qualitative research approach. This involved conducting in-depth interviews with key stakeholders, such as SASSA officials, beneficiaries, and policy experts, as well as analysing available data on social assistance programmes, economic indicators, and rural development. Additionally, case studies and surveys were used to gather insights into the lived experiences of SASSA beneficiaries and to assess the impact of the biometric verification system and other government initiatives on the target communities. This approach provides a comprehensive understanding of both the successes and limitations of SASSA's role in addressing poverty and inequality in South Africa.

In linking this to the previous discussion on the role of SASSA in South Africa, the study explored how the biometric verification system, introduced by SASSA, was integral in fighting corruption within the social assistance programme, despite facing criticism and challenges. The statement from Dlamini (2017) highlights the limitations faced by most banks and the Post Office in offering a reliable technical solution for payments, underscoring the importance of SASSA's biometric authentication system in ensuring accurate and secure access to funds. The biometric verification system, which had the ability to authenticate beneficiaries through unique identifiers, became a critical tool for reducing fraud and ensuring that grants reached those most in need.

The 2012 SASSA contract with NET1 Cash Payment Services, as noted by Donovan (2015), marked an unprecedented moment in the history of social assistance, with 19 million grant beneficiaries biometrically identified for each payment. This centralisation allowed for better tracking, transparency, and ultimately, the reduction of corruption that had previously plagued the system. The potential savings of R2 billion per annum, mentioned by Donovan in the context of rooting out corruption, further exemplifies the positive impact of SASSA's innovations in addressing the inefficiencies in grant distribution.

However, as Gronbach (2017) points out, while the media and reports might have raised concerns over alleged corruption linked to Cash Payment Services, the accusations remain unproven in a court of law. In 2013, Justice Robert Nugent, in his judgment of the appeal case of SASSA, dismissed the untested allegations outright, stating: "Whatever place a mere suspicion … might have in other discourse, it has no place in the courts … To clarify the position, AllPay's counsel was asked at the outset of the hearing whether corruption was any part of the case, that was unequivocally disavowed!"

Equally, the former Minister of Finance, Pravin Gordhan, in his 2014 budget speech, said: "The

recent re-registration of grant recipients and the introduction of a new payment system have lowered the cost of administration. One million invalid beneficiaries were removed from the system."

This presents a complex narrative of both the successes and criticisms surrounding SASSA's efforts. The study examines these facets, emphasising how SASSA's innovations – despite the challenges – have played a crucial role in ensuring that the most vulnerable in South Africa are not excluded from social support, while also revealing the limitations of the government's broader capacity to manage such a large-scale system effectively.

The research, therefore, involved not only reviewing documents and SASSA as a case study but also engaged with the firsthand accounts of beneficiaries and government officials. This approach helps shed light on how the biometric system influenced both the dignity of grant recipients and the economic revival of rural and township areas, while also addressing the challenges faced in its implementation.

The long-form research is an opportunity to tell the story of the people whose stories may have been missed by the mainstream media, which did not operate in the rural areas because of a lack of resources, the rise of digital platforms, and retrenchments. This long-form project shows how ordinary people's lives continue to be affected by political and economic decisions.

It should be noted that this research is by no means a dispute of what is in the public domain about SASSA, but is an attempt to act as a reminder of the mandate given to SASSA and the provisions set out by the NDP, the country's blueprint for development. While the story of the closure of community-based pay points and the move to grant beneficiaries needing to receive money in towns is in the public domain, it is not explored thoroughly from the perspective of the people who continue to be impacted by the decision. As an individual closely associated with the work of the Department of Social Development (as the Chief Communicator), this study was undertaken to explore the system from the point of view of its recipients and not from view of outsiders who attempt to tell this story without the voices of those impacted the most.

In telling the story of social grants, Gronbach (2017) contends, journalists framed much of their reporting in an "episodic" manner, blaming corruption, malfeasance and incompetence on certain individuals. There was much more to the story than what was reported.

"*Another red flag raised in Sassa tender" (McKune:2014)*

"More questions over Hulley's role in R10bn social grant tender" (McKune:2012)

"Sassa a mess on all fronts, experts warn" (Saba:2018)

"Social grants crisis: Net1 Deal sealed with a kiss" (Wiezycka:2017)

The lack of comprehensive and balanced reporting on the social development and assistance landscape underscores the dangers of a single story. The discourse surrounding social grants in South Africa has been largely characterised by sensationalism, as illustrated by the headlines listed above.

A closer reading of the 10-year review of the progress of the NDP goals in 2022 by the National Planning Commission (NPC) (with five years remaining), shows an abandonment of the centrality of providing social assistance and service provision with dignity. The review of the NDP recognises the lack of adequate inclusion of all South Africans in the economy and the high levels of concentration in the financial sector. The National Planning Committee only locates social assistance within poverty alleviation and not in the context of social cohesion nor within the revival of the rural economy.

2. Theoretical framework

This research is anchored on agenda-setting and framing theory and highlights the danger of a single story as a theoretical concept. Given that the story of SASSA is not understood fully, the theoretical framework of "the danger of a single story" is used as a justification for the study. Varpio (2020) asserts that a conceptual framework is the justification of why the study should be done. The long-form or narrative journalism style assists in unpacking all the ideas, theories, and stories of ordinary people, which may not have been in the public domain.

2.1 Framing and agenda-setting

Framing and agenda-setting are important concepts in the study of politics and communication. Framing refers to the way in which issues are presented to the public, while agenda-setting refers to the process by which issues are identified and prioritised by policymakers and the media.

Framing and agenda-setting are important because the way in which stories are presented shape public opinion and influence policy outcomes (Entman, 1993). The way issues are framed can influence how people perceive them and what solutions they are willing to support. Similarly, the issues that are prioritised on the policy agenda can have a significant impact on policy outcomes.

The media plays a crucial role in framing and agenda-setting by selecting and emphasising certain aspects of a story over others. According to Entman (1993), framing refers to "the selection of some aspects of a perceived reality and the exclusion of others".

Grabe (2002) reminds us that closely related to framing is foregrounding (and its opposite, backgrounding). These terms refer to the writer's emphasising certain concepts (by giving them textual prominence) and not emphasising others. Textual prominence sometimes derives from the use of genres, as certain genres will sometimes have positions or "slots"' that automatically bestow prominence on any information occupying those slots.

The common form of backgrounding is omission, leaving certain information out of a text completely. Omission is often the most influential part of textualisation, because if a point is not mentioned, the reader cannot even comprehend its existence and as a result cannot scrutinise it. This means questions cannot even be asked about something that does not exist.

In other words, the media shapes public opinion by highlighting certain issues and downplaying others. This process of agenda-setting can have significant implications for public policy and political decision-making.

Gronbach (2017) argues that in the case of SASSA, the story was framed as a crisis – a narrative shaped largely by media coverage and political discourse. The failure to interrogate this story fully, particularly the role of biometric verification and the collaboration with Cash Payment Services, potentially resulted in skewed policy decisions, which might have compromised the original goals of ensuring access to service, upholding human dignity, and promoting rural development. The media framing and the subsequent lack of critical engagement with the issues at hand have shaped the public's perception of SASSA's operations and have influenced the political agenda, leading to outcomes that may not have fully considered the broader, long-term benefits of the programme. This framing also might have made it easier to overlook the potential role of biometric systems in curbing corruption, improving the efficiency of grant distribution, and serving as a tool for economic revitalisation in rural and township areas.

This research report examines how framing and agenda-setting are deployed by critically analysing how media narratives and political discourse around the SASSA grant payment system have influenced policy decisions. Specifically, it explores how these narratives impacted the implementation and public reception of biometric verification, as well as its effect on grant recipients, particularly the rural poor. As highlighted by Gronbach (2017), the media's inability to provide a comprehensive overview of the SASSA situation allowed for limited analysis of the broader social implications. Gronbach (2017) argues that instead of focusing solely on allegations of corruption, there should have been a more thorough examination of how the system was designed to reduce fraud and ensure a more equitable distribution of social grants. While this argument may hold water, it is the researcher's submission that it is equally important to look at the constraints journalists and newsrooms may face when reporting on complex stories.

Daniels *et. al* (2013) posit that South African newsrooms are under severe pressure, battling with declining circulation figures, increased digital media, tighter budgets and retrenchments. Specialist desks, including investigative desks, have been affected over time, leading to cutting and merging. This has led to editors hiring journalists to specialise in subjects they know little about (Harber, 2009).

Gronbach (2017) argues that the payment of social grants is not an easy topic in that it is not only a life line for the poor, but an effective strategy that contributes to food security, poverty

eradication, financial inclusion, and that grant recipients are more likely to have a high level of market activity.

Conversely, if media stories had emphasised the urgent need to preserve human dignity and the transformation of the banking sector, they could have put greater pressure on policymakers to prioritise these objectives over political maneuvering (Burt, 2018). The potential consequences of shifting the payment of social grants to the South Africa Post Office – system with limited infrastructure and technological capacity – might have been more clearly understood, leading to policy decisions that placed greater value on the interests of the people, particularly the most vulnerable.

This paper highlights how a single narrative of social grants can overlook the diverse experiences of recipients. Drawing on Chimamanda Ngozi Adichie's concept of "The Danger of a Single Story", the research acknowledges that focusing solely on one perspective of social grants – such as their role in alleviating poverty – may obscure the complex realities of how these grants are experienced differently across varied communities. By examining multiple viewpoints, not just of social grant recipients but those who sold their wares outside the cashpoints and the shop owners in the village, the study seeks to provide a more nuanced understanding of the social grant system's effects, particularly in marginalised areas where issues of accessibility, dignity, and agency play a critical role in shaping people's lives. The study provides insights into how the government's decision-making process has been influenced, not just by the immediate crisis, but also by the limited scope of the narratives that dominated public discussion at the time.

2.2 The Danger of a Single Story

Adichie's TED Talk on "The Danger of a Single Story" powerfully illustrates the risks of reducing individuals or groups to a single narrative. She argued that when we hear only one story about a person, group, or issue, we fail to capture the full complexity of their lived experiences and identities. This, in turn, can lead to the formation of stereotypes – oversimplified and often inaccurate representations – that perpetuate misunderstanding and division. As Adichie (2009) asserts: "The single story creates stereotypes, and the problem with stereotypes is not that they are untrue, but that they are incomplete." This concept is crucial when examining the policies and debates surrounding South Africa's social assistance system and the RET agenda. This is due to the fact that both concepts speak to the need for a deeper understanding of South Africa's socio-economic issues, especially in relation to the distribution

of social grants. Further, the danger of a single story and RET are relevant to issues of social inequality, historical context, and the ongoing struggles of economic and social justice in the country.

In the case of SASSA, for example, the narrative around the agency's biometric system and its partnership with Cash Payment Services is often framed as a battle between corruption and technological progress (Burt, 2018). However, if we only focus on allegations of fraud or corruption, we miss the potential benefits of the biometric system in addressing inefficiencies and ensuring that social grants reach the intended recipients. By hearing only one side of the story, whether it is about the perceived failures of the system or its successes, we risk oversimplifying the challenges and overlooking opportunities for improvement. This reductionist view can also cloud public understanding of the deeper issues of poverty and inequality that SASSA aims to address. Adichie's warning is clear: when we rely on a single story, we diminish the complexity of people, issues, and policies. This study adds a new dimension to the public narrative about SASSA by turning its focus onto the beneficiaries of the system.

In the case of SASSA, it is essential to engage with a broad range of voices – those from the government, the private sector, the beneficiaries of social grants, and the communities affected by economic transformation. Comprehensive understanding of these issues will, hopefully, contribute to the development of policies which are better suited to the complexities of South Africa's social and economic challenges. As Adichie (2009) encourages, only by embracing diverse perspectives can we hope to move beyond stereotypes and work towards more equitable and effective solutions to the nation's ongoing struggles with inequality and poverty. She notes that when we hear only one story about a person or group of people, we risk reducing them to a single narrative, which can be dehumanising and limiting.

This danger of a single story is particularly relevant in the context of international development, where stereotypes and simplistic narratives can perpetuate harmful power dynamics. This can be seen in the way aid is often portrayed in Africa. Some international development narratives focus on the continent's poverty, presenting a single, uniform image of struggling communities dependent on foreign aid. An example of this is the 2019 article by Asadullah and Savoia, researchers funded by the now defunct United Kingdom (UK) Department of International Development, titled "How Africa can catch up with the world in the fight against poverty", in which African countries are depicted as lagging behind their international peers. This simplistic view overlooks the diverse realities of African nations,

such as growing economies, thriving local businesses, and successful grassroots initiatives. By focusing only on poverty and aid dependency, these narratives can reinforce harmful stereotypes and perpetuate a power dynamic where African countries are seen as perpetual recipients rather than active agents of their own development.

Adichie (2009) emphasises that the consequence of the single story is "it robs people of dignity. It makes our recognition of our equal humanity difficult. It emphasises how we are different rather than how we are similar." Thus, it is essential to promote diverse and nuanced narratives that reflect the complexity and diversity of the world. Huber *et.al* (2003) speak of a need to "imagine other possibilities, restoring our own and our relational stories".

The story is always about an agency that is a burden to the fiscus, creating dependency on officials and political leaders who are corrupt.

Welfare policy discourse in South Africa since the 1990s has consistently depicted social grants as being in crisis due to the level of discretion which manual processes allowed (Donovan, 2012).

In conclusion, highlighting the importance of promoting equitable economic systems, recognising the power of media framing and agenda-setting, and embracing diverse perspectives and narratives, by understanding and addressing these issues, we can create a more just and inclusive world.

3. Literature review

This literature review chapter details extensively and, where useful, synthesises relevant case studies/testimonies and discusses key themes that form the crux of this study. It reflects and analyses the stories of the people and how they can be affected by a political decision. These include RET as the goal of the governing party, human dignity, service delivery and the plight of old people among others. Furthermore, the concepts are aligned to service delivery and the objectives of the study.

3.1 Human dignity

Human dignity is a foundational concept that is central to human rights, ethics, and the law. It is the idea that every individual has inherent worth and value, simply by virtue of being human. It is the recognition that every person is unique, and possesses the capacity for rational thought, moral agency, and creativity (Abertyn, 1998). Human dignity is the founding principle of the Constitution of South Africa, within which services are to be delivered. Justice Dikgang Moseneke in his speech *The Constitution 20 years after its adoption* serves as a reminder of the founding provisions of the Constitution that has at its core, "the human dignity, the achievement of equality and the advancement of human rights and freedoms".

The NDP stresses the importance of dignity as the core principle of delivering services and at the heart of social assistance provision is the restoration of human dignity as it is a strategy to alleviate poverty.

Buribayev *et. al*, (2020) in their paper state that the "essence of social assistance is that it is paid to families who live below the poverty line". It is about human rights and the preservation of their dignity and, in the context of South Africa, deals with the inhumane injustices of the past. They posit the idea that human dignity underlies the construction of welfare states in several highly developed countries and is likewise enshrined in their constitutions. For example, Minister Dlamini (2017) spoke of dignity as an obligation of SASSA during her debates in parliament when advocating for the social grants to be paid in communities and for biometrics to be at the centre of the payment system.

> "I mention dignity and protection because this is the foundation upon which I am obligated to make sure that social grant beneficiaries receive their grants with dignity. We come from a very painful past where we have witnessed long queues, deaths and robberies at pay points.

> "Older persons, majority of them being women, sleeping outside banks just to be first in line to receive their money. We need a system that will make sure that your status in society does not make you less of a human being. Additionally, the National Development Plan makes specific pronouncements around the role of this programme as part of building and developing a sustainable nation that guarantees dignity and social welfare to all its citizens.
>
> "This is because social security is always associated with loss of dignity and disrespectful, dehumanising treatment. Individuals are conscious of the negative impact this has on their lives, and the ways in which their poverty encompasses both financial hardships and relational misrecognition and disrespect." (Patrick and Simpson, 2018)

It is the researcher's submission that being poor is degrading in itself, and having to stand in a queue in harsh weather conditions waiting for money so that one can have food is a secondary victimisation and violent to the dignity of a people.

3.2 Service delivery

In South Africa, access to service delivery is considered a fundamental right of every citizen. This right is enshrined in the country's Constitution and is backed up by a range of laws and policies that seek to ensure that all people have access to basic services such as water, electricity, health care, and education (Constitution, 1996).

The Older Person's Grant is the most generous of the social grants in South Africa. Its eligibility criteria include a means test and being a South African citizen. The offices where people can apply for the grant are situated in urban settings, with the payment of this grant being in towns, which means that the rural pensioner needs to travel further to get to the offices.

The Constitution of South Africa, which was adopted in 1996, is the supreme law of the land and provides the legal framework for access to service delivery. It guarantees everyone the right to have access to basic services, regardless of their race, gender, or social status. The government has an obligation to ensure that these services are provided to all citizens in a timely and effective manner (Veriava, 2012). In terms of social redress, the allocation of social grants can be seen as a form of redistribution, where the state provides financial assistance to the most vulnerable populations, many of whom were historically disenfranchised. The South African government's approach to social grants is informed by the idea of social justice – the

belief that everyone, regardless of race, gender, or socioeconomic background, should have access to a basic level of economic security. This vision of social protection aims to redress the inequalities inherited from apartheid while also contributing to the development of a more inclusive economy.

In summary, social grants in South Africa serve as both a tool for redress by addressing historical economic injustices and a contributor to development by improving the well-being of beneficiaries, stimulating local economies, and reducing inequality. However, their long-term success in fostering sustainable development will depend on their integration with broader economic policies aimed at creating employment, improving education, and addressing systemic poverty.

In addition to the social protection laws, the South African government has developed policies and programmes aimed at improving access to service delivery. These include the NDP, which outlines the government's vision for the country's development until 2030 (Veriava, 2012).

The South African Constitution also gives the right to social security, including social assistance for persons who are unable to provide for themselves. Section 27(1)(c) of the Constitution entrenches "the right of everyone to have access to social security, including, if they are unable to support themselves and their dependents, appropriate social assistance".

Despite these laws and policies, however, access to service delivery in South Africa remains a challenge. One of the main challenges to improving access to service delivery in South Africa is the legacy of apartheid. During apartheid, the government deliberately excluded certain communities, particularly those of colour, from accessing basic services. Although apartheid officially ended in 1994; the effects of this policy continue to be felt in many parts of the country (Veriava, 2012).

When the social grants were collected at pay points, SASSA's standard operating procedure at the time dictated that the pay points should be situated within a 5km radius. This resonated with the principles of Batho Pele, introduced by the Department of Public Service and Administration in 1997. As the name suggests, the principles emphasised putting people first at the centre of service delivery.

Batho Pele has its roots in the principles of democracy and the values of the Constitution of South Africa. The policy is based on the idea that public service is a public trust, and that those who provide public services must do so with diligence, respect, and a commitment to serving

the needs of the public (Makhura, 2011). South Africa came from a violent past that sought to distance people from basic services through spatial planning. Batho Pele aimed to bring services closer to the people.

It has eight key principles that serve as a guide for public servants in their delivery of services. These principles are consultation, service standards, access, courtesy, information, redress, openness, and transparency, dealing with complaints and giving best value. In the discussion below on the panel of experts' report, it is important to note how dignity, revival of economic activity, social cohesion, and access to service delivery did not form part of the submissions to the court to speak on behalf of the people, as envisaged by the NDP.

3.3 The panel of experts' report

In March 2017, the Constitutional Court appointed what it termed a panel of experts, chaired by the late Auditor General, Kimi Makwethu, to advise it on the future of the payment of social grants.

The panel comprised highly experienced people in economics: Anthony Felet; Gill Marcus; Tim Masela; Heinz Weilert; Angela Bester; Werner Krull; Mavuso Msimang; Doris Tshepe; Mmamolatelo Mathekga; and Barend Taute. In their first report, they recommended to the court that there should be a targeted communication campaign by the Government Communication Information System (GCIS) to educate beneficiaries of social grants on the benefits of using commercial banks. As illustrated in the narrative report and the accounts of the shop owners and the women who sold their commodities outside the pay points, a targeted campaign moved economic activity from the villages to towns. In the rural setting, commercial banks are situated in town, and this would mean multiple trips and longer queues to receive the grant.

Veriava (2012) states that many communities, particularly those in rural areas, still lack access to basic services such as water and electricity. In some cases, residents are forced to travel long distances to access health care or education facilities and are forced to queue for long hours, and this results in their human rights and dignity being disrespected.

Wright *et. al*, (2014) in *Social Assistance and Dignity: South African Women's experiences of the Child Support Grant* noted that queuing for the grant repeatedly or for very lengthy periods was experienced as being erosive of dignity because it implies that the recipient's time is not important. It is stated that people were forced to arrive well before opening – sometimes in the

evening beforehand, or before dawn on the relevant day – to ensure assistance on that day. Wright *et, al*, (2014) further asserts some women mentioned that by queuing in the dark to be near the front of the queue, they were risking their personal safety.

The panel of experts, by recommending a targeted campaign on the benefits of using commercial banks, did not consider the implications on human dignity or the revival of economic activity in rural areas as envisaged by the NDP. Their first three reports only make mention of "dignity" on one occasion.

They were adamant that the right to social security did not mean the state must provide convenience, despite the Constitution and Batho Pele values encouraging people-centred access to services. They advocated for the closure of pay points in township and rural communities, driving the multi-billion-rand budget to commercial banks and established retail stores despite the NDP advocating that South Africa should encourage township and rural economic activity. As evidenced by the stories of the women in the long-form narrative, on grant payment days when the grants were paid in the communities, many vendors, especially women, sold their wares outside these pay points.

Donovan (2012) notes that biometric usage in communities, if allowed to continue, would affect Automated Teller Machines (ATMS) in the county. "An insistence on biometric identification for each payment (instead of just registration) would render ATMs useless because they do not have fingerprint scanners. This directly links to the radical economic transformation as a goal of the ruling party at the time."

The panel of experts managed to convince the court that economic revival was not the mandate of SASSA, even though SASSA is an agency of the Department of Social Development that has a branch in its organisational structure designated for community development.

The NDP does not single out which departments are responsible for this but expects all government departments to look at efforts to revive rural and township economies. It calls for an "integrated and inclusive rural economy". The panel recommended the discontinuation of SASSA-branded cards.

Bhakar and Gupta (2015), on the importance of branded cards argued: "Many large banks … use corporate names for issuing credit cards to the consumers. The corporate names are likely to influence consumers positively as an endorser behind many of their products." As the Chief Communicator responsible for the brand of social development and SASSA, the researcher argues that this could be part of the agency's own communication strategy because SASSA

transactions place billions of rands every month into peoples' hands; it should be entrenched in the hearts and minds of a government that is delivering on its mandate.

3.4 Radical economic transformation and the introduction of the biometric system

RET is a mandate that seeks to address the inequalities and imbalances that exist in the economy. It is a call for a fundamental change in the economic structure and redistribution of wealth and resources to ensure that previously disadvantaged groups, particularly black people, are included fully into the economy. RET aims to dismantle the current economic system that has perpetuated inequality and replace it with a more equitable and just system.

According to Ncube (2017), RET "seeks to fundamentally change the structure of the economy, ownership and control patterns, and the distribution of wealth and income in society". It suggests that the existing economic systems in developing countries have been designed to benefit the wealthy few, while neglecting most of the population. By implementing radical economic transformation, governments can create a more equitable distribution of resources and promote economic growth.

However, its success depends on various factors, including political will, institutional capacity, and public support. Ncube (2017) argues that "radical economic transformation is not a quick fix but a long-term process that requires sustained efforts, strong leadership, and effective implementation". Thus, the concept must be coupled with practical policies and programmes that address the root causes of economic inequalities.

RET is rooted in the historical context of apartheid and the systemic exclusion of black people from the mainstream economy. It seeks to address the legacy of apartheid by ensuring that black people have equal access to economic opportunities and resources.

RET also recognises the need to address the structural issues that perpetuate inequality, such as the concentration of wealth and power in the hands of a few.

RET has become a central theme in South African politics and has been widely debated and discussed. Ncube (2017) contends that supporters of RET affirm that it is necessary to address the historical injustices of apartheid and create a more inclusive economy. He, however, argues that critics of RET believe it is a vague and poorly defined concept that lacks clear policy proposals and could lead to economic instability.

Using long-form narrative journalism, this research attempts to follow the money and what the

decision to pay social grants through the South African Post Offices, situated mainly in towns, meant for black women in particular, who found ways to generate an income through activities linked to the payment of social grants. By forcing social grant recipients to buy food from big retailers in towns, and use commercial bank cards, this maintained the economic status quo of the country.

"The Department of Social Development and SASSA have R140 billion social assistance muscle which goes directly to beneficiaries; that has the potential to help equalise and change the lives of most people in our country. Currently, the money revolves around the same retailers and leaves communities the minute beneficiaries get the money. This has to change." (Dlamini, 2017). The minister advocated for the grants to be paid in communities and the use of biometric systems would restore dignity and fight corruption in the system. The ANC adopted RET as a resolution underpinning their economic policies. Dlamini through SASSA introduced biometric technology in the payment of social grants.

Speaking to journalists on the importance of grants being paid in communities, and so restoring dignity, helping develop the local economies, and fighting corruption, Dlamini (2017) insisted on biometric verification: "Our system has seen the worst form of abuse and theft. This is the reason biometric verification must be at the centre of recipient authentication as advised by the Taylor Committee report in 2002, and I will not back down on this requirement. It has saved the fiscus R2 billion and has provided SASSA with an accurate and a secure transaction environment." RET as a policy of the ANC was a continuing debate in the public domain, with some strongly arguing there was nothing radical about what was adopted by the ANC. Friedman (2018) cautioned that when the media cover a political conference, it was important to report on their entire resolution "not just the exciting bits". He strongly argued that the calling for the nationalisation of the Reserve Bank, the expropriation of land, and free higher education, were not radical. I submit that by reporting on SASSA as only a poverty alleviation tool and a corrupt agency, the link to economic transformation could have been missed.

3.5 The financialisation of social grants: How the system benefitted banks while disempowering recipients

The South African social grant system, while designed to alleviate poverty, has unintentionally benefitted large banks while disempowering its intended recipients, particularly in rural and

township communities. The introduction of electronic payment systems linked to bank accounts for social grant disbursements created a profitable arrangement for financial institutions. Banks capitalised on these accounts by charging recipients various fees for account maintenance, ATM withdrawals, and even the promotion of expensive financial products such as loans and insurance, which many grant recipients could ill-afford (Burt: 2018).

According to SASSA, as of December 2022, the commercial banks had received R16,932,177,444 – a substantial amount – from social grant payments. This sum was derived primarily from bank charges and the use of the banking sector's infrastructure to distribute social grants. These fees, which banks collected for providing the platforms and services necessary for beneficiaries to access their grants, became a significant source of profit for the commercial banks. The reliance on these banking services also meant that SASSA became tied to the private sector for the distribution of grants, which raised concerns about the efficiency and fairness of the system, particularly in the context of the financial burdens placed on vulnerable recipients.

For many, the requirement to have a bank account to receive grants limited their choices and access to financial services, often locking them into bank accounts that came with hidden costs. With a limited understanding of financial systems and little financial literacy, many recipients found themselves burdened by fees that ate into their grant payments, exacerbating their financial insecurity.

Additionally, the need to rely on banks for access to their grants often meant travelling long distances to access funds, especially in rural areas where bank branches or ATMs were not easily accessible, along with having to use cards with PINs that could easily be forgotten by older persons. This further marginalised communities, leaving them with little control over their finances and subject to the power dynamics of large financial institutions.

While banks and financial institutions profited from this system, the grant recipients, instead of being empowered to take control of their financial futures, found themselves in a cycle of dependency, relying on systems that were designed to offer assistance but that actually inadvertently benefitted corporate interests more than the people they were meant to help. The focus on financialisation of social grants, rather than direct, cost-free access, highlighted a stark contradiction: the social welfare system intended to uplift the poor had instead reinforced economic vulnerability by embedding the poor within a system that benefitted financial elites

at their expense.

The figure of R16.9 billion reveals the scale of the economic influence that banks had over the social grants system. While this financial arrangement benefitted the banking sector by generating substantial income, it also highlighted the imbalance in the system, where commercial entities profitted from social assistance intended for the most vulnerable. The transaction fees and other charges levied by banks for basic services such as ATM withdrawals or account maintenance added unnecessary costs to grant recipients, many of whom were already living in poverty. This created a situation where profits from social grants were extracted from the very people who could least afford it, compromising the intended welfare of recipients.

The situation was exacerbated by the insistence on biometric technology, which was meant to enhance the security and accuracy of social grant payments. While biometric verification was seen as a step forward in preventing fraud and ensuring that grants reached the rightful beneficiaries, it also led to a complex and costly system that benefitted the private sector more than the people it was meant to serve. The additional technological infrastructure required for biometric systems, such as devices for fingerprint scanning and verification systems, further tied the social grants programme to private service providers, including banks and technology companies. In this case, the focus on securing profits for the banking sector overshadowed the needs of the poor and vulnerable (Burt:2018).

The continued insistence on biometric technology, despite the concerns raised by critics, ultimately led to significant financial implications for both SASSA and the beneficiaries. The banking sector, which was benefitting from this arrangement, stood to lose a substantial source of income if the government moved towards a different payment system that eliminated the need for the involvement of commercial banks. This shift became more apparent when Minister Dlamini was replaced in 2018.

One of the first significant policy changes made after her removal was the termination of the biometric payment system tied to the banks, as highlighted by Burt (2018).

Dlamini had been a staunch advocate for the continuation of the biometric system, even amidst public criticism and calls for change. The decision to remove this system under the new leadership reflected a shift towards reconsidering the role of commercial banks in social grant distribution.

Burt (2018) argued that the removal of the biometric system marked a significant departure

from a system that many viewed as prioritising profit over the well-being of the beneficiaries. The move was seen as a necessary step towards reducing the financial burdens on the poor, particularly as the new leadership recognised that the people receiving the grants were being compromised by the high costs of accessing their money. Burt (2018) posited that the emphasis on profit in the previous system had created an inequitable situation, where social grant payments were not only insufficient for recipients' basic needs but were also being siphoned off by the hefty cost of using financial institutions to facilitate the payments.

Thus, the case of SASSA's use of biometric technology and the involvement of commercial banks in the distribution of social grants raises important questions about the intersection of welfare, private sector interests, and the well-being of vulnerable populations. The eventual policy shift signaled a move towards addressing the shortcomings of the previous system and was indicative of the broader challenge of balancing efficiency, security, and social equity in the management of state welfare programmes.

Biometric technology is rapidly transforming the banking industry, providing enhanced security and convenience for customers. Biometrics refers to the use of unique physical or behavioural attributes, such as fingerprints, iris scans, or voice recognition, to verify the identity of an individual. In recent years, Japan has been at the forefront of adopting biometric technology in the banking industry and has seen significant benefits from its implementation. (Harris, 2019).

Mthethwa and Barbour (2016) in *An Improved Smartcard for the South African Social Security Agency (SASSA) – A Proof of Life Based Solution* confirm that biometric technology is not catered for in the South African banking system. The Council for Scientific Industrial Research (CSIR) proposed a biometric standard for the millions of South Africans who receive social grants. They proposed an improved biometric-based smartcard whereby fingerprints would be used to activate a smartcard before it is inserted into a machine (POS/ATM). This would allow the owner of the card to be the only one that can use the card, which at the end links the transaction to the card-owner. On 1 August 2016, the Payment Association of South Africa announced that South Africa had a biometric standard for banking but did not make it mandatory for banks to use it.

Mthethwa and Barbour were adamant that even though their proposal had disadvantages like investment in new infrastructure, they were outweighed by the advantages. The biometric system not only assisted with fighting corruption, but it also lessened the burden for older

persons to remember PINs for cards and protect them from criminal activity.

Notshulwana (2017) argues that "to give effect to a realistic radical economic transformation, decisive action needs to be taken with the aim of improving the quality of life of all South Africans, achieving social cohesion, promoting growth and development, and eradicating the triple scourge of unemployment, poverty and inequality". The introduction of biometric systems and grants being paid in the communities where they lived was taking decisive steps in improving the quality of life of the most vulnerable as envisaged in the Older Persons Act 13 of 2006.

3.6 The Older Persons Act and active ageing

In South Africa, the Department of Social Development is responsible for the protection, care and promotion of the rights of older persons as the custodian of the Older Persons Act. Part of what the Act aims to do is promoting active ageing for older persons to live to a full life, with an emphasis on promoting health, participation, and security as they age, as dictated by the Madrid Plan of Action. The Older Persons Amendment Bill of 2002 further promotes the rights of senior citizens through the inclusion of new definitions and provisions related to the monitoring and evaluation of services for older persons.

For older persons, grant payment days are not just about collecting money but a social gathering that promotes active ageing, as most rural areas do not have recreational facilities. The long-form narrative illustrates how older persons gather on grant payment days to discuss issues affecting the village.

As Grandlund (2020) posits, "Pay points are not sites of stigma but of rather joy" because in rural areas cash is rare. He argues that "seeing the state" happens in different forms and signifies a different way in which people relate to the state.

This research shows that pay points and bringing services closer to the people also bring a dignified service, safety and encouraged economic development.

Etinzock (2018) in *Happiness and the elderly: A subjective well-being impact of social grants in South Africa* argues that the anticipation of the payment of the grant for older persons contributes to positive health and outcomes. "We may deduce that the grant plays a positive and significant role in empowering the elderly as they are certain and can anticipate when exactly they will receive the income." (Etinzock, 2018).

4. Methodology

The following section outlines the methods and research design used in the study's data collection and analysis. This study uses a qualitative research approach and makes use of demographics and sampling. It also verifies dependability and validity difficulties, as well as ethical concerns.

Qualitative research, according to Creswell (2017), is a process of understanding based on diverse methodological approaches to analysing a social or human problem. Patton (2015) defines qualitative research as a data gathering approach that generates narrative data rather than numerical data. The qualitative technique, according to Patton (2015), is concerned with revealing the features, values, and attributes of a given notion as they are, and verbal description is utilised to emphasise the important components of study. Bitsch (2005) defines qualitative research as a means of exploring social or human problems. This research technique was applied to better understand how the media frames and influences certain narratives. As highlighted above, this research seeks to show how the media shapes public opinion by highlighting certain issues and downplaying others. This process of agenda-setting can have significant implications for public policy and political decision-making.

4.1 Long-form narrative report

The long-form narrative report tells the story of the people of Lugada, a village in Matatiele in the Eastern Cape Province of South Africa, and how their dignity was affected by the decision to pay social grants in town instead of in their community. Firstly, a picture is painted of their lived experiences, culture, and the meaning of payment of social grants not only simply as a cash transfer but an opportunity to interact with the state, to contribute to economic development, and to protecting human rights and dignity of the grant recipients.

Secondly, the narrative report explores different concepts like how people can be affected by the weather and loadshedding, as well as how a change in the date of the service can affect their dignity. In essence, this project seeks to show the human consequences of a decision to move the payment of social grants from communities into towns.

As an employee of the Department of Social Development, the researcher has seen how paying social grants in communities was convenient, safe and accessible. There was a time, through a departmental programme called Project Mikondzo, when social development services were brought closer to the people. The researcher has seen how policy development was not just an

academic exercise, but, through interacting with communities and people, was something that had a practical impact on the lives of the recipients. Most importantly, this narrative research is done not by journalists reporting news, but by someone involved in the policy-making space. The researcher has been able to bring back into the work environment the lived experiences of the people.

Lastly, this research speaks to how the decision to shift payment of grants to towns affected economic development in the village. It features stories of how small businesses were affected by the decision but nonetheless remained creative in the face of adversity. It also shows how communities not only want handouts from the government but want to develop themselves, even when their situations and their environments are working against their efforts.

4.2 Approach

For this research project, the researcher made four trips to Lugada during different seasons. The first trip was to find someone who was prepared to open their home to the researcher, as it was important for the researcher to live in the village, to get to know the people, and to understand their way of life.

The researcher was familiar with rural areas as defined by the Municipal Structures Act 117 of 1998, which describes urban areas as places characterised by high density, significant movement, economic activity, and extensive development, including multiple business and industrial areas. Other areas, which do not fit into this description, are categorised under B and C – they are seen as rural areas. The Department of Cooperative Governance and Traditional Affairs refines the categorisation further by employing various indicators such as poverty prevalence, service accessibility, infrastructure and budgetary considerations to classify municipalities into seven distinct categories.

It was for this reason it was important for the researcher to understand the different seasons of the year and how they affected the lives of the people; to fully immerse with how the people lived, to be able to use public transport, to attend social functions like funerals, to eat the same meals, and even to find out how they perform rituals at traditional events. The repeated trips to the village of Lugada helped to deal with the challenge of limited access to information. A lack of understanding of the context in which the research is conducted, or even a language barrier, can sometimes result in agenda-setting and framing. For instance, an insignificant fact like the meaning of taking the social grant money home and not being forced to use it immediately in

town, may be missed in the narrative of financial inclusion, but for the older person it provides time to plan and budget adequately.

The researcher applied for an ethics clearance and once it was granted by the university, they were able to conduct interviews in the village. The interviews were conducted between 1 - 16 November 2024. The last trip allowed the researcher to spend 15 days with the community, experiencing all the days when social grants are paid out, speaking to the beneficiaries, and standing in the queues with them waiting for the service.

After spending time at the village, the researcher conducted interviews with the employees of SASSA. A review of media reports, Constitutional reports, and SASSA's annual reports was also conducted to verify and investigate whether dignity has always been a central theme for the delivery of government services. By undertaking this process before the fieldwork research, the researcher was able to adequately prepare and enhance their understanding of what to look for and what to focus on when conducting interviews, reviewing documents then going to the village to build rapport and then conduct the interviews.

4.3. Research design

The study used exploratory research techniques within the qualitative research paradigm to tell the story missing or limited in the public domain. The exploratory approach is concerned with qualitative examinations of phenomena, notably in the social sciences (Mason, 2002).

4.4 Population

The population of this study was based in the Matatiele Local Municipality in the Eastern Cape Province. The rationale behind choosing the Eastern Cape was because, according to the SASSA 2024/25 annual report, the province received R38 billion, the third largest portion of SASSA's budget, behind Gauteng and KwaZulu-Natal. The Matatiele Local Municipality is situated within the jurisdiction of the Alfred Nzo District Municipality, and bound to the north by Lesotho, to the north-east by KwaZulu-Natal, and Elundini Municipality to the south-west. Matatiele Local Municipality (EC144) was established on 1 March 2006 (Statistics South Africa, 2022). Despite this, the people of Matatiele were opposed to being moved from KwaZulu-Natal to the Eastern Cape. Mhlekude (2018) reported that "the people of Matatiele fought to be incorporated into KwaZulu-Natal's Harry Gwala district from the Eastern Cape's

Alfred Nzo district". Subsequently, the municipal area has seen a lot of changes in terms of provincial municipal and ward delineation, which have had a significant influence on local planning, including the payment of social grants.

SASSA invested R86 million in social grants in Matatiele. Due to the change of the demarcation of Matatiele in 2006, it is a good case study to see how the people were affected by the move from KwaZulu-Natal to the Eastern Cape, including the delivery of services such as the payment of social grants and other government services. Matatiele, and Lugada specifically, was uniquely chosen for its geographic areas close to Lesotho and the fact that services to the area are provided by the Eastern Cape, even though service infrastructure in KwaZulu-Natal is closer. The village of Lugada still lacks basic services like access to water.

4.5 Sampling

The study was conducted at a village called Lugada. This village does not have running water and sanitation. The people rely on water tanks being filled when the rainy season comes. It has limited road infrastructure and transportation system. There are no more than five taxi drivers who play a crucial role during the payment of social grants. It is the norm in rural settings to have a limited number of taxi drivers due to the bad gravel roads which limit the community from accessing crucial, basic services.

This research uses purposive sampling with a specific focus on the people from Lugada. Purposive samples are the type of non-probability samples which corresponded well with this research study. According to Du Plooy (2009), this method samples the population in such a way that they have a shared common experience so that the interview focuses on the experience from the participant's perspective. These sampling methods provide both the researcher and the participants with an atmosphere that encourages interaction. The participants are free to express themselves in the language of their choice. Purposive sampling encourages the collection of data rich in detail about the substantive research problem like the older persons who now have to travel far to access their grants, leaving their homesteads early in the cold winter or the in scorching sun of summer, or the vendors who have lost income due to the payment of social grants moved to town.

4.6 Data collection

Data was solicited through observation, interviews, as well as the perusal and analysis of media statements, speeches, news reports and debates in Parliament, official data, and public records from SASSA. Where it was deemed necessary, interviews with relevant officials of SASSA were conducted, with documents including statistics, policy, guideline documents, department reports and records providing in-depth summaries of the situation.

Ciesielka, Boström, and Ohlander (2018) describe observation as the most important and diverse research method. It has several types, techniques and approaches, and is regarded as the basis of everyday social life. Three types of observation that can be used: indirect observation, participation observation, and non-participation observation. For the purposes of this research, participant observation was used, with the researcher by staying in the village of Lugada in Matatiele and immersing themself in the community, queuing with older persons, and taking public transport during the 15 days when social grants were paid.

Furthermore, permission to access the village was sought through the chief and the headman. In a rural set-up in South Africa, traditional houses are the anchor of communities. Cultural protocols dictate that the chief and the headman must be made aware of what is happening in and around the village. It is a sign of respect to the community and the authority of the traditional house. In the South African context, and especially in rural areas, culturally, the traditional leadership of the royal house or the traditional house or *komkhulu*, is given respect. Accessing these individuals and obtaining their permission is not only recognised as part of the ethical process of conducting research but is an important form of respect and acceptance within the cultural settings.

Wilson (2012) says if the research can be answered in prose rather than numbers, exploring a trend or an experience, it can provide unique circumstances, perspectives, or feelings that can enrich the research.

Thus, the researcher notes that apart from observation, interviews were a good choice for this particular study. Interviews can either be structured, semi-structured and unstructured. The latter two approaches were used for this research. It allowed for flexibility; being unrestricted in accommodated the needs of the interviewees where were older persons, allowing for understanding and for being able to interpret policy in a conversational, simple way. Given that the majority of the community of Lugada speak isiXhosa – the researcher's mother tongue – it made it easier to explain concepts and policies simply, based on their day-to-day life

experiences without any language barrier. The interaction with the communities was more viable, with less linguistic and dialectical differences.

Most of the older persons always interpret policy according to their experience and explain it in stories. The researcher was therefore more alert and able to link the stories to policy. In the rural context, policy can be difficult to explain in English and some words can be lost in translation, especially when it comes to the cultural experiences of the people. However, to obtain a more balanced and clearer story, the researcher interviewed older people who could tell the story of how things were before compared to the present.

The Older Persons Grant is available to people from the age of 60, making it beneficial to interview recipients in the 60- to 90-year age range. The questions were on their experience of being social grant recipients and the changes they went through with the changing of the systems. Most importantly, there was a question of what it meant to collect the money at a pay point versus going into town, and in the context of active ageing and social cohesion. In like manner, interviewing younger caregivers was also crucial in understanding the impact of the change from paying social grants in communities to doing so in town, as well as the meaning of the choice to enter the banking system.

It was also crucial to find shop owners and women in the community who used to sell outside the pay point and find out what they were now doing to make a living. In a rural setting, there are usually one or two shop owners and speaking to the women who used to sell outside the pay points provided a compelling story.

The two large retail stores, Pick n Pay and Shoprite, were approached to find out they had invested in setting up non-franchise stores in rural areas, but they directed the researcher to their annual reports.

4.7 Limitations

One of the limitations of the study was the absence of older persons (through death) who could tell the story of then and now as the younger generation might not have experienced the impact closing of the cash pay points. A former councillor, who was the researcher's connection point into the community, is in her 80s and while generally in good health, she is subject to the occasional ailments associated with old age. She has a wealth of knowledge and was a councillor when Nelson Mandela was president in 1994. The researcher was also introduced to

a 102-year-old, whom the researcher also interviewed. Sadly, she passed away during the final research trip. Serge Balamante, the CEO of Cash Payment Services, has moved to the UK, so an interview with him was held via the Zoom platform. Information on the retail stores that had a presence in the rural area was not easy to come by, with the researcher being heavily reliant on annual reports and newspaper reports for analysis.

4.8 Ethical considerations

The University of the Witwatersrand requires students conducting research that involves gathering human data to seek an ethics clearance. Researchers are required to disclose fully to their participants what the research entails, to treat them fairly, and to protect their rights and privacy.

The long-form narrative consisted of personal stories of the people of the village of Lugada in Matatiele. As this research details the minutia of their day-to-day lives and experiences, people were invited to volunteer to participate after permission had been granted by chief of the area.

Before conducting interviews, the researcher applied for ethical clearance from the Wits Centre for Journalism Ethics Committee. Prior to that, the University's Ethics Committee was consulted, given the researcher was going to interview older persons and there was a possibility that interviewing older persons carried a higher risk. The researcher was informed that the school's ethics committee clearance was sufficient. As an employee of the Department of Social Development, of which SASSA is an agency, the researcher also sought permission from both the department's acting Director General and the Chief Executive Officer of SASSA to obtain information and to interview colleagues who could be required to provide information during the research.

Every participant was assured of their right to withdraw at any stage in the research process, an explanation of the process was provided, along with the reason for the interview. Their participation was both verbal and in writing in their mother tongue, isiXhosa.

The researcher's face and name were familiar to the people of Lugada because of the work they do. As the researcher arrived in the village, there were many people complaining about their social grants. Some had grants discontinued, others had issues with their children leaving with the social grants while leaving the elders to look after the grandchildren. The researcher also made contact with the head of the SASSA office in Matatiele. As the researcher spent more time in the village, more ethical and moral questions arose. The most important question being:

“Was it morally sound to leave a participant with an administrative challenge without addressing it?” This is where the SASSA office in Matatiele played an important role in solving any challenge.

A potential ethical pitfall faced by the researcher was that as an employee – the Chief Director: Communications – of the Department of Social Development they had to seek permission to conduct interviews with staff members, particularly at SASSA, and access information that may be classified and not in the public domain. The process was to first explain the research project being undertaken to SASSA’s CEO in writing or in a meeting, so that a letter or an email could be sent to the regional executive manager. Another potential, and maybe major, pitfall was the fact the researcher was a spokesperson for both the then minister of social development and the Department of Social Development. However, Minister Dlamini had a dedicated speechwriter who consulted with the Director General, her advisors and programme managers, with the involvement of the researcher being limited to helping in the preparation for the delivery of the speeches. The researchers role was to advise on pronunciation and the like. There was also an established guideline between the researcher and the supervisor to ask for guidance when uncertainty arose. Several messages were exchanged between the researcher and supervisor throughout the research, with the basic principle and a guiding question: “Would you know this information if you were not an employee of the Department of Social Development?”

Older persons are a vulnerable group and as recipients of social grants the interview and research process could be cathartic and therapeutic for them, as they seldom get an opportunity to vent about how they feel about the service moving from communities to towns to a senior manager in the policy-making space. Wolgemuth *et. al*, (2015) posit that to research participants, interviews may appear like an opportunity for self-reflection, self-appraisal, catharsis, being emphatically responded to and being validated. Providing such an opportunity for the recipients to vent aligns with the guidance offered by Piatz (2025) on the important role of establishing a two-way communication channel – it allows for governments to build public trust. While this can be true, it can also have an opposite effect and in that case, a social worker was requested to provide psycho-social support when needed.

While this service was made available, the older persons saw it as an opportunity to get their issues resolved. It was explained to them they could withdraw at any time during the research.

5. Conclusion

In reading all the public statements now as a scholar and reviewing some of the documents, the researcher has come across stories that may have been missed that need more attention, more resources and a deeper understanding. It is for this reason that the long-form narrative journalism method was chosen for this project, to bring forth another angle of the story of the SASSA grant facilitation process. As the impact of the closure of grant pay points remains in the public domain, this narrative journalism project could contribute to policy development which puts South Africans at the centre of service delivery.

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7. Part two: Long-form narrative

The Battle of Indodla

Why the title?

Whenever the story of the social grant is told, it is always a single narrative of corruption and of non-delivery. There is much more that goes on behind the scenes and what the social grant can do if, as a country, we listened and understood what the money can do besides it being money given to the poor. Most importantly for me is the urge to tell the story of the poor with the purpose of contributing to policy. It is about reminding the black people in decision-making positions the reason so many people died for the liberation of South Africa. It also serves as a reminder that not only are the majority of this country wanting the basics, but they also want the next step. They want to get out of poverty, but they seem to be defeated at every corner by removing what used to be some form of opportunity to get to the next step.
Policy-makers should not forget that this is a multi-billion-rand budget which can circulate within communities and the poor who receive it should not be made to compete with banks and retailers to get a slice of the share.

5 November 2024 – Pay-day

It is 4am in the village of Lugada in Matatiele and the village seems to have woken up particularly early to get ready for the day older persons go to collect their social grants. I have been here for three days now and the energy of the place on this particular day is noticeably different.

In the far distance, a taxi hoots, competing with the barking of community dogs, a cock crows and a lone voice shouts: “Mazibuy’ipey’ezilalini! Oh, inkondekazi zam madoda kule ngqele!” (Let the payment of social grants return to communities! May the older people be protected from the cold). The call is his cry for the payment of social grants to come closer to the people. This is the voice of taxi driver, Thabiso Mokoena (51), who operates his service between the village and the town of Matatiele some 21,8km away and today is the day when older members of his community are meant to receive their government social grant as they do every month.

It is raining cats and dogs, but we wait in the freezing cold and wet weather as Mokoena continues to pick up his first grant beneficiaries. As he collects each of them, he continues with parts of Reverend Tiyo Soga’s popular hymn “Lizalis’iding lakho” (fulfil your promise)

emphasising the stanza that reads: “Bona izwe lakowethu, uxolele izono zalo (Look at our nation and forgive its sins). Ungayithob’ingqumbo yakho, luz’eluf’usapho lwakho. (Do not send your wrath to kill the children).

As each elderly person gets into the taxi, they all sing in unison as if talking directly to God to intervene for them as they continue Tiyo’s hymn:

> “Lawula, lawula Nkosi Yesu, (Prevail our God)
>
> koza ngawe ukonwaba (Happiness can only come through you)
>
> Ngeziphithi phithi zethu (Because of our struggles/challenges)
>
> Yonakele imihlaba!” (The world is damaged).

While the road is mostly gravel, there are signs of some development along the way, Newer village homes appear here and there. As we drive past, a double storey house owned by the former shop owner, KwaSiphika stands tall. Most houses still have traditional kraals where cattle are kept. There is order in how sheds for pigs and chicken are separated by those who can farm. Lugada is a place where everyone knows your name, your parents and most importantly your clan name. In Lugada, it is rare to find the people of this village referring to each other on a first name basis. This is a sign of respect and an acknowledgement that you carry your people wherever you go.

Thirty years after they voted for “a better life for all”, the people of this village have no running water, with some households still with a substantial amount of cattle, sheep, chicken, some houses growing their own vegetables and at least five households have boreholes where they get their water.

The few houses that have boreholes either sell the water to the neighbours at R2,50 per 20 litres or just ask them to contribute whatever they have toward electricity. There are also those who just give them the water for free like the former businessman, Siphika and MaNdaba, to whom this thesis is dedicated.

Most households have backup water tanks known as Jojo tanks, one of the leading suppliers of water storage tanks in the country and rely on the rains to fill them up. While the heavy rains on this day are a blessing because it means the Jojo tanks will be filled, they also bring anxiety about the collection of social grants. They may get the money but are not able to bring the food like mealie meal, sugar, flour for baking as they take public transport from town and

cannot protect their wares from the rain.

Matatiele Local Municipality is in the Eastern Cape Province of South Africa. This province receives the third largest portion of the budget of SASSA at R38 billion. The local municipality is situated within the jurisdiction of the Alfred Nzo District Municipality. It is bound to the north by Lesotho, to the north-east by KwaZulu Natal, and Elundini Municipality to the south-west. It (EC144) was founded on 1 March 2006. According to Statistics South Africa, the population of Matatiele is estimated to be 258 748, with women in the majority. More than half of the population are under the age of 35, with a small percentage older than 60 years. In 2016, the unemployment rate in Matatiele was reported to be 30.3% and due to low employment rates, there is a high number of economically inactive citizens and households receiving social grants. In the 2023/2024 financial year, there were 62 319 people receiving social grants, with 66 835 children supported through social grants.

The singing of the hymn for God to fulfill his promise and the appeal to not send his wrath on His people is not evidently only about the social grants to be paid to the community but a general daily prayer for the community of Matatiele to be incorporated back into KwaZulu-Natal's Harry Gwala district rather being part of the Eastern Cape's Alfred Nzo district. The Matatiele municipal area has seen a lot of changes in terms of provincial municipal and ward delineation, which have had a significant influence on local planning, including the payment of social grants and other services – a very sore point for many of the villagers.

Mokoena relates how it is difficult, degrading and humiliating to get services from the government since they were moved from KwaZulu-Natal to the Eastern Cape. He recalls a family incident when his niece was in labour and had to give birth in Umthatha (212.3km away) instead of in Mzimkhulu which is much closer. "We could not even visit her in the hospital because it is expensive to go to Umthatha. The ambulance itself did not arrive because it meant from either side it was going to be an expensive exercise," he bemoans.

His pain is evident as he continues to recall the difficulties of accessing a personal identity document (ID), necessary to access crucial services and amenities like opening a bank account. "Sometimes we are told to go to Mount Fletcher, other days to Kokstad, asinabani (we have no one to cry to)." He believes that government officials take for granted the impact of not having these all-important documents. Not having this document means you do not belong in the country.

Ironically, as the taxi negotiates the gravel road, others in the taxi are grateful for the access to

electricity despite the lack of running water. They acknowledge the ample electricity they receive for their households from the government even though they pay but get a rebate as indigent families.

The taxi finally manoeuvres the unkept road and connects to the tar road, leaving behind the distinctly abandoned shop on the side of the road with only its name, Kwasizabantu, left as a reminder of what it used to be to the people of Lugada – a place of assistance. It has rusty red post boxes that show it was more than just a place to buy food and day-to-day needs. It served as a place of communication between this rural village and the big cities.

Just adjacent to it is another operational shop which belongs to Ali, an Ethiopian, with only young boys standing in front of it as a sign of business, unlike the snaking queues outside Boxer, U-Save, OK, Spar in the town, where some of the R86 481 037 left by SASSA in cash transfers gets spent.

Social grant payment days, however, are the worst, Mokoena exclaims. He seems to have touched every nerve in the taxi because his words set off a trail of stories … Each person has a story. A young girl in school uniform is amongst the commuters and is accompanying her grandmother. She understands the reliance of her grandmother on her to collect the grant. But, depending on the length of the queue in town, she may miss school on this day.

Her grandmother is uneducated and needs assistance to use the point-of-sale device at retail store Boxer, or the ATM situated right next to the store. Another commuter and social grant beneficiary, 69-year-old MamTolo, whose full name is Nomayeza Christina Ndlela, is anxious that she has used the taxi on credit to get to town and this costs her an extra R5. Her anxiety is not just about the extra R5 she has to pay but the possibility she may not even get her social grant money. She is worried about “lo network” – the internet connection needed to make the transaction work. To her though, she believes the “network” may be a person who comes to switch on and off her money. “Uyamazi wena lo network, ngowa phi?” (Do you know this network, where does he/she come from?) she asks innocently.

MaNkala, Nonceba Abigail Nongalo, is a 72-year-old granny of three who is going with 60-year-old MaHlathi, Vuyiswa Hlathi, to get their grant money. Hlathi also collects the grant for her grandchildren and her 94-year-old mother. Both women bemoan that they are only receiving their money on the 5th day of the month. “We are hungry, there is not even bread in the house, we do not know why now the government chooses to pay us so late,” Mankala voices her dissatisfaction for the late payment of the grant. “Ayisiphathi kakuhle, iyasihlukumeza,

lento yokungazi sipeya nini kahle hle!" (We feel abused by the uncertainty of the exact payment date). A fact confirmed by Etinzock, where he said "there is a significant amount of literature that elderly persons … might modify their behaviours in anticipation of the income". MaNkala lives with her grandchildren, but her daughter lives in Mount Fletcher, 45km from Lugada and still receives the R530 child support grant for the grandchildren.

This is another battle they have had to overcome with her daughter. "I live with the children and the money should come straight to me. After threatening to report her to SASSA for withdrawing the money for the children and not giving it to me for the needs of the children, we now meet in town where she buys all the necessary and important basics for the children," she says. MaNkala also gets her own old age grant of R2 210. Although she is grateful for the money she receives from the government, she is bitter that it does not take her very far. She pays for her family's funeral cover of R300 every month, R45 for her return taxi fare to town, airtime for R50, and if she returns to Luganda with groceries, the taxi drivers charge for each item depending on size. She hopes that she will get the best grocery combo from either Boxer or Shoprite, which costs between R500 and R700. A grocery combo is a special pack of items which consists of basic necessities such as sugar, mealie meal, cooking oil, flour, vegetables, especially packaged for social grant recipients.

It seems to have taken a while, but the taxi, full of grant recipients, eventually reaches the town. Each of the 14 passengers disembarks at their preferred stop. Some alight outside different ATMs, some outside grocery stores like Spar and the OK, fondly referred to as KwaSondela. The town is already bustling with activity even though it is just before 5am. The rain is a permanent worry, and shelter is scarce, but scores of older persons are already queueing for their grant payments. The snaking queues around all visible corners resemble the first time South Africans went to vote for a democratic government – an ironic description, given the reason for the queues on this day. Some of the older people share umbrellas, while others have resigned themselves to the wet weather as they navigate the cars in the busy town of Matatiele.

Many have not had anything to eat, and they will have to wait another three hours for all the stores to open at 8am. The heavy rain is unrelenting. Some try to cover themselves with umbrellas while others are squashed under the small shelter outside the Boxer store. I, too, find a spot outside the store and wait with them. Every other person is worried that if the rain persists, they may just go back with the money but no food for their families.

The economics of the grant - The beneficiary gets the least of the share

As grant recipients alight from taxis in the town, beautiful and lanky Florence Nombeko Mbobho, a woman in her late 50s, waits patiently to meet her own customers who use her services to watch their groceries before they head home. Armed with her Artline thick black permanent marker and her sweet voice, she greets all the older persons and assures them that she will be waiting for them after they finish their grocery shopping. MaXaba, as she is fondly called by her clan name, used to sell different goods outside the paypoint in Lugada when grants were disbursed there in 2016. She has had to follow the money to town but change the type of service she renders.

“The old people after doing their shopping sometimes want to do other things like go to eat at KFC or go pay their stokvel, so I look after their groceries,” she explains. She charges R30 per person and marks all the items for them to avoid getting lost or mixed up. She quips that there is a lot of crime in the city centre and older persons are often targets. “If they do not rob them of their money, they steal the groceries. Our problem is that *amaphara* (criminals) work better in town than in the village. It is easy to identify and know them there,” she explains.

MaXaba has had to compete with the big retail stores for a share of the grant money and makes about R460 on a good day. Even though she has always worked from town, she still prefers the grants to be paid in the village because the older persons used to get the money first and then decide to go to town. But her biggest challenge is not the crime or the competition with big retail stores because she offers a unique service, her biggest fear is her customers dying while standing in the queue.

“Bayafa mntanami yindlala bemile pha!’ They die of hunger while waiting for their money. She claims that in the past four months she has lost three customers who died while standing in the queue. It is not uncommon for older persons to die while waiting in the queue. As recently as December 2024, the SASSA WhatsApp channel *SASSA news* reported that Mariah Mathabatha (85) died while waiting in the heat for her grant in Sekhukhune, Limpopo.

On this particular day, MaXaba's challenges are compounded by the heavy rain. She remains hopeful that she will not go home empty handed. She not only provides this service but also communicates between the taxi drivers and their commuters so that both sides respond to each other timeously. MaXaba has a small covered shelter given by the city of Matatiele where vendors have space to sell their goods. Though small, when the groceries are packed neatly, she can accommodate about five of her customers.

“The driver must know if people are waiting and the old people must know how far the driver is so that they can complete their errands,” she explains. She also provides greater assistance than looking after the groceries, she also can account for the groceries when they accidentally go on the wrong taxi or they get mixed up.

“It can get very busy when the weather is not so gloomy. I carry this black marker so that I can label the groceries to avoid any getting lost,” she says. At times, the taxi leaves with the groceries but the owner is left behind.

The rain continues to make MaXaba anxious. She can see her customers going in and out of the shops, but none approach her. Some are looking for the odd umbrella and some are going to pay for their funeral insurance. Indeed, her anxiety is confirmed. Her customers have withdrawn the money but none of them have bought any groceries because they fear their goods will be damaged by the rain. Instead, they carry the good smell of KFC they are proud to bring for the grandchildren they left at home.

Just like that MaXaba has lost at least R460 for the day and she hopes that her customers will come back tomorrow instead of buying from Ali, who runs the sole remaining shop in Lugada.

Ali arrived in Lugada in 2016 when the social grants were still paid in the village. He refers to those days as “my best business days” because he knew on social grant payment days, he made no less than R20 000 in cash. With his heavy Ethiopian accent and broken isiXhosa, he shares that it is always his prayer that on the day of the grant, now paid in town, the beneficiaries return empty-handed.

“When load shedding was at its peak, I knew many of them would not get their money. I know it is not right, but it is always my prayer that those machines (meaning ATMs) in town or retail stores don’t operate so that my customers can come back,” he explains. Ali charges interest when the beneficiaries come to buy food from him on credit. He is also not too fazed by the situation he finds himself in. “I live with them here. They buy every day the basic needs from me but the difference with the social grant money, it is guaranteed that it will come!” In the past, he says, he could plan better and calculate his profit even in advance because he knew he would make no less than R20 000 in profit.

Ali may be the lucky shop owner who still gets some proceeds, albeit drastically reduced, unlike Mandaba (80), who used to be a councillor in the area during Mandela’s administration. She had to close the little coffee shop where older people would congregate.

Mandaba recalls how she used to ululate in celebration or in excitement when she saw the cash payment van arriving in the village. “The truck meant a lot of things to me, it meant profit, but it also meant that I could gather with other villagers and we would discuss our matters while we enjoyed a cup of coffee with scones,” she recalls.

Her face lights up when she recalls how older people would come to her house “just for peace of mind”. “I think nobody knows that paying the grant in communities not only meant money and food but also social capital. We could come together. Sometimes pray and sometimes just discuss things like how to organise ourselves when there is death. That is now all gone, and we wish for those days,” she shares. MaNdaba says it was also a sense of pride for them “ukubona uRhulumente wethu mntanam efikile kuthi esikhathalele!” (To see our caring government, my child, coming to us showing us that our government cares).

This is not only shared by Mandaba, but also the chief of the area, Yoliswa Lupindo. She is a modern and educated woman who carries the sophisticated and latest phone device, but she loves and prefers the village. She does all her tribal administration duties in the village and decries the negative impact of the removal of pay points on the entire Luphindo area which she is responsible for.

“I used to bake and sell fish and eggs during pay days so that I do not depend on the money received from the local government,” she explains. Not only did she sell the fish she used to bake, she had a cooperative she ran with other women in the village. They made wool jerseys with the knitting machine they had. The cooperative employed six women and fed no less than 20 members of the households of each of the women. Now, it is just death and despair because even with the R370 Covid 19 Social Relief of Distress that now caters for those between the ages of 18 and 59 years old, it could never fill the financial loss the women and their families have suffered. “Our hearts remain hopeful but still very sore. I do not know what the people of this area must do to get services,” she continues.

As the chief whose area lies on the border of Lesotho and South Africa, she also must deal with the administrative difficulties of children born of relationships between South Africa and Lesotho nationals. “The women from Lesotho who have children with South African men prefer their children to be raised in South Africa because of our services. Rightfully those children are South African because in South Africa “we have the right of blood to claim citizenship, most officials of government do not know about *jus sanguinis* that determines one’s citizenship.” All these things, she says, she had to learn because of the compounding

administrative issues that come with poverty, the right to social assistance and the abandoned idea of human dignity for social grant beneficiaries.

Dignity - A right for the privileged

The struggle for liberation in South Africa was partly about the restoration of the dignity of the black majority of the country. When democracy came in 1994, the new government had an obligation to make sure that black South Africans received basic services that they were entitled to as citizens of the country, and to restore their basic human dignity. This project was to restore the rights of the majority which, since 1910, were the preserve of white and coloured people.

Since that time, black South Africans did not receive an equitable benefit from the social security of the country up until 1994, when South Africa became a democracy.

Nomawele Ntloko born in 1927, was one of the beneficiaries who passed away a few weeks after this researcher visited Lugada and to whom this thesis is dedicated. On the day of the visit, she was alone in the house, looking very lonely, hungry, frail and sleeping on a mattress on the floor. She recalled the better days when they collected the grant in the village. Maybe due to her age or maybe to how the brand SASSA is etched in her mind and what it meant to her, she did not seem to understand when asked if she had a card. She keeps correcting everyone that “andina card, ndino SASSA!” I have no card but just SASSA.

The removal of the cash pay points deeply broke her heart and she described the feeling as “sizigusha basiqhubel’edolophini” ("We are like sheep forced to go to town”). She fondly remembered the patience and warmth by which they were served at the pay point. It is clear that there was one SASSA official who treated her well, but she could not remember the name because she kept referring to “that kid”. “That kid had patience and would say this way Gogo not that way Gogo.” As if she had resigned herself to the situation, or as a coping mechanism, she said they would have to go to town because the money is just given to them by the government.

About 3km from Gogo Ntloko is the Hlathi home of 92-year-old Ntombizodwa Hlathi, mother of Vuyiswa Hlathi. She stays with three great grandchildren who also get a grant. There are three rondavels in the yard, and she took the researcher to the bigger one with a makeshift kitchen that had a stove and a table. On the right of the rondavel was her bed which also served as a sitting room (lounge) for visitors judging by her offering the wooden chair to everyone who entered to sit o.

Perhaps in her younger days, she loved reciting poems because twice when the researcher visited, she insisted on reciting what sounded like a poem about the sinking of the SS Mendi, the Liverpool registered steamship that sank on 21 February 1917 after an accident with another British vessel, the Darro. At the time of the accident, the SS Mendi, was carrying 823 black enlisted men and white officers of the 5th Battalion, South African Native Labour Corps. Gogo Hlathi remembers that there were two gentlemen from Lugada who survived the SS Mendi. She recalled how the story was told to them and was a sense of pride for the village. She believed that just like the SS Mendi sank "le nqanawe iyazika njengo Mendi!" (This ship meaning, the government of the ANC, was sinking just like the SS Mendi.)

Her daughter Vuyiswa, who recently qualified for her own old age grant after turning 60-years-old, was at pains to explain how life was harder with their social grant being paid in town. Her problems were not only compounded by the rain, she also had to think of her mother, whom she had left with no food. Many things were troubling her such as the possibility of being robbed and the need to wake up early to reach town by 6am. There was also the uncertainty of getting the money because most of the time by 9am, they would be told there was no network because the connection would be congested or at other times it would be due to loadshedding.

"You must know that we are not only worried about being robbed of the money but the groceries too. What is happening in town is very sad," she explained. She recalled an incident when she was prepared to fight with a lady who almost robbed an older person. She said she was prepared to lose her life on that day, just to make sure the older person got her money. She despised the day Covid-19 came to South Africa. She said Covid-19 is now the scapegoat used by the government because since the pandemic, pay points remain closed in villages and payment moved to towns. "If you make it from town and you arrive home with the money and your groceries, you know that there is God who protects the poor," she concluded.

Her only prayer is: "iipeyi mazibuye elalini! Kuzophela uvalo, uvalo lwamaphara! Asisakwazi nokuthandaza!!" (Let payment of social grants be returned to the villages so that we can stop living in fear of the criminals. We cannot even pray peacefully these days.)

Human dignity is the founding principle of the Constitution of South Africa, within which services are to be delivered. The NDP stresses the importance of dignity as the core principle of delivering services and at the heart of social assistance provision is the restoration of human dignity, being a strategy to alleviate poverty.

The essence of social assistance is that it is paid to families who live below the poverty line and the idea of human dignity underlies the construction of welfare states in several highly-developed countries and is enshrined in their constitutions. But it looks like delivering social assistance to the poorest of the country is a distant dream in South Africa.

Raphahle Ramakgopa who works at SASSA as the executive for strategy, believes that it is a noble idea that grants should be paid in communities. She contends that judging by history, dignity has a cost attached to it. She believes that while the idea of social assistance as a right is justifiable, “we need to look at the policy perspective”. She explained that the Social Assistance Act 13 of 2004 mandates that the social grant should be paid to the beneficiary’s bank account and stresses a “commercial bank account”. Added to that, she contends that the biggest and most difficult battle is the interpretation of policy starting with the meaning of “what is payment?”

She explains: “When money hits the bank account of a beneficiary, that beneficiary has been paid, but the biggest question that remains is whether they will access that money.”

Ramakgopa says that the government interprets payment as when money reaches the bank account of individuals. But SASSA went the extra mile by ensuring that beneficiaries have access. She believes that access is the major debate when it comes to the payment of social grants. This may be the debate, according to Ramakgopa, but the principle is of putting people first, or Batho Pele.

This was something the former Minister of Social Development, Bathabile Dlamini, and her Chief Executive Officer, Virginia Petersen tried to achieve by bringing the payment of social grants to communities. Over 10 000 pay points were opened across the country. In Matatiele, there were 121 pay points.

Speaking from her home and now no longer in office, Dlamini said: “The standard operating procedures of SASSA at the time stated that beneficiaries should not walk more than 5km to access the grant and this was the rationale.”

She said her main concern was for the older persons who were illiterate and were dependent on this money. She had to make sure that they were protected, that their money was protected and that the service was delivered with dignity anywhere in the country, hence the introduction of biometrics. “At face value we thought that the banks were ready to deliver the service, but as time went on we found that they could not. They did not want to invest in the infrastructure to pay social grants in communities,” Dlamini said.

She remembers vividly the times she was in communities to try to find the best payment system and, in the long-run, turn the pay points into hubs where young people would be employed in different disciplines. Most importantly, she wanted a transformed system that prioritised people with biometrics at the centre.

“The introduction of the biometric(s) was a huge battle between us (the people) and the banks,” remembered Dlamini. She said they needed a system that would not force people out of communities and a system that would make access easier for the beneficiaries and cut short the time that people could get their grant. “We had almost 10 000 pay points across the country just to make sure that people received the money with dignity with a system that could fight corruption.” She recalled a visit to Msinga, where she was called by a group of women who showed her a lot of cards and boldly told her that they were not eligible for the grants and demanded a ransom. She said this was another reason she forged ahead with the introduction of biometrics, but the banks were not prepared to transform and innovate, let alone invest in infrastructure in rural areas to bring dignity to the people. “We needed to transform the systems first and get a system that spoke to the needs of the people,” she recalled.

At this point Dlamini is visibly emotional when she recalls how the financial sector treated poor people. “They did not understand that grant beneficiaries only had this money, and their safety was a priority. Others did not understand the reason for social assistance and they would make statements that a grant was a privilege,” said Dlamini.

Even at Cabinet level, she believed people did not understand what was happening. She dared to say that most of her former colleagues in Cabinet were lobbied and did not fully grasp what was happening. “Remember older persons are not (all) educated so bringing biometric assistance and not forcing people to remember their pins or sign documents (was important),” she said.

In an interview with Dr Wiseman Magasela who was responsible for social policy in the Department of Social Development, he agreed with Dlamini and identified the issue of dignity as one that is enshrined in the Constitution. He said dignity had always been at the centre of the service of SASSA, remembering a time when the late Minister Zola Skweyiya launched Operation Isidima (dignity) in 2004. Magasela contends that something happens before anyone can start talking about dignity.

“It is about placing the burden of obtaining the grant on the households themselves rather than the government being the one responsible for that service to be brought to the people.”

Magasela did not mince his words that the thought of only black people struggling to get the grant is reason to spoil his day. “The very grant that they are going to be receiving, part of it gets diverted to transport costs – for going to town and to also come back from town, and we know that in small towns, it is common that they can go to town and find that the ATMs are not working,” he explains.

He believed that the battle was not about dignity but about changing the payment system and model which placed rural communities at a disadvantage. “There was never someone within the government who said no, we do not want to give these people their dignity. The issue of dignity came out as consequence of receiving grants in ways that did not protect their dignity,” he said.

Magasela said Operation Isidima was always about the way within which people received their social grants, where people collected their grants in communities, but there were no ablution facilities. “Grants were always paid in communities and pay points were about bringing services to the people,” he said.

He further explained that the fact that people knew the day they were going to be paid was guaranteed. It also protected their dignity. He reminds that South Africa has a particular history when it comes to education, access to services and to technology. “The older generation, you find that they are completely illiterate, and the current system is completely unsuited for them.”

Magasela contends that the current system forces people to operate in an environment they are completely uncomfortable in. “That is really saying that there are people who are prepared to spit on the faces of poor people when they know very well that those environments are not going to protect the dignity of the people,” Magasela charges, without mincing his words. He contends that as a country we have perfected the poor treatment of black people.

Zodwa Mvulane, the North West regional executive manager at SASSA agreed that the current system erodes the dignity of social grants beneficiaries and refutes the notion that it was expensive and dangerous to pay social grants in communities, stopping short of saying it was just an excuse to push the money out of rural communities to big retailers and the banks.

“We had meetings with various sectors, and many told us if we could give them two or three million beneficiaries then the government will always be guaranteed to deliver social grants,” she shared. Mvulane shared that this experience showed them who was in power and who had the money and power.

She believes that if SASSA was not seen as a burden but as a vehicle for delivering services and protecting the dignity of people, half of the problems of the country could be solved. Mvulane said if all departments could work together with municipalities to bring services during grant payment days to communities, that could stop the burden placed on the beneficiary to access the money and all other services. She was optimistic that "it could be done; we just need to listen to what is going on at SASSA".

While policy-makers are still undecided about how to re-engineer the social assistance programme of the country for the benefit of the people, the prayer to God by the people of Lugada to fulfil His promise is a distant dream and it remains to be seen whether, like the SS Mendi, the ship that is South Africa will sink and drown its people in poverty or it will fulfil the promise of a "better life for all".