

# Research papers

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Drivers, impacts,  
and who is most  
at risk



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## **Systemic exclusion from a South African social assistance transfer**

Drivers, impacts, and who is most at risk

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### **Abstract**

Approximately half of the target population is excluded from a South African social assistance programme intended to provide income support to working-age adults—the Covid 19 Social Relief of Distress (SRD) grant. To date research has not systematically investigated the drivers and mechanisms by which this exclusion occurs, nor the impacts of exclusion on the lives of affected persons. This study fills this gap by presenting the results of a survey of 900 people in the target population group who had experienced exclusion from the SRD grant in at least one month of a three-month reference period, and who nevertheless were living below the country's upper-bound poverty line (unable to meet their basic needs). Our survey data is complemented by 58 in-depth interviews which elicit further insight into subjective experiences of exclusion. We find that a significant majority of our respondents (an average of 76% each month) met the eligibility criteria for the grant and thus were erroneously excluded.

Exclusion occurred as a result of barriers to: application, accurate verification of eligibility via proxy-means testing, receiving payments after having been approved, and successfully appealing incorrect decisions. These barriers stemmed in large part from the rapid digitalisation and automation of the grant system without adequate transparency, oversight and accountability. We found that people who experienced existing forms of marginalisation, including digital exclusion, financial exclusion, gender inequality, spatial inequality, lack

of access to identification documents, and immigration status, were most vulnerable to erroneous exclusion from the grant. In addition we found that exclusion from the grant resulted in severe hardship and hunger, as well as undermining livelihood activities and reinforcing a poverty trap. We propose a series of concrete policy recommendations to address unfair exclusion in the SRD grant system—but note that meaningfully addressing exclusion is contingent on the adequate resourcing of the programme.

### **JEL codes**

H53, H75, I38, J18, O35

### **Keywords**

Social assistance, welfare exclusions, targeted social assistance, digital barriers in welfare, South African social grants, Social relief of distress

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## Résumé

Environ la moitié de la population cible est exclue d'un programme d'aide sociale sud-africain destiné à fournir une aide au revenu aux adultes en âge de travailler, l'allocation Covid 19 *Social Relief of Distress* (SRD). Jusqu'à présent, la recherche n'a pas systématiquement étudié les moteurs et les mécanismes de cette exclusion, ni l'impact de l'exclusion sur la vie des personnes concernées. La présente étude comble cette lacune en présentant les résultats d'une enquête menée auprès de 900 personnes appartenant au groupe de population cible qui ont été exclues de l'allocation SRD pendant au moins un mois sur une période de référence de trois mois et qui vivent néanmoins en dessous du seuil de pauvreté supérieur du pays (incapables de subvenir à leurs besoins fondamentaux). Les données de notre enquête sont complétées par 58 entretiens approfondis qui

permettent de mieux comprendre les expériences subjectives de l'exclusion. Nous constatons qu'une grande majorité des personnes interrogées (76 % en moyenne chaque mois) répondaient aux critères d'éligibilité à la subvention et ont donc été exclues par erreur.

L'exclusion s'est produite en raison d'obstacles à la candidature, à la vérification précise de l'éligibilité par le biais de tests des moyens de substitution, à la réception des paiements après avoir été approuvés et à l'exercice d'un recours efficace contre les décisions incorrectes. Ces obstacles découlent en grande partie de la numérisation et de l'automatisation rapides du système d'aide sans transparence, contrôle et responsabilité adéquats. Nous avons constaté que les personnes victimes de formes existantes de marginalisation, notamment l'exclusion numérique, l'exclusion financière,

l'inégalité entre les sexes, l'inégalité spatiale, le manque d'accès aux documents d'identité et le statut d'immigrant, étaient les plus vulnérables à l'exclusion erronée de la subvention. En outre, nous avons constaté que l'exclusion de l'aide a entraîné de graves difficultés et la faim, tout en sapant les activités de subsistance et en renforçant le piège de la pauvreté. Nous proposons une série de recommandations politiques concrètes pour remédier à l'exclusion injuste dans le système de subvention du SRD, tout en soulignant que pour lutter efficacement contre l'exclusion, il faut que le programme soit doté de ressources suffisantes.

## Mots-clés

Aide sociale, exclusions de l'aide sociale, aide sociale ciblée, barrières numériques dans l'aide sociale, subventions sociales sud-africaines, aide sociale en cas de détresse.

# 1. Introduction

The targeting of social assistance transfers towards those considered most in need is often argued to be the fairest way of allocating limited resources, especially in low- and middle-income country contexts. However, evidence increasingly points to a large gap between the intentions and outcomes of targeting, and suggests that in practice effective methods are lacking for the accurate targeting of specific persons and groups for social assistance benefits, whether based on poverty, employment status, life-stage (childhood, maternity, old age), other characteristics like disability, or a combination of categories. Research has found that targeting methods typically result in the exclusion of a significant proportion of those who should qualify—known as “exclusion errors” (Devereux et al., 2017; ODI & UNICEF, 2020; Kidd & Athias, 2019). This can occur for a range of reasons, including the use of means-tests—or eligibility tests based on income and/or assets—and inadequate methods for assessing people against them. In addition, exclusion errors can arise as a result of complex barriers instituted by application and payment infrastructures (the resulting exclusion is sometimes characterised as non-take-up, e.g. De Schutter, 2022; Kleven & Kopczuk, 2011), as well as policy decisions about budget and design which pre-determine a certain rate of exclusion, even prior to the implementation of an initiative (Kidd, 2017).

States have increasingly moved to digitise social protection infrastructures, seeking to leverage tools such as platforms, generative AI-based service provision, automated/algorithmic surveillance and verification of applicants, and digital disbursement methods—in the name of modernisation, efficiency and cost reduction. However, this trend is often based on assumptions underpinned by technological solutionism, or the idea that new technologies can independently solve complex socially-produced problems, and will inevitably have predetermined, positive outcomes regardless of the context of their deployment (Morozov, 2013). But technology (and especially AI) is not value-neutral, and when used without proper safeguards in a way that impacts on people’s lives, can cause significant material harm (Acemoglu & Lensman, 2024; Stinson, 2022).

The digitalisation of social protection can reduce human oversight over the provision of rights and services, and reduce transparency and accountability for decisions, and recourse if harm is suffered (Carswell & De Neve, 2021). Moreover it runs the significant risk of exacerbating the ‘digital divide’ and deepening exclusion from rights and services for those who lack access to digital technologies and connectivity. In South Africa, 21.4% of households had no access to the internet (fixed or mobile) in 2023 (Statistics South

Africa, 2023a). Groups already subject to marginalisation, such as the lowest income households (disproportionately headed by black women), persons with disabilities, and rural communities, are most likely to be left behind by the digitisation of access to social services.

In light of these issues, observers are increasingly sounding the alarm with regard to human rights risks in the digital transformation of social protection systems (Amnesty International, 2024), and the use of digital technologies to “automate, predict, identify, surveil, detect, target and punish” in a way that exacerbates exclusion from social welfare systems (Alston, 2019, p. 4). In general, the use of digital technologies in social protection systems around the world has served to support neoliberal and austerity-driven efforts to intensify targeting, and erode the pool of beneficiaries. As the United Nations Special Rapporteur on Extreme Poverty and Human Rights emphasised in 2019, “the digitization of welfare systems has been accompanied by deep reductions in the overall welfare budget, a narrowing of the beneficiary pool, [...] the introduction of demanding and intrusive forms of conditionality, the pursuit of behavioural modification goals, the imposition of stronger sanctions regimes and a complete reversal of the traditional notion that the State should be accountable to the individual” (Alston, 2019, p. 5).

Research shows that almost all attempts to narrowly target social security transfers—including through the use of digital systems—produce some errors, of both exclusion and inclusion (or the receipt of transfers by parties not in the target group) (Devereux et al., 2017). However, exclusion errors are of much graver concern than inclusion errors from a human rights perspective, because they undermine the basic right to social protection for those erroneously excluded (ODI & UNICEF, 2020). Although many targeting systems are implemented with the stated objective of eliminating inclusion errors whilst minimising exclusion errors, in practice they are thought to tolerate exclusion errors on a much larger scale than inclusion errors in most instances.

While quantitative evidence of overall erroneous exclusion rates from social protection transfers globally remains fairly limited, high rates of erroneous exclusion have been found by some studies to be pervasive and systemic across targeted transfers. A study of transfers targeted at the poorest 25% or less of a population group in low- and middle-income countries (LMICs) found that exclusion rates ranged from 44% (Brazil’s Bolsa Familia) to 97% of intended recipients (Rwanda’s Vision 2020 Umurenge). Out of 38 transfers assessed, 12 had exclusion rates above 70% and 5 had exclusion rates above 90% (Kidd & Athias, 2019). Paradoxically, given the rationale



behind poverty targeting, research suggests that it is the most marginalised and vulnerable who tend to be affected most by barriers to access and exclusion errors (Sepulveda *et al.*, 2012), as they are less likely to have the capacity to overcome digital, spatial, or knowledge barriers to application, eligibility demonstration, and payment receipt.

Systems of targeting attempt to impose binary categories onto a large diversity of individual circumstances and experiences, and as a result, the drivers of exclusion tend to be manifold, overlapping and contextual. In the face of this complexity, there is a pressing need, including in light of the rapid digital transformation of social protection systems, for more extensive research into the specifics of how and why exclusion occurs in different contexts, which foregrounds the experiences of those who have had their rights undermined, in order to inform responsive policy aimed at designing more inclusive social protection systems.

The research presented in this paper contributes to closing this gap. We present the results of a survey of 900 income-poor individuals in South Africa who experienced exclusion from a cash transfer (the Covid-19 Social Relief of Distress (SRD) grant) for which they fell into the target population (age) category, over a three-month period from December 2023 to February 2024. Our survey probed not only the extent to which

exclusion was erroneous, but also sought to uncover the range of specific mechanisms of—and risk factors for—exclusion, and the extent to which these were produced or exacerbated by decisions taken by policymakers and government agencies in the design and implementation of the transfer, and the technologies and methods used to target beneficiaries. In addition, our research included 58 semi-structured interviews which provided deeper insight particularly into the impacts of exclusion as experienced by individuals. Our findings have direct implications for South African and international policymakers seeking to advance the right to social protection and dismantle barriers to access to social assistance transfers for underserved and excluded populations.

The paper is structured as follows: The next section gives a background and overview of the SRD grant, its historical development, design, eligibility criteria and provisioning systems/infrastructure, and places it within the context of the broader South African social security system. It also briefly reviews existing evidence for the grant's impact on poverty alleviation, employment outcomes and local economies, as well as the (limited) prior research into the rate of, and mechanisms underpinning, exclusion from the grant. Following that, we detail our methodology including sampling strategy, survey design, approach to interviews, and ethical considerations, and outline the characteristics of our sample. We then go

on to present the findings of the survey, focusing on (1) the extent to which exclusion was erroneous (of respondents we judged to be eligible); (2) the range of practical reasons for exclusion; and (3) individual risk factors for exclusion. Following this we

present a thematic analysis of our qualitative data focusing on experiences of exclusion and its impacts. We then move on to a discussion of the policy implications of our study and finally to conclusions.

## 2. Background to the SRD grant

Prior to 2020, able-bodied persons aged 18–59 had no access to non-contributory social assistance in South Africa.<sup>1</sup> This constituted a critical gap in South Africa’s social protection system, the consequences of which are especially severe given the country’s extreme rates of unemployment and adult poverty. The official unemployment rate increased from 25.5% in 2014 to 33.5% in 2024, and the ‘expanded’ unemployment rate, which includes discouraged work seekers increased from 35.6% to 42.6% over the same period (Statistics South Africa, 2024). The proportion of active work seekers who have been unemployed for more than a year (“long-term unemployed”) has risen dramatically over the last decade, from 65.8% to 76.2% (Statistics South Africa, 2024), indicating a worsening structural lack of labour demand in the economy. The most recent official income poverty data comes from the 2014/15 Living Conditions Survey, and indicates that 55.5% of the population have income below the upper bound poverty line, and 25.2% below the food (or extreme) poverty line (Statistics South Africa, 2017).<sup>2</sup> Given the rise in unemployment over this time, alongside accelerated inflation and particularly food inflation, it is likely that poverty rates would have increased since 2015 (at least before the introduction of the SRD grant is taken into account, and likely even despite the grant). Whilst South Africa has a contributory unemployment insurance fund (UIF) intended to provide a safety net for the working-age population, access to UIF benefits is dependent on recent formal-sector employment, which applies to a very small proportion of unemployed adults. In 2022, less than 1% of the non-employed working age population had access to UIF benefits (Bhorat et al., 2023).<sup>3</sup>

Unemployment and adult poverty were at crisis levels prior to the onset of the Covid-19 pandemic. Against this backdrop the economic impact of lockdowns was certain to be catastrophic. In response, in May 2020 the South African government utilized existing provisions in the Disaster Management Act and Social Assistance Act to introduce the Covid-19 SRD grant. Prior to the SRD grant, there was a Social Relief of Distress provision available – temporary assistance in the form of cash transfers or food parcels for those in dire need due to

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<sup>1</sup> Children under 18 are covered by a means-tested ‘child support grant’ received by caregivers on their behalf, and persons 60 and over by an ‘older persons grant’, also means-tested.

<sup>2</sup> The food poverty line (FPL), sometimes referred to as the extreme poverty line, is the lowest of South Africa’s three official national poverty lines (NPLs) and tracks the minimum amount of monthly income required to meet an adult’s basic caloric intake requirements based on real prices in the economy. The NPLs are adjusted annually by Statistics South Africa, and also include the upper bound poverty line (UBPL) which denotes the monthly income needed to purchase food and other basic essentials, and the lower bound poverty line (LBPL) at which level a person must forgo some food spending in order to buy basic essentials.

<sup>3</sup> ‘Non-employed’ is inclusive of active and discouraged work seekers as well as economically inactive persons of working age. Working age is defined as 15–64.

circumstances such as natural disasters, the death of a breadwinner, or awaiting payment of another delayed approved grant. Even with the introduction of the SRD grant, Social Relief of Distress remains available, although its allocation and scale are far lower than that of the SRD grant. For example, in the 2024/25 budget, there is no allocation for the SRD grant (but there is allocation for Social Relief of Distress) beyond the 2024/25 financial year, with allocated funding dropping from R33.693 billion to only R424 million. So while the SRD grant was built on the existing framework of Social Relief of Distress, it still significantly closed a gap in the provision of social assistance to able-bodied working aged adults (National Treasury, 2024). The traditional Social Relief of Distress was not aimed at working-aged adults but was reserved for those facing extreme circumstances.

The SRD grant was introduced as an emergency cash transfer aimed at able-bodied working-age adults in poverty. The grant was valued at R350 or 60% of the then food poverty line (FPL), and whilst hardly adequate, provided a critical lifeline against starvation in the crisis context. Through a concerted effort by government agencies and partners it was rolled out at an unprecedented rate, but by the end of 2020 still only reached 3.1 million direct recipients, or 13.4% of the non-employed working-age population (Bhorat et al., 2023). Nevertheless its impact was profound, with early estimates suggesting that the grant prevented 2-2.8 million people from entering into food poverty during the lockdown period (Bassier et al., 2022).

While the majority of countries have subsequently withdrawn Covid-19 emergency cash transfers, the SRD grant has survived in South Africa due in large part to a sustained and coordinated advocacy effort by civil society, which has invoked the constitutional obligation on the government to progressively realise the right to social assistance, subject to available resources. This campaign—which has included multiple litigations—has contributed to the institutionalisation of the SRD grant within the social assistance framework, and the Social Assistance Act 2004. While it is still classified in regulations as “temporary” with a specified end date of March 2025 (which has been repeatedly extended) there is broad consensus that the grant cannot be withdrawn, and the government has committed to build it into a permanent and comprehensive form of income support for the working age population (Ramaphosa, 2024).

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## **2.a. Economic impact**

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The SRD grant has played a vital role in mitigating hunger and extreme poverty since 2020 (Department of Social Development, 2021). A “rapid assessment” conducted for the Department of Social Development (DSD) in 2021 found that 80% of beneficiaries reported that the grant had

a positive impact in their lives, and that the grant monies were used for basic necessities: 93.3% had used the grant for food (DSD, 2021). Other research in 2021 found that the SRD grant alleviated extreme poverty (Barnes et al., 2021).

More recently, a series of studies have investigated the stimulus effects of the SRD grant (in its earlier iterations) on different facets of the economy. Borat & Khöler (2024) show that the SRD grant increases the likelihood of employment by six percentage points in the first year of receipt—due primarily to the fact that it helps to fund job-search activities. Vawda et al. (2023) showed that the SRD grant had a positive impact on both formal and informal traders in Philippi; and Graham and Mthembu (2023) point to positive impacts of the SRD grant on informal traders in Johannesburg, Mthatha and Durban through increased consumer spending, alongside improved ability to invest in stock and start new ventures.

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## **2.b. Eligibility criteria, verification methods and estimates of overall exclusion**

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The grant was initially broadly targeted at the ‘unemployed’ within the eligible age group, and unemployment was verified with reference to government databases including the income tax database, the SCOPEN (social grant) database and the UIF database. From August 2021, a means-test was applied only on appeal, and set at R595 (R10 above the then-FPL). Appeals were verified via checks on beneficiaries’ bank accounts—but this could only be performed for those who had South African bank accounts, leading observers to speculate that persons without bank accounts were not subject to the means-test on appeal (Gronbach et al., 2022).<sup>4</sup> This appeals system would form the foundation of the system of “bank verification” which was applied to all applicants from 2022. In April 2022, when the grant was moved out of disaster management regulations and into the Social Assistance Act, a formal means-test was established—based on individual income (as opposed to household per capita income), to be verified prior to the grant being approved each month, via automated monitoring of inflows into applicants’ bank accounts.

The system of bank verification required government agencies to enter into data-sharing agreements with all major South African banks (the terms of which are not public), and was argued to be the most efficient and the fairest way of assessing means (Dladla, 2023). However, critics have pointed out that automated bank checks are an unreliable method of verifying income-eligibility for several reasons: If deemed mandatory,<sup>5</sup> they preclude unbanked people

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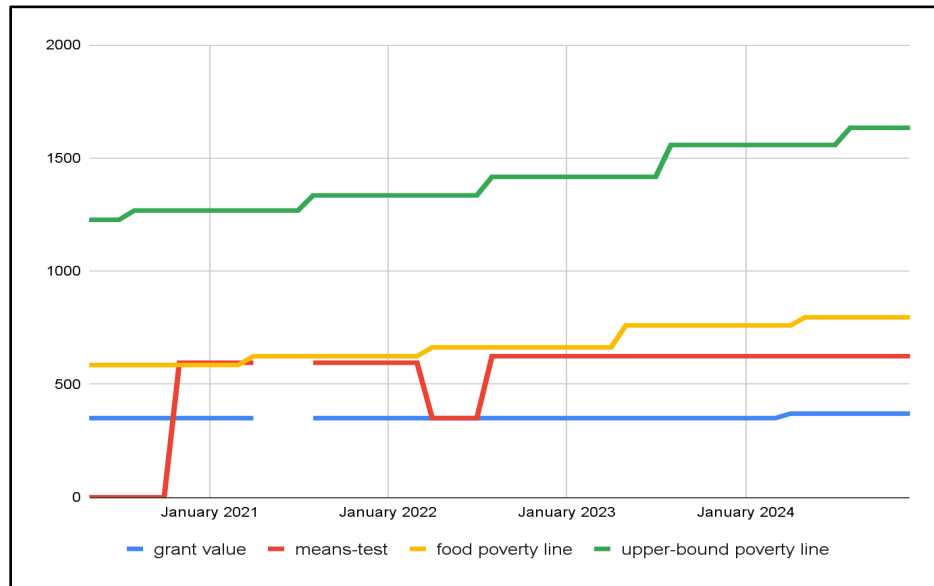
<sup>4</sup> In 2014/15 an estimated 22% of South African households had no member who had a bank account (Matsebula & Yu, 2020).

<sup>5</sup> At the time of writing, there was ambiguity as to whether having a bank account in one’s own name was a requirement (or an effective requirement) for application and/or verification.

from being able to demonstrate eligibility; they may disincentivise people with bank accounts from transacting through the banking system; they are likely to double count intra-household transfers; and they cannot distinguish between regular income or financial support (such as spousal maintenance) to which a person is legally entitled, and once-off or ad hoc donations intended to help a recipient avoid starvation, as well as loans taken out, payments on loans extended, and funds received on behalf of others such as child maintenance payments (see Orkin et al., 2023; Institute for Economic Justice, 2024). The South African Social Security Agency (SASSA, the agency charged with managing the disbursement of social transfers) acknowledged early on that the automated bank verification system could risk leading to erroneous exclusion due to being unable to distinguish between payments that constituted regular income and other payments (Gronbach et al., 2022). However, the Agency holds that it remains preferable to other methods of assessing means—on the basis of relative accuracy as well as cost and efficiency (Van Vrede, 2023).

The means-test is currently set at a threshold of R624 per month. In 2022, at the time it was instated, this corresponded to the FPL. However it has not been adjusted since its establishment, and in light of high rates of inflation in subsequent years it has been eroded in real terms to an equivalent 78% of the FPL (Figure 1). In addition to having inflows into their personal bank account of less than R624 per month, SRD grant beneficiaries must satisfy further criteria, namely: they must not be receiving UIF benefits; must not reside in a government institution (such as a prison or a care facility); must not be a government employee; and must not receive another social grant on behalf of themselves (this excludes the child support grant which is received on behalf of children, but includes the disability grant).

**Figure 1. SRD grant value compared to means-test threshold\*, FPL and UBPL, 2020–2024 (Rands)**



Source: Authors

Notes:

\* The programme was initially not subject to a formal means test. In late 2020 a means test of R595 began to be applied, only on appeal. In early 2022 a regulatory amendment slashed the means test from R595 to R350, to be applied each month to all applicants. Following a court challenge by the Black Sash, the means test was then increased to R624—the then FPL—where it has remained since August 2022.

\*\* The programme was withdrawn between May and August 2021.

Quantifying the scale of exclusion is difficult both in terms of definitional parameters and availability of data. In this paper we take erroneous exclusion to encompass the proportion of the total eligible population that does not receive the transfer in a given payment period (regardless of whether or not they have applied or been approved). More broadly, poverty-based exclusion (beyond erroneous exclusion) includes persons who do not meet all the eligibility criteria, and do not receive the transfer in a given payment period, but are still in need of social assistance. This group is ‘correctly’ excluded by the targeting system, but fall under the definition in Section 27 of the South African Constitution of being “unable to provide for themselves.” One way of demarcating this with respect to the SRD grant may be the number of people aged from 18 to 60 with income above the means-test but below the Upper Bound Poverty Line - UBPL (who are thus living in poverty), and who do not receive the transfer. As the means-test is now below the FPL, this also includes a proportion of people living in food poverty.

The overall number of persons of working-age (defined as between 15 and 65) who were unemployed (work-seekers or discouraged work-seekers) or not economically active in 2022 was approximately 25 million (Statistics South Africa, 2022). An estimated 8.6 million of this group had access to social security coverage in that year—including the SRD grant, alongside the Older Person's Grant (OPG), the Child Support Grant (CSG), the Disability Grant (DG) or the Foster Care Grant (FCG) (Bhorat et al., 2023). This indicates that some 16.4 million of the non-employed working age population was not covered by a social grant. The SRD grant—explicitly intended for low income adults—would be the most relevant to the majority of this group. However, some of this number would not be considered 'in need' or vulnerable to income poverty (for instance non-employed people deriving income from assets, or retirees under the age of 65 with access to pensions).

While these estimates can provide some insight into the overall size of the non-employed working-age population, estimating exclusion entails estimating the precise number eligible for the grant based on official qualifying criteria including means. This is complicated as it requires identifying the proportion of people who have individual income below R624 per month (a now arbitrary threshold which does not correspond with poverty headcounts at the FPL) as well as isolating the proportion of these aged between 18 and 60 (which does not correspond to age-group categories used in official Statistics South Africa data). However, a handful of estimates of SRD eligibility are available in the literature. During the period in which the means-test threshold was equal to the FPL, Orkin et al. (2023) estimated overall eligibility for the grant, using poverty headcounts in the Living Conditions Survey 2014/15 adjusted for population, demographic, income and consumption changes, as well as unemployment shocks reflected in the Quarterly Labour Force Survey to 2021. Taking into account all eligibility criteria, they found that 16 million people were eligible for the grant in 2022 (p. 19). However, given the means-test threshold has now fallen significantly in real terms, the rate of income-eligibility may have contracted slightly.

The exclusion of people receiving UIF benefits further complicates the picture, as UIF databases are irregularly updated, and have been demonstrated to have high levels of inaccuracy (Goldman, 2021). In the earliest iteration of the SRD grant, checks against the UIF and other government databases (including income tax) were the primary method for assessing eligibility, and it was estimated that almost all grant application rejections during this time (amounting to approximately 33% of applications) were erroneous, due to the unreliability of these sources (Goldman et al., 2021). SASSA has recently claimed that databases are now updated more regularly (Ntoane, 2024). While the primary means for verifying income eligibility has since transitioned to bank checks, applicants are still checked against UIF and other



databases, though it is unclear what proportion of applicants this is applied to, and what source of information takes precedence if there is a conflict. When excluding those eligible for UIF benefits, Orkin et al., (2023) find that 16.5 million were eligible for the grant in 2022. In addition to Orkin et al., other researchers have also offered estimates of eligibility for the SRD grant (Figure 2). Goldman et al. (2021) projected in 2021 that 16.9 million would be eligible based on a means-test set at the FPL. Finally, an Expert Panel appointed by the Department of Social Development to report on the feasibility of transitioning the SRD grant into a comprehensive basic income, calculated that 16.7 million were eligible for the grant under 2022 criteria (Expert Panel, 2022).

It is unclear whether the government has referred to estimates of total eligibility against various targeting scenarios in designing or allocating resources to the SRD grant. The Minister of Social Development in speeches in 2022 referred to 18.3 million people in the SRD grant age range as having monthly income below the R624 threshold (Zulu, 2022). The source or methodology for this figure is unknown. Nevertheless, during the period covered by this study, the National Treasury had allocated a budget to the SRD grant sufficient to cover 8.5 million beneficiaries per month (reduced from 10.5 million in the previous 2022/23 budget cycle)<sup>6</sup>. Based on the above estimates of total eligibility this budget cap imposes a predetermined erroneous exclusion rate of over 50%.

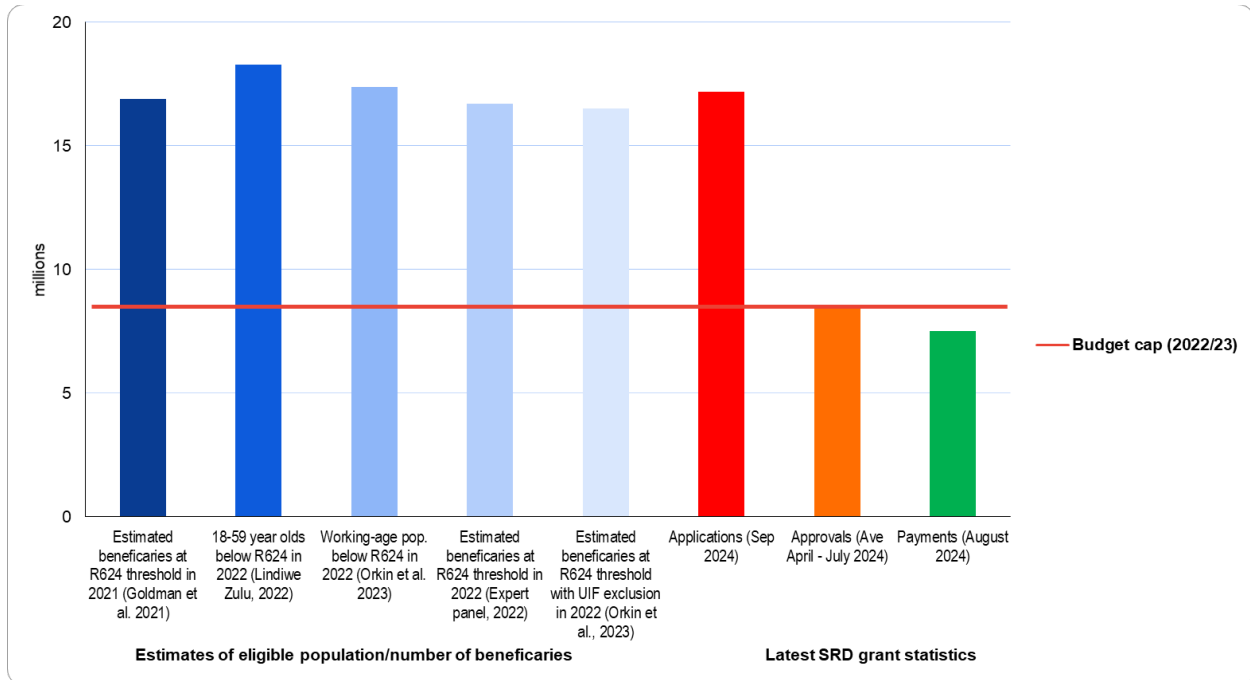
The number of applicants SASSA was assessing on a monthly basis had reached 17.1 million as at July 2024—which roughly corresponds with eligibility estimates. Between April and July 2024 an average of 8.6 million applicants were approved each month (SASSA, 2024c). Whilst official data on payment rates is not available after September 2023, in that month 7.5 million applicants were paid out (Van Vrede, 2023), and a recent media report suggests that 7.5 million payments were also made in August 2024 (Damons, 2024b) (Figure 2). Crucially, these figures indicate an approval rate of 50.3%, and a receipt rate of about 43.6% of applicants.

The SRD grant regulations contain the provision that if the budget cap is reached, grant payments will cease, regardless of the eligibility of subsequent applicants. However, to date we are not aware of any applicants being excluded on the grounds of the budget having been exhausted. Nor are we aware of the budget cap having been exceeded. Importantly, the government's reporting indicates that application rejections have only taken place on the grounds of applicants not meeting eligibility requirements.

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<sup>6</sup> The regulations make payment of the SRD grant to successful applicants subject to the availability of funding from National Treasury. This in effect imposes a cap on grant payments that arbitrarily excludes applicants who qualify to receive payment after the budget cap has been reached.

**Figure 2. Estimates of Adults Below FPL, SRD Grant Eligibility, SRD Grant Applications, Approvals and Payments Compared to National Treasury Budget Cap on Recipient Numbers (2022/2023)**



Source: Authors' own illustration based on estimates available in the literature and SASSA reports made to parliament and media.

## 2.c. Application, appeal and payment processes

Applications for the SRD grant must be made via an online platform and exclusively in English,<sup>7</sup> and applicants cannot receive in-person assistance at a SASSA office.<sup>8</sup> This differentiates the SRD grant from all other social grants in South Africa which can be applied for in-person. The SRD grant application process is, by contrast, exclusively online and entirely automated. Applicants for other grants can also self-report their financial situation for the purposes of means-testing, which takes into account both income and assets, calculated on a household per-capita basis, and may or may not be asked to furnish supporting evidence in the form of payslips, bank statements, correspondence or other documentation, while SASSA may randomly audit a small number of beneficiaries each year.

<sup>7</sup> English is the *lingua franca* of South Africa. However, the country has 11 official languages, and English is most commonly spoken in only 8.7% of households. The language most commonly spoken in the greatest proportion of households is isiZulu at 24.4%, followed by isiXhosa at 16% and Afrikaans at 10% (Statistics South Africa, 2023a).

<sup>8</sup> SASSA is the agency responsible for administering social grants.

It is expected that a large proportion of applicants who do not have a personal internet-enabled device will need to use a public or shared device to apply. However, applicants must provide a mobile number on which they can receive communications from SASSA and this has emerged anecdotally as a significant barrier to grant administration and to payment receipt as many applicants do not have ongoing access to the device and contact number they applied with. In addition, automatic communications from SASSA increasingly entail requirements for applicants to complete further digital steps (like identity verification via facial recognition), which effectively mean that their registered contact number must be attached to an internet-enabled device with a high-quality camera (Howson et al., 2024). In many cases, these effective requirements for applicants to have ongoing access to the mobile number used to apply, and for that number to be connected to a smartphone, have imposed an insurmountable barrier to receiving payment, as is discussed further in section 4.

The application form elicits information relating to the eligibility criteria, and also information that is superfluous to determining eligibility, which government agencies have indicated is for data-gathering purposes (Van Vrede, 2023). This includes speculative questions about where an applicant would find income to survive in the absence of an SRD grant. It is unclear whether and how answers to this question are currently factored into application approval or rejection decisions. In June 2022, “self-exclusionary response found” was given by SASSA as grounds for 25% of rejections, presumably indicating that 25% of rejection decisions were made on the basis of responses given to questions in the application form (over and above bank and database verification methods) (SASSA 2022c). This no longer appears to be a stated grounds for rejection.

Once an application is made, the applicant’s eligibility for the grant is re-verified on a monthly basis. Towards the end of each month applicants are able to view their “status” (approved, declined, or “referred”<sup>9</sup>) and if they are deemed eligible in that month they will receive notification of payment dates (payments are staggered based on the last three digits of beneficiaries’ ID numbers). If their application is not approved in a given month, they can appeal the ‘rejection’ through an official process, also exclusively digital. With regard to appeals, the regulations stipulate that appellants “may not submit any evidence or information which was not provided to the Agency at the time of the application” (DSD, 2022). Because the application form does not provide an opportunity to explain individual circumstances or motivate need/eligibility, in practice this means that the appeals process consists of repeating the

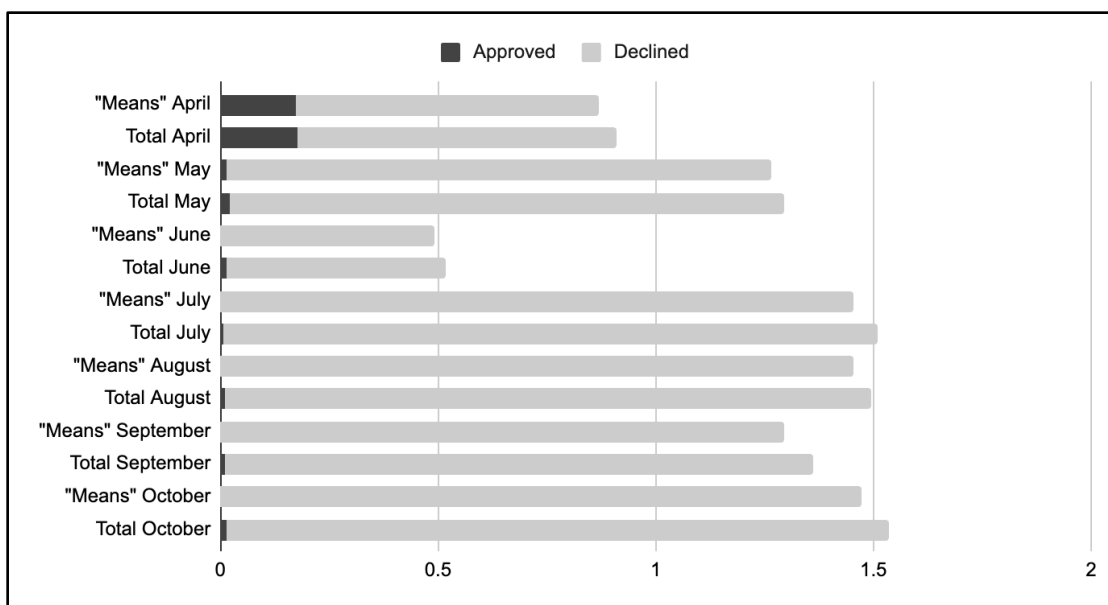
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<sup>9</sup> ‘Referred’ status means the application is undergoing further review, and commonly occurs in instances where an applicant is suspected of committing or having been the victim of fraud. This usually means an applicant needs to complete identity verification via facial recognition (see Damons, 2024c).

automated bank verification process that was already carried out—which is highly unlikely to return a different result. Thus importantly, the automated appeals process does not provide an avenue for the SRD grant system to engage with the complexity of individual circumstances. Appellants cannot explain, for instance, that funds identified in their account in a given month did not constitute personal “income” but were received on behalf of another person, such as a child in their care.

The most recent detailed SRD grant appeals data published by SASSA (covering April to October 2022) shows that all appeals against rejections on the grounds of applicants having inflows into their bank accounts above the means-test threshold from June to October were unsuccessful (approximately 0.5–1.5 million appeals per month, Figure 3). It is relevant to note that the bank verification system became operational from June.

**Figure 3. Proportion of total appeals, and appeals of rejections on the grounds of “means” (over the means-test threshold) upheld: April 2022–October 2022 (millions)**



Source: Authors' own illustration. Data taken from: (SASSA, 2023b; SASSA, 2022d).

While more recent data on the success rate of appeals disaggregated by month and grounds is not available, in September 2024, DSD and SASSA disclosed that, out of 10 million SRD grant appeals lodged in the 2023/24 financial year, 98% had been unsuccessful. This low success rate compared to the high volume of appeals processed was presented as an achievement, based on the Department's ongoing automation efforts: “Our enhanced and comprehensive data

validation process has led to the detection and exclusion of many applicants or appellants who didn't qualify for the grants [...] Most appellants now realise that even appealing may not yield positive results as we are conducting appropriate checks and balances" (Pantshwa, 2024).

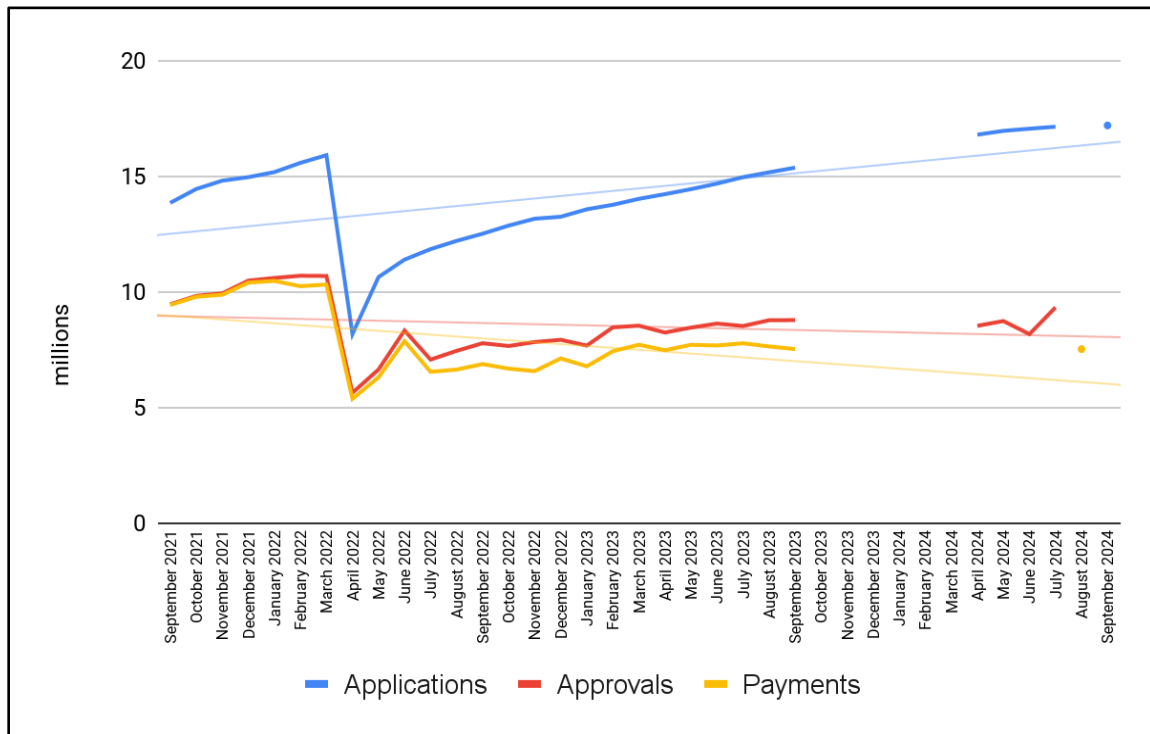
Of those who are able to successfully navigate processes of application, verification, and—where relevant—appeal, as indicated in Figure 2, not all will actually receive payment of their grant. Payment processes have been subject to a number of changes since the SRD grant was introduced, and a certain degree of confusion remains regarding which payment methods are functional. During earlier iterations of the grant, beneficiaries were given the options on application of receiving their funds via electronic transfer into a personal bank account in their name; withdrawing their funds through the South African Post Office (predominantly administered through its financial service division Post Bank); or via the “cash send” system, which theoretically entailed receiving a code to the mobile number used to apply for the grant, and using the code to withdraw cash at major bank ATMs. This range of options was intended to provide channels which did not rely on private sector intermediaries, or did not require people to have personal bank accounts. However, they have been beset by technical difficulties and regular delays. In May 2023, three years after the grant was introduced, SASSA reported that the cash send payment option was in fact not operational (and apparently never had been) as procurement processes had not been finalised with the banks. As of that month, 350,000 beneficiaries were still waiting to receive cash send payments. SASSA also reported that the Post Bank channel was not functional for beneficiaries who had applied after April 2022, as technical issues were preventing the verification of their identities. 500,000 beneficiaries were waiting for their payments via this channel at the time of reporting (SASSA, 2023a).

It appears that problems with these systems were never fully rectified, and that most affected beneficiaries have been required to change their payment method in order to receive their outstanding payments. Whilst many who had selected the cash send payment method had by that point changed to an alternative option, changing payment methods retrospectively (after application) is a complicated process which often requires beneficiaries to be able to receive an SMS to the mobile number they applied with, in order to undergo identity verification through facial recognition—this entails numerous additional barriers particularly for people with very limited means. In addition, during 2020 there were reportedly only two week-long windows during which changing payment methods was permitted (Gronbach et al., 2022). Beneficiaries can now request to change payment methods at any time, however digital hurdles remain, and many people have reported that they have waited months to receive the necessary SMS link from SASSA to facilitate the process (Pongweni, 2024). In December 2023 SASSA and Post Bank announced the phasing-out of grant payments through Post Bank and the Post Office to

be completed by April 2024 (Post Bank and SASSA, 2023). The remaining payment options available to beneficiaries are payment into a personal bank account, or the collection of grants either in cash or into a dedicated account at one of SASSA’s “retail partners”—large supermarket retailers mostly owned by the Shoprite and Pick ‘n’ Pay conglomerates. These retailers increasingly offer promotions and financial services directly targeted at SRD grant beneficiaries. Shoprite’s contract to disburse grant payments is reportedly with Post Bank and not SASSA directly (May et al., 2024).

Since April 2022 there has been a growing gap between approvals for, and actual payments of the SRD grant (Figure 4). Between March 2023 and September 2023, the rate of non-payment ranged from 10% to 15.5% of approved beneficiaries. In March 2024, the Department of Social Development promulgated an amendment to the regulations pertaining to the SRD grant (DSD, 2024a). As part of this amendment, the Department gave SASSA the power to “cancel” payments that had been pending for more than 90 days, if the beneficiary was deemed to be “untraceable”, or failed to respond to requests for additional details. Evidence has not yet emerged as to how the regulatory change is being operationalised, or how many pending payments have been cancelled, and the change occurred after the time period evaluated in this study. In its most recent reporting on grant disbursement, the agency did not include payment data. However, it is likely to disproportionately affect those who applied using somebody else’s mobile number and as such are less likely to (for instance) be able to receive communications from SASSA about the need to change to an alternative payment option if their selected payment method is defunct, as well as those who for whatever reason need to receive an SMS link to verify their identity or personal details. In short ‘untraceability’ may in large part be a function of digital exclusion.

**Figure 4. Applications and approvals for, and payments of the SRD grant**  
September 2021 to July 2024



Source: Authors' own illustration using data from SASSA (2022d; 2023c; 2022b; 2024c), Van Vrede (2023) and Damons (2024b).

Note:

- \* In April 2022 the eligibility criteria for the grant was changed with little notice, and a means-test of R350 applied. All existing beneficiaries were required to reapply. This led to a precipitous drop in applications and approvals. The means-test was increased to R624 in August 2022 following an urgent High Court application by NGO the Black Sash.
- \*\* We were unable to find published data for the period October 2023–March 2024 as well as some other data points.

Most recently, concerns have arisen regarding a heightened risk of non-payment of approved grants based on the type of identification document held by the beneficiary (Megannon, 2022). There are two types of national identification documents held by South African citizens and permanent residents: The older “green ID book”, and the newer “smart ID card” which is integrated with digital records held within the Department of Home Affairs (DHA) including biometric identity data. Whilst the DHA has announced that the green ID book will eventually be phased out in favour of the smart ID card, both are valid forms of identification in South Africa for the time-being. However, identity document type has emerged as a risk factor for exclusion particularly since June 2024, when SASSA began making much more widespread use of the biometric identity verification system ostensibly as a safeguard against fraud (SASSA, 2024b).

Beneficiaries are flagged by an opaque algorithmic system based on data of unknown characteristics shared by third parties (notably banks) as having a high 'risk score' for fraud. These individuals are then asked to undergo identity verification via facial recognition through a process accessed via SMS link. However, many beneficiaries reported that they were advised by the SASSA call centre that verification can only be carried out for holders of smart ID cards (and not for green ID book holders) (Damons, 2024a). There are also some reports that the SMS link is not sent to green ID book holders (Pongweni, 2024). This appears to be because digital records are not available for green ID book holders to facilitate the facial recognition process. Gaining a smart ID card entails additional barriers. The application fee is R140 (38% of the monthly value of the SRD grant), and many people incur significant transport costs in going to a DHA office to apply and to collect their card. In addition, DHA's capacity to issue new cards is not adequate to meet demand, and waiting times for smart ID cards can extend into months, during which time beneficiaries risk having their pending payments cancelled per amended regulations. In July 2024 the Portfolio Committee on Home Affairs reduced the target for the issuance of smart ID cards by a third, citing the fact that the budget had been reduced by a third (PMG, 2024). Based on these developments it appears that access to identification documentation is an increasingly significant barrier to SRD grant receipt.

In the existing procedural and infrastructural framework for the SRD grant, DSD and SASSA have arguably not managed to satisfactorily overcome the broader society-level issues of the spatial, financial, administrative and digital exclusion of the most vulnerable in South Africa, in a way that upholds rights. Because access to the grant is to varying degrees predicated on access to (and in some cases personal ownership of) mobile and digital devices, as well as access to digital identification documents, the internet, and the banking system, it remains at significant risk of reinforcing and deepening marginalisation. This sets it apart from other social grants in South Africa for which beneficiaries can receive in-person assistance, self-report their income and furnish supporting evidence, and this differentiation appears to arbitrarily and irrationally disadvantage SRD applicants and beneficiaries vis-à-vis beneficiaries of other grants. However, the closure of the Post Office as a payment channel has affected all social grant recipients and there is a widespread concern amongst civil society that government intends to roll out the frameworks and provisions that have been developed for the SRD grant to the wider grant system (Howson et al., 2024). In a presentation to a parliamentary committee in August 2024 SASSA stated: "SASSA has an ambition to transition from the social grants administration agency into an innovative and technology-driven Government Benefits



Administration Agency. The vision is to ultimately establish a single window and view of Government benefits—single version of the truth about provision and access” (SASSA, 2024, August 22).

While researchers and civil society groups have worked to draw attention to the myriad barriers to access that have been erected within the SRD grant infrastructure, there is limited evidence of how widespread their impacts are; the extent to which they drive erroneous exclusion from the SRD grant in practice; and the ways in which they are experienced in the lives of impacted individuals. We now turn to a discussion of the methodology for this study which is designed to elicit insights into these questions.

## 3. Methodology

Our research included an extensive survey, conducted in-person and online, as well as in-depth in-person interviews. This mixed-methods approach enabled us to gather high-level aggregate data in order to generate conclusions about the drivers of and risk factors for exclusion, while also complementing this with rich qualitative insights into individual experiences and perceptions of exclusion, and of the SRD grant more broadly.

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### 3.a. Survey

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The survey gathered information about a specific time period—December 2023 to February 2024. Because our key aims are to understand the drivers and experiences of exclusion from the SRD grant in the context of an estimated 50% erroneous exclusion rate, in conducting our survey we explicitly selected for both erroneous and poverty-based exclusion from the SRD grant. This was achieved through screening questions which established (1) whether respondents fell into the target age group for the SRD grant, (2) whether they had received payment of the grant for any of the three months covered by the study, and (3) whether they had monthly income below the UBPL (excluding CSG payments). Respondents who were outside the target age group; who had received the grant for all three months in the study period; and who had received the grant for two or fewer months but reported monthly income above the UBPL (excluding CSG payments), were screened out. We collected a total of 1080 valid responses, 180 of which were excluded by the screening questions, with the remaining 900 forming our primary dataset. Of the 180 respondents excluded by the screening questions, 77% had received the grant three times in the study period, and 8% reported having an income above the UBPL.

Our resulting sample was made up of respondents who had not received the grant in at least one of the three months covered—regardless of whether they had applied or been approved—and who were living in income poverty at the time of responding. This included respondents who were both erroneously and correctly excluded based on the official criteria. Including the latter cohort enabled us to gain insight into the experience of those who are unable to meet their basic needs but are nevertheless ineligible for social assistance. In addition, including persons who may have received the grant once or twice (but not three times) in the study period allowed us to gain a better understanding of the impacts and drivers of disruption in grant receipt. In order to ensure relevance and comprehensibility, the survey was piloted with 12 in-person respondents in Pretoria and Durban in April 2024, in English, isiZulu and Setswana. Very minor tweaks were made to the questionnaire following the pilot.

While the majority of our survey responses were collected via online platforms, we conducted a subset of survey responses in-person, in an effort to minimise the overrepresentation of digitally-included populations in the sample. In-person surveys were conducted with rural communities around Mahikeng in North West province, and townships in and around Durban. In-person survey participants were able to choose between English, isiZulu or Setswana (the most commonly spoken languages in our research locations) as their preferred language, and the research locations allowed for representation of both rural and urban communities. 112 valid survey responses were collected in person (12.44% of our overall sample).

We made additional efforts to reduce digital barriers to access to our survey even when it was accessed online—these included allowing multiple responses from a single device and IP address, as well as compensating each valid completed survey by loading R40 ‘airtime’ to a nominated mobile number, to offset the internet access costs involved in responding.<sup>10</sup> This is especially important given the indications that digital exclusion is a barrier to access to the SRD grant. The majority of persons who reported not having access to the internet in our sample (10% of the total sample) were surveyed in-person, or their access to the survey was facilitated by partners (elaborated below). However, these efforts do not entirely mitigate the likelihood that offline populations have been undersampled, and this is an important limitation to recognise. Despite this, our results (discussed below) indicate that the *degree* of digital inclusion (e.g. ownership of a smartphone vs access to a smartphone) was correlated with grant receipt even for online survey respondents. This suggests that even though we find digital exclusion to be a significant barrier to access to the SRD grant, it is likely that we underestimate the overall extent to which digital exclusion results in grant exclusion.

Online survey participant recruitment was conducted through a multi-pronged strategy. We engaged the assistance of civil society organisations in our network (Black Sash, and #PayTheGrants), who through their national structures work on the ground with social grant beneficiaries/applicants in different parts of the country. These partners were able to direct persons they believed to be in our target respondent group to our survey link, and in some cases assist them with devices and internet access to complete the survey. Recruiting through partners in this way lent legitimacy and fostered trust in our study, and allowed us to

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<sup>10</sup> To mitigate the risk of individuals providing multiple responses, responses received from the same IP address were manually checked for duplication and internal inconsistency. In particular, cases in which a respondent failed the screening questions on the first attempt, and a second attempt was made from the same IP address within a short space of time giving different answers, were also flagged. Where duplication or inconsistency was found, the respondent was contacted by researchers and invited to clarify, after which a decision was made as to whether the response was deemed valid.

purposively balance this subset of the sample to ensure gender and age representativeness, as well as to ensure a mix of locations including both urban and rural respondents. We tracked the origin of survey responses recruited via these channels using access codes. Overall we received 56 (6.2%) of responses from the #PaytheGrants access code, and 94 (10.4%) from the Blacksash access code.

The remaining 638 (70.9%) of respondents were reached by advertising the survey on online platforms and forums—predominantly Facebook (which can be connected to for free for clients of certain major mobile carriers in South Africa). Posts in English, Setswana, isiZulu and isiXhosa (which was added as a language option for all online surveys), were ‘boosted’ on Facebook, targeting the regions most relevant to these language groups.

Our survey instrument (Appendix 1) was designed to enable us to make an independent assessment of a respondent’s eligibility for the grant in a given month, and also to cross-check our assessment with answers given to SASSA’s application questions. We sought to assess each respondents’ eligibility in each of the three months against official qualifying criteria, and to cross check this with whether they applied for, were approved for, received, and/or appealed the grant in that specific month. To do this, we incorporated SASSA’s application questions in the survey (excluding questions which elicited personally identifiable information not required for our purposes). In addition we included clarifying questions where we judged SASSA’s formulations to be unclear or ambiguous—this enabled us to judge the comprehensibility of SASSA’s application form and whether it may elicit inaccurate responses or lead applicants to incorrectly “self-exclude”. Finally we asked respondents to self-report their income in each month based on ranges informed by the means-test and the national poverty lines (R0–R624; R624–R760, and R760–R1558). This enabled us to categorise respondents based on whether their income fell below the UBPL, the FPL, and the grant means-test, which helped us to judge whether they were erroneously or correctly excluded.

We then asked questions that helped us gain insight into the range of reasons for rejection. For instance, where a respondent reported income in a given month below the means-test, but nevertheless reported failing the means-test based on the outcome of bank-verification, we asked probing questions regarding the nature of inflows into their bank account in that month. We also asked about financial and digital inclusion and access to identification documents, as well as grant payment modalities, which enabled us to generate a picture of the extent to which these served as barriers to access to the SRD grant.

### 3.a.i Sample characteristics and representativeness

We strove to ensure as balanced and representative a sample as possible, with reference to existing data on the characteristics of the SRD grant target population. As a guideline we compared the characteristics of our respondents with SASSA data on the characteristics of SRD grant applicants (SASSA, 2023c). It is important to note however that our survey included a subset of respondents who had never applied for the SRD grant so comparing our sample to the characteristics of actual SRD applicants will not give a full picture of representativeness. However, data on the characteristics of actual SRD applicants can be most closely correlated to (1) self-perception of need, and (2) the SRD grant age-range, helping us to understand whether our sample is representative of people in need/poverty who fall into the SRD grant age range.

#### 3.a.i.a) Language and location

The survey was hosted in four major languages—while not representative of all languages spoken in South Africa this allowed for some spread, and the languages were selected to correspond with our in-person survey and interview locations as well as the key locations in which our partners are operating. 70.9% (638) of responses were in English, 17.1% (154) in Setswana, 4.3% (39) in Xhosa and 7.7% (69) in Zulu.<sup>11</sup>

In terms of geographical distribution we were most concerned with ensuring a balance of rural and urban in our sample, as rural location in particular was identified as a possible barrier to access to the SRD grant. 43.9% of our sample reported dwelling in a rural area;<sup>12</sup> 39.8% in an urban area;<sup>13</sup> and 16.3% in a semi-urban area.<sup>14</sup> It is challenging to compare this directly to national population level statistics as there are different methodologies for defining and demarcating urban/rural but we are confident that we have a balance between rural and urban respondents.

We also made efforts to ensure a spread across different provinces, though this was considered less critical to answering our research questions, and was constrained by the languages the survey was offered in. We chose not to ask respondents to identify the location in which they lived, in an effort to preserve trust and confidence. We did however notify them

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<sup>11</sup> The relative higher weighting of Setswana compared to Xhosa and Zulu was due to a high uptake in response to a Facebook post targeted at the North West Province.

<sup>12</sup> Falling most closely into “a small town or settlement, a village, a farm”.

<sup>13</sup> Falling most closely into “a city, a suburb or a township close to a city”.

<sup>14</sup> Falling most closely into “a small-medium sized town or a village on the outskirts of a city”

that we would collect their IP address as part of monitoring our data quality and that this information would be handled and stored in line with strict data protection protocols, and not shared further. IP address can be used as a proxy indicator for location as it is linked to city or area. However it is not a perfect method for determining location. It depends on databases that could be inaccurate; rural locations in some cases may default to more densely populated areas; and it also will be inaccurate if people are using a Virtual Private Network (VPN). However, at an aggregate level this method allowed us to identify general trends in the geographical distribution of our survey respondents.

Based on IP addresses we found that we had at least one survey response in each of the nine provinces. However, limitations also become apparent with using IP as location proxy, seen particularly in the underrepresentation of the North West province (Table 1)—we know this is inaccurate due to the fact that more than 50 survey responses were gathered in the North West province by our field researcher, and that 17.1% of all responses were in Setswana (the language predominantly spoken in that province). As such, we assume that IP addresses of North West respondents are reflecting Gauteng locations, due to the geographical proximity of the two provinces and the relative population density and digital infrastructural development of Gauteng compared to North West.

**Table 1. IP addresses of survey responses by province**  
 compared with proportion of SRD grant applications  
 by province in July 2024\*

<b>Province</b>	<b>Distribution of survey responses (based on IP address)</b>	<b>Distribution of SRD grant applications<sup>15</sup></b>
Western Cape	10.6%	7.3%
Eastern Cape	2.6%	11.7%
KwaZulu Natal	12.0%	25.5%
Free State	1.4%	5.1%
Northern Cape	0.2%	2%
North West	0.2%*	6.4%
Gauteng	69.7%*	18.7%
Mpumalanga	2.5%	9.8%
Limpopo	0.9%	13.4%

*Note: It is likely that a significant proportion of IP addresses reflecting as Gauteng actually represent respondents in more rural provinces, particularly North West.*

<sup>15</sup> SASSA. (2024, August 22). Portfolio Committee on Social Development Workshop. <https://pmg.org.za/committee-meeting/39319/>

### 3.a.i.b) Age, gender, and other characteristics

Compared to the pool of SRD grant applicants, our sample overrepresents people in their 30s, and underrepresents people in their 40s and 50s (Table 2).

**Table 2. Age distribution of respondents compared to SRD grant applicants**

Age	Sample	Actual applicants <sup>16</sup>
20-29	44%	44%
30-29	41.2%	26.6%
40-49	11.7%	22.8%
50-59	2.4%	12.1%

With respect to gender, women are overrepresented in our sample, at 67.9% compared to 54% of SRD grant applicants as reported by SASSA in July 2024 (SASSA, 2024c). In addition our respondents have significantly higher levels of education (54.8% have Grade 12, and 27.11% tertiary qualification) compared to actual SRD grant applicants (43.6% and 5.5% respectively).

As such, while we made efforts to ensure a balanced sample with respect to age, gender and education—we were unable to fully match our sample to known characteristics of SRD grant applicants—this is unfortunate. Given that our sample has been made up of persons that have experienced exclusion, and also that we find that digital and financial inclusion and literacy (generally accepted to be higher amongst younger and more educated people) are barriers to access to the grant; the overrepresentation of younger persons and more educated persons in our sample may mean that our findings slightly underestimate the full extent of digital, language-based and other types of exclusion.

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### 3.b. Interviews

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Interviews were conducted with 58 participants (28 women and 30 men), in rural areas of North West Province near Mahikeng, and in townships in and around Durban. Participants' ages ranged from 20 to 54. Interviews were conducted in a mix of English, Setswana, isiXhosa and

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<sup>16</sup> (SASSA, 2023a).



isiZulu depending on participants' preferences. Informed consent was obtained to record and transcribe. Where relevant researchers translated transcribed experts to English.

Both interview and in-person survey participants were recruited predominately through snowball sampling, whereby researchers initially approached key community members, including traditional and religious leaders, and educators, who then referred them to community members likely to meet the study's selection criteria, with a chain of referrals ensuing. This method allowed for trust to be built amongst researchers and communities.

Interviews were semi-structured. Researchers followed an interview guide but also had discretion to probe certain questions, add additional questions which may be relevant, or drop questions not considered relevant or appropriate depending on the direction the conversation took. In addition, researchers sought to allow participants to guide the conversation to issues they perceived as important, to ensure that participants own priorities and perspectives were captured as fully as possible. The full interview guide is available in Appendix 2.

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### **3.c. Ethical considerations**

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Informed consent was obtained for all surveys and interviews, and participants were made aware that all research data would be de-linked from their personally identifiable information to preserve security and confidentiality. Only personal information that was necessary for conducting the study was collected and this was stored securely in a password-protected drive, available only to the immediate research team.

The only exception to this was a small number of photographs of participants taken by our Durban-based researcher, for which consent was obtained for use—limited to this publication and other publications by the authors arising from this study.

Prior to agreeing to take part, both online and in-person research participants were fully informed of the purpose of the study as well as the details of the organisations involved. They were informed that they may opt-out at any time (including after the survey or interview had been conducted), that they may refuse to answer any interview question. They were provided with contact details in order to raise any questions or concerns they may have about the study. The English version of the information sheet is available in Appendix 1 (this was made available in the four languages in which the study was conducted).

## 4. Survey findings: Extent, drivers of and risk factors for erroneous exclusion

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### 4.a. Eligibility

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In order to understand the extent to which the exclusion experienced by our respondents was erroneous, we conducted an independent assessment of their eligibility against official eligibility criteria, based on our own questions and questions borrowed from the official application questionnaire. The April 2022 regulations pertaining to the Social Relief of Distress grant and their subsequent amendments, set out the criteria that SASSA is required to use to assess eligibility as follows:

- ✓ Insufficient means (currently defined as receiving “income” or “financial support” below R624 per month excluding income from the CSG)
- ✓ Not simultaneously receiving any other social grant in respect of him/herself
- ✓ Between the ages of 18 and 60
- ✓ South African citizen, permanent resident, refugee, special permit holder, or asylum seeker
- ✓ Registered on the DHA database [i.e. age, deceased, citizenship or immigration status verifiable with DHA] or registered on the SASSA social grant database with a unique identifier for people without identity documents
- ✓ Residing in South Africa
- ✓ Not a resident in a government-funded or -subsidised institution
- ✓ Not have unreasonably refused to accept employment or educational opportunities<sup>17</sup>

In using these criteria to determine the eligibility of our respondents, we noted several constraints and redundancies, which we took into account in making our assessment. First, we noted that the criterion regarding whether a person receives another social grant in respect of themselves is made redundant by the other eligibility criteria. The only other grant that persons who satisfy all other eligibility criteria for the SRD grant may receive which would exclude them from eligibility for the SRD grant is the disability grant (they would not qualify for the older person’s grant, the care dependency grant, or the war veterans’ grant due to age; the child support grant and the foster child grant are not received in respect of themselves but in respect of a minor in their care; and the grant-in-aid is predicated on existing receipt of the

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<sup>17</sup> This is not currently checked or enforced by SASSA as an eligibility criterion and as such we have not included it in our eligibility assessment.

disability grant or the war veterans' grant). However, the disability grant is valued at significantly above the means-test for the SRD grant. Therefore if a person received the disability grant, they would be excluded from the SRD grant by virtue of failing the means-test.

In addition, we noted with respect to the criterion related to whether a person resides in a government-funded or -subsidised institution, that the regulations do not stipulate exactly what type of residences fall into this category. The SASSA application form prompts "...for instance an old age home, correctional facility, etc." This does not provide sufficient information for us to determine exactly what kind of institutional residence would disqualify an applicant from receiving the SRD grant. In our survey, 37 people who we otherwise deemed eligible said they resided in a government-funded or -subsidised institution. However, when we probed as to the nature of the institution, a majority of respondents clarified that they lived in public housing such as Rural Development Programme (RDP) housing. Only one respondent reported living in a 'care home'.

We assume that the underlying logic of the inclusion of this criterion is to exclude people who are living in an institution where their most basic needs (such as food, water and electricity) are supplied or subsidised by the government, reducing the need for income support. While persons living in RDP housing may have their housing costs subsidised by the government, we would not consider RDP housing to (1) meet a common-sense definition of a residential *institution* (as it constitutes private residences), or (2) negate the need for income to meet basic food and other needs—given that the SRD grant is currently targeted at people below the FPL (who do not have enough income to meet food needs even before housing and other essentials are factored in), we would not see subsidised housing as impacting on need levels. Therefore, due to this ambiguity and the fact that only one respondent reported residing in an institution that may be considered to fit our common sense interpretation of the criterion, we disregarded residence in a government-funded or -subsidised institution in our independent assessment of eligibility, as we deemed it impossible to assess based on existing guidelines.

We are unable to independently assess whether a respondent is registered on the DHA database or on the SASSA social grant database with a unique identifier number for people without identity documents. As such we took peoples' reports of citizenship, age, possession of ID documents, and immigration status on faith.

To assess insufficient means we took into account responses to questions which elicited monthly “income” ranges, and responses to the question “Do you receive financial support from a relative, friend or any other person of more than R624 per month?”<sup>18</sup> This enabled us to capture both “income” and “financial support” in our analysis of eligibility in line with the official eligibility criteria<sup>19</sup>. We did not provide further definitions or prompts to respondents to assist them in interpreting these terms. This is due to the fact that SASSA’s interpretations and the definitions in the regulations themselves are contested/ambiguous, and we wanted to surface inconsistencies in interpretations. As such we chose to allow respondents to interpret the terms in the way that made the most sense to them, in order to compare their judgements with SASSA’s decisions. We expect that a significant proportion of funds that might be classified by SASSA as financial support would be included by respondents in their reporting of “income”. Therefore we considered that those who did not report receiving financial support over and above reported “income” below the means-test threshold, to have *both* income and financial support below the means-test threshold. Notwithstanding debates with respect to how insufficient means should be defined, we consider that this is the most appropriate approach based on the regulations themselves.

As detailed earlier in this paper, SASSA employs a number of methods for “verifying” the accuracy of applicants’ self-reporting of eligibility. The accuracy of many of these methods is contested/disputed. We do not have access to these methods, and we do not attempt to

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<sup>18</sup> Whilst “income” was disaggregated by month and averaged across the three months, the question on financial support was not connected to specific months, and we assume that responses to this are based on a consistent/average monthly amount, which we considered as applying in *each month* during the reference period. It is important to recognise that this methodology is not perfect—as persons we considered ‘ineligible’ over the reference period based on reporting financial support above R624 per month may in fact have had financial support *below* R624 in a specific reference month (and thus may have been eligible in that month), while having financial support above R624 in other months. In addition, some respondents might have both income and financial support below R624 in a given month which together totals more than R624. A better approach would have been to disaggregate financial support by month in the same way as income. However, we also assume that many respondents conflate the terms income and financial support and thus report financial support received as part of their income. The 72 respondents who reported receiving monthly income below R624 but monthly financial support above R624 were independently differentiating between these two terms. We are confident that judging this group to be ineligible across the reference period, whilst judging those who reported income below R624 and no financial support above R624 as eligible is not likely to significantly impact the accuracy of our overall assessment of the eligibility/ineligibility ratio of respondents.

<sup>19</sup> In oral arguments at the Pretoria High Court in the matter between the Institute for Economic Justice, #PaytheGrants and Minister of Social Development, the state’s lead counsel revealed that the verification process for a given month’s application utilizes data from two months prior the application. For instance, an application in October would be assessed using data from August. This detail, not publicly disclosed by SASSA prior to the litigation, came to light only after our data collection phase was complete. This discrepancy does not affect the results in any meaningful way; in fact, our approach, which assesses need/means as it stands in the month of application, is likely a more accurate in reflecting present need/means.

investigate the veracity of our respondents' answers, but instead take them on faith. Given that respondents do not stand to benefit by answering our survey questions in a specific way, we have no reason to believe that respondents have knowingly provided us with inaccurate or disingenuous answers.

Therefore, our independent assessment of eligibility takes into account self-reported: age; citizenship/immigration status; physical residency in South Africa; and means (including income and financial support, excluding the CSG grant), based on the means-test threshold in place during the reference period.

**Table 3. Proportion of respondents eligible for the grant based on independent assessment**

Eligibility ratio, or proportion of total sample...			
... within age range	100% (900)		
... with qualifying citizenship/immigration status	100% (900)		
... residing in the borders of South Africa	100% (900)		
... "Insufficient means" (self-reported income and financial support below means-test)	Dec: 74.0% (666)	Jan: 76.6% (689)	Feb: 77.1% (694)
	Av: 75.9% (683)		

Source: The authors.

Out of our overall sample, we judged that 74.0% were eligible for the grant in December; 76.6% in January and 77.1% in February—a three-month average of 75.9%.

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#### **4.b. Extent of exclusion**

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These overall rates of eligibility amongst a sample of respondents selected based on not having received the grant in at least one of the relevant months, point to a very high rate of erroneous exclusion. In addition, those who were 'correctly' excluded (i.e. did not meet the eligibility criteria) in our sample, were still by virtue of our selection criteria living below the UBPL, and thus subject to poverty-based exclusion. Below we provide a breakdown of correct/poverty-based exclusion, erroneous exclusion as well as inclusion amongst survey

respondents. In demarcating exclusion, we use ‘receipt’ as the key indicator—as opposed to approval—meaning that those who may have been approved for the grant in a certain month but did not receive the associated payment, were classified as having been excluded.

#### **4.b.i. Correct/poverty-based exclusion**

Amongst all respondents who did not receive payment of the grant in December 2023, 26.0% were ineligible for the grant based on our independent assessment (i.e. correctly excluded); and this proportion was 23.4% in January and 22.9% in February 2024—indicating a three-month average of 24.1%.

An average of 29.9% of ineligible people across the three months had incomes between the means-test threshold (R624) and the FPL (R760) (meaning they were in food poverty but their income was still too high to qualify for the grant), and an average of 37.0% had incomes between the FPL and the UBPL (meaning they were in poverty but not food poverty).

The responses of this cohort to questions related to income adequacy and hunger support the suggestion that the means-test for the SRD grant excludes people who cannot meet their basic needs. As would be expected, those who were ineligible for the grant based on having income or financial support above the means-test report slightly lower levels of income inadequacy and hunger than the eligible. But they still report a high overall level of need. 74.4% of ineligible respondents agreed or strongly agreed that “I am struggling financially”, compared to 87.6% of eligible respondents. 52.2% of ineligible respondents agreed or strongly agreed that “I do not have enough food to eat”, compared to 72.1% of eligible respondents. 73.6% of ineligible respondents agreed or strongly agreed that “receiving the SRD grant makes/would make a difference in my life.”

#### **4.b.ii. Erroneous exclusion**

Amongst those who we independently assessed as being eligible for the grant in the respective month, we found a 10.8% receipt rate in Dec 2023; 10.0% in Jan 2024; and 10.2% in Feb 2024. Put differently, 89.2% of eligible respondents were excluded in December, 90.0% in January and 89.8% in February—a monthly average of 89.7% of eligible respondents were excluded.

A total of 211 respondents (including persons who were both eligible and ineligible based on our assessment) had their applications approved in December, 179 in January and 190 in February. A total of 119 received grant payments for December, 101 for January, and 102 for February. As such, in December 43.6% of approved grants were not received; in January, 43.58% and in February 46.32%.

In interpreting these findings it is important to note that they cannot be taken as an overall indication of the rate of erroneous exclusion from the SRD grant, or of non-payment of approved grants, due to the fact that we selected respondents who had experienced exclusion in at least one month in the reference period. They do however indicate that a large share of exclusion is erroneous, and that non-payment of approved grants is a systemic issue and a significant driver of exclusion.

#### **4.b.iii. Erroneous inclusion**

Our survey also indicates some erroneous approvals (approval of persons who were not eligible in the month they were approved, based on their reported level of income and financial support in our survey). In December, 234 in our sample were ineligible, yet 72 of these were approved. In January 211 were ineligible, yet 49 of these were approved, and in February 206 were ineligible, yet 52 of these were approved. Of these 47, 32 and 31 people received the grant in each respective month.

Looking only at those ineligible based on monthly income reporting (excluding those ineligible based on financial support), across the three months, an average of 53.85% of the ineligible-yet-approved group reported having an income of between R624-R760 in the relevant month (i.e. their income was above the means test but below the FPL). Correspondingly, an average of 46.15% percent of income-ineligible-yet-approved people had an income between R760 and R1558 (i.e. between the FPL and the UBPL).

This does not serve as an indication of overall erroneous inclusion in the SRD grant. Again our survey targeted persons who live below the UBPL and had been excluded in one or more months in the reference period. So each respondent who has been erroneously included has also been (correctly or erroneously) excluded at a different time in the reference period. Therefore all this finding allows us to say is that eligibility verification systems for the SRD grant are generally inaccurate, and that they are more likely to erroneously exclude than to erroneously include.

We can however offer some hypotheses as to why erroneous inclusion occurs in our sample. First, CSG recipients were (statistically) significantly more likely to report to us that they had incomes above the means-test in each of the three months, despite our specification that they should exclude the CSG from their reporting of income. This could indicate that some respondents failed to exclude CSG money from their overall income in their reporting to us. This

would mean we judged them as ineligible when they were in fact eligible. Based on this we anticipate that a proportion of CSG recipients may similarly include the CSG when reporting their income to SASSA on application.

Some people who report to us having income above the means-test threshold but still having received the grant may be receiving income in cash, as opposed to into their bank account, allowing them to pass the bank verification test. If this is the case it points to flaws in the use of bank checks as a proxy means-test, as this approach may act as a disincentive for individuals to receive funds into their bank accounts. This is supported by one answer found in our survey, in response to a question probing why respondents may have failed bank verification based on the source and purpose of transfers into their account in the month concerned. One respondent stated that they had completed a piece job in the month in question, and that the payment had gone into their bank account because “the person had no time to withdraw the cash and wanted to pay as fast as he can”. This suggests that this individual generally prefers to receive payments for piece work in cash—possibly to avoid detection by bank verification. Whilst only one datapoint, this may provide additional insight into the incidence of erroneous inclusion in our data, and support the notion that the design of the means-test verification system in itself produces erroneous inclusion, because it provides a clear avenue for applicants to conceal income, as it cannot account for cash transactions.

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#### **4.c How and where does erroneous exclusion occur in the grant cycle?**

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We included questions in our survey related to respondents’ experiences with application, verification, payment and appeals systems for the grant, which allowed us to identify where in the grant cycle barriers arose which led to the exclusion of eligible respondents. Largely in line with the anecdotal and high-level evidence presented in section 2, the key systemic barriers we identified related to access to the application system, comprehension of the application system, inaccurate means-testing outcomes, non-payment of approved grants, and unsuccessful appeals.

##### **4.c.i. Non take-up**

575 respondents had not received the grant once during our reference period. Of those, 144 or 25% reported not having applied for the grant during the current iteration (since the current



application system came into effect in April 2022).<sup>20</sup> Out of these 144 who had not applied for the grant, 67.4% had been eligible to receive it in December; 71.5% in January and 71.5% in February. The most common reason given for not applying for the grant was believing that they did not qualify (23.3%), in addition 17.5% reported not applying because they did not understand how to do so; 14.6% reported not applying because they did not have access to a device on which to do so; and 11.7% reported not applying because they believed that their application would not be approved, despite believing that they qualified (in other words, due to a lack of faith in/disillusionment with the application and approval system).

#### 4.c.ii. Clarity and comprehension of application questions

In our survey, we included questions taken directly from the SASSA SRD grant application form. This enabled us to cross-reference our independent assessment of eligibility with responses given to SASSA’s questions which may call into question eligibility. Table 4 shows the number of respondents who gave answers to SASSA-formulated questions which contradicted our independent assessment of their eligibility. Where relevant we further probed these contradictory answers.

**Table 4. Answers given to official application questions which contradicted our independent assessment**

Of total we deem eligible via independent assessment (average over 3 months, 682.9), number that answered...	
... "yes" to receiving disability grant	8
... "yes" to residing in a government institution	37
... "yes" to qualifying to receive UIF benefits	39
... "yes" to receiving UIF benefits above R624 per month	16
... when asked, "How do you usually obtain your basic necessities on a monthly basis or where do you get money to support yourself if there is no R350 grant?": "I receive a social grant"	109
... "yes" to being a director or shareholder of an active registered public or private business from which you earn an income of more than R624 per month	23

Source: The authors

<sup>20</sup> According to the August 2022 amendment to the regulations, all applications lodged since April 2022 are still valid and assessed by SASSA on a rolling month-to-month basis. Therefore if a person had applied at any time since April 2022, their application would still be active in our reference period unless they had withdrawn it.

We asked all those who reported residing in a government institution to describe the nature of the government institution they resided in. In only one instance, their answers suggested that they may reside in a type of institution which should disqualify them from receiving the SRD grant (a care home), with the majority residing in RDP housing. As discussed in section 2.c it is not clear how SASSA treats such cases, but we argue that residing in RDP housing should not be grounds for disqualification based on a common sense interpretation of the criterion. At the very least, this underscores the fact that the official criteria require greater elaboration and clarification for applicants.

Given that receipt of UIF benefits is not a standalone grounds for exclusion in the regulations (appearance on UIF databases is simply used by SASSA as a proxy indicator for means), asking respondents whether they qualify to receive UIF benefits is irrelevant to determining their eligibility. Therefore we asked all who reported qualifying to receive UIF benefits whether they *did in fact* receive monthly UIF benefits of above the R624 threshold. 16 replied that they did, contradicting their self-reported income level. It is important to reiterate that we do not know whether qualification to receive UIF benefits is taken by SASSA as a grounds for exclusion in and of itself, or whether the assessment is based on *benefits actually received*.

109 people who we deemed eligible based on our independent assessment, reported that “if there is no SRD grant”, they get money for basic needs from another social grant. A large majority of this group (86 out of 109) reported that they received the CSG on behalf of children in their care so we can assume (due to the age parameters of our sample) that they are referring to using the CSG grant to subsidise their own basic needs (alongside those of their children), which would not exclude them from eligibility for the SRD grant.. This finding is of relevance to the design of the social assistance system more broadly, as it adds to evidence suggesting that the CSG is pooled within households and as such its contribution to child-specific poverty alleviation is diluted. In addition this data suggests that the SRD grant, when received, supplements household income such that a greater proportion of CSG funds can be used to directly support children.

In several other instances, people gave answers to SASSA questions related to income which contradicted their responses to our questions about their monthly income range, for example: 8 otherwise-eligible people stated that they received disability grants, and 23 otherwise-eligible stated that they were a director or a shareholder of a business from which they earned more than R624 per month.

Overall, 361 respondents were not approved in any month despite being eligible in all months by our assessment (this excludes those who have not applied). 39.6% of this group gave answers to SASSA's questions that indicated ineligibility despite being eligible by our assessment (i.e. these answers contradicted answers they gave to our questions). While we cannot fully explain the reasons for these contradictory responses, we interpret this finding as pointing to a lack of clarity and understanding of questions and terms.

Respondents could choose to access and answer our survey in one of four languages (the languages most likely to be spoken at home amongst our target populations). By contrast, the official application form is only available in English. As such we believe our survey presents lower barriers to comprehension for those with limited English literacy. In addition we suggest that the formulations of a number of questions on the official application form are not as clear and simple as they could be. We believe that contradictions are more likely to be due to a lack of understanding of and therefore inaccurate answers provided to the official application form questions, as compared to our questions.

Contradictions may also arise from the way that "insufficient means" as a criterion is defined and operationalised in the SRD grant system. As outlined above, the regulations state that a person is considered to have insufficient means if they receive "income or financial support" above the threshold. The system of bank account verification of insufficient means treats all inflows into an applicant's bank account as "income or financial support" for the purposes of assessing insufficient means. This includes transactions that applicants may reasonably not consider to fall under a common sense definition of personal income or financial support—such as funds held on behalf of another person, child support payments, loans, payments against loans extended, and once off or ad-hoc donations from friends or family intended to enable a person to meet their basic needs in a specific month the absence of access to social assistance. This ambiguity regarding what is meant by "income" and "financial support" for the purposes of assessing insufficient means may also contribute to contradictory answers. This is discussed further in the following section.

We do not know how SASSA weights responses to specific questions on their application form in their overall determination of eligibility. For example we do not know whether answering that you reside in a government institution, receive UIF benefits, or receive another social grant would in-and-of-itself result in exclusion (and take precedence over information gained through proxy means-testing). We also do not know whether SASSA rejects applications solely on the basis of responses given to application questions without secondary verification. In June 2022, 25% of rejections were made on the grounds of "self-exclusionary response found"

(section 2.b), but this is no longer given as a grounds for rejection. However, the prevalence of contradictions between answers given to official application form questions and reported income and financial support levels in our survey indicates that poor clarity and comprehension of official application questions may be a driver of erroneous exclusion.

#### 4.c.iii. Inaccurate verification and means-testing methods

We asked respondents who had experienced rejections of active applications during the reference period, what grounds SASSA had given for these rejections, based on multi-choice options taken from publicly available information from SASSA regarding how they categorise and communicate grounds for rejection with applicants (SASSA, 2022c). Table 5 provides a breakdown of reported rejection grounds by month, and a comparison of these grounds for rejection with our independent assessment of relevant characteristics of our respondents.

**Table 5. Grounds for rejection compared with our assessment of relevant criteria**

SASSA’s stated grounds for rejection of respondents						Our independent assessment of relevant status/characteristics	
	Declined Dec 23	Declined Jan 24	Declined Feb 24	3-month Average	% of all rejections		
Alternative_income_source_identified	213	231	217	220	71.0%	“Sufficient” means	24.1%
Identity_verification_failed	30	33	36	33	10.6%	Does not possess valid ID	2.5%
Existing_sassa_grant	4	7	7	6	1.9%	Receiving SASSA grant that would disqualify recipient from SRD grant (i.e. disability grant)	1.7%
Debtor*	2	5	5	4	1.3%		
Nsfas_registered**	11	13	15	13	4.2%	Receiving NSFAS	0%
Uif_registered	21	20	15	19	6.0%	Receiving UIF above R624	3.3%
Gov_payroll_registered**	0	0	1	0	0.1%	Receiving government salary above R624	0%
Age_outside_range (>60)	0	0	1	0	0.1%	Over 60	0%
Age_outside_range (<18)	1	3	4	3	2.7%	Under 18	0%
Deceased Record on DHA	0	0	0	0	0%	Deceased	0%

Source: The authors

Notes:

\* We do not have data on whether a respondent is a “debtor” (in debt to SASSA)

\*\* Our survey did not ask directly whether respondents were receiving NSFAS or were government employees receiving more than R624 per month. We did ask whether people were full time students, and 29 replied they were. However, being a student does not necessarily imply being a NSFAS recipient—as NSFAS is targeted to undergraduate students specifically. The 2024 NSFAS allowance is R1375 per month. As such, persons receiving NSFAS or government payroll above R624 would be automatically excluded from our eligibility assessment by their response to income questions.

The first issue to note when evaluating the accuracy of rejection grounds against eligibility, is that the grounds for rejection given by SASSA do not appear to correspond exactly to the official eligibility criteria. SASSA has not publicly explained exactly what factors and inputs each ground is based on. For instance, “registration” with the National Student Financial Aid Scheme (NSFAS), UIF, or appearance on the government payroll are not related to official eligibility criteria. As such, these categories presumably refer to the results of proxy means-testing using NSFAS, UIF and government payroll databases. However, it is unclear whether, in referring to these databases, SASSA accesses information on whether an applicant is receiving income or financial support above R624 by virtue of their appearance on the database... or whether “registration” on the databases alone (irrespective of active receipt of funds) is used as a proxy indicator for rejection (as seems to be suggested by the formulation of the grounds for rejection). If in practice assessments are made based on the latter methodology, this may explain discrepancies between SASSA’s assessment, and our assessments based on the actual value of funds received. In addition, prior research has highlighted the fact that government databases including UIF are often inaccurate and out of date, and can lead to erroneous rejection on that basis (Goldman et al., 2021).

Failing identity verification is the second most common grounds for rejection, averaging 10.6% of rejections. However, only 2.5% of eligible respondents in our survey reported not possessing identity documentation, with the remaining 32.0% possessing a green ID book, 63.8% possessing a smart ID card, and the remainder possessing a refugee ID or passport reflecting qualifying immigration status. This discrepancy points to problems with official identity verification systems and databases, which appear to be unable to match applicants with their valid identity records in some cases. Possible underlying mechanisms for this are discussed in Section 2.b.

By far the largest share of rejection decisions however were made on the grounds of “Alternative\_income\_source\_identified”. We take this to refer to cases wherein SASSA has judged an applicant to have failed the means-test based on automated bank account monitoring, or bank verification.<sup>21</sup> This category is also where the largest discrepancies are seen

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<sup>21</sup> Although UIF, NSFAS or government payroll may all also be considered ‘alternative income sources’, because they are given as discreet grounds for rejection, we assume that the Alternative\_income\_source\_identified grounds refers specifically to the results of bank checks.

between our assessment of eligibility, and SASSA's approval decisions. Although 71% of all rejections in our sample cited these grounds, we found that only 24.1% of our respondents had means above the means-test threshold on average, across the three months.<sup>22</sup>

The most likely explanation for this discrepancy is the fact that bank verification captures inflows or funds which would not fall under a common sense definition of "income" or "financial support" for the purposes of assessing insufficient means (see Section 2.b). In other words, bank verification is an inadequate method for assessing eligibility against the official eligibility criteria in the regulations. To test the extent of this problem we sought to gain more insight into the type of inflows respondents who reported having income and financial support below the means-test, but had applications declined on the grounds of "Alternative\_income\_source\_identified", had received into their bank account in the relevant month.

We asked this group whether they had received transfers into their bank account in the month in question, and if they answered yes we then asked them to elaborate on the source and the purpose of the transfer in text boxes.<sup>23</sup> We then classified these responses into categories (Table 6).

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<sup>22</sup> It is important to note however that our assessment may have judged a small number of ineligible persons as being eligible if they had monthly income below R624 and financial support below R624 which together totalled more than R624. Because we assume that most regular sources of financial support are reported as 'income' in our survey, we believe that this would constitute a very small portion of our sample and have a negligible impact on eligibility/ineligibility ratios.

<sup>23</sup> A smaller proportion of people answered yes than we would have expected given the results of the bank verification (22.6% in December; 31.6% in January; and 25.9% in February). We suspect that this is because the way our question was worded may have led some people to believe we were asking whether they had received the grant money into their bank account in the month they applied: "Did you receive money into your bank account in the month you were rejected for the R350 grant (now R370)?"

**Table 6. Nature of bank transfer received by otherwise eligible persons who failed bank verification**

Ad hoc donation - query intra-household transfer	68
On behalf of another	51
Ad hoc donation	41
Work (value unknown)	29
Gift	10
Unclear	9
CSG	6
Maintenance	6
Loan	5
Work (<R624)	2
Delayed payment due in earlier month	1
Investment	1
Prize	1

Source: The authors

We found that the largest subset of reported payment types consisted of ad hoc donations from a partner or relative for the purpose of purchasing household items—we deemed that some of these *may* be intra-household transfers (coming from a person who co-resides with the recipient). Not all potential intra-household transfers in this data will be intra-household transfers. However, the likelihood that a subset are intra-household transfers points to an additional flaw in the way that means-verification is operationalised—that individual bank verification runs the risk of double-counting income within households—i.e. income from a single source that is shared between two or more household members for the purpose of buying household essentials (most commonly in our data, food).



The second largest category consisted of payments received on behalf of another (for instance child maintenance, contributions to children's costs, or money to pay another person's bills). The third largest category were ad hoc donations for personal expenses (like transport) or from friends (which we did not flag as possible intra-household transfers). The fourth category was work, with most respondents referring to piece work or casual work. In most cases we do not know the value of the transfers in question so cannot determine whether they would render a respondent ineligible for the grant. In the 'maintenance' category we included payments characterised by survey respondents as "stipends" from relatives, spousal maintenance, and "black tax". Some such payments might constitute regular entitlements, which would fall under a common sense definition of "financial support" and (if above R624), correctly disqualify recipients from SRD grant eligibility.

Some long-form answers provided, elaborating on the purpose of the transfer in question, were particularly insightful (Table 7). For instance, respondents described the circumstances in which they had needed to borrow money; received money on behalf of others, including to assist with caring for others, and in circumstances where others did not have their own bank account; and even received donations intended to assist them to improve their livelihoods, such as attend a job interview or open a small business. These answers underscore the fact that there are many circumstances in which a person may receive a bank transfer that should not be considered income or financial support, or which should not be penalised by a social assistance system aimed at supporting livelihood pathways.

**Table 7. Selected long-form answers elaborating source and purpose of bank transfer**

<b>Source</b>	<b>Purpose</b>
A friend	My mom sews clothes for church members and she sometimes uses my bank account to receive payments
A loan shark. I was supposed to give it to my mom	My mom's bank card was misplaced so we had to use mine
A relative	Had to give it to somebody that did not have a bank account
From my boyfriend	To buy clothes for our son
Money lender	So I can buy food for Christmas
My relative	For me to start a small business
My sister	Buying my mom medication
Sister	To go for a job interview

Source: The authors

**4.c.iv. Non-receipt of payments**

For those who managed to navigate application and verification processes successfully, actually receiving entitlements proved a significant barrier. As detailed in section 4.b, in December, 43.6%; in January, 43.58%; and in February, 46.32% of approved grants were not received. Interestingly, a greater proportion of those ineligible-but-approved actually received their grant payments (63.8%), compared to those eligible-and-approved (52%). This may indicate a correlation between having higher means, and ability to overcome barriers to grant receipt. In other words, while the low means-test is intended to target the most vulnerable, the most vulnerable may in fact face higher barriers to accessing entitlements.

Of all approved-but-not-received grants, the majority of respondents reported that their payments remained “pending” at the time of data collection: 68.5% of approved but unpaid grants in December were reported to be pending (or 63 grants); compared with 82% (64 grants) in January and 75% (66 grants) in February.

We asked respondents who reported that their payments were still pending, whether they knew the reason they had not yet been paid. The majority (59.0%) said that they did not know the reason; while 6.9% stated that they were unable to complete identity verification; 7.1% stated that their bank account details were incorrect on the SASSA system; 8.0% stated that they had been affected by the issues with the Postbank payment system; and 12.3% stated that they had been given “referred status” by SASSA (generally meaning SASSA had algorithmically flagged them as having a high ‘risk-score’ for fraud).

#### 4.c.iv.a) Cancelled payments

In addition a number of approved but unpaid grants were reported to have been cancelled. This totalled 29 grants in December, 14 grants in January and 22 grants in February—this represents 13.7%; 7.8% and 11.6% of all approved grants in December, January and February respectively. This finding is notable, due to the fact that it is a new practice introduced by DSD and SASSA. It was only in April 2024 that an amendment to the regulations came into effect which empowered SASSA to cancel historic grant payments to beneficiaries who were deemed to be untraceable after 90 days. Our survey data collection began in April 2024, and as such it appears that SASSA began cancelling historic payments immediately after the law change came into effect. In practice, ‘untraceability’ generally refers to beneficiaries not having updated their payment details, or not having completed identity verification processes, in response to requests from SASSA sent by SMS to the cellphone number registered on application. As noted in section 2.c, there have been myriad systemic barriers reported to satisfying such traceability requirements.

#### 4.c.iv.b) Variability in likelihood of payment based on chosen payment modality

As previously discussed, grant beneficiaries have a nominal choice between different payment modalities, which is made at the time of application—though these options have changed (narrowed) over time, meaning that choices made in some older applications which are still standing, are no longer options in some cases. In light of this, we wanted to understand whether the choice of payment modality made on application had an impact on the likelihood of receiving grant payment. We found that those who selected “payment into personal bank account” were more likely to receive payment after approval: On average across the three reference months, 70.6% of those who had received payment of an approved grant had chosen to be paid into their personal bank account, compared with an average of 58.0% of those approved who had not received payment.

By contrast, those who had selected “Postbank” as a payment method were less likely to receive payment after approval.<sup>24</sup> Across the reference period an average of 13.8% of people who were approved-but-unpaid chose the Post Bank payment method in each month, compared to an average of 8.3% of the approved-and-paid. However, the monthly breakdown of payment/non-payment through the Post Bank channel is notable. SASSA announced in December 2023 that Post Bank payments of the SRD grant would begin to be phased out, and that the process would be completed in April 2024. While the difference between paid/unpaid Post Bank beneficiaries was not statistically significant in December, it was significant in January and February (Table 8). This indicates that Post Bank began failing to pay a greater proportion of recipients after the phase-out was announced.

**Table 8. Proportion of paid and unpaid applicants selecting the Post Bank payment method**

	“Paid”	“Unpaid”
December 2023	8.4%	9.8%
January 2024	7.9%	16.9%
February 2024	8.8%	14.8%

Source: The authors.

We did not find statistically significant differences in payment/non-payment for approved beneficiaries who had selected other payment channels (such as retailers).

#### **4.c.v. Unsuccessful appeals**

84.3% of those in our sample who applied for the grant any time since April 2022 reported having appealed a negative outcome at least once (542 respondents). Of these, the proportion reporting having had at least one successful appeal is 5.9%. This data is not disaggregated by month—we only asked whether respondents had appealed a rejection at any point since April 2022. Therefore the success rate given here refers to those who had a successful appeal in any month, implying that the rate of successful monthly appeals is likely to be much lower than 5.9%.

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<sup>24</sup> SASSA announced in December 2023 that Post Bank payments of the SRD grant would begin to be phased out, and that the process would be completed in April 2024.

Out of 32 successful appeals reported by respondents, we can isolate the grounds for the original rejection that was subsequently appealed for 28 cases.<sup>25</sup> This gives us some insight into whether appeals for certain grounds of rejection are likely to be more successful. We find that persons who appealed rejections on the grounds “Alternative\_income\_source” are less likely to have successful appeals, whereas people who appealed rejections on the grounds of “debtor” and “Identity\_verification\_failed” were more likely to have successful appeals. However, because the number of successful appeals is so small in our sample, it is difficult to draw strong conclusions. Nevertheless these findings broadly align with data made available by SASSA on the success rates of appeals—as detailed in section 2.c.

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#### **4.d. Digital, spatial, financial, identification-type, and other risk factors for exclusion**

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The international literature alongside local empirical and anecdotal evidence suggests that broader digital exclusion (i.e. a lack of access to devices and the internet), financial exclusion (i.e. a lack of access to the formal banking system and financial services), exclusion from national identity systems (i.e. not having an ID, a digital ID, or not being registered in relevant national databases), and in some cases gender, education levels, first language, and residence in rural areas can make it harder for individuals to access social assistance (see section 1).

Certain aspects of the design of the SRD grant lead us to hypothesise that pre-existing digital, financial, language-based and identification exclusion, as well as gender and rural location may put people at a higher risk of erroneous exclusion. These design factors include the fact that the grant cycle is fully digitalised and automated, that the grant can only be applied for in English; that grant money can only be received via large retailers or into a personal bank account; that grant administration cannot be conducted at SASSA offices; that caregivers were initially excluded from the grant; and that holders of green ID books face very high barriers to completing online biometric identity verification processes.

To provide insight into whether pre-existing forms of social exclusion raised the risk of exclusion from the SRD grant, we included questions related to access to devices, internet, identification, the child support grant, and the banking system, in order to test whether these were correlated with exclusion from the SRD grant. Our findings revealed, firstly, that many respondents were

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<sup>25</sup> According to the August 2022 amendment to the regulations, all applications lodged since April 2022 are still valid and assessed by SASSA on a rolling month-to-month basis. Therefore if a person had applied at any time since April 2022, their application would still be active in our reference period unless they had withdrawn it.

indeed subject to intersecting forms of social exclusion. With respect to identity documentation, 36.2% of respondents did not have a smart ID card (instead possessing a green ID book, refugee ID, passport, or no ID).

Many respondents were disadvantaged by the digital divide. Only 40.3% of respondents “always” had access to the internet, compared with 46.7% who had access “sometimes”, and 10% who did not have access:<sup>26</sup>

- ✓ 18.4% of respondents reported having access to fixed internet via their own device
- ✓ 50.9% reported having mobile access to the internet via their own device
- ✓ 11.8% reported having access to the internet via a friend or relative’s device
- ✓ 8.9% reported having access to the internet at a public place (for example a library, internet cafe, etc.)

In addition, 83.6% of respondents reported owning a smartphone; 11.8% reported owning a mobile phone that is not a smartphone; 4.7% reported not owning a mobile phone.

With regard to financial inclusion, a proportion of respondents were ‘unbanked’ or had limited access to the formal banking system. 90.9% of respondents reported owning a South African bank account; with 15.9% of these reporting sharing their bank account with another person. 4.4% of respondents reported using a bank account owned by another person. Interestingly, 47.3% of our total sample reported that they opened a bank account specifically to improve their chances of accessing the SRD grant. We make two main inferences from this: (1) that there is a general perception that owning a bank account makes it easier to receive the SRD grant, and (2) that the introduction of the SRD grant and its design may have contributed to an uptick in entry into the formal banking sector.

This raises the question however of banking costs incurred by grant applicants. This cohort has become liable for bank fees where they were not before. For those who subsequently receive the SRD grant, the net value will be slightly diminished by these costs. For those who do not subsequently receive the grant, bank fees must be paid out of personal income or financial support of between R624 and R1558 per month. In addition it raises interesting questions about the involvement of private actors in social assistance infrastructure. The government has

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<sup>26</sup> Of the 90 respondents who stated that they did not have access to the internet, a majority (74.5%) were recruited via our in-person, or partner channels—and as such were able to participate in our study with the assistance of intermediaries. We do not have an explanation for the fact that 23% of respondents stated they did not have access to the internet despite completing the survey via the online channel.

entered into contracts with all major banks to administer bank verification of SRD grant applicants. The above finding suggests that banks stand to benefit from the SRD grant design in other ways—particularly from a perception (if not a reality) that enrollment in the banking system facilitates access to the grant.

#### **4.d.i. Who is most at risk? Correlation between various characteristics and erroneous exclusion**

We went on to probe whether groups with specific characteristics were more at risk of exclusion from the grant, and at what point in the grant administration cycle that exclusion was more likely to occur for different groups. To do this we tested for statistically significant differences between eligible people with different characteristics, in terms of likelihood to apply, likelihood to be approved, likelihood to receive the grant, and likelihood to appeal a rejection. Alongside those discussed above, we tested variables related to gender, rural location, education level, language of response, CSG receipt, and possession of an email address—all of which we hypothesised could be correlated with likelihood of grant receipt.

These characteristics were converted into binary variables (1=yes, 0=no), and compared across two primary groups depending on the type of exclusion being examined: those who applied and those who did not apply (among those who did not receive the grant in any month during the reference period), those who were approved for the grant and were not approved among the eligible, those who received the grant and did not receive the grant among the approved and eligible, those who received the grant zero times, once, or twice in the reference period and those who appealed a rejection compared with those who did not. For each variable (e.g., gender, rural/urban, own bank account, etc.), the means or proportions in both groups are calculated.<sup>27</sup>

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<sup>27</sup> We used hypothesis testing with the null hypothesis being that there is no difference (difference is equal to zero) in means between the groups. We used a two-sample test, assuming equal variance to determine if there is enough evidence to reject this null hypothesis in favour of an alternative hypothesis, that there is a significant difference.

The p-value from the test is used to determine the statistical significance of the difference. The p-value tells us whether the difference between the groups is statistically significant. The conventional threshold for significance is  $p < 0.05$ .

For our analysis:

If  $p < 0.05$ , there is a statistically significant difference between the groups.

If  $p < 0.1$ , it indicates a borderline significant result, which may still suggest a meaningful trend.

In the case of not being approved, not receiving payment after approval and where we have monthly grant status or eligibility status, we tested for differences across all three months, reporting the specific months (if not significant in all months) where there are statistically significant differences. For the sake of simplicity, in the discussion, we report the 3 month averages for the variables, in the case where we do this, the patterns of over/under-representation are generally consistent across all 3 months in our survey period.

Our goal is to identify correlations between the risk factors and specific forms of exclusion. Significant differences indicate a correlation between risk factor and a form of exclusion, i.e. that those that possess a specific characteristic are on average over/underrepresented in the category of exclusion.

We found that in a number of instances there were borderline significant and statistically significant differences in likelihood of receiving the grant between groups with different characteristics (for a full overview of results for all variables across the three months, see Appendix 3).

#### 4.d.i.a) Factors correlated with likelihood of not applying (amongst the eligible)

A number of factors were correlated with the likelihood that an eligible individual would fail to apply for the SRD grant. These included not owning a mobile phone or a smartphone. Amongst those eligible people who did apply, mobile phone owners were overrepresented—96.6% of applicants had their own phone compared with 86.1% of eligible non-applicants. This difference was even more pronounced between smartphone owners and non-smartphone owners. Smartphone owners made up 85.7% of those who applied compared with 61.8% of those who did not apply.

In addition, while an email address is not a prerequisite for application, we take ownership of an email address to be a proxy-indicator for overall digital inclusion. We find that not having an email address was correlated with a lower likelihood of applying. 79.9% of applicants had an email address compared with 67.7% of non-applicants. Taken alongside smartphone ownership this indicates that digital exclusion does increase the risk of eligible people not taking up their entitlements.

Moreover, ownership and exclusive use of a personal bank account was strongly correlated with a likelihood of applying amongst the eligible. 94.9% of those who applied had their own bank accounts, compared with 70% of those who did not apply. Beyond bank account ownership, exclusive use of one's own bank account was correlated with the likelihood of applying. Many survey respondents shared their bank accounts with others—which we take to be a reflection of the extent to which SRD grant applicants have financial dependents as well as the overall incidence of financial exclusion in low-income communities. Yet those who did

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Note that in our analysis we are not controlling for any confounding variables. The statistically significant differences we observe may well be explained by other unobserved or observed variables. We are simply noting correlations, not making any statistical claims about causality.



share their bank account with others were less likely to apply for the SRD grant—possibly because they were aware that this practice would lower their chances of successfully satisfying the means-test. 9.6% of those who applied reported sharing their bank account with someone else, compared to 18.8% of those who did not apply. Relatedly, respondents who did not own their own bank account but used the bank account of someone else were less likely to apply. 2.1% of those who applied reported using someone else’s bank account, compared with 9.6% of those who did not apply.

Finally with respect to financial inclusion, we asked respondents with their own bank account, whether they had opened the account specifically in the hopes of improving their chances of accessing the SRD grant. This question was included in the survey due to statistical reports of an uptick in low-rate bank accounts being opened which corresponded to relevant changes in the SRD grant administration. Those who had opened their bank account specifically in the hopes of improving their chance of accessing the grant were, unsurprisingly, more likely to have applied. 50.8% of those who applied had opened a bank account to improve their chances of success, compared with 37.8% of those who did not apply. This is statistically significant though it is interesting that we find that 37.8% of those who didn’t apply nevertheless reported opening a bank account to improve their chances of access—this suggests that additional barriers to application were present even for those highly motivated to apply.

Respondents who had not applied for the grant were less likely to agree that “applying for the SRD grant is relatively simple”. This indicates that a perceived complexity in the application process might have acted as a barrier to application. On a 1 to 5 scale with 1 representing “strongly disagree” and 5 “strongly agree”, applicants have a higher average score, of 3.4, compared with 3.0 for non-applicants. Interestingly but also unsurprisingly, the likelihood of finding the application process difficult was correlated with education level. Amongst those with primary school only, 34.75% agreed or strongly agreed that the application process was relatively easy; compared to 46.34% of those with Grade 10, 54.77% of those with grade 12, and 63.78% of those with tertiary qualifications. This indicates that the application process presents a greater barrier for those with a lower level of education.

Finally, while respondents without South African identity documents (i.e. refugees, asylum seekers and special permit holders) made up a very small proportion of our sample (15 respondents), we found that none of this cohort who were eligible for the grant had applied for it. By contrast, this group made up 3% of those who were eligible for the grant but did not apply. This indicates that refugees, asylum seekers and special permit holders, despite being eligible under the official regulations, faced higher barriers to taking up their entitlements.

#### 4.d.i.b) Factors correlated with likelihood of being declined (among the eligible)

In all months amongst the eligible group who had applied, men were more likely to be approved and women were less likely to be approved. On average across the three months, men made up 38.6% of the approved compared with 30.9% of the declined, and women made up 61.4% of the approved compared with 68.4% of the declined. A possible contributing factor for this gender inequity is that, within our sample and more broadly, women are more likely to be CSG recipients (making up 93.3% of CSG recipients in our sample) and CSG recipients are less likely to be approved in every month (despite the fact that CSG receipt is not a grounds for exclusion). On average across the three months, CSG recipients made up 29.5% of the approved, and 34.3% of the declined. As CSG receipt is not among SASSA's official categorisation of grounds for exclusion decisions, we assume that CSG recipients are being excluded on the grounds of "alternative\_income\_source", in other words that CSG grants may sometimes be picked up as means in the bank verification process. If this were the case it would be in violation of the regulations. Maintenance payments received for children (for instance from fathers), which are counted as income in the bank verification process, could also be putting women at higher risk of exclusion.

We found borderline significant, and statistically significant differences in January and February respectively in the likelihood of being declined, between urban and rural dwellers (favouring urban dwellers). On average across the three months, urban dwellers made up 44.2% of the approved, and 32.3% of the declined; whereas rural dwellers made up 41.2% of the approved and 49.6% of the declined. The underlying mechanisms for this are likely complex, and related to intersecting forms of social exclusion including access to digital and financial services, documentation, and information.

With respect to documentation, we found statistically significant differences in the likelihood of approval depending on the type of identification document held, across all three months—favouring holders of smart ID cards. On average across the three months, smart ID card holders made up 72% of the approved, and 61.9% of the declined. By comparison green ID book holders made up 26.5% of the approved, and 35.6% of the declined. This supports the suggestion that SASSA's bank and biometric identity verification processes are easier to navigate for holders of smart ID cards.

Finally, we found that those who responded to our survey in English were less likely to have been approved, making up 63.4% of the approved compared with 76.2% of the not approved. This is a curious finding, which we do not have an explanation for, as we would assume that those who chose English as their preferred language would have higher confidence with English, and thus be better placed to answer the questions on SASSA's English-only application system.

#### 4.d.i.c) Factors correlated with likelihood of not receiving payment of an approved grant

Those with educational attainment below grade 10 were less likely to receive payment of a grant after being approved. On average across the three months, 2.1% of recipients had below grade 10 education levels, compared with 10.1% of the approved-but-unpaid group. In addition those with tertiary qualifications were more likely to receive payment of an approved grant, making up 26% of recipients on average, compared with 20.6% of the approved-but-unpaid. This may have multiple underlying mechanisms (for instance that people with lower levels of education are more vulnerable to intersecting forms of poverty/digital/financial exclusion) but it also may suggest that payment systems present comprehensibility challenges for those with lower literacy.

Those with their own smartphones and those who applied on their own phones were more likely to receive payment after approval. On average across the three months, 83.8% of recipients were smartphone owners, compared with 73.4% of those approved-but-unpaid, whilst 80.6% of recipients had applied on their own phone, compared to 69.5% of those approved-but-unpaid. Both categories were borderline significant in January and statistically significant in December and February. An explanatory factor for this could be that people who applied on their own smartphone were the most likely to be “traceable” after application—and to be able to receive communications from SASSA requesting further information (including if their chosen payment method was not available and they were required to choose a different one), as well as to undergo biometric identity verification if required.

Further supporting the conclusion that digital inclusion is correlated with grant inclusion, those with their own email addresses were more likely to receive payment after approval, making up 86.5% of recipients vs, 71.7% of those approved-but-unpaid on average across the three months.

Those who have their own bank accounts were more likely to receive payment after approval in all three months, although differences are borderline significant, rather than statistically significant. In addition those who opened bank accounts to improve their chances of accessing the grant are more likely to have received the grant after approval. This could be partially due to the fact that people opened accounts in response to prompts from SASSA to do so in order to receive their payments, as their original nominated payment method became unavailable. It could also indicate that the grant payment system favours bank account holders, or even new bank account holders in particular (for instance because their details are more likely to be up to date). Across the three months, 58% of recipients had opened a bank account specifically to improve their chances of getting the grant, compared with 43.5% of those approved-but-unpaid.

In addition, despite being less likely to have their grant applications approved, CSG recipients are more likely than non-CSG-recipients to receive payment of the grant if they have been approved. This could be explained by CSG recipients having existing payment channels with SASSA—for instance being more likely to have a verified bank account on the SASSA system. Across the three months, 45.2% of SRD grant recipients were CSG recipients, compared with 29.3% of those approved-but-not-paid. This was statistically significant in December and January and borderline significant in February.

Finally, those who reported “always” having access to the internet (as opposed to sometimes having access, or not having access) were more likely to receive payment after approval. Across the three months 48% of recipients reported always having internet access, compared to 26.1% of those approved-but-unpaid. The difference was statistically significant in February.

#### 4.d.i.d) Factors correlated with likelihood of appealing a rejection decision

Women were significantly more likely to appeal a decision, making up 71.6% of those who appealed compared with 54.7% of those who did not. There are various possible explanations for this. One such is that, if women are more likely to be erroneously excluded due to CSG receipt (as suggested above), they may be particularly motivated to appeal in these cases, given this would constitute a relatively clear-cut example of erroneous exclusion, and they may also have more hope that their appeal would be successful.

Digital inclusion was also correlated with likelihood to appeal—an unsurprising finding given that the appeals process is fully automated and online. Those who applied on their own phones made up 98.4% of those who appealed compared with 92.2% of those who did not appeal. Moreover those who reported continuous internet access were more likely to appeal. 40% of those who appealed reported “always” having access to the internet, compared with 26.6% of those who did not appeal.

Finally education level was correlated with likelihood of appealing. Those with tertiary education were significantly more likely to have appealed, making up 26.1% of those who appealed compared with 14.1% of those who did not appeal. Conversely, those with education levels below grade 10 are less likely to have appealed. 2.1% of those who appealed had below-grade-10 education levels compared with 6.2% of those who did not appeal. Overall this finding suggests that the appeals process may be more difficult to navigate for persons without matric

or tertiary qualifications—possible due to relative digital and English literacy levels. Another possible explanation could be that people with lower levels of education had less confidence in their likelihood of having a successful appeal, and as such were less motivated to appeal.

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#### **4.e. Summary discussion of risk factors for exclusion**

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Overall our analysis shows that gender, education level, and identification, digital, and financial inclusion were all correlated in different ways with the likelihood of applying for, being approved for and receiving the grant, and likelihood of appealing a decision. We found less significant correlation between being an urban dweller and having greater access to the grant. These findings give rise to two key conclusions.

First, they show that processes of application, approval, receipt and appeal all present barriers, which are higher for people with specific characteristics. However, these processes also each present distinctive barriers for different groups. For instance, the finding that CSG recipients are less likely to be approved, and more likely to receive approved grants shows that systemic issues are present in the way approval decisions are made, which specifically disadvantage caregivers.

Second, they indicate that those who experience existing social dimensions of marginalisation and inequality—such as women, caregivers, those with lower levels of education, and those vulnerable to digital and financial exclusion—are at greater risk of exclusion from the SRD grant. This runs counter to an often-cited rationale for the means-testing and targeting of social assistance—the idea that systems of targeting ensure that the most vulnerable are most likely to benefit.

## **5. Interview findings: Experiences and impacts of exclusion for individuals**

Our survey findings constitute an important contribution to the literature by empirically and quantitatively substantiating the drivers of and risk factors for exclusion from the SRD grant. However, to understand their full implications, and identify effective policy responses, there is a need for more in-depth qualitative evidence relating to the experiences of and impacts on individuals and communities affected by exclusion from the SRD grant. Limited research has sought to explore the experiences of eligible communities with accessing the SRD grant (e.g. Megannon, 2022), however, to date no qualitative research has focused explicitly on exclusion from the grant. As such, in order to contextualise and add nuance to our survey findings, and to bring the voices of impacted individuals to the fore, we conducted 58 long-form interviews with persons who had responded to our survey. Our interviews were semi-structured, and focused on uncovering subjective experiences of barriers to access. Further information on interview participants and recruitment methods is available in section 3.b. Below we present a thematic analysis of interview findings, focusing on recurrent themes that emerged in multiple interviews.

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### **5.a. A sense of disillusionment and defeat, underpinned by knowledge asymmetries**

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A strong finding that came through across many interviews was a lack of trust in agencies and processes, and a sense of participants having lost faith in their ability to access entitlements. This was underpinned by a lack of understanding about how and why decisions were made. Participants who believed they met eligibility criteria had suddenly had their grant payments cease, and did not understand the reason for this, participants who asserted that inflows into their bank accounts were below R624 had nonetheless failed bank verification, and friends and neighbours did not understand why they received different outcomes despite following the same steps and having the same circumstances. Others who had had their grants approved did not understand why they did not receive payment for the relevant month.

There was a strong sense that receipt of the SRD grant, including recuperation of back payments owing, was a matter of luck. Respondents expressed feelings of hopelessness and disillusionment which manifested in no longer bothering to check their monthly status; ceasing to appeal after being declined; and giving up on trying to resolve problems.

*"I have never appealed, I was just defeated by the R350 matter because I heard everyone else that this thing is happening to them also." – KZN woman*

*"I got angry and stopped appealing, I appealed and was given a date and the money never came through. This affected me badly because I was looking forward to the money and how I was going to use it." – North West woman*

*"...it was upsetting to me that everyone else is checking their dates and nothing on my side. They would then say try this, and I would but still. Then I got fed up in the end. The people successfully tried the suggestions they gave to me. You see, when a person says do it like this because it worked for me. You will try that method." – KZN woman*

*"I did not appeal, I once heard people talking about it..., ...talking about "appeal what, what" and I heard many people saying, "it is the same," it is not helping them with anything. The appeal doesn't change anything." – North West woman*

In some cases, participants had suffered severe psychological impacts related to their exclusion from the grant, and in particular their lack of understanding as to why the exclusion had occurred. This included feelings of anger, stress, anxiety, heartbreak, suicidality, and concern for children in their care, which had led many to "give up" on trying to access the grant. In addition some respondents referred to the stress of needing to rely solely on the CSG in the absence of receiving the SRD grant:

*"My sister I was too much angry, all of a sudden, I was thinking of committing a suicide. So, my mother said no is not the end of life, is not the end of life you are still young. I think I was wrongfully declined. It was too much painful to me." – Male, North West*

*"...because right now my heart is so broken because I can't do anything because right now is only my children's grant, my two children." – Female, North West*

*"This damaged me emotionally because I needed the money to help me with lots of things. It was not easy for me." – Female, North West*

*"There is a lot of difference since they stopped it, I can't do anything and I am now stressing about my children and family." – Male, North West*

*“There is a huge difference, when I go there and find nothing, and the children are expecting me to bring something, that hurts.” -- Female, North West*

*“... I am struggling, you see like now I have stress, this child wants the study guides, and this study guides are four and all this should be coming from the grant. If it's there [the SRD grant], its R250, at least from the R350 I can take some, and some from the child [support] grant.” -- Female, North West*

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## **5.b. Access to administrative assistance**

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Many participants had made multiple attempts to contact SASSA in order to enquire about how to overcome barriers to accessing their grant, both in person at SASSA offices, as well as through the SASSA call centre. There was a lack of awareness amongst participants that SASSA prohibited SRD grant administration being conducted in-person at SASSA offices. This led to many futile attempts to go to offices to seek resolutions to problems encountered. These attempts entailed significant time and monetary costs to participants, who had paid for transportation to the SASSA office, and in many cases queued for long hours, before being informed they would not be helped.

*“I went to the offices and that day the queue was too long and I was not helped that day. I did not go back because I didn't have a transport fare.” -- Female, North West*

*“Yes, I have been placed on a referred status. I did go to the offices and then they said I should do a Tyme Bank or Bank card because I was receiving it from Shoprite. But I am not yet didn't do it now because I do not have a transport fee to go to the offices.” -- Female, North West*

*“I once went to the Bridge City SASSA, they said their system had been taken from them. They said look outside there is a SASSA number. I called them at SASSA, they said they will get back to me. To this day they haven't gotten back to me.” -- Male, KZN.*

*“I honestly don't know where to go for answers because as I said, if you go to SASSA offices, they tell you here is our app, go use it, everything, you will find your answers there” -- Male, KZN*



*"I am not talking bad but people of SASSA, they don't have time for people, they don't even give you the chance to explain what is happening, just to hear your story and make a follow up. They will only just tell you that, ah if that 350 it's declining, it's declining, it's like that, just go and do it again. They don't have time for you to explain so that you can know what is the matter that you don't get your 350. Even today I don't know why I don't get that 350 because SASSA people they don't usually work for the people right. It seems like they take people for granted because I have been there twice but treated the same." – Female, North West*

*"... as I told you like in SASSA, you, you queue a long queue and then there are people are rude, and there it's, it's like they don't care about people, it's like they are forced to do their job." – Female, North West*

Although barriers to access to the toll-free SASSA call centre were lower than the SASSA offices, multiple participants recounted being unable to get through to a representative, not receiving satisfactory assistance when they did manage to get through, and being disconnected.

*"At the time I called, I explained...I was no longer able to check my status, I can't check even now. The R350 lady said she will check for me what my R350 status is, then she said it's pending. I asked her what is really causing my R350 not to enter my account, she didn't answer me, the phone just disengaged. So I also just gave up." – Female, KZN*

*"I phoned the SASSA offices last year and the phone rang without an answer." – Female, North West*

*"When we phone, those people don't answer phones." – Female, North West*

*"I have phoned SASSA offices many times and they have not assisted me to date because they keep saying that I will receive an SMS." – Female, North West*

*"When I call the SASSA office, I don't feel okay because they don't tell me where the problem is that's causing [my grant] to decline. Where is the problem? They also don't check for you, they don't tell you, the person asks you 'what is the issue, is there any money you received?' No. The person asks you instead of checking on the system as to where the problem is. They ask you instead, and then tell you to do an appeal." – Female, KZN*

In some cases, participants detailed being directed to, or having attempted to, furnish SASSA with additional information contradicting the grounds on which they were declined, or demonstrating their eligibility for the grant. As outlined in section 2.c. this is in fact prohibited by the regulations governing the SRD grant appeal system. Given that SRD grant decisions are fully automated, the attempts of these participants to obtain documentation and bring this to the attention of SASSA staff, with costs and hardship incurred in the process, were futile.

*“No, I didn’t understand why they declined my 350 because I also went there and then they ask me about er, what if I still have the UIF. I go to Labour Department and then Labour Department they give me the—they print out proof that my UIF is finished on this date. I went back to SASSA to show them that. They were not interested about that.” — Female, North West*

*“I went to SASSA to ask for help regarding my R350 grant that was stopped. They told me to go to SARS [South African Revenue Services], suggesting that maybe I had worked for the government. I explained that I had never worked for the government, only done piece jobs. When I went to SARS, the queue was too long and I hadn’t eaten anything. I returned home because I only had R40 for transport and couldn’t use it to buy food. I never went back to SARS or SASSA.” — Female, North West*

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### **5.c. Private intermediary platforms and data security**

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Many participants referred to checking their status and conducting grant administration via online portals that they believed were official SASSA services, but which we found were in fact operated by private intermediaries. In some cases these platforms seemed to be attempting to give the impression that they were official government websites, using SASSA’s name and similar colors and branding.

For instance the website [sassacheck.co.za](http://sassacheck.co.za) uses the SASSA logo, alongside design elements clearly intended to mimic the official SRD website. It appears to allow people to check their SRD grant status, and even to appeal—it presumably independently accesses the SASSA SRD website in order to perform these checks and appeals. In order to do this it collects ID numbers and contact details of applicants. It also carries a high volume of advertising, inviting applicants to “live chat” or “chat with an expert now” — with links to clearly dubious and unofficial webpages ([sassacheck.co.za](http://sassacheck.co.za), 2024). Many other platforms purporting to allow applicants to conduct grant administration consist of apps which users would download to their devices—however, official

SRD services are not accessed via an app, but a browser-based portal. It was clear in several instances that participants were using unofficial apps to check their grant status or lodge appeals, in some cases believing they were official SASSA platforms:

*“...in the phone I have Chrome neh, you can check through Chrome, or I used to have an App but now my phone is damaged and not working. I have an App, you download the SASSA App, you check the status or appeal, reconfirm or apply, it shows all those four things. ... you only type the ID number and [phone] numbers only.” – Female, North West*

*“You see Umoya, the app for SRD, that’s where we enter and I could see my status.” – Female, KZN*

*“I get into Moya App and then I check my status there.” – Female, North West*

*“I used to borrow someone’s phone to check my status through the Moya App. You can appeal through the Moya app and check if your appeal was rejected or approved.” – Female, North West*

The Moya App—a multi-service messaging app which also facilitates status and appeals checks—was a very common platform used by grant applicants due to the fact that it is “data free” (i.e. it has contracts with the major network providers which allow users of its platform not to incur direct fees for accessing it). In order to provide this ‘free’ service, the Moya App carries third party advertising. In addition users agree to the collection and sharing of their personal data by The Moya App including with third party companies (MoyaApp, 2024a). The Moya App actively advertises its user base and their data and demographic information to businesses, inviting them to “discover, reach and engage your target audiences – all #datafree” (MoyaApp, 2024b).

The Moya App and other third party platforms purporting to provide services related to SRD grant administration are simply collecting applicants’ ID numbers and mobile numbers and using them to check their grant status or lodge an appeal on the official SASSA platform. In this process they gain access to extensive additional information about users, including that a person has applied for the grant, and what their application outcome has been. Even if anonymised this data, made available to advertisers and private companies, can represent a threat to privacy and security, and facilitate the targeting of grant beneficiaries for marketing, lending, and other predatory purposes.

This arguably exploits flaws and weaknesses in the SRD grant infrastructure, as well as unique vulnerabilities of SRD grant applicants (disproportionately marginalised and impoverished communities), which authorities have a duty to proactively address. These weaknesses include the rapid drive to fully automate the SRD grant system with inadequate safeguards, and insufficient consideration of digital literacy and connectivity amongst the eligible population, as well as a lack of clarity and awareness-raising about official sources of information.

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#### **5.d. Experiences of technical and procedural barriers to application and verification**

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##### **5.d.i. Digital Barriers**

The existing literature indicates that inconsistent or nonexistent access to digital devices, contact numbers and the internet is a significant barrier to receiving the SRD grant, and this is confirmed by our survey data. Our qualitative interviews add texture to this finding as many participants recounted their experiences of digital hurdles. These experiences highlight that digital barriers to access to the grant are multifaceted and complex, compounded with each additional digital check or requirement introduced in the grant system.

Amongst the most common digital barriers experienced by participants were not having a mobile phone and not having a smartphone. A significant number of participants had relied on somebody else applying for them, which limited their ability to check their status, undergo biometric identity verification if required, change their payment method, or receive any relevant communications from SASSA. Many of these participants would be at risk of being classified in the SRD grant system as “untraceable”, and having their historic pending payments cancelled.

*“Someone applied for me because I did not have a smartphone” – Male, North West*

*“My friend applied for me because I did not have a smartphone then.” – Female, North West*

*“I don’t have a phone but you can find me by calling someone that I live with.” – Male, KZN*

*“No, a person with a phone will sometimes help me to check how things are going. It is hard to check status because there are network issues at times. So the places we live in are not the same.” – Male, KZN*

Some applicants who lacked smartphones attempted to go to SASSA offices for assistance, where they were told that a smartphone was required for grant administration.

*[A participant who did not own a phone]: “I went to SASSA offices to ask them why am I not receiving my grant anymore. They told me they were checking on the computers, thereafter told me to go the internet, the www what, what, since they wrote that for me and my phone” – Male, North West*

*“I went to SASSA offices to appeal, and they said they would send me a message that required a smartphone. I couldn't receive nor access the message because I didn't have a smartphone.” – Male, North West*

Related to smartphone ownership, many participants referred to the system's effective requirement for continuity of contact details, which posed a problem for those who had relied on somebody else to apply for them, as well as those who had lost the number they originally applied on. In order to change or update contact details, SASSA requires biometric identity verification via facial recognition.

*“The last time I got paid R350 was in the year 2022, you see this thing of losing or breaking phones, my phone died, so I went for a long time without a phone until I even forgot my cell number. I don't remember my number so the number is what's holding me back”. – Male, KZN*

*“It so happens that the cell number I registered with back then, was a number I had changed. I was no longer using that number, I lost my phone and I was not able to do a SIM swap. So I was not able to change other things and I did not have a phone at that time. I was using other people's phones.” – Female, KZN*

*“The number I used was needed and since someone applied for me, I could not get the number. They wanted the initial number and the person who applied for me was not there. They didn't allow me to change the number.” – Female, North West*

Since SASSA has introduced more widespread biometric identity verification requirements via facial recognition, it is increasingly necessary for grant applicants to have access to a high-quality camera-enabled smartphone, over and above access to a mobile. Satisfying the facial recognition system presents an additional challenge:

*“There was a link that they sent me to click on for them to see if it's still really me. If I click on the link they say I must capture my face to see if it's me, I do it but it doesn't approve. It just jams and says I must contact SASSA people. Maybe I have done this process three times.” – Female, KZN*

Finally with respect to digital barriers, some participants lacked the digital literacy required to navigate the SRD grant system, or needed to be helped by younger people to apply and appeal:

*“I don't know how to use digital technology. ...someone applied for the 350 SRD grant for me.” – Male, North West*

*“I have never checked, I don't know how to check it. At the beginning I used to just see my R350 coming in [my bank account]...I have never checked my status, I don't know how to check it”. – Female, KZN*

*“I have never appealed. I have heard of appealing, there was a child that told me to do an appeal and I said I won't be able.” – Male, KZN*

*“I was helped in applying for R350, I failed when I tried to do it for myself. I was helped by my neighbour girl.” – Female, KZN*

#### **5.d.ii. Language barriers**

Some participants also referred to the English-only grant system as presenting a language barrier, which made it difficult for them to understand application questions and requirements. This supports our finding based on survey data, that applicants may struggle to understand official application questions and potentially as a result provide inaccurate answers.

*“Sometimes [applying] was difficult because my boyfriend has to assist me because of the language they were, sometimes I didn't understand it, so he helped me.” – Female, North West*

*“Some questions are difficult and you don't have someone to explain to you because some English you don't even understand, the words is difficult there. Maybe if they talk to you with your language maybe it will be easy because sometimes it's easy to talk English but to read its difficult, for me it was difficult.” – Female, North West*

### **5.d.iii. Identification barriers**

Some participants reported that they could not access the SRD grant because they lacked formal documentation including identity documents. The linkages between material hardship and lack of access to formal documentation were apparent in interviews, again supporting the finding that barriers to accessing support can be particularly high for the most vulnerable:

*“They also want proof of residence which I don’t have because I stay in a shack here by the taxi rank.” – Male, North West*

*“I could not complete the application for the R350 grant because I did not have a cell phone number and an ID.” – Male, North West*

### **5.d.iv. Demonstrating insufficient means**

As detailed earlier in this paper, automated bank checks are used by SASSA on a monthly basis to verify that applicants had “insufficient means” (defined as less than R624) in the respective month. This was a significant source of distress and confusion amongst participants, many of whom had been told that they had an income which disqualified them from eligibility, though they maintained that they did not.

Some participants were aware of inflows into their bank account, but stated that they were below the R624 threshold (or in some cases constituted a monthly average below the R624 threshold) and as such should not disqualify them. Others stated that the only inflows into their bank account came from the CSG, which should also not disqualify them. Many asserted that once-off bank inflows well below R624 had caused their SRD access to cease for multiple months or indefinitely.

*“They say I am getting money in my Capitec account, that money though perhaps enters like once after three months. Maybe R500 has entered, maybe R600 after three months. And then they say I don’t get R350 due to that. I get confused as to whether they themselves can eat R600 for three months. – Female, KZN*

*“Because there was a time where some money went into my account and I told myself maybe that is the cause [of being declined], it’s due to this money but it wasn’t big, it was an amount of about R300 that was sent to my account. After it went into my account, the following month, when I checked it, it said declined...After that when I checked in the other month, it said approved but had no dates. Now it does that all the time.” – Male, KZN*

*"I last received R350 in 2022, trying to re-apply, appeal and all that but it just says "source of income". I ask myself where is that income they speak of because I did not make an income this month and it also happens consecutively for a number of months. There is no money I made here but they say there is an income. I don't know what they are seeing. [Researcher]: They are not seeing the money you make here and maybe you deposit it every month?"*

*Yes but not every month, that doesn't happen every month. It does happen that three months will pass and I deposit nothing." – Male, KZN*

*"They told me that the computer cannot lie, I have an income. I asked them, which one because the only money I receive is the child support grant. They showed me on the computer and did not help me. ...I went there in June 2024." – Female, North West*

*"It used to enter, at the beginning of R350 I could understand it and how it was confused by the money deposited in my account. But after that if in a month an amount of R50 entered my account, R350 wouldn't enter. It would be on and off the next month but also the money from the previous month wouldn't get paid back. I would get paid for the month where nothing happened [in my account]. And then it [the grant] eventually cut off. – Female, KZN*

*"Sometimes in a month you can see nothing is happening (business-wise), even if you check the money that went into your bank account, it's not even R200. You can see for yourself that I really needed this R350 this month but I won't get it due to some money that went into my bank account. So it becomes painful on those type of days." – Male, KZN*

Other participants were aware that they had inflows into their bank account of more than R624, but felt they should not be disqualified on this basis—typically because the funds were not for them but for children or relatives in their care. This issue especially impacted women who were caregivers and mothers.

*"I appealed on the phone and it declined saying I have a source of income. ...I have children who I am staying with and their mother sends their [CSG] money in my Capitec bank where I get my grant and I believe that is the [reason for being declined]." – Female, North West*



*“The father of my children works and stays in the Free State province and sometimes sends me about 2000 for the children depending on the job he got so that I can buy what they need including school supplies.” – Female, North West*

*“The fathers of my children send me money whenever they can for the upkeep of the three children. ...at times it is more than R1558.” – Female, North West*

*“Last year when I went to SASSA offices, they said I had an income which I did not have and they did not help me. The father of my children used to send money for them for school transport, it was not mine.” – Female, North West*

*“There is a younger sibling from home, my mother was sick and needed an amount of about R300 to go see a doctor. I had money at that time. I took the money and deposited it into the younger sibling’s bank account and he got seriously angry. He said to me, you were not supposed to deposit the money, I won’t be able to get my R350 anymore. I didn’t understand what he was saying. And it seems like his R350 really didn’t come through.” – Male, KZN*

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#### **5.e. Accessing payments of approved grants**

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Official data and our survey data both indicate that non-payment of approved grants is a systemic driver of exclusion. Interview participants spoke to their experiences of the unreliability of payment systems. Interviews also revealed that there was a high level of confusion in communities as to why certain payment methods worked for some and not for others, and why they worked in certain months but not in others. This widespread confusion was largely attributable to a lack of clear official information on payment methods as well as the frequent changes in available payment options. Within an information vacuum participants took actions that they hoped would improve their chances of receiving payments based on hearsay.

*“I chose the bank payment method, because it’s the one that’s better than at the store because at the store they sometimes say they don’t have money, it is finished. You find that you go down there and they have run out of money, you go again and they say today we are not giving out R350, that’s just how stores do things. I saw that it’s better to put it in my bank account. But I also see that I sabotaged myself because the ones that chose stores are [now] getting R350 without issues.” – Female, KZN*

*“I have tried to change my payment method to an e-Wallet. I thought about it because I was not sure whether the problem was with my bank account or what was going on. There was a time when payment methods were going to be changed, so I thought about changing it. Others were saying “I changed and chose a different method, and then I was able to receive [the grant].” So I said maybe if I could change [my payment method], maybe I could get it.” – Female, KZN*

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## **5.f. Impact of grant exclusion on food security and livelihood activities**

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While prior qualitative research has explored the positive impact of SRD grant receipt on food security (DSD, 2021) and livelihood activities such as investment in assets and job search (Bhorat et al., 2023; Vawda et al., 2023; Youth Capital, 2022), there is very little evidence available regarding the impact of *exclusion* from the grant on food security and livelihoods.

Many of our participants had previously received the SRD grant, before being excluded. This enabled them to detail their experiences of how disruption of grant receipt impacted them and their families. For many, it meant they were no longer able to afford their basic needs, such as food and electricity.

*“I wasn’t yet employed when my R350 stopped. I wasn’t working yet because I was still living in Moriah. Because when I was still living in Moriah a lot, it was the only money I could manage to live off because I was living by myself. When things were short in the house, I would fill up the fridge, buy electricity with R350.” – KZN man*

*“I used to buy food and electricity with the R350.” – North West woman*

*“R350 helped me a lot because I could buy the maizemeal, toiletries, sugar and meat.” – North West man*

*“I used to buy toiletry, 10kg of maizemeal, and cheap veggies to take care of the three of us.” – North West woman*

*“The R350 helped me to buy meat and maizemeal, it was little but I bought food for my children.” – North West woman*

Participants expanded on how their situations had changed since they stopped receiving the grant—their experiences were of severe lack of access to food, and even needing to beg:

*“Siyakwazi u ku lala singatyanga [There are days we sleep hungry].” – North West woman*

*“...I am now suffering without the grant because there are times when we sleep hungry when my neighbour is not there.” – North West man*

*“...there are times when we don't have food and the children are hungry.” – North West woman*

*“This life of begging in the township is not nice because for you to eat, you have to visit one household to another with a bowl for one to dish for you. It is not a nice life.” – North West woman*

Whilst disrupted access to food was the most urgent and distressing consequence of exclusion from the SRD grant, some participants also described the disruption of their livelihood activities. These experiences highlighted the critical role social assistance can play in assisting beneficiaries to escape a poverty trap by building credit, building skills, investing, starting enterprises, and searching for jobs. Whilst some of our participants had used their SRD grant to these ends, its disruption or irregular receipt undermined livelihood strategies, reinforced the poverty trap, and in some cases caused financial harm.

*“My financial situation is not looking good at all because I was relying on the R350, it was helping me in the house, because I am not working. There is no one helping. It helped me to start a small business to survive. Ever since it was stopped I don't have an income.” – North West woman*

*“I used the grant to buy stock and care for my family with the proceeds.” North West man*

Several had used all or part of their grant money to try to build longer-term financial security, by investing in community stockvels (credit union/mutual aid schemes)—which generally require ongoing obligations. Subsequent unexpected exclusion from the grant had left some participants unable to fulfil their obligations. Others found themselves unable to service debts when their SRD grant was unexpectedly withdrawn.

*“I once used R350 for umjikelezo (stockvel). There is a umjikelezo that I am still part of even today, it's a weekly one. Times are not the same, it sometimes gets difficult because it does happen that a week comes and you don't have the money. So it's going to force you to borrow money from someone in order to pay the designated person that everyone is paying. Because the umjikelezo we are playing right now is weekly. And then there is another stockvel for food that is played once per month.” – KZN woman*

*“Yes there are problems, you find that I am using someone else's money and now I have to pay it back. Maybe if I had borrowed it thinking so and so will definitely deposit money in my account on a certain day, can you please lend me R150. And then the person doesn't deposit the money so now you see, I have to take money out from the child support grant, which is little and for children, and I use it to cover the debt. But if I was getting R350, I would have been able to use it to pay, I wouldn't even be borrowing money.” – KZN woman*

Finally one participant reported that she had attempted to sign up for the Presidential Employment Stimulus programme, which places young unemployed people in temporary public service roles such as as teachers' assistants, to build skills and employability. She was informed that she could not sign up for the programme due to having received the SRD grant previously (despite the fact that she was not currently receiving it). At the least this points to an unfortunate lack of coordination across government programmes aimed at supporting livelihoods, and serves as an example of negative interlinkages between SRD grant exclusion and access to livelihoods.

*“Around my home, there was registration for teachers' assistants... So when we arrived, they were doing presentations about what is going to happen, what will be required and stuff. So at the end they then said they don't want anyone receiving R350 or a person who has once received R350, I think they said it like that. And then they asked, “who are receiving R350?”. So I asked, “what if you were receiving it but right now you are not?” They said, still even with that, you can't get the job because they don't want the R350 people... Obviously I felt bad, I never thought R350 could block a person from getting a job opportunity, you see.” – KZN woman*

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## 5.g. Perceptions of grant value and level of support

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Despite the profound impacts exclusion from the SRD grant had had on the lives of interviewees, many, when asked to provide their thoughts on the value of the grant, maintained that it was not enough to survive on, even if/when they did receive it. Many referred to the R20 increase which had occurred in April 2024 as being insufficient to make up for increases in the cost of living.

*“R350 is not enough, that’s just money for bread, for that time being. That is why I say it becomes too painful because with that money you can’t buy bread for your household, buy your body lotion, it’s just hard to balance things with this money. I don’t see any difference it is making because things in stores are always going up instead of decreasing.” – KZN woman*

*“It is not enough because things have gone up in stores, I don’t wanna lie. It is not enough at all.” – KZN woman*

*“This R350 is supporting [you], what must [you] support [your] children with? Because the children are still studying. I don’t recall a child under 18 years applying for R350. What is the child going to eat with this R350? You supposed to be the breadwinner at home, you failing to even get this R350. Let’s say you are getting it, if [the government] doesn’t increase the R350 how will you support at home with this money? [They] must just increase it!” – KZN woman*

*“It is not enough, it is not all right, it makes people have a bad heart. R350 creates a bad heart in people because the needs they wish for cannot be fulfilled.” – KZN man*

*“It’s small. Because there is nothing major that you can do with R350. Maybe you can get a maize meal and curry for one week. Food is expensive now in stores, there are things you just cannot do. Rice costs R200 and some change, so with R350 it means you have purchased rice for the whole month and what? You don’t have curry. You don’t have cosmetics, you see. So it’s small.” – KZN woman*

*“The child grant money is better, R350 in actual fact is nothing, let me just say if you are unemployed and there is no place where you work, R350 does nothing for you because...maybe you living with two kids, you buy a combo, maize meal, flour and rice that’s it. What about curries? You can’t eat those things by themselves. Potatoes and other things on the side are required. But maybe with the child grant you are able to buy the R350 combo from Shoprite and then you come back and get potatoes and a cabbage.”<sup>28</sup> – KZN woman*

One participant referred to stress and negative coping strategies which he attributed to the low value of the grant:

*“It’s because when it arrives, it is small. When you look at this small money, you can’t get a roll-on [deodorant] and a maize meal, so I have to sacrifice and buy one. So when I buy a maize meal, I have stress now that I don’t have a roll-on. That’s why you see people with the change that remains: they go to drink alcohol, they go smoke drugs. It is because of that. It’s because this money is so small it stresses a person on its own when they receive it. So I feel if they received enough money, an amount like R1500, a person can cover all their needs. Even for the child they are able to pay child maintenance. They don’t have baby mama stress.” – KZN man*

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<sup>28</sup> Shoprite is a large supermarket conglomerate which is one of the official disbursement partners of the SRD grant. Beneficiaries can access their funds at Shoprite, if that is their nominated payment method. This interviewee refers to a promotional “combo” offered by Shoprite which corresponds to the value of the SRD grant.

## 6. Discussion and policy recommendations

The government has indicated that it plans both to roll out the automated systems of application and verification which have been introduced in the SRD grant, to the rest of the social assistance system (SASSA, 2024c), and also to transition the SRD grant into a more comprehensive system of basic income support for able-bodied working-age adults. The eligibility parameters and intended design of this replacement grant have not been made public, though DSD has reported that it is working on a policy proposal at the time of writing this report (DSD, 2024b). While the President and the majority party have indicated that the replacement should be more expansive than the SRD grant in terms of coverage and value, and move towards universal eligibility within the target age group, other policy actors have advanced proposals to even more narrowly target the SRD grant or its successor. For instance the National Treasury has proposed at various times that (1) the SRD grant should be replaced with a “family” grant provided to heads of households, (2) that SRD grant applicants should be divided into categories including “extremely poor”, “poor” and “less poor” based on their “work-readiness” (determined by various factors including their education level), and that these three groups should receive differing levels of assistance with the “less poor” receiving no assistance (see IEJ, 2022). Both the World Bank (2021) and the International Monetary Fund (2023) have also made recommendations that work-seeking conditions be attached to the SRD grant or any replacement of the SRD grant—which would require beneficiaries to demonstrate ongoing job search in order to continue to access the grant.

Such proposals would entail the introduction of additional measures to monitor, verify and enforce eligibility for the grant—which would, because they seek to impose further categories of segmentation, be even more complicated than the current means-testing approach. Beyond these complications, implementing work-seeking conditions on the grant would likely impose high compliance costs for beneficiaries, potentially eroding or even negating the value of the grant. Compliance with work-seeking conditions is likely to incur monetary costs, such as travel and internet expenses. The average monthly cost of job searching for the youth is estimated at approximately R1469, far greater than the value of the grant, rendering these proposals unfeasible (Youth Capital, 2022). Our study demonstrates, based on detailed quantitative and qualitative evidence, that existing mechanisms for targeting the SRD grant to a narrowly-defined eligible group have resulted in widespread exclusion, most especially of those most marginalised and vulnerable. Our findings, alongside the international literature, suggest that the more narrow and complicated eligibility criteria become, the greater the risk

of erroneous exclusion. **The inevitable result of poverty or categorical targeting is erroneous exclusion, most likely of the most vulnerable within the intended target group. This supports calls for the realisation of a universal safety net—or the gradual removal of eligibility requirements to ensure that everyone in society is provided with a minimum income floor as a right.** The clear evidence on the contribution of specific targeting methods to exclusion should be taken into account from the earliest stages of the design of a replacement income support system for the SRD grant, to ensure that the processes by which injustices and violations of rights occur are mitigated.

Our study found that the lack of clarity and comprehensibility of requirements (particularly in languages other than English), along with an information vacuum stemming from inconsistent and inadequate official communication channels contributed to unfair exclusion. This information vacuum has had the consequences (amongst others) of leading applicants to waste time and money attempting to access assistance at SASSA offices; fuelling hearsay, confusion, distrust of and disillusionment with government agencies; and enabling third parties to exploit the desperation of applicants for information. We recognise that poor communication stems in part from the inadequate resourcing of agencies to carry out official functions. However, our findings suggest that **the regular and adequate provision of clear information across all official languages is critical for addressing unfair exclusion, and compared to other systemic issues, is a relatively straightforward issue which agencies can take immediate steps towards addressing. In particular, the application questionnaire should be reviewed for clarity and potential to elicit inaccurate responses, and the application process should be made available in other languages.**

The government has often celebrated the full digitalisation and automation of the SRD grant system as a significant achievement for efficiency and fairness (i.e. SASSA 2024c). However this study reveals the opposite to be true. The digitalisation of the grant system, and the predication of grant inclusion on a high level of digital inclusion has had the effect of further marginalising those who lack access to devices, internet and digital literacy. The drive to digitise and automate the grant process has reduced oversight and accountability—the government's exclusive reliance on automated checks are at the heart of the widespread inaccurate verification of means, as well as the near-redundancy of the appeals system. Rapid digitalisation with insufficient safeguards has rendered the SRD grant system more vulnerable to security breaches and potential fraud, as revealed in October 2024 when two first-year university students uncovered widespread identity theft in the system (Cedras & Gosai, 2024), which has had the effect of redirecting funds intended for the most vulnerable into the hands of fraudsters.



The government's response to incidents of fraud has been to impose even more layers of digital verification on applicants, including the increased use of algorithms and AI, which impose additional barriers to access to the grant for the most vulnerable and further diminish accountability. These include the algorithmic risk-profiling of beneficiaries for fraud, alongside the use of facial recognition software which is known to disadvantage those excluded from the digitalised identity documentation system alongside those without high-quality camera-enabled smartphones. The uncritical use of digital technologies in systems of rights-provisioning can perpetuate harms and biases in myriad ways. Internationally, datasets used to train algorithms have been widely shown to contain biases, such as the underrepresentation of certain identities, cultural norms, languages, etc., which can translate into inaccurate outputs that disadvantage already marginalised groups. Facial recognition software in particular has been shown in many contexts to perpetuate racial discrimination due to biases or blindspots in available training data (usually scraped from the internet) (Raji et al., 2020). Hidden biases and cultural values encoded into digital technologies may have particularly serious consequences for communities in the majority world, which is underrepresented in both the aggregate sum of globally-available data used to train algorithms, as well as in the production and design of digital technologies (Adams, 2021; Birhane et al., 2022; Couldry & Mejias, 2019). **Our findings indicate that much greater oversight, consideration and accountability is required when digital technologies are introduced into systems designed to give effect to rights. With respect to the SRD grant, they point to the need for alternative (non-digital) options to be made available for applicants, beneficiaries and appellants to interface with services. In addition they point to a need for much more robust and rights-aligned governance of digital systems in the public sector which uphold principles of transparency and explainability, privacy, security, and non-discrimination.**

Our study has confirmed the existence of myriad other technical and procedural barriers to applying, being approved for and receiving payment of the SRD grant for eligible beneficiaries. The majority of these stem from policy choices made in the design of the grant system. Proxy-means testing via bank verification, for instance, leads to both erroneous exclusion and erroneous inclusion due to the fact that it cannot account for bank account sharing and intra-household transfers, nor for income or financial support received in cash. It also, in concert with the lack of viable payment alternatives, compounds marginalisation and hardship for those who lack access to the formal banking system. Moreover it cannot distinguish between monetary inflows which would constitute regular income or financial support and those that would not. Far from being a marginal issue, our research demonstrates that inaccurate bank verification of means is the most significant driver of the exclusion of eligible applicants from

the grant. **These findings lead us to recommend that in order to minimise exclusion, the verification of insufficient means should not be based on monthly bank checks, but on self-reporting of income by applicants, who should be able to furnish relevant supporting documentation where required to support their application. In addition (in line with Orkin et. al (2023)) means should not be assessed based on a one-month snapshot of income and financial support, but averaged across several months, and, given the pervasiveness in our data of household financial pooling and interdependencies, means should not be assessed at the individual level but at the household per-capita level.** Disincentives can be introduced to discourage people from inaccurately reporting their income, including the use of random checks and audits. This proposal is not radical or unprecedented—in fact it is the very system by which the CSG has been provided for decades.

Our study highlighted that aspects of the grant eligibility criteria, as well as certain checks against databases which are used as proxy-means tests, are in various respects redundant, misleading, or even *ultra vires* the regulations. For instance registration with UIF is not an official criterion for disqualification, therefore it is unclear why SASSA needs to consult the UIF database to verify eligibility, and it is not clear why UIF registration is given as a grounds for disqualification. Moreover appearance on the UIF, NSFAS, social grant or government payroll databases does not reveal anything about whether an applicant is in need of social assistance based on income poverty, over and above what can be ascertained by appropriate means-testing. There is a lack of clarity as to how these databases are being used, what kind of data is considered, and how information gleaned from them is weighted against information provided by applicants on the application form as well as bank verification. Our study found that application rejections given on the basis of appearance on the abovementioned databases in the majority of cases contradicted our independent assessment of applicants' income/need level. **As such we suggest that the use of such databases to verify eligibility over and above means-testing presents a cost to the state and to beneficiaries and contributes significantly to erroneous exclusion with little policy rationale—and should be done away with.**

Our study reveals that eligible applicants who have been declined have very low success rates when appealing, especially when appealing against rejections which were based on the results of bank verification. This is unsurprising given the appeals process is structured in such a way that does not allow appellants to provide additional information or context for instance as to why inflows into their bank account did not constitute income or financial support. Many participants in our research described having no faith in their ability to access administrative justice via the appeals system. Moreover, access to the appeals process itself is exclusionary,

as we found that those who did not have continuous internet access, as well as those with below tertiary education, were less likely to appeal adverse decisions. The government has celebrated its capacity to automatically process a high volume of appeals. However, this high volume of appeals stems directly from the very high rate of erroneous exclusion. **The appeals system must be reformed in order to provide a meaningful avenue for redress for those erroneously excluded, including by allowing appellants to motivate their appeal and furnish additional evidence to support it. However, ensuring the appeals process works as it should will also require taking steps to address the drivers of erroneous exclusion elsewhere in the grant cycle.**

Unlike other transfers in the social assistance system, eligibility for the SRD grant is reassessed on a month-to-month basis, meaning an individual may receive it in one month and not the next—importantly, applicants only find out their “status” (whether their grant has been approved) towards the end of the month. This undermines applicants’ ability to make financial decisions, and to plan beyond the current month. Participants in our study detailed being left in debt or with obligations they could not fulfil, when their SRD grant was unexpectedly removed. In some cases, the act of taking on a small loan is likely to have been what caused them to fail the bank verification process. Not only did this contribute to hardship and distress, it undermined livelihood activities, including investment and enterprise formation—penalising those who attempted to use the grant as a springboard to generate income. While many participants had tried to use their grants in ways that would improve their financial situations in the longer-term, the uncertain nature of the SRD grant ultimately reinforced a poverty trap. At a macro level, this indicates that the tight targeting of the SRD grant may hinder sustainable poverty alleviation and inclusive economic growth. For individuals who had experienced grant disruption however, the most immediate and grave consequence was exposure to hunger. **In light of these findings we recommend that income support for working-age adults must be provided on a longer-term and more secure basis, that a much higher-bar be satisfied for its removal, and that if it is removed, recipients receive adequate prior notice to enable them to plan accordingly.**

Our research shows that there are strong interlinkages and interdependencies at the household level between the SRD grant and the CSG. Many participants described needing to divert CSG money from their childrens’ needs, in the absence of the SRD grant. Concerningly, our research also suggested that women (who make up an overwhelming proportion of CSG recipients) are more likely to have their applications declined. Given the fact that women are more vulnerable to income poverty than men, this raises questions as to whether CSG receipt in and of itself could still be a driver of exclusion from the SRD grant (though this would be

contrary to the regulations). In addition our study indicated that household remittances and particularly child maintenance payments served to block access to the SRD grant for female caregivers. **The design of income support for adults needs to adequately grapple with these gendered dynamics. The CSG and SRD (or basic income support) must be seen as complementary interventions which are both necessary for meeting the needs of households with children. In addition the receipt of maintenance payments for children in their care must not exclude caregivers from accessing support for their own needs, as this disadvantages both women and children. Both the CSG and SRD are currently set well below the food poverty line. They must both be increased to ensure adequacy but it is also important that the CSG maintain parity with income support for adults. Otherwise caregivers will continue to need to subsidise their own needs with transfers intended for children.**

With respect to the value of the grant, although the majority of participants agreed that receiving it did or would make a difference in their lives, many also stated that it was not enough to cover even basic food needs—particularly in light of food price inflation. This finding is in line with official cost-of-living estimates, and the fact that the value of the grant has fallen to 46% of the FPL. **Therefore a recommendation arising from our study is that the grant value be increased and pegged to at least the FPL, and that basic income support in future is progressively increased above the rate of inflation to reach at least the UBPL in order to cover basic needs.** The means-test threshold has also been subject to inflation-based erosion, and 7.2% of respondents to our survey had income below the FPL, but above the means-test threshold, meaning they were in food poverty but ineligible for assistance. A further 9% had incomes above the FPL but below the UBPL, meaning that they were in poverty but ineligible for assistance. A significant majority of this group agreed that they were struggling financially, and a majority agreed that they did not have enough food to eat. **This highlights the need for the means-test threshold to be raised to at least on par with the UBPL, to address the exclusion of persons in poverty and food poverty.** However, our findings on the complex linkages between means-targeting and exclusion suggest that even if the threshold is raised to the UBPL, eligible persons will still slip through the cracks. As such, government should consider broadening eligibility even further, whilst simultaneously dismantling other procedural barriers to access.

Finally, as outlined at the beginning of this report, the budget allocation provided by National Treasury for the SRD grant, pre-determines an approximate 50% rate of exclusion, based on existing eligibility criteria. All of the procedural barriers detailed throughout this report have as their effect—if not their purpose—the enablement of government agencies to remain within the

inadequate budget allocation. Despite the number of monthly applications having increased over time to meet (or even exceed) estimates of overall eligibility, the number of approvals have stayed static, hovering right on the disbursement cap imposed by the budget, with actual payment rates trailing behind. Whatever one may make of these trends, it is very difficult not to conclude that one of the core objectives of the design of the SRD grant system is to exclude, rather than to include. At a fundamental level, exclusion “errors” are not actually accidental or unanticipated anomalies. Inadequate resourcing, informed by fiscal austerity, is at the heart of exclusion. **Alternative fiscal approaches are needed to rectify the systemic violation of rights rife within the SRD grant system, which also recognise the provision of comprehensive social assistance as a crucial prerequisite for inclusive sustainable development.**

## 7. Conclusion

This study has drawn on extensive primary quantitative and qualitative evidence, to uncover in detail the extent, drivers, risk factors for and impacts of erroneous and poverty-based exclusion from a social assistance transfer in a highly unequal middle-income-country context. Our findings point to a very high level of erroneous exclusion from the Social Relief of Distress grant, which occurs as a result of attempts to narrowly target the most vulnerable. Exclusion occurs at various points in the programme cycle, including in processes of application, verification, payment and appeals. Persons who are already vulnerable to intersecting forms of marginalisation, including digital exclusion, financial exclusion, gender inequity, immigration status, and lack of access to digital identity documentation, face higher barriers to access to the grant, and this is largely due to design decisions taken within the provisioning infrastructure of the grant. Rectifying these injustices not only requires technical and procedural improvements to the grant infrastructure and processes, however (although these are essential). It requires the recognition and rectification of the underlying, structural reason for widespread exclusion: the inadequate resourcing of the programme.

While many of our findings are granular and specific to our case study programme, we also believe they have strong relevance to social protection debates and approaches internationally. Moreover, they can help to inform more inclusive and rights-aligned provision of social protection programmes in multiple contexts, particularly in policy discussions about the efficacy of poverty targeting within social assistance programs in lower and middle-income countries. They contribute to the evidence base which suggests that narrow targeting of social security programmes results in erroneous exclusion, particularly of those most in need. They support calls for universal approaches to social security as the fairest, most efficient and most developmental way forward. They substantiate risks and harms that have been identified in the digitalisation and automation of welfare systems. Finally they speak directly to the contradiction between austerity approaches and rights-based approaches, and add weight to calls for fiscal and budgetary justice to be enacted in the advancement of the right to social security for all.

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# Appendix 1. Information sheet and survey instrument

[Option to select English, isiZulu, isiXhosa or Setswana]

## Introduction

Good day.

Thank you for your interest in our study.

This study aims to explore reasons why people in need/living in poverty have been unable to access the COVID-19 Social Relief of Distress (SRD) grant, also known as the R350.

If you have experienced any difficulty accessing the R350 SRD grant, we encourage you to take part in our survey. Please note that your participation in this study is completely voluntary and you may choose to withdraw at any time during the survey. If you fit the criteria to take part in our study, and fill the survey to completion, compensation for data costs will be provided.

Please note that for security reasons our system will only accept one response per IP address.

Research has shown that many people in need are being excluded from receiving the R350 SRD grant. However, we don't know all of the factors that could be leading to this. Therefore, your participation in this study will assist us to have a better understanding of the reasons for exclusion from the grant.

The study's findings will be presented to leaders in government, including those at SASSA and DSD, to try to improve the systems and regulations for the SRD grant to make sure more people who need it are able to access it.

This study is conducted by the Institute for Economic Justice (IEJ)—a Johannesburg-based non-profit organisation that is committed to poverty alleviation, redistribution, and economic transformation in South Africa. The IEJ is an independent institute, and not affiliated to the South African government. The study is funded by AFD—the French Development Agency.

We will only ask for personal information where necessary for the administration of the study. Any information you provide in this survey that can be linked back to you personally will be treated with the strictest confidentiality. It will be stored securely, and it will never be shared with any third party outside the IEJ team. Your name and any other personal information will not be published anywhere, or included in the write-up of the study. Participation in this study will have no bearing on your standing with the government or on your ability to access government grants in future.

The survey will take approximately 30 minutes to complete.

If you have any questions or complaints about this study, or wish to request a copy of your responses, please contact the project leader, Dr Kelle Howson, at [kelle.howson@iej.org.za](mailto:kelle.howson@iej.org.za).

## Screening questions

Your answers to these questions will help us to determine whether you are in the target group for this study. If you are not in the target group, you will not be able to progress beyond this section.

1. What year were you born?  
[Drop down menu]

[If younger than 18 or older than 59 = ineligible]: "Unfortunately your answer means that you are not in the target group for this study and are not eligible to take our survey. We thank you for your time"

2. Between 1 December 2023 and 29 February 2024, how many times did you receive payment of the R350 SRD grant?

Zero times (0)  
Once (1)  
Twice (2)  
Three times (3)

[If "Three times" = ineligible]: "Unfortunately your answer means that you are not in the target group for this study and are not eligible to take our survey. We thank you for your time"

[If "Zero times"]: = Are you receiving any of the following?

- a. Child support grant
- b. An income above R1558 per month on average (including from employment, self-employment, or rent)
- c. Spousal maintenance above R1558 per month
- d. Child support from your partner or ex-partner above R1558 per month
- e. Any other funds above R1558 per month on average
- f. None of the above

[If "b-e"]: "Unfortunately your answer means that you are not in the target group for this study and are not eligible to take our survey. We thank you for your time"

### Further questions (including independent eligibility assessment)

3. What gender do you identify as?

Female  
Male  
Prefer not to say

4. Which of the below best describes the area you live in?

Urban (e.g. a city, a suburb or a township close to a city)  
Rural (e.g. a small town or settlement, a village, a farm)  
Semi-Urban (e.g. a small-medium sized town or a village on the outskirts of a city)

5. What is your citizenship status?

South African citizen  
Permanent resident  
Refugee  
Other (please specify)\_\_\_\_\_

6. What form of ID do you have?  
 No ID  
 South African ID card  
 South African green ID book  
 Refugee ID  
 Other (please specify)\_\_\_\_\_
7. What is your highest educational qualification? (*The highest level of school you completed over your life*)  
 No schooling  
 Primary school  
 Grade 10  
 Grade 12  
 Tertiary

8. When were you last employed/working?  
 Currently working  
 Less than 3 months ago  
 3 to 6 months ago  
 6 to 9 months ago  
 9 months to 1 year ago  
 1 to 3 years ago  
 3 to 5 years ago  
 More than 5 years ago  
 Never employed

[If any of “currently working”; “less than 3 months”; “3 to 6 months”; “6 to 9 months”; “9 months to 1 year”]

Do you qualify to receive UIF benefits?

Yes  
 No

[if “yes”] Do you currently receive UIF benefits of above R624 per month?

Yes  
 No

9. Do you have a disability? (*Any condition of the body or mind that makes it difficult to do certain activities and/or interact with the world around you*)

Yes  
 No

[if “yes”] Do you currently receive a SASSA disability grant?

Yes  
 No

10. Which one of the following best describes what you are doing on a daily basis?

Working for pay  
 Self-employed  
 Unpaid intern for non-family business  
 Working on own plot looking after livestock from which you earn a living  
 Working on family plot, looking after livestock, without pay  
 Helping a family member with their business, without pay  
 Helping a family member with their business, with pay  
 Full-time scholar or student at a school, university, college or other educational institution  
 Homemaker looking after children / others / home  
 Long term sick or disabled  
 Retired  
 Unemployed and actively searching for a job  
 Unemployed but not actively searching for a job

11. How do you usually obtain your basic necessities on a monthly basis or where do you get money to support yourself if there is no R350 grant? (*basic necessities include food, electricity, housing and transport*)
- Paid employment
  - Casual work
  - A family member in the household supports me
  - A family member outside the household supports me
  - A friend in the household supports me
  - A friend outside the household supports me
  - I get money from a money lender
  - I use my savings
  - I receive a social grant
12. Do you receive financial support from a relative, friend or any other person of more than R624 per month?
- Yes
  - No
13. Do you receive any payments, stipend or other support from government organisations other than SASSA, e.g. unemployment insurance, pension payments, student loan, etc
- Yes
  - No
14. Are you a director or shareholder of an active registered public or private business from which you earn an income of more than R624 per month
- Yes
  - No
15. Are you residing in a government institution (for instance an old age home, correctional facility, etc)?
- Yes
  - No

[IF "Yes" ] Describe the type of government institution you reside in \_\_\_\_\_

Further questions (grant rejection, household situation, sentiment)

16. For the month of December 2023, my income was:
- R0-R624
  - R624-R760
  - R760-R1558
17. For the month of January 2024, my income was:
- R0-R624
  - R624-R760
  - R760-R1558
18. For the month of February 2024, my income was:
- R0-R624
  - R624-R760
  - R760-R1558

19. [IF answer to Question 2 is "zero times", otherwise skip to question 21]: Have you applied for the SRD grant at any time since April 2022?  
Yes  
No

[IF "Yes"]: was your application for the grant approved in any month since April 2022?  
Yes  
No

[IF "Yes"]: Skip to question 21

[IF "No"]: What was the reason given by SASSA for your applications being rejected?

Alternative\_income\_source\_identified  
Identity\_verification\_failed  
Existing\_sassa\_grant  
Debtor  
Nsfas\_registered  
Uif\_registered  
Gov\_payroll\_registered  
Age\_outside\_range (>60)  
Age\_outside\_range (<18)  
Deceased Record on DHA  
Other (please specify)\_\_\_\_\_

[IF "Alternative\_income\_source\_identified"]: Did you receive money into your bank account in the month you were rejected for the R350 grant (now R370)?

Yes  
No

[IF "yes"]: Where/who did the money come from?\_\_\_\_\_

What was the purpose of the transfer(s) into your account?\_\_\_\_\_

[Skip to question 24]

[IF "No"]: Why have you not applied for the grant in any month since April 2022?

I did not believe I qualified for the grant  
I believed I qualified for the grant but did not believe I would receive it  
I could not understand how to apply  
The application process was too long or confusing  
The system did not work  
I did not have access to a smartphone or computer to apply  
I did not have ID to apply  
Another reason (please specify)\_\_\_\_\_

[Skip to question 25]

20. How did you apply for the R350 SRD grant?  
On my own smartphone  
On my own computer  
On somebody else's smartphone  
On somebody else's computer



21. What was your R350 SRD grant outcome in December 2023?

- Declined
- Approved, payment received
- Approved but payment still pending
- Approved but payment cancelled

[IF "Application rejected/declined"] What was the reason given by SASSA for your application being rejected?

- Alternative\_income\_source\_identified
- Identity\_verification\_failed
- Existing\_sassa\_grant
- Debtor
- Nsfas\_registered
- Uif\_registered
- Gov\_payroll\_registered
- Age\_outside\_range (>60)
- Age\_outside\_range (<18)
- Deceased Record on DHA
- Other (please specify)\_\_\_\_\_

[IF "Alternative\_income\_source\_identified"]: Did you receive money into your bank account in December 2023?

- Yes
- No

[IF "yes"]: Where/who did the money come from?\_\_\_\_\_

What was the purpose of the transfer(s) into your account?\_\_\_\_\_

[IF "Application approved, payment received, application approved, payment pending, OR "application approved, payment cancelled"]: What was your selected payment method?

- Payment into personal bank account
- Cash send
- Postbank
- Shoprite
- Other (please specify)\_\_\_\_\_

[IF "application approved but payment still pending"] What do you think is delaying you from receiving the grant payment?

- "Referred status"
- Incorrect bank account details
- Postbank issues
- Unable to verify identification
- I don't know
- Another reason (please specify)\_\_\_\_\_

22. What was your R350 SRD grant outcome in January 2024?

- Declined
- Approved, payment received
- Approved but payment still pending
- Approved but payment cancelled

[IF "Application rejected/declined"] What was the reason given by SASSA for your application being rejected?

- Alternative\_income\_source\_identified
- Identity\_verification\_failed
- Existing\_sassa\_grant
- Debtor
- Nsfas\_registered
- Uif\_registered
- Gov\_payroll\_registered
- Age\_outside\_range (>60)
- Age\_outside\_range (<18)
- Deceased Record on DHA
- Other (please specify)\_\_\_\_\_

[IF "Alternative\_income\_source\_identified"]: Did you receive money into your bank account in January 2024?

- Yes
- No

[IF "yes"]: Where/who did the money come from?\_\_\_\_\_

What was the purpose of the transfer(s) into your account?\_\_\_\_\_

[IF "Application approved, payment received, OR application approved, payment pending, "application approved, payment cancelled"]: What was your selected payment method?

- Payment into personal bank account
- Cash send
- Postbank
- Shoprite
- Other (please specify)\_\_\_\_\_

[IF "application approved but payment still pending"] What do you think is delaying you from receiving the grant payment?

- "Referred status"
- Incorrect bank account details
- Postbank issues
- Unable to verify identification
- I don't know
- Another reason (please specify)\_\_\_\_\_

23. What was your R350 SRD grant outcome in February 2024?

- Declined
- Approved, payment received
- Approved but payment pending
- Approved but payment cancelled

[IF "Application rejected/declined"] What was the reason given by SASSA for your application being rejected?

- Alternative\_income\_source\_identified
- Identity\_verification\_failed
- Existing\_sassa\_grant
- Debtor
- Nsfas\_registered
- Uif\_registered
- Gov\_payroll\_registered
- Age\_outside\_range (>60)
- Age\_outside\_range (<18)
- Deceased Record on DHA
- Other (please specify)\_\_\_\_\_

[IF "Alternative\_income\_source\_identified"]: Did you receive money into your bank account in February 2024?

- Yes
- No

[IF "yes"]: Where/who did the money come from?\_\_\_\_\_

What was the purpose of the transfer(s) into your account?\_\_\_\_\_

[IF "Application approved, payment received, OR application approved, payment pending, "application approved, payment cancelled"]: What was your selected payment method?

- Payment into personal bank account
- Cash send
- Postbank
- Shoprite
- Other (please specify)\_\_\_\_\_

[IF "application approved but payment still pending"] What do you think is delaying you from receiving the grant payment?

- "Referred status"
- Incorrect bank account details
- Postbank issues
- Unable to verify identification
- I don't know
- Another reason (please specify)\_\_\_\_\_

24. [IF declined for the SRD grant in any month since April 2022] Did you appeal your rejection through the official online SASSA appeal process?

- Yes, once
- Yes, more than once
- No

[IF "Yes once"] What was the outcome of your appeal? )

- Appeal was concluded and did not result in me receiving the grant
- My grant application was approved after I appealed
- I have not yet received an outcome from my appeal

[IF "Yes, more than once"]: What outcomes have you had from your appeals? (select all that apply)

- Appeal was concluded and did not result in me receiving the grant
- My grant application was approved after I appealed
- I have not yet received an outcome from my appeal

[IF "No"] Why did you not appeal the rejection?

- I did not know I could appeal
- I knew I could appeal but I did not know how to do so
- The appeals process was too confusing or the system did not work
- I didn't believe my appeal would be successful
- Another reason (please explain)\_\_\_\_\_

25. Do you own a mobile phone?

- Yes, a smartphone
- Yes, a mobile phone that is not a smart phone
- No

26. Do you have access to the internet?

- Yes, always
- Yes, sometimes
- No

[IF "yes, sometimes", OR "yes, always"] How do you access the internet?

- I access the internet on my own device using wifi
- I access the internet on my own device using data
- I access the internet on a friend or relative's device
- I access the internet at a public place (e.g. Ikeja network, library, internet cafe, government service)

27. Do you have an email address?

- Yes
- No

Do you have a South African bank account in your name?

Yes

No

[IF "Yes"]: Do you share your bank account with a friend or family member aged between 18 and 59?

Yes

No

[IF "Yes"]: Did you open a bank account specifically in order to be eligible to receive the SRD grant?

Yes

No

[IF "No"]: Do you use the bank account of a friend or family member?

Yes

No

28. Do you receive the Child Support Grant for children in your care?

Yes

No

29. How many dependents do you have? (*People who you provide for financially including children, partners, and elderly people*)

0

1

2

3

4

5

More than 5

30. Is there anyone else in your household that provides income to cover basic expenses (*e.g. food, electricity, housing, transport*)?

No, I am the only provider

Yes, we provide equally every month

Yes, but I provide more

Yes, and they provide more

31. Please indicate the extent to which you agree with the following statements:

	Strongly disagree	disagree	neutral	agree	Strongly agree
"I am struggling financially"					
"I do not have enough food to eat"					
"I am in need of more government help/assistance"					
"My financial situation has improved in the past twelve months"					
"My financial situation has worsened in the past twelve months"					
"Receiving the SRD grant makes/would make a difference in my life"					
"Applying for the SRD grant is relatively simple" "Applying for the SRD grant is relatively simple"					
"I can easily access information about government help/assistance"					

32. Do you have any further comments about the R350 SRD grant that you would like to share with us? \_\_\_\_\_

Follow up and compensation

*Thank you for completing our survey. To acknowledge your time and any costs incurred in completing this survey, we would like to provide compensation of R40 to your preferred mobile number. If you would like to receive compensation, please provide your mobile number below. This information will be stored securely and not shared with any third parties.*

33. Mobile number \_\_\_\_\_

34. Mobile network provider (e.g. MTN, Cell C, Vodacom)

35. Would you be willing to be contacted by a researcher for a follow-up interview related to this study? If so please provide your preferred contact method below:

Email address \_\_\_\_\_

Mobile number \_\_\_\_\_

Preferred name we can use to communicate with you \_\_\_\_\_

# Appendix 2 Interview guide

## Information Sheet

Thank you for your interest in our study.

This study explores why people in need/living in poverty have been unable to access the COVID-19 Social Relief of Distress (SRD) grant, also known as the R350 (now R370).

If you have experienced any difficulty accessing the R350 (now R370) SRD grant, we invite you to take part in our study, by completing an in-depth interview of approximately 30 minutes to one hour.

Please note that your participation in this study is completely voluntary and you may choose to withdraw at any time during or after the in-depth interview. Please note that you will be compensated with R80 upon completion of the interview for taking the time to participate in the study.

## Purpose of the research

Research has shown that many people in need are being excluded from receiving the R350 (now R370) SRD grant. However, we don't know all of the factors that could be leading to this. Therefore, your participation in this study will assist us to have a better understanding of the reasons for exclusion from the grant.

The study's findings will be presented to leaders in government, including those at SASSA and DSD, to try to improve the systems and regulations for the SRD grant to make sure more people who need it are able to access it.

### Who are we?

This study is conducted by the Institute for Economic Justice (IEJ)—a Johannesburg-based non-profit organisation that is committed to poverty alleviation, redistribution, and economic transformation in South Africa. The IEJ is an independent institute, and not affiliated to the South African government. The study is funded by AFD—the French Development Agency.

### Privacy and anonymity

We will only ask for personal information where necessary for the administration of the study. Any information you provide during this in-depth interview will be treated with the strictest confidentiality. It will be stored securely, and it will never be shared with any third party outside the IEJ team. Your name and any other personal information will not be published anywhere, or included in the write-up of the study. Participation in this study will have no bearing on your standing with the government or on your ability to access government grants in future.

If you have any questions or complaints about this study or wish to request a copy of your responses, please contact the project leader, Dr Kelle Howson, at [kelle.howson@iej.org.za](mailto:kelle.howson@iej.org.za).

**Consent**

I hereby consent to participate in the research on the experiences of barriers to accessing the COVID-19 Social Relief of Distress grant, and implications for future basic income support policy. I have been fully informed of the purpose of the research and how my data will be processed, and I understand that I am participating freely and without being forced in any way to do so. I also understand that I can stop this interview at any time should I not want to continue, and this decision will not in any way affect me negatively.

I understand that my answers will remain confidential.

.....

**Signature of participant**

**Date**

I am willing for the interview to be audio taped.

.....

Signature of participant

Date

Interviewer's signature: .....

**Date:** .....



## Interview schedule

### Screening questions

1. What year were you born?

(If before 1965 or after 2006 = ineligible)

2. Between 1 December 2023 and 29 February 2024, how many times did you receive payment of the R350 SRD grant?

(If 3 times = ineligible)

(If 0 times): Between December 2023 and February 2024 were you receiving any of the following?

- a. Child support grant
- b. An income above R1558 per month on average (including from employment, self-employment, or rent)
- c. Spousal maintenance above R1558 per month
- d. Child support from your partner or ex-partner above R1558 per month
- e. Any other funds above R1558 per month on average excluding money from the child support grant
- f. None of the above

(b, c, d, e = ineligible)

### Background information

Gender

Age (if not established by screening questions)

Level of education

Place of residence (rural, township, urban)

### Socio-economic situation

How would you describe your financial situation?

(Follow up if not answered) To what extent do you worry about money?

(Follow up if not answered) Do you ever sacrifice basic necessities because you don't have enough money?

(Follow up if not answered) Do you ever go hungry because you don't have enough money?

Do you ever need to rely on friends or family members to support you with basic expenses? How often?

How many dependents do you have that you provide for financially?

### Labour market participation

Have you ever worked?

(If Yes) When were you last working? Please describe the nature of the work you were doing, and whether it was casual, part-time, full time etc.

Are you looking for a job?

(If yes) What do you think is preventing you from finding a job?

(If no) What are your reasons for not actively looking for a job?

What is the minimum pay (wage, salary) you would require to accept a job offer?

If you received R1558 per month, every month, from the government, with no strings attached, would that impact your willingness to accept work, or to search for a job? In what way?

### Digital/financial inclusion

Please describe how you usually access the Internet. (Probe ease and frequency of internet access (continuous, sporadic?))

Do you have any difficulty with how to use digital technology (like mobile phones, smartphones, email and the internet) when you need to?

Are you reachable through a phone or SMS if one needs to contact you? (Probe if own phone; someone else's phone; constant number or changing numbers)

Please describe how you usually receive, hold/save funds and make payments (e.g. cash, own bank account, someone else's bank account, e-wallet etc)

(If they don't have their own bank account) Do you want to have a bank account in your own name? What is preventing you from opening one?

(If they do have a bank account) Did you experience any difficulties opening or maintaining the account?

Why did you choose to open the account—was it for a specific or primary purpose? (Probe)

Have you (or others you know of) ever avoided depositing money in your bank account because of the SRD grant bank verification?

What type of identification document are you using? (Green Book, Smart-ID, another document (specify))

(If they have a Green ID book) Does having a green ID book cause you any problems when you are trying to access the SRD grant?

Have you applied for a Smart ID card? (If yes) how easy/difficult was it to access the Smart ID card?

(if no) Is there anything in particular preventing you from getting a Smart ID card?

Decision to apply or not apply for the grant

How did you hear about the SRD grant?

What were your reasons for choosing to [apply/not apply] for the SRD grant?

Experience of applying (if they have applied)

How easy or difficult has it been for you to find out information about the SRD grant when you need to, and to get answers to your questions about the SRD grant from SASSA? Please tell us about any challenges you have experienced with finding information and having your questions answered.

Please describe your experience of the SRD grant application process. Was it relatively easy/difficult? Did you experience any particular challenges with applying? (Probe language, digital barriers, comprehension of questions, etc).

SRD Grant versus CSG (For caregivers who receive the child support grant)

Have you noticed any differences in the application and payment processes between the SRD and CSG? Do you prefer the processes for one or the other? If so, why?

Experience in following up/checking status/getting approved/communicating with SASSA (if relevant)

How do you usually check your monthly status? How easy or difficult has it been for you to check your status/access information about your grant? Does anybody assist you with this? Please describe any challenges you have experienced with checking your status or accessing information.

Have you ever been placed on "referred status"? What was your understanding of why this happened? How did being placed on referred status impact you? Could you talk us through your experience of completing the steps required by SASSA?

Have you ever tried to call SASSA for assistance? What was your experience of that?

Have you ever tried to go to the SASSA offices for assistance? What was your experience of that?

**(If ever declined) Experience of exclusion**

Do you understand why your grant application was declined by SASSA? Do you believe that the decision was fair, or that you were declined wrongly?

How did being declined from the SRD grant impact you? (Probe finances, well-being, emotional well-being, dependents...)

What strategies are you using to survive when you don't have access to the SRD grant? How do you meet your daily needs?

**(If ever approved) Experience in accessing payment**

Have you ever had difficulty receiving the SRD grant money despite being approved? Please could you describe the challenges you faced?

What payment method did you choose for accessing the grant? What was your experience of accessing the grant through this payment method, and did you experience any challenges? If so how did these challenges impact you?

Did you ever change your payment method for the grant, if so why did you change the method?

Have you ever been required to undergo biometric verification by SASSA in order to receive your SRD grant? Please could you tell us about how this impacted you, and your experience of the process?

**(If ever approved and paid) Experience with grant receipt**

Please could you tell us about how receiving the SRD grant impacted you? How do you usually spend your grant—what items do you usually buy with the 370?

Have you ever used the SRD R370 grant as part of your process to search or apply for a job?

Have you ever tried to make an income with the SRD R370 grant?

Have you ever used the SRD R370 grant to invest or partake in stokvels?

Have you received the grant continuously (every month) since first being approved; or have you received it on and off; or have you stopped receiving it now after receiving it one or more times in the past?

Could you please describe how the months when you are receiving the grant are different from those when you are not receiving it?

**(If ever declined) Experience of appeal**

Have you ever appealed an SRD grant decision? What was the outcome of the appeal? Did you feel that the outcome of the appeal was fair, or that it was wrong?

Please could you tell us about your experience of the appeal process and how it impacted you?

**Sentiment grants - general**

Do you think the government should increase social grants and make them available to more people? Why/why not?

If you received R1558 per month, every month, from the government, with no strings attached, what would you do with the money?

If other people in your community received R1558 per month, every month, from the government, with no strings attached, what do you think they would do with the money?

**Sentiment - SRD grant**

What do you think about the R370 SRD grant? (Probe for value - is it enough?)

Do you have anything else you would like to say about the SRD grant?

## Appendix 3 Correlation between characteristics of eligible respondents and points at which exclusion occurred

	Proportion of total sample	Proportion of eligible	Proportion of ineligible	Proportion of erroneously excluded	Proportion of correctly excluded	Proportion of erroneously included
Male	31.8%	33.1%	27.4%	33.0%	28.2%	22.7%
Female	67.9%	66.7%	72.6%	66.5%	71.8%	77.3%
Rural dweller	43.9%	47.2%	33.4%	47.8%	34.3%	29.0%
Urban dweller	39.8%	36.3%	50.9%	35.7%	50.5%	53.0%
Semi-urban dweller	16.3%	16.5%	15.7%	16.5%	15.2%	18.0%
Tertiary qualification	27.1%	23.2%	39.5%	23.5%	40.3%	35.8%
Matric	54.8%	57.4%	46.4%	57.0%	45.1%	52.3%
Below Grade 10	4.3%	4.0%	5.5%	4.3%	5.5%	5.3%
Holds Smart ID Card	63.6%	63.9%	62.5%	62.6%	64.7%	51.5%
Holds Green ID book	31.9%	33.8%	25.8%	35.0%	24.5%	31.5%
Holds alternative form of ID	1.7%	0.5%	5.4%	0.5%	5.2%	7.1%
Owns a mobile phone	95.3%	95.3%	95.4%	95.4%	95.4%	95.4%
Owns a smartphone	83.6%	82.7%	86.4%	82.8%	86.3%	86.7%
Has continuous internet access	40.3%	36.4%	52.5%	36.1%	51.9%	55.9%
Has internet access sometimes	49.7%	53.0%	39.2%	53.2%	38.8%	40.3%
Has an email address	80.1%	77.5%	88.3%	77.2%	87.1%	94.7%
Owns a South African bank account	90.9%	91.8%	88.0%	91.3%	89.3%	81.2%
Shares a bank account they own with another	15.9%	12.9%	25.3%	13.3%	23.7%	33.6%
Uses a bank account owned by another	4.4%	3.0%	8.9%	3.2%	7.9%	14.2%

<b>Opened a bank account specifically to improve chance of receiving the SRD grant</b>	47.3%	51.0%	35.8%	50.3%	32.8%	50.5%
<b>Receives the CSG for a child in their care</b>	36.3%	33.6%	44.9%	33.4%	41.6%	61.4%
<b>Responded in English</b>	70.9%	72.2%	66.9%	73.2%	67.8%	62.2%

**Factors correlated with likelihood of not applying**  
(amongst the eligible)

Q19. Have you applied for the SRD grant at any time since April 2022?

Variable	December Eligible			January Eligible			February Eligible			3-Month Average	
	1. Yes	2. No	Test	1. Yes	2. No	Test	1. Yes	2. No	Test	1. Yes	2. No
<b>N</b>	342 (77.9%)	97 (22.1%)		348 (77.2%)	103 (22.8%)		349 (77.2%)	103 (22.8%)			
<b>Male</b>	0.333	0.340	0.900	0.336	0.369	0.540	0.338	0.359	0.692	0.336	0.356
<b>Female</b>	0.661	0.660	0.985	0.658	0.631	0.615	0.656	0.641	0.774	0.658	0.644
<b>Rural dweller</b>	0.494	0.443	0.377	0.491	0.437	0.332	0.490	0.447	0.440	0.492	0.442
<b>Urban dweller</b>	0.336	0.423	0.117	0.333	0.437	0.054*	0.338	0.437	0.067*	0.336	0.432
<b>Semi-urban dweller</b>	0.17	0.134	0.402	0.175	0.126	0.238	0.172	0.117	0.178	0.172	0.126
<b>Tertiary qualification</b>	0.254	0.186	0.162	0.261	0.175	0.071*	0.261	0.165	0.045**	0.259	0.175
<b>Matric</b>	0.535	0.557	0.707	0.529	0.553	0.660	0.533	0.563	0.590	0.532	0.558
<b>Below Grade 10</b>	0.047	0.072	0.323	0.046	0.087	0.107	0.046	0.087	0.106	0.046	0.082
<b>Holds Smart ID Card</b>	0.635	0.588	0.401	0.638	0.573	0.232	0.642	0.583	0.275	0.638	0.581
<b>Holds Green ID card</b>	0.36	0.309	0.359	0.359	0.330	0.588	0.355	0.320	0.514	0.358	0.320
<b>Holds alternative form of ID</b>	0	0.031	0.001**	0.000	0.029	0.001**	0.000	0.029	0.001**	0.000	0.030
<b>Owns a mobile phone</b>	0.965	0.866	<0.001**	0.966	0.864	<0.001**	0.966	0.854	<0.001**	0.966	0.861
<b>Owns a smartphone</b>	0.857	0.629	<0.001**	0.856	0.612	<0.001**	0.857	0.612	<0.001**	0.857	0.618
<b>Has continuous internet access</b>	0.357	0.278	0.151	0.362	0.272	0.090*	0.361	0.272	0.094*	0.360	0.274
<b>Has internet access sometimes</b>	0.541	0.495	0.423	0.534	0.495	0.484	0.536	0.485	0.369	0.537	0.492
<b>Has an email address</b>	0.798	0.680	0.015**	0.799	0.670	0.006**	0.799	0.680	0.011**	0.799	0.677
<b>Owns a South African bank account</b>	0.947	0.701	<0.001**	0.951	0.699	<0.001**	0.951	0.699	<0.001**	0.950	0.700
<b>Shares a bank account they own with another</b>	0.094	0.196	0.005**	0.098	0.184	0.016**	0.097	0.184	0.016**	0.096	0.188
<b>Uses a bank account owned by another</b>	0.023	0.103	<0.001**	0.020	0.097	<0.001**	0.020	0.087	0.001**	0.021	0.096
<b>Opened a bank account specifically to improve chance of receiving the SRD grant</b>	0.515	0.381	0.021**	0.509	0.379	0.020**	0.499	0.369	0.020**	0.508	0.376
<b>Receives the CSG for a child in their care</b>	0.322	0.247	0.162	0.328	0.243	0.102	0.327	0.252	0.153	0.326	0.247
<b>Responded in English</b>	0.743	0.649	0.071*	0.744	0.670	0.137	0.734	0.670	0.208	0.740	0.663
<b>"Applying for the SRD grant is relatively simple"</b>	3.332	3.165	0.301	3.338	3.204	0.393	3.329	3.194	0.397	3.333	3.188

\* p<0.1

\*\* p<0.05

**Factors correlated with likelihood of being declined**  
(among the eligible)

Approved?

Variable	December Eligible			January Eligible			February Eligible			3-Month Average	
	No	Yes	Test	No	Yes	Test	No	Yes	Test	No	Yes
<b>N</b>	430 (75.6%)	139 (24.4%)		456 (77.8%)	130 (22.2%)		453 (76.6%)	138 (23.4%)			
<b>Male</b>	0.300	0.388	0.052*	0.314	0.400	0.065*	0.313	0.370	0.219	0.309	0.386
<b>Female</b>	0.693	0.612	0.075*	0.680	0.600	0.090*	0.680	0.630	0.281	0.684	0.614
<b>Rural dweller</b>	0.488	0.439	0.310	0.509	0.369	0.005**	0.492	0.428	0.183	0.496	0.412
<b>Urban dweller</b>	0.328	0.432	0.026**	0.318	0.446	0.007**	0.322	0.449	0.006**	0.323	0.442
<b>Semi-urban dweller</b>	0.184	0.129	0.140	0.173	0.185	0.764	0.185	0.123	0.089*	0.181	0.146
<b>Tertiary qualification</b>	0.251	0.187	0.122	0.257	0.200	0.186	0.263	0.188	0.076*	0.257	0.192
<b>Matric</b>	0.577	0.597	0.673	0.575	0.577	0.962	0.565	0.609	0.365	0.572	0.594
<b>Below Grade 10</b>	0.028	0.043	0.372	0.026	0.054	0.118	0.029	0.043	0.390	0.028	0.047
<b>Holds Smart ID Card</b>	0.623	0.719	0.039**	0.629	0.715	0.070*	0.629	0.725	0.039**	0.627	0.720
<b>Holds Green ID card</b>	0.367	0.273	0.043**	0.362	0.254	0.022**	0.364	0.268	0.037**	0.364	0.265
<b>Holds alternative form of ID</b>	0.000	0.000	.	0.000	0.008	0.061*	0.000	0.000	.	0.000	0.003
<b>Owns a mobile phone</b>	0.984	0.921	<0.001**	0.976	0.946	0.083*	0.980	0.935	0.007**	0.980	0.934
<b>Owns a smartphone</b>	0.888	0.784	0.002**	0.879	0.808	0.036**	0.890	0.775	<0.001**	0.886	0.789
<b>Applied on own phone</b>	0.798	0.741	0.159	0.809	0.708	0.013**	0.812	0.717	0.016**	0.806	0.722
<b>Has continuous internet access</b>	0.384	0.353	0.510	0.379	0.369	0.833	0.402	0.341	0.197	0.388	0.354
<b>Has internet access sometimes</b>	0.553	0.504	0.306	0.553	0.492	0.224	0.530	0.529	0.987	0.545	0.508
<b>Has an email address</b>	0.802	0.755	0.238	0.805	0.746	0.147	0.804	0.761	0.279	0.804	0.754
<b>Owns a South African bank account</b>	0.970	0.921	0.013**	0.965	0.908	0.007**	0.969	0.920	0.013**	0.968	0.916
<b>Shares a bank account they own with another</b>	0.114	0.115	0.970	0.121	0.115	0.871	0.119	0.130	0.725	0.118	0.120
<b>Uses a bank account owned by another</b>	0.016	0.022	0.680	0.020	0.031	0.452	0.015	0.022	0.617	0.017	0.025
<b>Opened a bank account specifically to improve chance of receiving the SRD grant</b>	0.537	0.547	0.845	0.535	0.531	0.931	0.530	0.514	0.753	0.534	0.531
<b>Receives the CSG for a child in their care</b>	0.365	0.295	0.132	0.366	0.292	0.119	0.375	0.297	0.094*	0.369	0.295
<b>Responded in English</b>	0.770	0.633	0.001**	0.761	0.638	0.005**	0.755	0.630	0.004**	0.762	0.634
<b>"Applying for the SRD grant is relatively simple"</b>	3.413	3.529	0.357	3.399	3.633	0.069*	3.417	3.544	0.314	3.410	3.569

\* p<0.1

\*\* p<0.05



## Factors correlated with likelihood of not receiving payment of an approved grant

Received grant after approval?

Variable	December Eligible			January Eligible			February Eligible			3-Month Average	
	No	Yes	Test	No	Yes	Test	No	Yes	Test	No	Yes
<b>N</b>	92 (43.6%)	119 (56.4%)		78 (43.6%)	101 (56.4%)		88 (46.3%)	102 (53.7%)			
<b>Male</b>	0.359	0.328	0.640	0.333	0.317	0.816	0.386	0.275	0.102	0.359	0.307
<b>Female</b>	0.641	0.672	0.640	0.667	0.683	0.816	0.614	0.725	0.102	0.641	0.693
<b>Rural dweller</b>	0.370	0.387	0.802	0.372	0.327	0.532	0.364	0.412	0.5	0.369	0.375
<b>Urban dweller</b>	0.500	0.454	0.507	0.487	0.465	0.773	0.511	0.441	0.337	0.499	0.453
<b>Semi-urban dweller</b>	0.130	0.160	0.554	0.141	0.208	0.249	0.125	0.147	0.661	0.132	0.172
<b>Tertiary qualification</b>	0.261	0.218	0.475	0.231	0.238	0.915	0.125	0.324	0.001**	0.206	0.260
<b>Matric</b>	0.522	0.605	0.228	0.500	0.604	0.167	0.602	0.549	0.462	0.541	0.586
<b>Below Grade 10</b>	0.087	0.034	0.098*	0.115	0.020	0.008**	0.102	0.010	0.004**	0.101	0.021
<b>Holds Smart ID Card</b>	0.652	0.655	0.961	0.705	0.683	0.754	0.659	0.676	0.801	0.672	0.671
<b>Holds Green ID card</b>	0.261	0.311	0.429	0.231	0.238	0.915	0.273	0.245	0.666	0.255	0.265
<b>Holds alternative form of ID</b>	0.033	0.008	0.203	0.013	0.040	0.283	0.023	0.029	0.776	0.023	0.026
<b>Owns a mobile phone</b>	0.913	0.941	0.433	0.936	0.950	0.675	0.920	0.961	0.237	0.923	0.951
<b>Owns a smartphone</b>	0.728	0.832	0.069*	0.769	0.822	0.387	0.739	0.843	0.076*	0.745	0.832
<b>Applied on own phone</b>	0.707	0.807	0.090*	0.692	0.752	0.373	0.682	0.804	0.054*	0.694	0.788
<b>Has continuous internet access</b>	0.370	0.445	0.269	0.397	0.426	0.705	0.261	0.480	0.002**	0.343	0.450
<b>Has internet access sometimes</b>	0.457	0.479	0.747	0.449	0.475	0.726	0.545	0.480	0.374	0.484	0.478
<b>Has an email address</b>	0.717	0.857	0.012**	0.744	0.822	0.207	0.716	0.873	0.007**	0.726	0.851
<b>Owns a South African bank account</b>	0.848	0.916	0.123	0.859	0.911	0.277	0.852	0.912	0.203	0.853	0.913
<b>Shares a bank account they own with another</b>	0.174	0.193	0.721	0.192	0.158	0.555	0.193	0.167	0.637	0.186	0.173
<b>Uses a bank account owned by another</b>	0.076	0.050	0.444	0.051	0.059	0.816	0.068	0.069	0.99	0.065	0.059
<b>Opened a bank account specifically to improve chance of receiving the SRD grant</b>	0.435	0.580	0.037**	0.513	0.545	0.675	0.477	0.520	0.563	0.475	0.548
<b>Receives the CSG for a child in their care</b>	0.304	0.429	0.065*	0.282	0.475	0.008**	0.341	0.422	0.257	0.309	0.442
<b>Responded in English</b>	0.609	0.639	0.658	0.654	0.634	0.781	0.670	0.608	0.374	0.644	0.627
<b>"Applying for the SRD grant is relatively simple"</b>	3.275	3.613	0.045**	3.434	3.782	0.048**	3.291	3.637	0.051*	3.333	3.677

\* p<0.1

\*\* p<0.05

## Factors correlated with likelihood of appealing a rejection decision

Appealed a rejection

Variable	December Eligible			January Eligible			February Eligible			3-Month Average	
	No	Yes	Test	No	Yes	Test	No	Yes	Test	No	Yes
<b>N</b>	64 (12.9%)	433 (87.1%)		68 (13.3%)	443 (86.7%)		71 (13.8%)	444 (86.2%)			
<b>Male</b>	0.453	0.277	0.004**	0.456	0.289	0.006**	0.479	0.279	<0.001**	0.463	0.282
<b>Female</b>	0.547	0.716	0.006**	0.544	0.704	0.008**	0.521	0.714	0.001**	0.537	0.711
<b>Rural dweller</b>	0.453	0.490	0.587	0.441	0.494	0.415	0.423	0.498	0.240	0.439	0.494
<b>Urban dweller</b>	0.422	0.328	0.139	0.412	0.316	0.118	0.437	0.320	0.053*	0.424	0.321
<b>Semi-urban dweller</b>	0.125	0.182	0.260	0.147	0.190	0.400	0.141	0.182	0.395	0.138	0.185
<b>Tertiary qualification</b>	0.141	0.261	0.037**	0.162	0.269	0.060*	0.183	0.270	0.120	0.162	0.267
<b>Matric</b>	0.531	0.587	0.403	0.529	0.580	0.432	0.507	0.581	0.243	0.522	0.583
<b>Below Grade 10</b>	0.062	0.021	0.051*	0.059	0.020	0.061*	0.056	0.020	0.072*	0.059	0.020
<b>Holds Smart ID Card</b>	0.641	0.642	0.983	0.647	0.643	0.953	0.620	0.651	0.611	0.636	0.645
<b>Holds Green ID card</b>	0.328	0.353	0.694	0.324	0.348	0.698	0.366	0.345	0.723	0.339	0.349
<b>Holds alternative form of ID</b>	0.000	0.000	.	0.000	0.002	0.696	0.000	0.000	.	0.000	0.001
<b>Owns a mobile phone</b>	0.922	0.984	0.003**	0.926	0.984	0.003**	0.930	0.984	0.005**	0.926	0.984
<b>Owns a smartphone</b>	0.828	0.882	0.222	0.838	0.885	0.274	0.831	0.885	0.197	0.832	0.884
<b>Applied on own phone</b>	0.688	0.815	0.017**	0.706	0.817	0.032**	0.718	0.820	0.045**	0.704	0.817
<b>Has continuous internet access</b>	0.266	0.400	0.040**	0.235	0.404	0.008**	0.268	0.412	0.021**	0.256	0.405
<b>Has internet access sometimes</b>	0.578	0.547	0.645	0.618	0.542	0.242	0.592	0.534	0.365	0.596	0.541
<b>Has an email address</b>	0.734	0.811	0.155	0.750	0.810	0.245	0.761	0.811	0.323	0.748	0.811
<b>Owns a South African bank account</b>	0.938	0.972	0.142	0.941	0.968	0.258	0.958	0.971	0.559	0.946	0.970
<b>Shares a bank account they own with another</b>	0.125	0.109	0.696	0.132	0.111	0.600	0.127	0.115	0.772	0.128	0.112
<b>Uses a bank account owned by another</b>	0.016	0.016	0.974	0.015	0.020	0.756	0.000	0.018	0.255	0.010	0.018
<b>Opened a bank account specifically to improve chance of receiving the SRD grant</b>	0.469	0.554	0.201	0.441	0.551	0.092	0.437	0.543	0.096*	0.449	0.549
<b>Receives the CSG for a child in their care</b>	0.391	0.356	0.587	0.382	0.361	0.736	0.352	0.372	0.752	0.375	0.363
<b>Responded in English</b>	0.797	0.748	0.400	0.809	0.749	0.288	0.789	0.741	0.391	0.798	0.746
<b>"Applying for the SRD grant is relatively simple"</b>	3.156	3.461	0.078*	3.162	3.486	0.053*	3.113	3.483	0.024**	3.144	3.477

\* p<0.1

\*\* p<0.05



### What is AFD?

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