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THE PERCEIVED EFFECT OF SERVICE DESIGN APPROACH IN THE PROVISION OF SOCIAL ASSISTANCE AT THE SOUTH AFRICAN SOCIAL SECURITY AGENCY

by

MOABI ABEDNIGO PITSI

Submitted in partial fulfilment of the requirements for the degree

MASTER OF BUSINESS ADMINISTRATION

in the

Business School

FACULTY OF MANAGEMENT SCIENCE

TSHWANE UNIVERSITY OF TECHNOLOGY

Supervisor: Prof BT Mbatha

September 2020

DECLARATION

I, Moabi Abednigo Pitsi, here declare that:

- The work in this paper is my original work
- All sources used or referred to have been documented and recognized
- This research report has not been previously submitted in full or partial fulfilment of the requirements for an equivalent or higher qualification at any other educational institution.

_____

Moabi Abednigo Pitsi **09 October 2020**

Student No: 9554670

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ABSTRACT

The study aimed to explore the effects of the service design approach in providing social assistance (grants) by the South African Social Security Agency (SASSA). SASSA offers social grants to over 17 million beneficiaries in nine of South Africa's provinces. Since its birth in 2006, the organisation has undergone many innovative changes meant to meet an increasing customer base's needs. Many beneficiaries are receiving the Child Support Grant, which caters for children between 0-18 years. The study adopted a mixed-method approach. The target population consisted of 14 employees of SASSA and ten beneficiaries of social grants selected through purposive sampling. Data was collected through in-depth interviews and quantitative content analysis. Thematic analysis was conducted. The findings point to a broad application of service design principles through products, services, and the design of customer experiences within SASSA. Investment for SASSA should be made on incorporating and merging systems and processes, including continuous research and development within the payment and administration of social grants. The evaluation of the impact of service design at SASSA also points to the need to create new services and a new way of thinking. Therefore, the study recommends that SASSA introduce a proper modernised internal system that ensures accountability of actions among staff and regulates a swift flow of services to the clients. On top of that, to meet the fourth industrial revolution's demands, the time is ripe for SASSA to invest in new technological tools, which offer limitless opportunities to more than 17 million beneficiaries. It will establish SASSA as a pioneering player in the changing economy due to its vast market.

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CHAPTER ONE

INTRODUCTION TO THE STUDY

1.1 INTRODUCTION

This study investigates the impact of the service design approach in providing social assistance grants as part of the mandate of the South African Social Security Agency (SASSA). Also, it sought to identify critical factors that will lead to improved service design for SASSA. It further focuses on the individual needs of social grants beneficiaries and service design levels enjoyed by beneficiaries. The service design approach considers the people, products, processes, and partners that enable the delivery of services.

According to ITIL (2019), service design also involves defining available services, processes surrounding these, creating and managing information security services, managing suppliers, and ongoing maintenance and implementation of services. Mouritz *et al* (2005:4) note that organizations can develop services through service design while improving existing ones. Thus, a service design approach enables new possibilities for the relationship between organizations and their clients based on collaborative and integrative strategies. Menichinelli (2018:1) also confirms that the service design approach is critical in providing service and connecting with the user or customer's needs.

The purpose of the study is to identify the key factors that will lead to improved service design for SASSA, which includes focusing on the individual needs of social grants beneficiaries and levels of service design enjoyed by beneficiaries.

1.2 BACKGROUND TO THE STUDY

South Africa Social Security Agency (SASSA) is the national agency mandated in terms of the SASSA Act and the Social Assistance Act (2004, as amended) to provide social assistance (grants) to vulnerable people, which include the aged, people with disabilities, and children. SASSA is an agency reporting to the Department of Social Development (DSD) that has been given the responsibility to ensure "provision of comprehensive social security services against vulnerability and poverty" as envisaged by the Constitution of the Republic of South Africa, 1996 (Act No.108 of 1996) as amended. The Constitution indicates that "everyone has the right to social security, including, if they are unable to support themselves

and their dependents, appropriate social assistance, and obliges the State to take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of these rights" (SASSA, 2007/8:12).

According to the SASSA (2007/8:6), since its inception on 1 April 2006, SASSA has been moving to ensure improvements in social assistance delivery across all nine provinces. SASSA itself set objectives for improving social grant administration and sustaining high-quality service delivery. Bue (2017:1) notes that an increasing number of public and private sector organizations follow service design as a discipline to address service delivery administration and digitization. Service design enables the analysis of the technology available, users or customers' behaviour, and the possible impact of the products or technology employed.

SASSA has undergone, amongst others, the following changes that significantly highlighted the need and application of service design in the organization:

- Introduction of a dedicated agency – SASSA itself – for the administration and payment of social grants
- Gradual extension of the Child Support Grant (CSG) to children up to 18 Years
- The equalization of the age of benefit for both men and women to 60 Years
- Improvement of the waiting period for the payment of social grants
- Introduction of the new SASSA Card

SASSA is responsible for paying social grants to more than 12 million South Africans in all nine provinces at a total cost of R65 billion per annum (Annual Report (2007/8:17). According to the Social Assistance Act (2004:2) and the SASSA Act (2004:3) through SASSA, various vulnerable people continue to receive government income support through the following types of social grants:

- Old Age Grant (OAG)
- Care Dependency Grant (CDG)
- Disability Grant (DG)
- War Veteran's Grant (WVG)
- Foster Child Grant (FCG)
- Child Support Grant (CSG)
- Grant-in-aid (GIA)
- Social Relief of Distress (SRD)

According to the SASSA (2007/8:6), since the 2006 creation of SASSA, the organization was tasked with ensuring quality and uninterrupted social grant services provision. According to the SASSA (2007/8:8), the key to this was providing the same quality of services for beneficiaries in both urban and rural parts of South Africa through, for example, the deployment of mobile service units and initiation of the Integrated Community Outreach and Registration Programme (ICROP). Through ICROP, SASSA embarked on a strategy to ensure that all eligible beneficiaries, especially those in rural areas, have access to social grants.

According to the Information Technology Infrastructure Library (ITIL) Service Design, (2011:5), businesses and organizations can improve performance, become reliable and flexible to meet customer needs when utilizing the service design approach. In terms of ITIL, customers can derive value from well-designed business or organizational operations or services.

Information Technology Infrastructure Library (ITIL) Service Design (2011:3-4) highlights that continued service improvement is activated through a Service Strategy, Service Design, and Service Operations. For SASSA, this service design approach meant interaction between the SASSA Vision, business strategy – linked with social grant payment operations – enabled the establishment, consolidation, and integration of social assistance in South Africa (SASSA Annual Report: 2010:7).

1.3 PROBLEM STATEMENT

The problem investigated in this study entailed identifying key factors that would lead to an improved service design approach used by SASSA to pay social grants in South Africa. There have been numerous glitches within the payment of social grants, especially leading up to the collaboration between SASSA and the South African Post Office (SAPO) and the revised SASSA Card.

Some social grant beneficiaries were not paid in that transitional period (notably in July-August 2019), creating undue hardship, as SASSA is often their only livelihood source. This study also assessed the effectiveness of the service design principles applicable to SASSA's complex business operations and diverse market. The increasing number of beneficiaries (from 2,5 million beneficiaries in 1999 to over 16 million (SASSA, 2015:12) points to a

service design approach similar to a mass appeal product. Furthermore, with the ever-increasing number of beneficiaries, including improvements in the services industry's technology, SASSA also requires ongoing application of the service design principles.

1.2.1 Towards an improvement payment system for grants

Since its inception, SASSA has experienced numerous glitches within the payment of social grants. It has led to changes in improvement in the social grants payment system. Furthermore, the effectiveness of the social grants payment system requires the application of a design approach. It will enable creating a payment system that addresses current technology challenges, builds-in customer needs into the new payment system, and applies a related change management model.

Thus, this study sought to assess the impact of the service design approach and related systems or changes in the provision of the social grant within South Africa.

1.3 AIM OF THE STUDY

The study sought to explore the uses of service design at SASSA and how it delivers social grants services.

1.4 OBJECTIVE OF STUDY

- The following were the key objectives, which the study sought to achieve: To explore the value of the service design approach in the provision of social grants within SASSA.
- To explore the factors that affect the effectiveness of the provision of social grants within the design approach at SASSA.
- To understand the challenges facing social grants' payment, the attitudes, and technology applicable within the social grants system.

1.5 RESEARCH QUESTIONS

The study answered the following questions:

- What is the value of the design approach in the provision of social grants at SASSA?
- What factors affect the effectiveness of the provision of social grants within the design approach at SASSA?

What are the challenges faced by beneficiaries in the payment of social grants, the attitudes, technology applicable for effective payment thereof within the social grants system, and service design requirements needed to serve beneficiaries better?

1.6 SIGNIFICANCE OF THE STUDY

According to Katzan (2011), service design is vital in tracking the customer journey across different platforms. This study will also enable SASSA to track every customer contact point, including how it effectively ensures customer satisfaction. From the time beneficiaries apply for a social grant to the point where the grant is approved and benefits transferred to a beneficiaries account, service design requires that they be integrated flexibly.

The study will also evaluate the decisive moment when social grants are paid to beneficiaries and related convenience or inconvenience. With over 16 million beneficiaries relying on social grants, service design characteristics ultimately shape SASSA, beneficiaries, and service providers. This study will help the government understand the importance of service design in meeting customers' needs.

Furthermore, this study will bring light to the benefit officials responsible for research and technology regarding social grants payment. The technology applied by SASSA, the Social Pension system (SOCPEN), and the SASSA Card mechanics give beneficiaries freedom of choice to access SASSA customized services. This study will also show that the payment of grants is a creative process. There is a need for continuous improvement, constant interaction between people, technology, and strategies developed by SASSA on the payment of social grants. At times, as noted with the introduction of a new SASSA card, using a new system is prone to trial and error and requires constant creative solutions.

Furthermore, this study indicates that co-operation and collaboration is a critical factor in service design. With about 17 million beneficiaries SASSA (2015:12-13) surviving through social grants, SASSA needs to develop better services by organizing how these services are consumed effectively. Based on many beneficiaries, SASSA can have better ideas, better co-operation, and collaboration between different people and organizations – using design thinking and applying service design principles. This study also hopes to contribute to improving SASSA services while embellishing the ultimate design of beneficiary

experiences. “It was found that the conditions necessary to allow innovation to take place within an organization are very closely related to that for enabling the design to be used effectively in the development and delivery of services” (Bailey, 2012:2). It will also yield successful innovation, better customer fit, continuous improvement, and future ideas.

This study explores various theories linked to social security, social assistance, and service design as applicable to SASSA and within the South African context. This study is significant because it explores a service design field as applied by SASSA, which has not been undertaken before. It also will contribute to new knowledge by linking theories and concepts of public management and service design - with the practical operations of social assistance at SASSA as a public sector organization.

1.7 PRACTICAL SIGNIFICANCE

The recent call by members of the public and upsurge in complaints from the public and social forums about the failure of SASSA to provide grants assistance to most vulnerable citizens in the country and subsequent seemingly numerous parliamentary sessions inquiring about the efficiency of SASSA in assisting the needy has reached unprecedented levels. By detailing the importance of the service design approach, this study enables public management executives and decision-makers to develop and implement a structural approach that enhances service delivery. Therefore, an appraisal and appreciation of service design aspects that influence the impact of grants assistance to vulnerable citizens enhance a better understanding and mitigation of capacity gaps form a critical basis for this study.

1.9 OUTLINE OF THE STUDY

The present discussion presents the context of the study at hand; in the realisation, the outline of this study is arranged as follows:

Chapter one introduces the study on service design, explains the service design approach and related concepts.

Chapter two discusses the literature analysis used to identify the research gap, formulate research objectives, and the research's significance. On top of that, it presents the theoretical framework that was adopted to inform the study.

Chapter three discusses the research methodology that was adopted to conduct the study.

Chapter four presents the findings, data interpretation, and discussions of the findings.

Chapter five provides a conclusion of the study. Critical in this section is the discussion about the relevancy of the research and its contribution to the field of administrative management sciences. Furthermore, it offers policy recommendations that SASSA can adopt to enhance service delivery to the vulnerable citizens of South Africa. However, in the realisation that this study could not cover all aspects in this specific area, this section also discusses areas of limitations that future endeavours could cover to complement knowledge development in this area.

1.10 SUMMARY

The present chapter presented the background, outline, and context of the study. This chapter's primary objective was to give background in the study context, initial questions, and research objectives. The chapter also outlined the application of service design as a concept, identified key service design approaches undertaken by SASSA, and a broad implication of this to organizational efficiency. The next chapter proceeds to review literature analysis regarding service design, with a focus on SASSA. In the present study, literature analysis provided the research gap used to formulate initial research questions. Also, the next chapter two presents the theoretical framework that was adopted to guide the study.

CHAPTER TWO
LITERATURE REVIEW

2.1 INTRODUCTION

This chapter presents different service design studies, especially on service organizations, and defines the service design approach and how various authors view it in practice. It also explains the theoretical framework that was adopted to guide the study. According to Bolderston (2008:86), a literature review is defined as a comprehensive, critical, and analytical presentation of evidence-based information. Furthermore, according to Bolderston (2008:87), this information is fully referenced, relevant, and comprises vital themes and ideas.

2.2 DEFINITION OF TERMS USED AS RELATED TO THE STUDY

2.2.1 DEFINITION OF KEY TERMS

In the interest of simplicity, this section delves into definitions of terms used in the current discourse. The motive of defining these terms hinges on the rationale that described terms create a conscious understanding of the reader's part and enhance its performance. Therefore, this section defines terms in line with the literature reviewed in Chapter Two. Consistent with this objective, the following terms are defined in the literature and their relevancy to the present study.

2.2.2 Social Security

According to the White Paper on Social Welfare (1997), social security is “Social welfare policies and programmes which provide for cash transfers, social relief, and enabling and developmental services ensure that people have adequate economic and social protection during times of unemployment, ill-health, maternity, child-bearing, widowhood, disability, old age”. Worldwide research has also confirmed cash grants to directly impact bridging the poverty gap, reducing inequality, and providing minimum living standards to millions of otherwise vulnerable citizenries.

2.2.3 Service Design

According to Foglieni (2018:18), service design is a people-centred mindset to address a specific need. Furthermore, service design is a collaborative creative and systematic process. Edmun (2011:16) points out that service originates from several design areas and service marketing/management perspectives. A key outcome of service design is problem-solving for the benefit of the customer. According to DSD (2014:7), an essential factor in delivering services and finding solutions that suit beneficiaries has been vital, efficient community-based organizations (CBOs) sectors – in essence – co-design.

2.2.4 Co-Design

NCOSS (2017:3) indicate that co-design involves all parties that will directly or indirectly benefit from an outcome. For SASSA, the co-design process requires service providers, community members, retail merchants, parliamentarians, and government departments as a whole.

2.2.5 Service Science

The object of service science involves using technology to advance a particular service. Consideration is provided for utilising technology to bring value to an organization's services. For SASSA, this has meant introducing the Integrated Grant Application Programme (IGAP) and the New SASSA Card, amongst others.

2.2.6 Social Grants (Assistance)

Social Assistance is a grant paid to citizens by the government as assistance based on need, determined through set criteria. As specified by the Social Assistance Act (2004:13), the types of grants include a grant for older persons, disability grant; war veteran's grant; care dependency grant; foster child grant; child support grant; grant-in-aid; and Social Relief of Distress. Social assistance forms part of a social security system.

2.3 HISTORY OF SASSA

The South African Social Security Agency (SASSA) has the responsibility to pay social grants to more than 12 million South Africans in all nine provinces at a total cost of R65 billion per annum (SASSA, 2007/8:17). According to the Social Assistance Act (2004:8) and the SASSA Act (2004:9) through SASSA, various vulnerable people continue to receive government income support through the following types of social grants:

- Old Age Grant (OAG)
- Care Dependency Grant (CDG)
- Disability Grant (DG)
- War Veteran's Grant (WVG)
- Foster Child Grant (FCG)
- Child Support Grant (CSG)
- Grant-in-aid (GIA)
- Social Relief of Distress (SRD)

The government fully funds the social assistance programme and SASSA operations. For the past 21 years, these have moved toward ensuring that SASSA pays the right social grant to the right person at the right time and place. SASSA is thus responsible for the management, administration, and payment of 17.5 million social grants (received by about 11 million beneficiaries monthly – (SASSA Presentation, National Council of Provinces: 2018).

On the same token, application and administration functions are mainly in-sourced through the organizations national and regional offices, with all key elements of the payment functions being outsourced. In August 2013, SASSA also launched Project Mikondzo to assess the impact of social services interventions and, at the same time, accelerate the improvement of service delivery (SASSA, 2013/14:12). Through the project, over 700 poorest households were visited, assessed, and immediate interventions required were implemented (SASSA, 2013/14:12). Improving service delivery in the payment of social grants is linked to improving the number of people receiving social grants.

Table 1: Number of social grants per grant type 2018

Grant type	**2006/7**	**2007/8**	**2008/9**	**2009/10**	**2010/11**	**2011/12**
Old Age	2,195,018	2,229,550	2,390,543	2,546,657	2,678,554	2,750,857
War Veteran	2,340	1,924	1,500	1,216	958	753
Disability	1,422,808	1,408,456	1,286,883	1,264,477	1,200,898	1,198,131
Grant in Aid	31,918	37,343	46,069	53,237	58,413	66,493

Care Dependency	98,631	102,292	107,065	110,731	112,185	114,993
Foster Child	400,503	454,199	474,759	510,760	512,874	536,747
Child Support	7,863,841	8,189,975	8,765,354	9,570,287	10,371,950	10,927,731
Total	**12,015,059**	**12,423,739**	**13,072,173**	**14,057,365**	**14,935,832**	**15,595,705**
Annual Growth		3.40%	5.22%	7.54%	6.25%	4.42%
Source: SASSA Annual Report, 2018/19						

According to the Department of Monitoring and Evaluation (2014:6), key elements of the social protection system include, for example, social assistance cash grants for children, the aged, and persons with disabilities; access to free basic services, such as shelter, water, sanitation and energy for poor households; free education in schools in poor communities, school nutrition, and transport programme.

Table 2: Number of social grants per Province

Province	**Population Est. 2017**	**Social Grants as of January 2018**	**Grants as a % of the total population**
EC	6 498 700	2 764 814	42.54
FS	2 866 700	998 360	34.83
GP	14 278 700	2 590 811	18.14
KZN	11 074 800	3 868 512	34.93
LP	5 778 400	2 461 453	42.60
MP	4 444 200	1 461 387	32.88
NW	3 856 200	1 221 385	31.67
NC	1 214 000	473 247	38.98
WC	6 510 300	1 556 902	23.91
Total	**56 521 900**	**17 396 871**	**30.78**

Source: SASSA Presentation, National Council of Provinces, 02 June 2018

Department of Monitoring and Evaluation (2014:6) also avers that a bouquet of services covered in the social protection programme, which SASSA is a critical part of, include social security through pension schemes and provident funds such as the Unemployment Insurance Fund (UIF) and the Road Accident Fund (RAF). In terms of payment of grants countrywide, the largest social grants recipients are in KwaZulu-Natal, followed by Eastern Cape, Gauteng, and Limpopo.

2.4 DEFINING SERVICE DESIGN CONCEPT

Service design involves multiple areas of focus, which ultimately lead to customer satisfaction. According to Edmun (2011: 16), the concept of service design originates from several design areas and service marketing/management perspectives. According to Foglieni (2018:18), service design requires a people-centred mindset to address a specific need. Service design involves a collaborative creative and systematic process. A key outcome of service design is problem-solving. According to DSD (2014:7), an important factor in delivering services and finding solutions that suit beneficiaries has been a strong, efficient community-based organisations (CBOs) sector.

Furthermore, service design is research and practice concerned with the development of service. SASSA has, over the years, found ways to understand beneficiary behaviour and establish ways to meet customer needs. Service design is achieved through service innovation, user experience, design thinking, a service design model, service strategy, design research, creativity, innovation, organisational design, co-design, holistic design, and design methods.

2.4.1 Introduction of SASSA and application of service design principles

The introduction of SASSA, which officially opened its doors on 01 April 2006, increased the number of people who had access to the Social Protection Programme (SASSA, 2009/10:6). Taking over the payment of social grants from the National Department of Social Development, SASSA applied a business re-engineering programme and processes, which became one of the most significant service design initiatives for the South African government to date due to the number of beneficiaries involved. According to Maffei,

Mager, and Sangiorgi (2005:7), a vital aspect of service design and innovation, especially in the SASSA environment, is the mixing of personalization of services and industrialization the service delivery process.

SASSA's service design application targeted revised offering strategies while redefining organizational operations and addressing service delivery constraints (Maffei, Mager and Sangiorgi, 2005:8). These led to overcoming deficiencies in the payment and administration for social grants. A new model for the payment of social grants was developed, heralding a new operating model for SASSA. Inherited from an uneven application of service standards, SASSA was envisaged to be customer-focused while saving the government billions in a restructured business model. This redesigned service model significantly improved the social grant beneficiary experience. Mandated to provide social security services, SASSA also set to create new business partnerships and an integrated financial administration, prioritising the poor and vulnerable older persons and people with disabilities. The National Development Plan 2030 also especially notes the importance of providing and empowering persons with disabilities to create sustainable livelihoods (National Planning Commission (2012:90).

SASSA's success is significantly linked to co-operation with other government departments, for example, Home Affairs and the South African Police Services. Co-operation with other government departments enabled SASSA's compliance with existing regulations, policies, and procedures. For example, one of SASSA's critical decisions that allow beneficiaries to access their social grants was alternative identity documents (SASSA, 2008/9:14).

However, it should be noted that "since SASSA's inception, the function of payment of social grants was outsourced to external service providers with the understanding that the Agency will build internal capacity to take over this responsibility in the long term" (SASSA, 2015/16:8). Thus, the operational structure of SASSA provides a basis for the implementation of various organizational goals, supported by key third parties. To meet its competing obligations, SASSA uses the basic structure (Figure 1) below (SASSA, 2017:19)

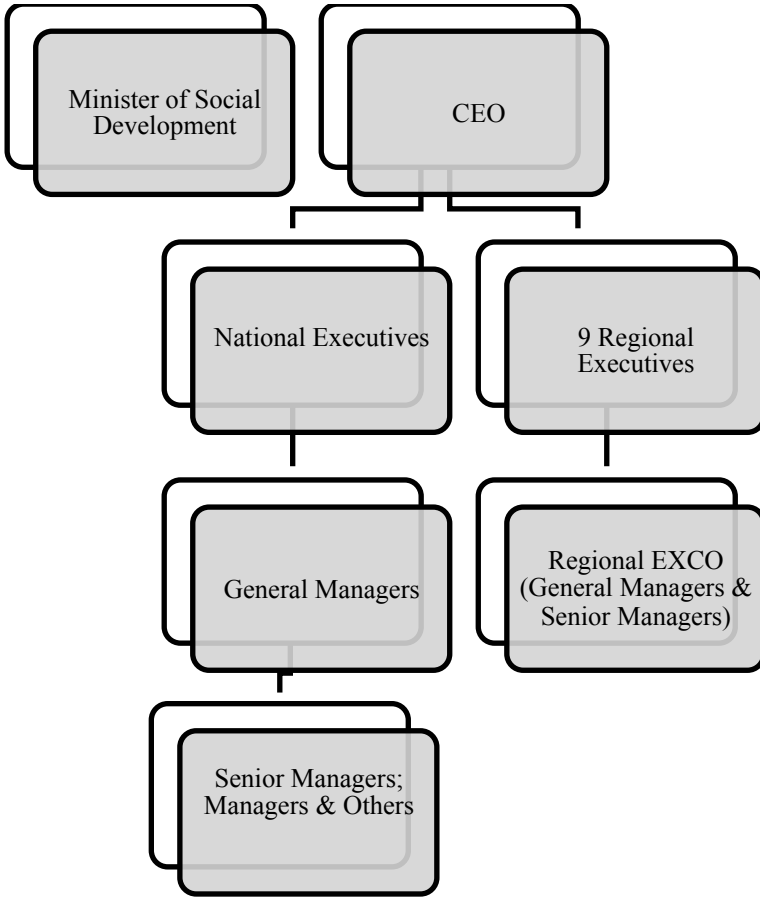


Figure 1

2.4.2 Improving administration of social assistance through service design

According to the Design Commission Report (2011:5), an essential catalyst in improving public services' access to and efficiency in contemporary times is digital technologies. Technological developments in the world today have created more opportunities for organisations like SASSA to provide analytically informed service design. For SASSA, a key ingredient in the success of the organisation has been an improvement in the administration of the social assistance programme through the implementation of, amongst others, the Management Information System (MIS) registry modules in all the SASSA regions. The result has improved the capturing and verification of social grants applications (SASSA, 2008/9:15) using customised software technology.

Coupled with the Improved Grant Application Process (IGAP), these systems accelerated turnaround time to apply for social grants through automation of elements of various stages. SASSA's investment to ensure that both its systems design and technology meet the Fourth

Industrial Revolution's changing demands (4IR) already has a positive impact on this essential public service (SASSA, 2015/16:12).

SASSA (2007/8:6) avers that since the 2006 creation of SASSA, the organization was tasked with ensuring quality and uninterrupted social grant services provision. Key to this, according to the SASSA (2007/8: 8), was guaranteeing the same quality of services for beneficiaries in both urban and rural parts of South Africa through, for example, the deployment of mobile service units and initiation of the Integrated Community Outreach and Registration Programme (ICROP).

Through ICROP, SASSA embarked on a strategy to ensure that all eligible beneficiaries, especially those in rural areas, have access to social grants. Linked to the ICROP has been creating service points or district offices close to beneficiaries of social grants. However, while ICROP helps beneficiaries register to receive their grants, the approach is far from adequate since many South African communities still travel long distances to access their social grants on payday. The expenditure on transport to get to receive their social grants, for example, cuts into the already stretched budgets of social grants recipients.

SASSA (2015:12) notes that there were only 2, 5 million beneficiaries in 1999 in receipt of grants. To date, over 16 million are currently receiving social grants from SASSA across all nine regions. The improvements within SASSA, notably through ICROP, is a clear indication that an increasing number of beneficiaries continues to gain access to social grants, even in the remotest of South Africa's areas since the advent of SASSA. SASSA has enabled the consolidation and integration of what has become South African most effective anti-poverty machine. Integration is a crucial requirement for effective service design. SASSA provides a unique government service, which requires the integration of expertise from different disciplines, the extent of involvement, and participation of beneficiaries in influencing the type of services they receive, as part of the “co-design concept”.

2.4.3 Service Design and the fight against poverty

South Africa faces the triple challenges of devastating poverty, rising unemployment, and increasing inequality in society (SASSA, 2016/17:9). SASSA makes it possible for about 31% of South Africans who depend on social grants for livelihood. According to the SASSA

(2016/17:8), one of the critical factors that the organization aims for is to transition social grants beneficiaries into meaningful local economic development opportunities. Encouraging communities, especially those in rural areas, to establish economically viable co-operatives does this.

The Novel Corona Virus (COVID-19) devastating spread worldwide impacted service design and related processes in South Africa, especially for SASSA. In line with trends across the globe, in his speech, President Cyril Ramaphosa (2020) also announced a national lockdown with effect from 27 March 2020. The lockdown had a severe impact on the provision of services in South Africa, especially regarding social grants. Firstly, the lockdown limited the person-to-person contact in applying, approval, and payment of social grants, heralding a possible new SASSA era.

Secondly, Government also promulgated special regulations in general, especially by the departments of Social Development, Justice and Correctional Services, and the National Department of Transport, to enable beneficiaries to continue to receive SASSA services despite the lockdown. Responding to COVID-19 dynamics also required that SASSA develop structured interactive services to keep services live while at the same time adjusting to ongoing changes that can meet employee and customer needs. According to Mäki (2012:1), service design can impact and yield benefits when there is a structured way to develop new services, most efficient solutions, and features significantly in moments of change.

Social Security in South Africa is an intricate public service, requiring a combination of people, technology, and money. The South African Social Security Agency (SASSA) is mandated to pay social grants to millions of South Africans monthly. Services provided by SASSA play an essential role in the economy and social structure of the country. According to Kalusopa, Dicks, and Osei-Boateng (2015:12), national frameworks are vital to the transparent administration of efficient social assistance, especially for organizations like SASSA. The current social assistance programme of government has a history of racial exclusion and inequalities. “Welfare policy entrenched the socio-economic privileges of the white population, and differentiated races along political, economic and social lines” (Department of Monitoring and Evaluation: 2014:3).

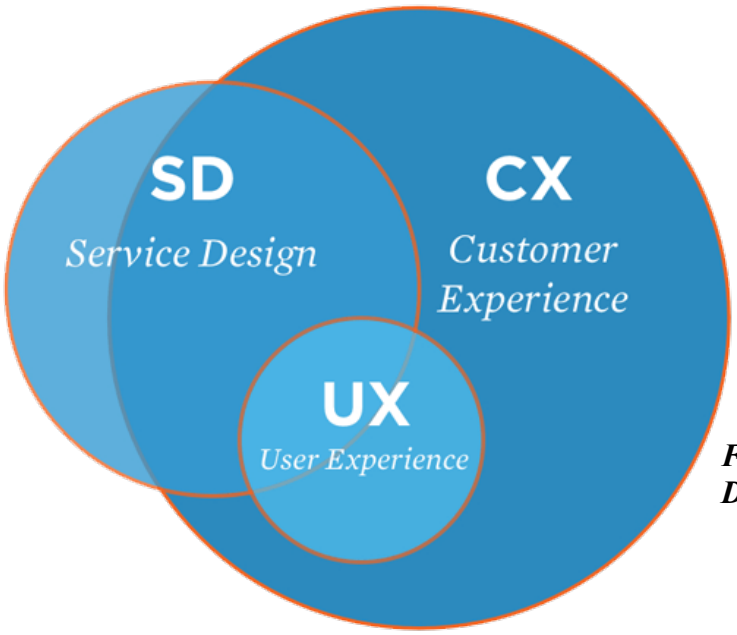


Figure 2:Servive Design practice

Service design is also helpful for evaluating products, systems, or services. It would be relevant to apply in the thus creation and redevelopment of new social grant payment services for South Africa. Villari and Maffei (2017:15) confirm that effective service design requires service innovation, meeting customer needs, applying design principles to business needs with build-in research and development as indicated above: *Figure 2: Service design in practice (Miettinen & Alhonsuo, 2014).*

SASSA is in the process of strengthening its capabilities to further effectively render administration and payment of social security. Recent developments based on the South African Post Office (SAPO) introduction point to a move to ensure that the social grants value chain is thoroughly planned, controlled and directed by the government. It requires numerous workable solutions utilizing various service design techniques that ensure that beneficiaries enjoy the innovative social grants payment solutions. However, service design cannot answer all the challenges SASSA is experiencing, but a proactive and deliberate improvement in services will go a long way.

2.5. SERVICE DESIGN IS CROSS-FUNCTIONAL

According to Steen, Maschot and De Koning (2011: 53), service design is underpinned by co-design, which is about finding a creative co-operation by researchers, designers, developers,

potential customers, and users during design processes. Pullman (2001) argues that modern businesses are faced with multicultural customer segments and have to find solutions to unique identified challenges while, at the same time, developing an appropriate service strategy. Service innovation, on the other side, is also focused on service development and innovation but departs from managerial practices and theories. Design thinking includes a combination of a design perspective and a management perspective (Pullman, 2001).

Design management (DM) is situated in the middle of the intersection of design and management, drawing on practice and theories from both sides (Edmun, 2011: 16). It involves the transferability of design skills, tools, mindsets, and other disciplines into its operations. Thus, design thinking highlights the benefits of a user-centred and multidisciplinary team approach to achieve customer satisfaction (Brown and Katz, 2011).

2.5.1 Service design adds values offered to customers

According to Manschot and Visser (2011:2), service design requires value-adding by the service provider and customers. Thus, Manschot and Visser (2011:2) aver that value creation takes place at three spheres. These are namely service provider sphere. The service provider compiles resources and value-in-use offered to customers. The next one, the joint sphere, occurs where there is a direct interaction between a service provider and customers. In the customer sphere, customers themselves independently create or co-create value. For SASSA, the New SASSA Card's introduction in 2012/13 added value to the convenience and access to social grants. Moreover, previously unbanked beneficiaries could not be able to transact anytime, anywhere.

Service innovation is most often either technological or behavioural and can include a combination of the two. Thus, service innovation can be seen as a "renewal of human behaviour",, and services have been designed with a business focus (Sundbo, 2008:26). On the other hand, Press and Cooper (2003) distinguish between the act of designing and the process of designing. "The act of designing demands skills in knowing how to manipulate different materials and their visualization. The process of designing demands a broad variety of process-related skills, such as in research, to be able to deconstruct, synthesize, create and communicate through various means and forms (Edmun, 2011: 30).

2.5.2 Service design creates improved products and services

On the same perspective, Djellal and Gallouj (2010) note that services have a higher degree of customization, including the design of products and services driven by social innovations, organizational innovations, methodological innovations, marketing innovations, innovations involving intangible products or services. It can be concluded then that innovation in services involves changes in how the service is designed and developed, to how it is delivered and managed (Trott, 2012). Furthermore, the provision of goods and services requires customer involvement to enable organisations and people to provide value.

Over the past ten years, SASSA has gradually moved toward creating internal ability to pay social grants and implemented card issuance, payment distribution, banking options, and life status confirmation for beneficiaries (SASSA, 2016/17:62). This, from a service design perspective, means improved higher quality of the social grants payment system requirements. It includes a better fit between the system and beneficiaries, leading to improved users or customers' satisfaction. Furthermore, from a technology aspect, SASSA has also implemented the Generally Recognised Accounting Practice (GRAP) standards, which enabled the management and accounting of organizational assets.

According to Mouritz (2005:22), we live in a service revolution era driven by a booming service economy. This market is increasingly satisfied with specific products that meet their individual needs with the technology enabling it all. Thus, service design involves multiple areas of focus, which ultimately lead to customer satisfaction. According to Edmun (2011: 16), the concept of service design originates from several design areas and service marketing/management perspectives. According to Foglieni (2018:18), service design requires a people-centred mindset to address a specific need. Furthermore, service design involves a collaborative creative and systematic process.

A key outcome of service design is problem-solving. According to DSD (2014:7), an essential factor that enabled SASSA to deliver services and find solutions that suit beneficiaries has been a strong, efficient community-based organisations (CBOs) sector. Furthermore, service design is research and practice concerned with the development of service.

2.6 SERVICE DESIGN IN PRACTICE CONCERNING SASSA

2.6.1 A synopsis of social security

Across the world, millions of people are facing poverty, unemployment, and disease. In many developed countries like the United States of America and Australia, policies have been put in place to protect the poor from income poverty and vulnerability (Norton, Conway and Foster, 2001:8). The International Labour Organisation (ILO) defines social security as "the protection that society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner" (ILO, brochure).

As SASSA rapidly moves to re-design its services, which are more inclusive of all society members, the organization must create functional requirements and define parameters for improved services. Thus, service design as applicable to SASSA requires understanding social grants beneficiaries' special needs and how innovation can help them access this human right with ease. Vital in the provision of social security services is a constant transformation of organizational culture and create a collaboration-friendly organization as a basis for service design.

For this study, social assistance, social protection, social welfare, and social insurance will be used interchangeably as each contains an element of the other. According to The Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa (2002:41), "Comprehensive social protection is broader than the traditional concept of social security and incorporates developmental strategies and programmes designed to ensure, collectively, at least a minimum living standard for all citizens. It embraces the traditional measures of social insurance, social assistance, and social services. Still, it goes beyond that to focus on causality through an integrated policy approach including many of the developmental initiatives undertaken by the State".

2.6.2 Social Security and meeting needs of modern clients

Fried Lander defines social security as "a programme of protection provided by the society against these contingencies of modern life-sickness, unemployment, old age, dependency, industrial accidents and invalidism against which the individual cannot be expected to protect

himself and his family by his ability or foresight" (Norton, Conway and Foster, 2001:8). The use of service design principles also links with the programme's rollout on South Africa's social protection. In its introduction, there was foresight targeted at the individual or customer need – all intended to meet modern clients' needs.

From the onset, the post-apartheid government in South Africa sought to introduce a foundational and holistic approach to addressing poverty and vulnerability (The Presidency: 2014: 4) as part of the broader government strategy for transformation and development. The White Paper on the Reconstruction and Development (1994:5) confirms that "while the Government cannot meet all these needs overnight, we must put firmly into place the concrete goals, time frame, and strategies to achieve this change". Thus, the post-1994 democratic government plan sought to create an equitable society underpinned by the principles of quality and accessible services for all, the relevance of social welfare and amongst others, and the spirit of Ubuntu.

The complex attributes of social protection and other programmes, including social assistance, require an on-going evaluation and repositioning to ensure that they effectively and adequately respond to a contemporary South African society's ever-changing circumstances. According to the Presidency (2014:9), in 1993, only 2,4 million people were accessing social grants in the Old Age Grant, Disability Grant, and Child Maintenance Grant. A limited number of South Africans, mainly white, benefitted from a fragmented welfare system, which paid social grants using 14 different administrations – with no common priorities and operations (The Presidency, 2014:7).

A move towards a revamped social security net was also activated in the post-1994 transformation drive targeting "psycho-social, economic and physical well-being of all citizens" (White Paper on Reconstruction and Development: 1994:27). Furthermore, the White Paper (1994:27) notes the need to improve existing welfare services, update the technology in use, and adopt creativity to eliminate challenges faced by the payment of social grants.

According to the National Planning Commission (2011:329), South Africa's social security is made up of Social Assistance (Social Grants); Social Insurance (Statutory Funds,

Unemployment Insurance Fund, Compensation Funds); Social Insurance (Voluntary Fund - Medical Schemes; Retirements Funds). These aim to meet Section 27 of the South African Constitution's constitutional obligation, which recognizes social security as a fundamental human right to cushion society against adverse conditions of life and undue hardship.

For this study, social protection is a crucial ingredient for social security functioning. Social protection may take various forms. It also generally refers to the support provided in income or benefits to the poor, vulnerable, and those with special needs in society (Kalusopa, Dicks and Osei-Boateng, 2015:11-12). Social protection aims to enhance the poor and vulnerable capacity to protect them against social and economic risks such as loss of income, illness, death, and other such contingencies (Kalusopa, Dicks and Osei-Boateng, 2015:12).

National Planning Commission (2011:327) also notes the key function of social protection as:

- **Protective:** it saves lives and reduces the level of deprivation
- **Preventive:** it helps people to avoid falling deeper into poverty and vulnerability
- **Promotive** – it enhances the capabilities of individuals, communities, and institutions to participate in all spheres of activity
- **Transformative** – it institutes policy changes and laws to assist the vulnerable
- **Developmental and generative** – it promotes local economic development and enabling the poor to access economic and social opportunities

One of the critical documents vital to laying service design foundation for social security in South Africa was also ignited through, amongst others, "The Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa" (2002), also referred to as the "Taylor Report". The Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa (2002:10) was tasked amongst others to define the driving principles and core values for social security in South Africa, including:

- Outlining the existing policy and related processes
- Finding the immediate options that can be implemented, given South Africa's dire poverty
- Evaluating the entire social assistance mechanisms
- Making both long terms, intermediate and short-term reforms that are needed

In essence, the Committee had to follow a service design process to find the implications of all relevant information regarding proposed action, including creating key recommendations for the future and a comprehensive consultation process largely drove this. Ambrose and Harris (2010:12) also concur that the design process involves defining issues at hand, researching, ideating, producing a prototype, selecting all relevant, implementing, and learning. Vacek and Varnum (2018:15) further acknowledge that an approach to service design involves exploring issues, clarify what is essential, generating and exploring ideas, and finally define how to examine the implications of new concepts.

2.6.3 Service design principles relating to the restructuring of social assistance

A significant factor in understanding the payment and administration of social grants in South Africa today is grasping the multi-sectorial collaboration needed for social protection and increasing the population's participation in the development of customised user services (SA, 1997). Social grants, because of their nature and magnitude, contribute immensely to social cohesion and functioning. It can be concluded from The Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa (2002:10) that service design is driven by principles of social solidarity and Ubuntu (humanness of a human-being).

From the onset, SA (1997:2) aimed at creating an integrated system for social welfare services purposely dealing with existing fragmentation. Multiple changes sweeping through South Africa included creating new institutions driven by development concepts. Furthermore, this included ensuring a broader population and cushioning South Africans from extreme poverty and unequal income distribution. Restructuring of social welfare thus leads to a movement from social welfares' thinking to social development. Vallari and Maffei (2017:9) argue that a holistic approach is essential in service design practices, especially noting users' involvement and interactions with a vast population.

Furthermore, the types of grants provided the objective of South Africa's cash-based social grant system and the historical factors that led to the establishment of SASSA. Vallari and Maffei (2017:15) also agree that service design innovation also contributes to society's transformation.

In South Africa, social assistance is a government-funded, non-contributory form of social security that provides "benefits for poor and needy groups in a population" (ILO, 2000: 179). The Presidency (2014:28) notes that in South Africa, the "private sector provision of social security remains a key challenge". Thus, according to the Presidency (2014:30), a combination of public and private services will be needed to attain a vision of universal and inclusive social protection systems.

According to the White Paper on Social Welfare (1997), "Social welfare policies and programmes which provide for cash transfers, social relief, and enabling and developmental services ensure that people have adequate economic and social protection during times of unemployment, ill-health, maternity, child-rearing, widowhood, disability, old age". With the South African economy unable to create adequate employment opportunities, worldwide research has also confirmed cash grants to directly impact bridging the poverty gap, reducing inequality, and providing minimum living standards to millions of otherwise vulnerable citizenries.

According to The Presidency (2014:6), "social security was the largest expenditure item in the social welfare services budget". Thus, the key to the effective functioning of SASSA is the social protection programme of government aimed broadly at improving human well-being, promote human security, and strengthen inclusion while building a bond between the developmental state and the citizens. According to Burkett (2016), an increasing number of governments and communities regularly interact to develop services and products suited for people who use them, thus applying co-design principles. Burkett (2016) also notes that co-design principles involve a participative and respectful use of advice, acknowledging feedback, and allowing decisions from the people who have the knowledge, experience, and have worked in the field.

According to the SASSA (2007/08:7), creating a comprehensive social security system for South Africa was also aimed at improving all beneficiaries' service delivery standards which had previously experienced low-quality services and poor living conditions. The Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa (2002:09) notes that many South Africans "remain vulnerable to harsh poverty with limited means of advancement".

The creation of SASSA was a service improvement drive as part of a movement toward an integrated and comprehensive social security system. This move led to an overhaul of an apartheid structured social policy, highlighting a process to new-generation social assistance, unemployment insurance, health funding insurance, the tax environment and how best to create a social budget that caters for key social security issues of South Africa (The Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa, 2002:11).

Options created by the "Taylor Report" are so wide-ranging that it indicates that much still needs to be implemented as envisioned, touching every core of the South African social policy twenty-four (24) years into democracy. Apartheid planning led to the discriminative labour market and economic policies, which shaped many black South Africans' income and education. "Essentially, apartheid social welfare for whites was based on a combination of income (cash) measures through job reservation and other forms of assistance" (The Report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa, 2002:22). To some extent, the Taylor Report was also driven by disruptive design, aimed a challenging the status and operations of social grants while intending to create the impactful design of services as defined by Green, Rodgers and Tennant (2016:180).

2.6.4 Agencification as a service design approach

The Department of Social Development, under which SASSA reports, was instrumental in the establishment of SASSA. One of the Department of Social Development (DSD) key roles is to ensure a fight against poverty and vulnerability and cushion citizens against the negative effects of these, especially children (DSD Annual Performance Plan, 2016/17: 10).

As part of the government's service delivery arm's extension driven by service design principles, various agencies were formed. The post-1994-government programme had the vision to create a new South Africa to meet a diverse nation's needs. The key to service delivery improvement introduced through a new government programme was the agencification of several sectors to fast-track service delivery (Public Service Commission, 2011: ii). From policy changes and institutional re-arrangements, service design's effect precipitated upon the South African public service had varying degrees of success. Beyond

SASSA, some of the agencies developed to advance specific service delivery assignments of government include:

- National Development Agency (NDA)
- Independent Development Trust (IDT)
- Agricultural Research Council (ARC)
- South African National Roads Agency Limited (SANRAL)
- Road Accident Fund (RAF)
- Competition Commission
- Public Service Commission

Driven by the intention to lay a solid foundation of an effective social assistance payment system, SASSA also repositioned itself (SASSA, 2007/08:8) over the years to improve:

- service delivery quality;
- organizational capacity;
- financial management capacity;
- payment of services;
- social grants process integrity and enhancement
- fraud management and minimization

Thus, from a service design perspective, the agencification of SASSA was the application of service design principles – revision of legislation; design of relevant policy; and design of SASSA service offerings (Design Commission, 2011:11). All these are vital and central purpose of an effective public service. Design Commission (2011: 12) notes the importance of service design in the public service sector, "A design approach to public services starts not with the service providers with citizens, customers, and service users".

According to The Public Service Commission (2011:vi), agencification enabled various "government departments to establish semi-autonomous agencies or public entities which render public functions on behalf of government departments". SASSA was established as an extension of the government's service delivery arm to address challenges experienced in the social grant administration processes (The Public Service Commission, 2011: vii). In terms of "design of policy changes", one of the fundamental changes that the government embarked on was several amendments of the Social Assistance Act and the SASSA Act's introduction.

The following were also vital in improving the social grants landscape of South Africa:

- Government's priority to reduce poverty by strengthening the social security safety net
- The inclusion of social security as a right in terms of the South African Constitution
- The movement towards a customer-centred provision of social grants
- Change from welfarist to social development agenda within the South African Government
- White Paper of Social Welfare;
- Department of Social Development's Ten Point Plan 2000

For many years, social grant recipients experienced irregular payment of their grants (SASSA Service Delivery Model Report:1). Agencification, which led to the creation of SASSA, driven by the Department of Social Development, was critical to the ineffective service delivery for social grant beneficiaries. Steen, Manschot, and De Koning (2011: 60) also confirm that service design has the benefit of assisting organisations to respond better to customers and users. This is vital, especially in co-design, a co-operation between various departments during the design process, to affect a particular customer need. From Ministers to researchers, planners, and field experts, diverse perspectives provided by a range of stakeholders enabled the sourcing of wide-ranging and different expertise to develop successful SASSA services.

2.6.5 Government-led service design approaches

Public Service Commission (2011; ix) notes that the redesigned payment of social grants improved under SASSA, which was far different from when social grants were paid through the Department of Social Development. For example, social grants applications now took one day to be finalized, then three to six months (Public Service Commission, 2011: ix). Eighty-two percent (82%) of these applications were completed within 45 minutes (Public Service Commission, 2011: ix).

By employing the Improved Grant Application Process (IGAP) technology, SASSA reduced the application to approval time for social grants (SASSA, 2007/08: 18). Improving approval

to application time is vital in the payment of social grants, as in some communities, getting a grant and not getting it can mean life or death. From backlogs, long queues to poor quality of services, social grants beneficiaries faced the pain of poor service delivery in addition to their poverty. SASSA forms the critical pillar in the implementation of a wide-ranging comprehensive social security system for South Africa.

An efficient administration of social grants had a significant impact on various beneficiaries, especially children. According to DSD, SASSA & UNICEF (2012:4), the pro-poor growth in South Africa reduced poverty, minimized risky behaviour, and bolstered social cohesion. The impact of social protection programmes (notably social grants) was due to improved operational service design, creation of complementary institutions like SASSA, relevant updating of policy, and a conducive environment for implementation. Improved service design also meant that many unbanked people could accommodate the financial sector by getting a bank account. Banked families increased their chances of survival and participating in the mainstream economy.

Households with bank accounts were also able to gain legitimacy and have greater access to, for example, loans (DSD, SASSA & UNICEF, 2012:22). Generally, a family in receipt of a grant can be well off. The application of service design principles for SASSA enables ease of access to the organisation's social grants. Furthermore, adopting an analytical approach to service design by measuring and leading SASSA's client satisfaction level is an important factor in providing this crucial public service.

According to the ILO (2015), South Africa is one of the 185 countries that adopted the Social Protection Floors Recommendation, 2012 (No. 202). In terms of the conditions for the SPFs, which intend to achieve universal social protection, South Africa is to "guarantee access to essential health care and basic income security for children, persons of working-age, and older persons" (ILO, 2015). The guiding framework for South Africa, driven through the National Development Plan (NDP) Vision 2030, also subscribes to the vital role of addressing the critical challenges of eradicating poverty and reducing inequality through social protection (DSD, 2016:11).

In this case, social protection will play a developmental role in terms of the NDP, focusing on the Early Childhood Development Programme (ECDP). For example, the supportive part of non-governmental organizations (NGOs), the Black Sash, which provides vital social development services, is also encouraged through relevant funding and policy requirements. It is an apex developmental social welfare approach, in line with the White Paper on Social Welfare, which aims to fortify individuals, families and communities.

At times, some of these NGOs have not complied with administrative and other operational requirements. However, the DSD consistently provides training and workshops to ensure compliance due to NGOs' importance in providing sustainable critical services to the poor and vulnerable in society. The NGO role is crucial in the service design or the operating social security model, especially in complementing public services. Furthermore, SASSA is functioning and establishment led to administrative, organizational, and service delivery transformation heralding the application of service design principles of innovation, co-creation, and creativity.

2.6.6 SASSA Act and Social Assistance Act of 2000

SASSA Act (2004: **2**) and the Social Assistance Act (2004: **2**) were introduced and regularly updated to meet society's changing needs regarding the payment and administration of social grants. Provisions of the Social Assistance Act set qualifying criteria and conditions for various beneficiaries eligible to access social grants to enjoy their benefits. On-going amendments to the act were also made to accommodate multiple beneficiaries. SASSA (2009/10:9) points out that, for example, men used to access the old age grant at 65. The age was equalized to women to make the eligibility age 60 for both men and women.

The introduction and regular updating of the means test by the Social Assistance Act and improving technologies also helped ensure that genuinely eligible people to receive their grants do so. This helped curb possible fraud, such as government officials, who did not disclose their financial status through the interface with the South African Revenue Services or Home Affairs systems. However, the means test has been a ground for confusion regarding application for various grants, especially the constant changes regarding procedures (DSD, SASSA & UNICEF, and 2012:29).

Regular policy reviews and amendments were introduced to the Social Assistance Act's regulations, 2004, to cushion beneficiaries from adverse effects of financial institutions' practices. For example, the pain of unauthorized deductions from social grant beneficiaries was dealt with in the regulations. No unauthorised deductions are now allowed from the SASSA payment cards, except for premiums for funeral policies not exceeding 10% of the grant's value (SASSA, 2015/16:25). This policy amendment decision has seen a myriad of financial institutions face-off with SASSA in various courts.

Furthermore, the Act also made provision for procurators. These are the people who receive social grants on behalf of others. The Act also outlined applicable requirements for people to access their social grants hassle-free. Service design involves simplifying services for the benefit of customers. Through the Act, beneficiaries were assured of standard procedures and processes throughout the country, linked to SASSA services' enjoyment. However, in certain instances, SASSA officials have often struggled to provide the best services to beneficiaries due to long queues at various offices. The focus was on improving access to services while addressing the Government's commitment to Batho Pele principles to create customer delight. Central to effective public service is the constant improvement in service design approaches to create better services.

As a founding framework for the establishment of SASSA, the SASSA Act solved various challenges facing social security in South Africa while creating an integrated customer-centric system (SASSA Service Delivery Model Report:1). The Act's main objective is to usher "effective management, administration and payment of social assistance through the establishment of the South African Social Security Agency (SASSA)". The pre-SASSA era proved to require a direction provided by the SASSA Act. However, this Act's elements need to be fully implemented; for example, the Inspectorate on Social Security is still fully realized and implemented.

SASSA Act (2002) gives the organization the powers to administer all the information for effective and efficient social grants payment. With authority to administer, evaluate, and verify any application for social security, the SASSA Act provides a huge SASSA responsibility, which must not go unchecked. As central machinery for the payment and management of social security, SASSA is also mandated to provide a national database for all

applicants and social grants beneficiaries. With SASSA, the government can have an agent for even prospective social security.

Rampant fraud experienced in the payment of social grants is also attended by creating dedicated fraud and compliance to ensure the social security system's integrity as provided for by the SASSA Act (2002). According to the SASSA Act, citizens are assured of honest, impartial, fair, and equitable service delivery by creating SASSA coupled with promotion and protection of human dignity. While the SASSA Act also provides a mechanism to regulate community participation and consultation - various political parties have cried foul of this process, especially during election years.

An effective SASSA's broader objective was to design services based on research analysis and direct policy shifts within the SASSA Act framework. To facilitate this, SASSA also envisaged improving measures directed at linking our beneficiaries to other social services and sustainable work and livelihood opportunities (SASSA 2007/8: 9).

2.7 INTEGRATED COMMUNITY OUTREACH AND REGISTRATION PROGRAMME (ICROP)

SASSA (2007/08:6) avers that since the 2006 creation of SASSA, the organization was tasked with ensuring quality and uninterrupted social grant services provision. Key to this, according to the SASSA (2007/08: 8), was guaranteeing the same quality of services for beneficiaries in both urban and rural parts of South Africa through, for example, the deployment of mobile service units and initiation of the Integrated Community Outreach and Registration Programme (ICROP). One of the critical benefits of ICROP is that government, and SASSA, in particular, can raise awareness while delivering various government services. ICROP activated SASSA's service delivery with beneficial customer interactions. It enabled people to shape organizational services, thus playing a vital role in the co-creation concept in service design.

Through ICROP, SASSA embarked on a strategy to ensure that all eligible beneficiaries, especially those in rural areas, have access to social grants. With the decentralized model of operations that are responsive to localized needs, through ICROP, SASSA can deploy local registration units and mobile units whenever necessary and even at short notice. Service

delivery is also maintained through a web-based beneficiary database in real-time or within 7-21 working days - depending on connectivity (ILO: 2015). For 2015-16 alone, SASSA had conducted 570 ICROPs and 78 Project Mikondzo interventions in poor wards identified as a priority by Cabinet (SASSA, 2015: 12).

However, the approach is far from effective since many South African communities still travel long distances to access their social grants, especially on payday. The expenditure on transport to get to receive their social grants, for example, cuts into the already stretched budgets of social grants recipients. With ICROP, which formed part of the Government's War on Poverty Programme (SASSA, 2009/10:9) led by The Presidency, the government reached more eligible beneficiaries. The leadership buy-in at the highest level of government business (The Presidency) also accelerated access to social grants to rural and urban beneficiaries through "one-stop" access to services. In 2009/10 alone, about 42 194 additional beneficiaries received social grants with a budget been made available to service these grants (SASSA, 2015:12-13).

The ICROP and SASSA mobile units increased the SASSA norms and standards' impact to ensure that all beneficiaries and the general public access SASSA offices within acceptable distances. This also added to the already 46 district offices, 389 local and 1 163 service offices, about 9 900 pay points across the nine regions as part of SASSA contact points for service delivery (SASSA, 2015/16:12).

According to the Information Technology Infrastructure Library (ITIL) Service Design (2011:5), businesses and organizations can improve performance, become reliable and flexible to meet customer needs when utilizing service design principles. These principles include service innovation, design for service, service economy and value creation (Foglieni, 2018:5). In terms of ITIL, customers can derive value from well-designed business or organizational operations or services. With a growing number of people living below the poverty line, SASSA finds itself dealing with more customers who require social grants access. Thus, the organization is needed to improve how it delivers services and operations to this diverse market.

2.7.1 Service Design in South Africa's democratic dispensation

The advent of democracy led to the reliability of services within South Africa. It meant that recipients of social grants could receive improved nutrition and attend schooling more regularly (SASSA, 2009/10:7). This service delivery improvement in the provision of social assistance had far-reaching implications for the development of society. Adding to the improvement in the administration of social grants is also the push of the 21st-century realities, making highly industrialised countries like South Africa become service economies, thus requiring a service design approach. This means changes in the demand-side of SASSA services also precipitate the requirement to add value to the core offering to satisfy customer needs.

(ITIL) Service Design (2011:3-4) highlights that continued service improvement is activated through a Service Strategy, Service Design and Service Operations. For SASSA, this service design approach meant interaction between the SASSA Vision and business strategy – giving birth to smooth social grant payment operations, thus enabling the establishment, consolidation, and integration of social assistance in South Africa (SASSA, 2009/10:8). The hostile global socio-economic environment has also given rise to increased numbers of South Africans living below the poverty line in rural and urban areas making SASSA services a vital requirement of their lives.

Embedded in the SASSA services is the management of systems and processes that enable social grants. According to the SASSA Service Delivery Model (2007:3), the organization aimed to improve its business processes by improving social assistance administration to benefit customers. According to the Global Design Research Network (Van Dijk: 2015), processes must be tailored to meet customer needs, focusing on the complete customer journey. This, according to Van Dijk (2015), supported by the application of service design principles, will enable the integration of vital touchpoints to ensure optimal effectiveness of services. SASSA customers continue to experience various degrees of point of the payment of grants, especially at the decisive moment when they receive the grants.

According to Predenville and Bocken (2016: 293), a business model involves related activities between customers, partners, and vendors to provide a service output. SASSA has undergone various business processes, which precipitated the integration of services design concepts from multiple contributors. Jain and Shu (2016:22) also link service design to

improved focus on “ease of use, satisfaction, loyalty, and efficiency right across areas such as environments, communications, and products—and employees”.

From the 2006 birth of SASSA to date, there has been some improvement within the payment of social grants arena. Notably, from the amalgamation of 9 provincial administrations of social grants, one service's introduction indicates SASSA as an evolving organisation that restructured to respond to complex demands. The phasing-in of Cash Paymaster Services (CPS) to standardize payments. Now, the introduction of the South African Post Office (SAPO) and other payment institutions also indicate that SASSA has moved to SASSA to understand the needs of its customer and respond accordingly.

2.7.2 Introducing technology (and other changes) through the SASSA Registration Campaign

From 2012 SASSA further intended to deepen administration and payment of social grants through introducing a single entity meant to pay social grants throughout South Africa homogenously. The key to this was issuing a new SASSA card and various channels to pay social grants. “The introduction of a new payment system ushered in new payment gateways, thereby making it possible for beneficiaries to receive payment anywhere and at any time. Furthermore, the new system enables SASSA to easily meet its regulatory requirement of ensuring life certification for beneficiaries. Most beneficiaries now prefer to access their payments via merchant stores and ATMs” (DSD, 2013/14:8).

With the re-registration campaign and the introduction of the new SASSA card, SASSA further entrenched itself into the service society, with technology having a more significant impact on its service delivery (Kuosa and Westerlund, 2009:18). At the time of the SASSA Card rollout, the organization was servicing over 15 million beneficiaries, with 10.3 million of these being children.

According to the Minister of Social Development at the time, SASSA in February 2012 outlined the phases regarding the introduction of a biometric system for the payment of social grants, which included:

- Awarding a contract for the payment of social grants to Cash Paymaster Services (CPS) Pty (Ltd) to pay social grants in all provinces.

- The first phase of the SASSA Card rollout was kick-started from 01 March - 31 May 2012. In this phase, new applicants of social grants were not enrolled on the new automatic system for the payment of social grants
- In the second phase, this ran from 01 June – December 2012, "existing eligible beneficiaries, including bank beneficiaries and children, were enrolled on the new biometric-based payment system at SASSA pay points, local offices and designated sites" (Minister of Social Development, 2012). Home visits for beneficiaries who were over 75 years and frail were also conducted on request.

Furthermore, this new service design approach for SASSA enabled new grant applications for social grants to be approved within 21 days, amongst the many benefits for SASSA. For the first time in the history of SASSA, the organization designed a customized interoperable SASSA Card, which enabled beneficiaries to access their grants anywhere across the country. As a result, SASSA met an essential service design requirement of re-designing an existing service to make it work better for users and created a new service experience (Design Council, 2015: 4).

The SASSA Card makes social grant payment easy to access through multiple channels, with an added advantage of convenience, usability, and desirability. According to SASSA (2013/14:22), some of the new benefits and service innovation introduced through the new SASSA Payment Card included, for example

- The SASSA Payment Card could be used at any ATM (with normal banking costs) or designated approved SASSA payment vendors (at no cost) in the country. Most vendors were conveniently available nearest to beneficiaries;
- The SASSA Card was using a biometric system, on which beneficiaries needed to re-registered, and this enabled curbing fraud and corruption;
- Beneficiaries were given a choice between a Personal Identification Number (PIN) and access to their grant at a SASSA cash pay point or through a fingerprint. They have to provide a participating payment vendor with a Point-of-Sale device that can scan your fingerprint.

SASSA (2013/14:22) indicates that one of the critical benefits of the re-registration process, which introduced the first generation of the SASSA Card, was that beneficiaries no longer

qualified to receive a social grant because they had failed to re-register and their grants were subsequently cancelled. The re-registration process re-engineered social grants in South Africa, enabling beneficiaries to have a technological solution customized for social grants beneficiaries.

The introduction of the first generation of the SASSA branded payment card was also instrumental in rooting out corruption while enabling SASSA to clean up its beneficiary data (SASSA Media Release, 10 July 2013). However, the dawn of this card also heralded notable nightmares for beneficiaries, as an increasing number of them often claimed that deductions they did not authorize were regularly made from their social grants.

2.7.3 The SAPO-Sponsored SASSA Card as a SASSA Product

According to the media, a statement from the Inter-Ministerial Committee on Social Protection (2018), about 7.7 million social grant recipients were accessing their benefits through the National Payment System (NPS) using a PIN method of verification method. On the same measure, about 2.9 million collect their money using biometrics as a verification method. "Both of these use various points for doing this including ATMs of banks, point of sale devices, pay points, participating merchants, etc." (Inter-Ministerial Committee on Social Protection statement, 2018).

The SASSA-SAPO collaboration is a concept of service design that enables co-operation on mutual interest issues by creating an outcome of the product (NSWCOSS, 2017:2). It is estimated that the SASSA-SAPO partnership could save the government fiscus about R1 billion (SASSA, 2018/19:10). On the same token, the insourcing of the biometric enrolment function by SASSA activated labour discomfort, as some officials within the organisation indicated that the function is added to their duties (SASSA, 2018/19:28). According to Pfitzinger & Jestadt (2011:544), change of the service management process requires the collaboration of all parties in the value chain to enable the running of day-to-day business processes.

Over the December/January 2018 period, good progress has been made in preparing to transition beneficiaries to new systems yet ensuring there is no interruption in the receipt of their grant payment," said the statement. For example, SASSA was able to migrate

beneficiaries from Cash Paymaster Services (CPS), the company that paid grants on its behalf) by first making certain payments, encouraging beneficiaries to receive their grants through banks and the SAPO. Through what was now termed “card swap”, beneficiaries could get their new SAPO-cards in exchange for their old SASSA Card administered by CPS. This made the SAPO-sponsored SASSA Cards a second-generation SASSA Card.

The introduction of the new generation SASSA Card highlights various involvement of a committee appointed by the Constitutional Court, robust engagement with civil society, and was a production of inter-government co-operation. According to Edinburg Napier University (2011:6), a user-centric co-design strategy involves the collaboration of various parties in developing a design service, especially the citizen. NW Council for Social Service (2017:1) also concurs that the community services sector can adapt to the community's service needs by combining the people's lived experiences with their professional expertise, which makes the co-designing concept a vital demand for community products or outcome.

By the end of December 2018, more than 7 million SASSA-SAPO cards were distributed to beneficiaries, heralding one of SASSA's new methods for receiving their grants (SASSA, 2018/19:10). In the same period, SASSA also took over various functions that were mainly executed by contracted service providers, thus enabling the organisation to directly manage its essential business operations (SASSA, 2018/19:30).

In the “Card Swap” process, SASSA and SAPO experienced increased challenges in rolling out the new payment method (SASSA Presentation to Portfolio Committee on Social Development, 15 August 2018). This included:

- Late processing of the payment file by SAPO.
- Failed transactions errors linked to transaction timeouts.
- Connectivity and capacity of payment link between SAPO and Bankserv Africa.
- Over the counter (OTC) limit of R1,600 forcing some beneficiaries to perform multiple transactions to withdrawn their full grant

To some extent, SAPO was overwhelmed by the new product offerings regarding the payment of social grants. For starters, a typical post office operation and structure are not tailored to beneficiaries' needs, nor does it facilitate easy payment of grants. The Seventh Report by the Panel of Experts (2018:4) also noted that “the banking system that SAPO developed for payments of social grants could not process most of the transactions made by

beneficiaries using the SASSA branded SAPO card due to technical, communication and processing constraints".

Furthermore, the SASSA/SAPO Service Level Agreement on the work's expectations to be done was not signed even in August, thus indicating the unclear role of the functions and obligations of SAPO to SASSA. In essence, according to the Seventh Report of the Panel of Experts (2018:5), this meant that the key performance areas and required levels of performance could not be effectively measured. The report also notes that many beneficiaries could not access their social grants as envisaged in July 2018, especially those who swapped in June 2018. However, there was an improvement in the rate at which the SASSA cards were exchanged.

The SAPO-sponsored SASSA Card's introduction formed one of the critical manners of improving the heavy-handed requirement of introducing safe and cost-effective technology. The beneficiaries migrated from the Old SASSA Card into a revised payment method for social grants through the SAPO-sponsored SASSA Card. Furthermore, beneficiaries would also continue to have an option to have their social grants deposit directly onto their bank accounts. This alternative, according to SASSA, offered alternatives to receiving cash at pay points, with the use of automated teller machines, pay points, and point of sale devices used by various participating merchants. This process was largely managed and implemented by SASSA and SAPO employees across the nine provinces.

SASSA introduced a standard social security card across provinces (as opposed to the different cards previously used by the different Provincial Departments of Social Development) to enable easy access for those in need, regardless of their geographic location. According to SASSA (2018/19:9), beneficiaries continue to receive social grants using SAPO-sponsored SASSA Card, including other channels such as cash pay points, retail stores and automated teller machines (ATMs) to access their grants (SASSA, 2018/19:9).

2.8 THEORETICAL FRAMEWORK

A theoretical framework for service design informs the study. Pitsi (2019) notes that service in practice addresses customer needs, establishes business needs, service innovation, on-going research, and development, including design principles. A series of studies assert that service providers want to know what customers (internal or external) care about studying the

service design approach. As indicated in the previous chapter, service design involves various elements and includes the clients' predictable quality of services.

Several aspects, such as price and degree of product quality, play a fundamental role in service design quality (Harmse, 2012:50). However, from the service provider's perspectives, customers care most about service quality. Recent studies statistically validate this claim Malhotra, Ulgado, Agarwal, and Baalbaki, (2015). These authors also assert that service dimensions are fundamental in customer service continuous development. Empirical evidence from Zeithaml, Parasuraman and Berry (2014) concluded that they are five dimensions customers use when evaluating service quality according to the ServQual model. These dimensions are Reliability; Responsiveness; Assurance; Empathy, and Tangibles. This study adopted the ServQual Model and theory to evaluate service design at SASSA. According to the Servqual model, the essential five dimensions customers use to assess service quality are also critical in service design.

Reliability refers to the intensity of delivering the right service consistent and efficient. For instance, reliable service entails providing service at the right time to the convenience of customers. Reliability in service provision is a critical competitive advantage over rival organisations. However, since SASSA is a public service agency, the reliability thereof can be traced in the consistent and unbroken payment of grants.

Thus, social grants beneficiaries will depend on SASSA, are helped when they encounter problems with their social grants, and that core services are provided as promised. In this instance, customers count on their service providers' reliability; hence, they value the reliability of their service providers. For example, most customers are clientele based on the service's reliability has long consequences on how they also serve their clients, especially in the first three days of payment of their social grants. Therefore, service providers' resources and time aim to improve and ensure service is reliable (Winsted, 1997).

Another dimension is ***responsiveness***. This indicates the rate SASSA responds to customer requirements. These include quickly, promptly, rapidly, immediately, instantly handling customer requests and problems. Even though customers are chronically slow in giving providers feedback, responsiveness to customer requirements should be more than 1/5th of

their service quality assessment. Therefore, service providers like SASSA benefit from using internal SLAs to record and return customer requirements. This is important, as customers get the impression that providers are responsive to their requests. This applies to emergencies and everyday responses (Theodorakis, Kambitsis and Laios, 2001). This study observed the flexibility of SASSA in customising what beneficiaries need and the ability to provide quality services when doing so.

Another dimension is ***assurance***. Customers expect service providers like SASSA, SAPO, or the banks to be experts in their field. Therefore, service providers like SASSA are expected to be the experts of the service they deliver to satisfy customer needs. How SASSA employees deliver services based on their skills and knowledge became an important measure of service design in practice. Therefore, if a service provider is highly skilled, there must be evidence of expertise in service provision; hence, the customer expectance will be low in the absence of expertise. Employees' knowledge and skill in helping beneficiaries create trust and confidence in the organisation are considered assurance. In turn, to enhance customer perception, service providers need to communicate their expertise and competencies – before they do the work. This can be achieved using the following strategies (Tsoukatos and Rand, 2006):

- Displaying quality and standards of information on the walls.
- Displaying certificates and quality information standards in all forms of communication.
- Communicating competencies and critical knowledge through demonstration.

For SASSA service design and related expertise, it means that some offices visited display the following:

- Customer Charter
- Office Hours
- SASSA Contact Information
- Direction Signage

According to the concept of empathy, the other dimension entails that services provision can be precise to specification. Yet, customers might still feel that the provider does not care about the customer's needs. For instance, SASSA efficiently deals with a customer query so that the beneficiary feels taken care of and as an individual. Beneficiaries, as SASSA clients,

must be made to feel that their demands are being met, with individual attention. They must feel cared for by the organisation. The provision of service is as necessary as how it was done. In this instance, provider employees should be trained on service provision skills such as interaction with customers. Empathy in service design also means that the service is predictable in quality, including adequate levels of the desired service.

However, this looks like the least essential dimension in the context of the tangibles, but the appearance is of paramount importance. Service providers of services to the public like SASSA must ensure that their employee's appearance, uniforms, equipment, and work areas on-site are well on point. Tangibles may also include physical aspects such as buildings and company branding that ensure the visibility of company products and efforts. In a service economy, services have ever-changing characteristics and constantly evolve to satisfy customer needs (Foglieni, Villari and Maffei, 2018:9). In other cases, the dimensions can save beneficiaries from possible rampant fraud and misinformation of fake news. The appearance of communication materials and personnel, for example, are important determinants of service design in action.

Miettinen (2014) also notes that service design is especially important in the activation of new social innovation, where engagement with users is at the centre of the public services. Katzan (2011) also avers that service design in practice happens when technical feasibility, design methods, customer needs, and business strategy meet to create value.

According to Katzan (2011), effective and well-thought customer experience is birthed through service design, where there is:

- The desire to satisfy the customer
- Consideration and co-operation with other stakeholders who are involved in value creation
- A holistic approach to the front stage and backstage processes
- An establishment of timelines

According to Gibbons (2019), “Service design is the activity of planning and organizing a business’s resources (people, props, and processes) to (1) directly improve the employee’s experience, and (2) indirectly, the customer’s experience”. Gibbons (2019) also notes that

Lynn Shostack developed the term "service design" in 1982 when she proposed that achieving organizational goals requires an integrated blueprint that outlines business at the front and back-end.

This study is relevant because it identifies how SASSA has been able to apply service design principles, the effectiveness of these, and the impact this has had on social grants beneficiaries. Furthermore, this study argues that an ideal framework for service design at SASSA involves acknowledging customer needs, identifying business needs and practices, constant service innovation, research and development, and applying design principles. This can be represented as below:

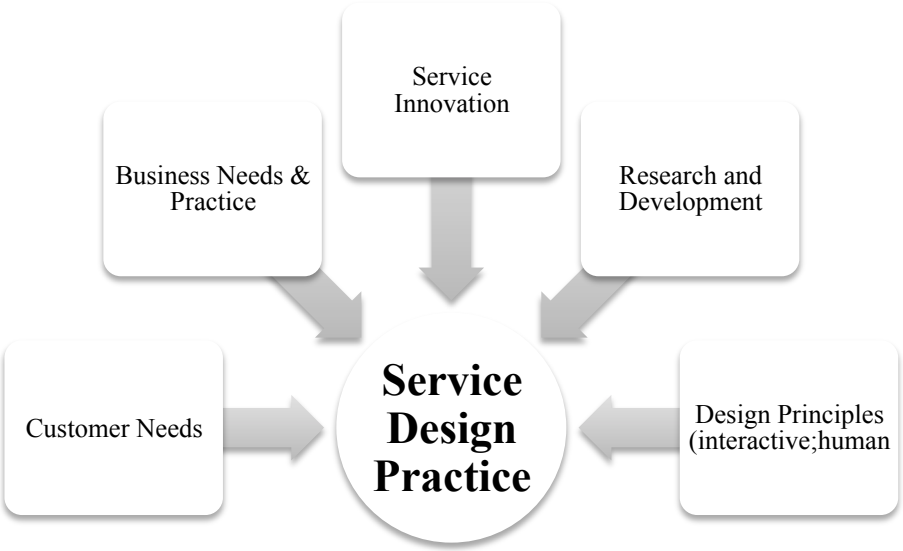


Figure 3: Service design practice (author-compilation)

2.9 SUMMARY

In the present chapter, the researcher presented the literature analysis. The study has established that service design requires a focus on the user-citizen while giving a structured and creative approach to problem-solving. Organisations that ignore service design principles deny citizens the convenience, accessibility of responsive public service, and an opportunity to transform society.

Furthermore, policies that do not consider the structured practice service design principles also risk wasting public money. Service design, through the use of assistive technology, gives organisations a competitive edge. In a global village setting, with the fourth industrial revolution already accelerating the need for technological advances, SASSA, and the public

sector, in general, are faced with the professional design of services because of a constant interplay between community organisations, the citizens, and the state.

The outbreak of the novel Corona Virus (COVID-19) brought new dynamics that need to be managed to provide SASSA services. Redesigning SASSA services to meet changing customer needs often leads to significant improvements. Poor design of services can damage productiveness, including the organisation's reputation, in an age where reputation is equal to profits and reliability.

SASSA, as an organisation, has undergone various service design changes. This includes, for example, key policy (SASSA Act, Social Assistance Act) and technological changes (the second generation of the SASSA Card, sponsored by the SAPO, has also introduced beneficiaries to modern payment of grants, albeit with numerous technical glitches). With over 17 million beneficiaries, SASSA is a real player in the contemporary world driven by service economies requiring consistent service innovation application.

Decentralised operations and the convenience of services with low entry barriers also feature prominently in the ladder of service design. The social assistance services provided by SASSA can be more effective when applying service design principles, which can lead to decreased cost of administration of social grants, plus improving quality and reliability. With a long history of fragmented social security (assistance), SASSA must continue the journey of phasing out the traditional way of designing and providing services. A modern approach to service design involves adding a degree of customer's voice in all aspects of the quality product design, regular employee training, capacity to plan, and having the desired impact of service delivered to customers. The service design requires the management of organisational SASSA operations to enable beneficial customer relationships.

The next chapter, three, will discuss the research methodology followed in the study.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter aims to outline methodological procedures that have been adopted to answer the research questions. In line with the study, this chapter considers the research gap identified by the literature analysis in the previous chapter. In the interest of simple analysis, this chapter is decomposed fourfold.

Firstly, as informed by literature analysis, this section highlights a detailed analysis of the research paradigm that the present study has adopted. *Secondly*, given the nature of the research population, the chapter presents a detailed analysis of SASSA's procedural strategies in applying the service design approach. In this segment, the outline revolves around the research population, sample size, sampling strategy. In pursuit of reliability and validity concerns, data collection methods and procedures are implemented to enhance and address the validity and reliability of research instruments.

Thirdly, the chapter focuses on qualitative methods for data collection purposes because of the analysis of literature and responses to the research interviews and data analysis. *Fourthly,* this chapter concludes with a summary of methodological procedures followed in data collection and analysis.

3.2 RESEARCH DESIGN

Nueman (2013: 44) refers to research design as "a plan or blueprint of how you intend conducting the research or researcher 's plan of how to proceed with the study." This section discusses the research paradigm and its approach. Creswell (2017) asserts that a research design is a scientific and systematic process of defining research questions, formulation

hypotheses or suggested assumptions, collecting, organizing and evaluating data, making deductions, reaching conclusions, and carefully testing the conclusions to determine whether they answer initial research questions.

A mixed-method approach was used to conduct the study. According to Clark and Creswell (2008: 02) "the term mixed methods refers to an emergent methodology of research that advances the systematic integration, or mixing, of quantitative and qualitative data within a single investigation or sustained program of inquiry". Johnson, Onwuegbuzie, and Turner (2007: 112) state that the "overall goal of mixed methods research, of combining qualitative and quantitative research components, is to expand and strengthen a study's conclusions and, therefore, contribute to the published literature". Likewise, Creswell and Clark (2017:03) note that "the use of mixed methods should contribute to answering one's research questions". Similar views are shared by Greene (2007: 02) stating that "mixed methods are especially useful in understanding contradictions between quantitative results and qualitative findings". Clark and Creswell (2008: 02) note that "mixed methods give a voice to study participants and ensure that study findings are grounded in participants' experiences".

3.3 RESEARCH METHODS

This section outlines and explains the selection of participants, data collection instruments, and data analysis. It details the data collection methods that were adopted to answer research questions and achieve study objectives. Two research methods were used for data collection in this study, namely, interviews and document analysis.

3.3.1 Research area

The study was conducted at the SASSA headquarters in Pretoria and beneficiaries around Pretoria. The study area's selection was based on the premise that the SASSA Headquarters in Pretoria is responsible for most administrative policies. All payments services done around Pretoria provide a diverse clientele relevant to the study.

3.3.2 Target population

The target population included various participants of SASSA ranging from six (06) managers (3) male and (3) females, other employees (4 males and 4 females), and grant

recipients (5 females and 5 males). They were selected to participate in the interviews to get first-hand experiences regarding the SASSA service design processes. The study also targeted annual reports, annual performance plans of SASSA from 2007/08 – 2018/19, the SASSA Act, the Social Assistance Act, and the Service Delivery Policies for SASSA.

3.3.3 Sampling technique

The study adopted purposive sampling to select the participants. "Purposive sampling requires access to key informants in the field who can help in identifying information-rich cases such as this study" (Suri, 2011: 66). Purposive sampling was also used to select annual reports, annual performance plans of SASSA from 2007/08 – 2018/19, the SASSA Act, the Social Assistance Act, and the Service Delivery Policies SASSA.

3.3.4 Sample size

The sample size was made up of a total of 24 recipients, six (06) managers (3) male and (3) females, other employees (4 males and 4 females), and grant recipients (5 females and 5 males). They were interviewed to get first-hand experiences regarding the SASSA service design model. 28 documents were also analysed in the study.

3.3.5 Data collection instrument

Data collection was done through in-depth interviews and document analysis. Interviews were chosen because they allowed the researcher to have one-on-one engagement with the participants. Interviews also allowed the researcher to make follow-up questions where responses were not communicated. Moreover, document analysis was chosen because it provides additional data, collaborating or expanding on the data generated through interviews. According to Creswell and Creswell (2017), in-depth interviews are one-on-one interviews with clients, the industry experts, prospects that an organization seeks to gain a detailed understanding. From an implementation perspective, in-depth interviews can be held in-person or over the phone. In terms of time, in-depth interviews can last 30-minutes to one hour, depending on the investigator's probing process.

During the interview process, the researcher took the participants through a discussion guide that included related topics and probed to gain further insight into the subject matter. To this extent, the researcher adopted in-depth interviews because it is best suited in the study's

context as it involved personal information, such as financial questions. The flexibility of in-depth interviews regarding its implementation and time variation made this approach suitable for the study. Nonetheless, the drawback of these in-depth interview processes was time, and space meaning that they could only accommodate one participant at any given time. Table 3 below indicates the elements of the in-depth interviews.

Table 3: Elements of in-depth interviews

Group	Male	Female	Role in service design	Education
Managers	3	3	Policymaking, evaluation, and control mechanism.	Post Grad
Other Employees	4	4	Service design implementations	Graduate and Post Grad
Recipient	5	5	Grant recipients	Below Matric

Note-taking was used to record all interview data. The data collected was later compiled into paragraphs with themes re-interpreted and common themes linked. Furthermore, document analysis focused on the annual reports, annual performance plans of SASSA from 2007/08 – 2018/19, the SASSA Act, the Social Assistance Act, and the Service Delivery Policies SASSA. The documents provided data in terms of set objectives or targets, which SASSA planned to execute and progress reports regarding the achievement of such set targets.

For this study, a genre of five documents was collected. For robustness check, the study design included a sequence of government laws regulating social service, SASSA annual reports, and SASSA service documents. Moreover, the documents were arranged in order of their significance, relevancy in SASSA service delivery. Furthermore, documents were selected because of their relevance to explaining SASSA's service design approach, which is the focus of this study (Yard, 2017).

According to Yardi (2017), a document analysis integrates the content of documents related to the study's objectives. The document analysis is also known as desktop research. The researcher or data collectors arrange the documents in the order of importance and relevancy

to research objectives. Furthermore, in this study, document analysis was appropriate; as it helped to decompose aspects that hinder efficient service and provide the suggested solution from beneficiaries. Document analysis enabled the study to generate creativity and test ideas, and the insights provided detailed information on how the service design can be improved to enhance service delivery. Table 4 below illustrates documents that were analysed in the current study.

Table 4: A list of documents that were analysed in the context of the present study

Document type	Number of documents	Relevancy of documents	Document reviews	Type of review
SASSA ACT (9 of 2004)	1	Social Service Act	Policy regulation	Act of parliament
SASSA ACT (13 of 2004)	1	Act adjustment	Policy adjustment	Act of parliament
Service delivery policy	8	Service design	Managerial decision	Management Committee
Annual SASSA reports	10	Service delivery, support, and control mechanism.	Managerial decision	Management Committee
SASSA APP	8	Service Delivery	Managerial Decision	Management Committee

3.4 RESEARCH PHILOSOPHY

According to Kumar (2011:33), two main research philosophies are the positivist and the phenomenological paradigms. First, the phenomenological approach attempts to describe a phenomenon by interpreting aspects from a survey or case study. In this case, most interpretive studies do not involve using econometrics or experiments in drawing up the findings of the study (Creswell and Creswell, 2017). Furthermore, these authors assert that interpretive studies are qualitative in orientation.

Secondly, the positivist approach seeks to ascertain and measure a phenomenon and provide a

rational explanation for it. In most instances, the positivist approach is ascribed to quantitative research methods. Therefore, positivism describes a scientific research paradigm to the study of a phenomenon that depends explicitly on scientific empirical evidence, such as econometric results and experiments, to describe the phenomenon's true nature. In this backdrop, Keat (2013) further asserts that positivism is a deductive research approach, therefore in deductive research, the researcher bias is reduced by the methodological process of collection, analysis, and interpretation of data to get measurable outcomes.

In the recent past, Keat (2013)'s views have been bolstered by Creswell and Creswell (2017) that the positivist scientific research process preserves some independence in describing a specific phenomenon. Therefore, a research process that uses scientific procedures is measurable, impartial, and depends on both econometric results

In the context of this study, the aims are to explore the effect of the service design approach in the provision of social assistance (grants). The researcher collected data through open-ended and qualitative methods to describe a phenomenon that explores this relationship. In this regard, the study took the route of interpretative research. The research design is interpretative, a qualitative method, because it is not deductive, scientific, and numerical. The research is based on objective evidence through interpreting the study phenomenon.

According to Weaver and Olson (2006), four philosophical concepts determine research ideas in social sciences. The study anchored its mandate procedure on the interpretive paradigm. Angen (2000) asserts that realist ontology and representative epistemology is the nature of knowledge and reality under this paradigm. According to Popper (1972), in the realist ontology approach, actual world substances are not dependent on the human researcher; hence objectivity is realism. Furthermore, in representative epistemology, separation of objectivity and subjectivity is a fundamental aspect.

In the interpretivism approach, interpretive methodologies position the meaning-making practises of human actors at the centre of scientific explanation. This is implemented from an experience-near perspective. The qualitative research approach enabled the researcher not to start with a set hypothesis to reject or accept. It is, however, allowed for flexibility that made the study generate more ideas from the research respondents. In this instance, the interpretive

approach helped to emphasize analytically disclosing those meaning-making practices.

Furthermore, interpretive research methodologies and methods have been used to succeed in political science disciplinary training and mainstream journals. In the recent past, there has been a surge in preference for interpretative approach in support of qualitative research methods, mainly in social sciences broadly and in specific in the field of political science. For this reason, "interpretive" methodologies and methods have been gaining more relevancy and significance in the scientific research process. Meanwhile, the philosophical standpoint of interpretive research has long been clear; research practice, empirical issues of research design, and appropriate assessment have been developed to enhance an effective tool of analysis.

Even though there is some linkage between qualitative and interpretive research practice, interpretive research has a distinct research design, data analysis, concept formation, and assessment standards (Bevir and Kedar 2008, Yanow and Schwartz-Shea, 2006; see also Klotz and Lynch 2007, Prasad 2005). In these authors' view, the interpretive approach encompasses an experience-near orientation that assumes that human action is meaningful and historically contingent. Therefore, social science and related disciplines are located within specific historical, linguistic, and values standpoints.

This study, which investigated the practice of service design within SASSA, aligns with a mix of various elements of the phenomenological approach as part of interpretive research science. Phenomenological principles in this study also incorporated elements of quantitative and qualitative research. According to Robinson, Richard & David, Solnet & Breakey, Noreen (2014), a mixed-method study enables the revelation of common rationale based on participants' experiences or common link themes. Through this approach, the study established numerous explanations of service design theories as applicable to SASSA.

3.4 DATA ANALYSIS

Two datasets were collected and analysed in this study, namely, the interview dataset and documents analysis dataset. The two datasets were analysed differently, as can be seen below.

3.4.1 Analysis of interview dataset

All the interview data were recorded through note-taking. It was also cleaned by editing it, making sure that it read well and meaningful. After that, data were categorized according to emerging themes. Emerging themes were then identified and interpreted, and this is discussed in detail in the next chapter.

3.4.2 Analysis of data from documents

Content analysis was done to analyse data generated from the various SASSA documents, with special focus on the successes and failures of the service design approach in the provision of social grants in South Africa. This is also explained in detail in the next chapter.

3. 4 RELIABILITY AND VALIDITY

Reliability and validity of results are critical twin aspects in establishing the research process's soundness, methods undertaken. According to Noble and Smith (2015), validity is the faith that can be placed on the data collected. Salkind (1997), as quoted by Bashir, Afzal, and Azeem (2008), reliability and validity can be determined in two ways: Firstly through "reliability, consistency, stability, and predictability (synonyms for reliability), whether the result is replicable. Secondly, with regards to validity, truthfulness, accuracy, authenticity, genuineness, or soundness (Synonyms for validity), whether the means of measurement are accurate and whether they measure what they are intended to measure".

According to Middleton (2020), there are four validity types: construct validity, content validity, face validity, and criterion validity. On reliability, Middleton (2019) also indicated four main types of reliability, namely, Test-retest (same test over time); interrater (same test done by different people), parallel forms (Different versions of a test which are designed to be equivalent) and internal consistency (individual items of a test).

Joppe (2000) agrees that the validity of research determines "how truthful the research results are". Noble and Smith (2015) also subscribe to the thinking that reliability measures consistency, precision, and trustworthiness of the research procedures. Among others, this study's research design, planning methods, and writing the findings of the study also helped infuse concepts of reliability and reliability towards a quality research outcome. The Tshwane University of Technology's research procedures were used to select participants in this study to ensure reliability and validity further.

Various participants have been allowed to provide reliable data on service design experience within SASSA. Furthermore, interviews and note-taking were used to extract useful and reliable information. As a lead investigator of the service design phenomenon within SASSA, the researcher also set a criterion and interview guide. Furthermore, the researcher was available to provide explanations in the data collection and data analysis process. Also, the supervisor's role and involvement allowed peer interpretation and shaping of perspective to eliminate bias. Thus, as captured by different authors on conducting qualitative studies, research procedures have been followed to ensure the measurement of validity and achieve high reliability in the findings.

3.6 ETHICAL CONSIDERATIONS

Permission was obtained from the TUT Research Ethics Review Committee to conduct the research. The proposal and the supporting documents were submitted to the Tshwane University of Technology Faculty Committee of Research Ethics (FCRE) for ethical clearance. Clearance reference number (REC 2019/2019/19/010) was obtained from the Tshwane University of Technology; permission was granted to collect data. Data collection started in December 2019 – April 2020. In conducting the interviews:

- Participants were informed of all aspects of the study. Assurance of confidentiality was done, and that no participant's name was recorded anywhere, and no one will be able to connect the participant to the answers provided.
- The interview plan and guide were used to allow for proper preparation. The plan allowed for the explanation and signing of the consent by the respondent, the design for the interview questions, the length of the interview, and an idea as to why they were going to ask the questions. The participants agreed to participate in the study by giving signed consent and were provided with basic information about the purpose of the interview and the research project.
- Where necessary, fieldworkers were used to collecting data for the study. Fieldworkers enabled mediation for groups and individuals where people's risk can develop and grow (Maart & Soal, 1996:1). The fieldworkers considered the ethics of the Tshwane University of Technology when offering assistance to the project.

3.7 SUMMARY

This chapter explored the research methodology undertaken to investigate service design within SASSA. Using qualitative research methods, the study focused on two main research philosophies: positivist and phenomenological paradigms. To explore this relationship, the researcher collected data in-depth. Through the qualitative approach, the study collected data to establish numerous explanations of service design theories as applicable to SASSA.

Purposive sampling was used to select participants based at the SASSA Headquarters Pretoria as the area of the study. SASSA Headquarters are in Pretoria and are responsible for the formulation of most administrative policies. Two data collection instruments were used for data collection in this study, namely, interviews and document analysis. Interviews were chosen because they allowed the researcher to have one-on-one engagement with the participants or interviewees. As prescribed by the Tshwane University of Technology, the research procedures was used in selecting participants in this study to ensure the reliability and validity of this study.

The next chapter, four, focus on the data analysis and the discussion of findings.

CHAPTER FOUR
DATA ANALYSIS AND DISCUSSIONS OF FINDINGS

4.1 INTRODUCTION

This chapter presents the findings of the study. It is also divided into two sections: qualitative data from interviews and quantitative content analysis. Document analysis focuses on the annual reports and annual performance plans of SASSA from 2007/08 – 2018/19.

SECTION A

4.2 QUALITATIVE DATA

4.2.1 Social grant system in fighting inequality

Participants were asked to comment on the social grant system's role in producing and contributing to the intended objective of fighting unemployment, poverty, and inequality in the short, medium, and long term. During the interviews, some participants revealed that the social security system helped the poor and vulnerable to have a better life for themselves and their families. In support of these findings, Neves et al. (2009: 01) observes that "as a form of social protection, social grants not only ameliorate poverty and provide a safety net, they also potentially promote social transformation". In support of these findings, Hall (2010) is of the view that SASSA's largest grant is the Child Support Grant (CSG) which is instrumental in early childhood development as it caters to children from 0-18 years. This view was further echoed by another participant who mentioned the following: "*It is important to note that by receiving the CSG, children are also able to gain access to other government services through the exemption of paying school fees, medical examinations in public hospitals, and lower tariffs for electricity and water in municipalities*."

Moreover, the study found that more participants felt that grants are useful in society. For instance, one of the participants had this to say: "*Well for me I would say, various forms of grants, especially the CSG, Disability Grant (DG) and Old Age Grant (OAG) are useful in improving lives of beneficiaries with the advantage of enabling them to gain access to basic day-to-day needs"*.

These findings are in line with the views shared by Hall (2010), who argues that grants provide opportunities to get employment, improve education level and reduce the level of poverty in millions of families. Some participants also noted the contribution of grants in increasing a longer lifespan for families while reducing generational poverty. In concurrence with the findings above, Van Der Berg, Siebrits, and Lekezwa (2010: 01) observe that "South Africa has a well-developed social assistance system that significantly reduces extreme poverty, in part because the grants are very well targeted".

In support of these findings, Hall (2010) observes that there has been a general improvement in the payment of social grants. However, the later author states that a more comprehensive social security system is needed to improve paying social grants. In line with these views, Armstrong and Burger (2009: 01) observe that "despite South Africa's transition from apartheid in 1994, the social landscape is still fragmented along racial lines". They add that "South Africa has an impressive social grants system by international standards, with social assistance spending as a percentage of GDP comparing to Western European countries during the 1980s (the height of the welfare state)".

4.2.2 Unintended outcomes of the payment of social grants

One of the themes that emerged during the interviews relates to the unintended outcomes (positive and negative) of social grants' payment. It emerged during the interviews that social grants payment has a positive effect on alleviating poverty and assisting beneficiaries to live a normalized life. For instance, one of the participants mentioned that: "*Well, social grants have improved nutritional diet and habits for beneficiaries*". Similar sentiments are shared by Reddy and Sokomani (2008), who argue that social grants enable women to improve their choice of life in general. In addition, it is important to note that participants also noted the high cost of maintaining regular payment of social grant beneficiaries, primarily through a cash payment system. Moreover, the findings show that, to a great extent, participants acknowledged that social grants contribute greatly to household income security.

More than one participant expressed this view by noting that: "*To be honest, the social security, in general, contributes to social cohesion*". A similar study established that social security provision in South Africa does not always reach those who it intends to benefit (Bähre, 2011; Booysen, 2004). This is attributed to the fact that the dynamics of development

levels are not similar across South Africa. According to Armstrong and Burger (2009), South Africa is one of the world's unequal countries. It has been observed that the access to merchants to enable disbursement of social grant money and spending thereof affect beneficiaries in urban and rural areas different.

The study also found that access to their social grants often means long travel for the rural folks, and sometimes it eats into their meagre social grant. According to Hall (2010), improved administration of payment of social grants, including increasing of "infrastructure of access" to social grants, is required to reduce increasing fraud cased. In line with the views above, the study found that SASSA needs to modernize its systems in the long term and move into the digital space and integrate all systems from application to approval and payment.

Sadly, it emerged during the interviews that there is an abuse of grants by some of the recipients. In a nutshell, participants point to the grant's mistreatment by some recipients who use it for things other than their basic needs. In concurrence with these views, Armstrong and Burger (2009) note that families are assured do necessities through social grants.

Furthermore, participants highlighted the role social grants play in alleviating poverty, while in some cases, access to a social grant enables the entire family to improve their livelihoods. In his own words, one of the participants said the following: "*Truly speaking, it is important to note that social grants contribute to the decrease in crime and there is a link between social security and employment opportunities"*.

Some of the participants were of the view that social grants create dependency. As beneficiaries are receiving their social grants and other indigent policy benefits for free, this makes others view the social grant to make money. Having more children; have the potential to make people not develop themselves, sustain their lifestyle, and have created a perception that people who receive it are generally lazy.

4.2.3 Social grant system as value for money

Research participants were asked to comment on the value of the social grant system. It emerged during the interviews that the social grant system is the value for money. One of the

participants indicated that: "*Well for me, the power of the social grant payment has activated various local economies in South Africa, as people ply the entrepreneurial acumen during payment days"*. In support of these findings, Patel (2012: 106) observes that "the reduction of poverty after the demise of apartheid is attributed largely to South Africa's expansive social protection program". He adds, "A key driver of this growth has been the Child Support Grant established in 1998". He further mentions that "Although the grant was not intended only for women caregivers of children, it is accessed mainly by women".

In support of these views, Reddy and Sokomani (2008: 94) believe that social grants have led to improvements in people's lives, assisted the growth of small and medium enterprises while helping people alleviate poverty. It is important to note that the provision of social grants is a constitutional requirement in South Africa. Social grants are South Africa's biggest success story targeting the elderly, disabled, and children.

Numerous studies have commended the positive socio-economic impact of social grants on poverty and inequality (Reddy & Sokomani, 2008: 94; Hall, 2010; Van Der Berg, Siebrits, & Lekezwa, 2010). This sentiment was also shared by one of the participants as follows: "*Had grants not been available for the poor and vulnerable poverty, income inequality, and unemployment would have been much higher*". In line with these findings, Bähre (2011: 371) opines that social grants enabled the stabilization of the poor's income and their social standing. He further observes that in 1998, a mere 2.4 million people were accessing social grants. It means that the coverage of social grants is more comprehensive. However, Altman, Hart, and Jacobs (2009: 345) argue that "While deep chronic hunger has fallen with the expansion of the social grants, under-nutrition is a severe and widespread challenge".

Similar views are shared by Booysen (2004: 45), who argues that "South Africa has a well-developed system of social security and the reach of the social grant safety net has expanded rapidly over the past five years". According to Armstrong and Burger (2009: 1), various policies and regulations have been enacted to enable prompt distribution and social grants payment. Though faced with glitches, there are moments filled with glory for an operationally efficient organization to meet diverse clientele' needs. The findings suggest that the social grant system forms the core of South Africa's effective poverty alleviation

programme, which is key in the multi-dimensional development strategy. However, it is worth pointing out that no single approach will alleviate poverty on its own.

According to Patel (2012), the biggest grant in terms of beneficiaries is the CSG which has been increased to over children until 18. The study found that social grants have been for decades contributing and continue to contribute to the reduction of unemployment, inequality, and diseases. Lekezwa (2011: 01) argues that "although there is cause for concern regarding the propensity of social grants to affect people's behaviour negatively, there is a case to be made for retaining grants as an important, though not the only, form of anti-poverty strategy".

4.2.4 SASSA as a representation of the government's intention

Another theme that emerged during the interviews relates to SASSA as an accurate representation of the government's intention. Research participants were asked to comment on whether SASSA and the payment of social grants represent the government's true intentions, which is to provide for those who cannot provide for themselves. The findings show that participants believed that SASSA is seen in South Africa as representing government intention when cushioning society in general. At the same time, it addresses the issue of poverty, unemployment, and inequality. In response to this matter, one of the participants shared the following: "*It is important to note that government from the onset decided to create an institution to manage social security and this is quite commendable as grants are helping the country in terms of alleviating poverty and inequality*". According to Altman, Hart, and Jacobs (2009: 345), in its understanding of poverty alleviation and inequality, the government established an inter-ministerial committee to set the tone towards creating a suitable market place of ideas to build effective social security for South Africa.

Consequently, through the collective effort, a report on the comprehensive social security for South Africa was born. Another research participant shared the following: "*The report had far-reaching implications for the provision of social grants in South Africa"*. According to Lekezwa (2011: 1), the report proposed the structures, the approaches, the strategies towards a comprehensive Social Security approach for South Africa. Booysen (2004: 45) shared these sentiments and argued that social assistance (security) has also improved families' standard of living across South Africa. In support of these views, another research participant also

mentioned that: "*Social security protects the poor and vulnerable in their exposure to the risk of life"*. Still, in support of these views, another participant expressed the following: "*A child that is in receipt of a CSG is indeed likely to have his/her growth and development safely monitored*".

Satumba, Bayat, and Mohamed (2017: 33) echo these sentiments by noting that early uptake of the CSG has improved children's higher scoring in mathematics and reading ability. The latter author further argues that grants generally reduce the likelihood of being sick due to access to the basics of life. On the contrary, Surender (2010: 39) notes that "despite the absence of an unemployment grant in South Africa, there is growing concern that other social assistance provision might nevertheless weaken work motivation and create a 'dependency culture'". In line with these findings, Lekezwa (2011: 01) argues that "Social assistance is a significant and fiscally costly component of anti-poverty policy in South Africa.

4.2.5 Services rendered by SASSA

One of the themes that emerged during the interviews relates to the services rendered by SASSA. This was after the research participants were asked to comment on the services that SASSA renders. This was critical as the study intended to ascertain whether participants were aware of SASSA's services. It was evident during the interviews that research participants were aware of the services rendered by SASSA that it specializes in offering social grants to the deserving citizenry.

In line with these findings, Booysen and Van der Berg (2005: 545) observe that SASSA is a nationwide organization that provides the following grants to the poor and vulnerable: Old Age Grant; Child Support Grant; Foster Care Grant; Disability Grant; War Veteran's Grant; Care Dependency Grant; Grant-in-Aid; and Social Relief of Distress. In line with these findings, Lekezwa (2011: 01) notes that "as a measure of reducing poverty and improving the non-social indicators of the poor, the government has expanded the social grants since the advent of the new democracy".

4.2.6 What model/s does SASSA use to deliver its services

A question was posed to the research participants as to what model does SASSA use to provide its services. Strangely, it emerged during the interviews that participants were not

sure of the model that SASSA is using to pay grants. It became clear that grant recipients did not care about the system used for the payment of grants. They were happy that they were receiving the money, and that was enough for them. In addition, it is essential to note that grant recipients appreciate that every month they receive their social grants.

However, some of the participants indicated that although they appreciate that they are receiving the money, they also raised a concern that applying for grants generally takes longer. They believe that this is due to administrative requirements and red tapes. It is worth noting that it emerged during the interviews that SASSA is instrumental in the application and approval process. In support of the above views, Sinyolo, Mudhara, and Wale (2016: 154) note that to improve its services, SASSA decided to outsource the payment system to external service providers over the years. It became clear that some of the participants were very much aware of the system that SASSA uses. For instance, one of the participants said: "*I am very much aware that SASSA uses a hybrid model, which means that SASSA is a state-run agency that follows internal processes. This is done by developing a payment file that is disbursed to the linked SAPO-account to effect payments"*. It is important to note that the distribution of payments also happens through ATMs, Over the Counter at merchants, and cash pay-points.

4.2.7 SASSA's target market

Another theme that emerged during the interviews relates to SASSA's target markets and how the SASSA system helps them. The study found that the majority of beneficiaries are children. In line with these findings, Woolard, Harttgen and Klasen (2010: 01) observe that SASSA targets vulnerable children, older people and people with disabilities. In their study, Sinyolo, Mudhara, and Wale (2016) state that SASSA helps alleviate poverty and restore dignity. The study also found that some participants believed that the centrality of SASSA in assisting them in providing for their daily needs.

4.2.8 SASSA's Skills

A question was posed that relate to the skill sets that SASSA officials possess to enable effective social grants. The study found that participants believed that SASSA officials need to have social security background when interacting with or working for SASSA. It also

emerged during the interviews that SASSA officials require to have technical computer skills that enable them to manage extensive information systems. Furthermore, it was deemed necessary for SASSA officials to have the ability to plan effectively and be multilingual. They interact with numerous and different citizenry who speak eleven official languages.

4.2.9 Client experience regarding payment of grants

Another theme that emerged during the interviews relates to the client experience regarding the payment of grants. In a nutshell, it is essential to note that SASSA clients were reported to be satisfied with the services offered to start from the application to the approval stage. However, the study found that some of the SASSA officials mentioned that beneficiaries drive long distances to access their grants. For instance, one of the officials indicated that: "*You see, it is hard for some of the beneficiaries as they have to travel long distances to reach the pay-points*". Another SASSA official shared a similar sentiment that reaching pay-points is a challenge for some beneficiaries, especially in rural areas. Moreover, some of the officials believe that outsourcing the core functions of SASSA, which is the payment of social grants, leaves SASSA unable to control an essential part of its business processes.

Another SASSA official mentioned that with the increasing number of beneficiaries using SASSA/SAPO cards, different service standards are experienced at Post Offices. Moreover, the study found that the turnaround time for beneficiaries who claim refunds for illegal deductions made on their grants is unpleasant. It also emerged during the interviews that the amount of fraud that beneficiaries experience at various ATMs, Over-The-Counter merchants, and pay-point is a serious course for concern. On a positive note, though, it is essential to note that SASSA officials believe that beneficiaries are knowledgeable about their social grants.

Satumba, Bayat and Mohamed (2017: 33) conducted a study to look at the impact of social grants as a social protection measure implemented by the South African government. They established that "this anti-poverty measure has contributed significantly to reducing poverty levels in South Africa" (Satumba, Bayat & Mohamed, 2017: 33; Surender et al., 2010). Booysen and Van der Berg (2005: 545) observe that "social grants may play an important role in mitigating the impact of HIV/AIDS". In addition, these authors state, "eligibility for

these grants is driven in part by the increasing burden of chronic illness, the mounting orphan crisis and the impoverishment of households associated with the epidemic".

4.2.10 Technology for social grants payments and its effectiveness

Another theme that emerged during the interviews relates to the information technology system used by SASSA to pay social grants and its effectiveness. Government officials mentioned numerous information technology systems during the interviews, and they include SOCPEN, Live Link, BANKSERV, and IGPS.

Moreover, another cohort of SASSA officials who took part in the interviews indicated that SASSA uses the Social Pension System (SOCPEN), which is used to keep personal records of beneficiaries; Integrated Grant Payment System (IGPS), which SAPO uses to pay grants, get outstanding balances or related statement; Integrated Customer Care Application System (ICCAS) manages customer complaints and disputes; Live Link keeps a record of all notifications to beneficiaries, including suspension of grants letters; BANKSERV an automated clearing house operating nationally which processes billions of transactions of South African Rands, and is used by banks, corporates, government and retail sector; Basic Accounting System (BAS) to pay money to Post Office to process grants; Oracle to pay service fees to the Post Office and staff salaries.

Observation made is that these systems are mainly within the SASSA payment system and partly involve approved applications and payment processes. Understandably so, numerous beneficiaries did not know exactly what systems SASSA was using to enable prompt payment of social grants. This could easily be attributed to the fact that most SASSA beneficiaries are young and older citizenry who would generally do not bother about knowing types of technologies used to pay for their grants. The only thing that matters most to them is to receive the money.

4.2.11 SASSA's ways of solving customer challenges

When asked to comment on how SASSA put in place to solve customer challenges, some of the SASSA officials revealed that the organization has a toll-free customer care line that operates from Mondays-Fridays 07h00-16h30. It was also mentioned that the toll-free line is free from a Telkom line or Telkom cellphone number. In his own words, one of the officials

said: "*Well, it is safe to say SASSA has regional customer care lines which deal with localized social grant enquiries*". In addition, some of the officials were aware of the walk-ins at local offices that enable customer queries to be attended to in person, on weekdays, and during working hours. Moreover, some of the officials were aware of the dedicated regional customer queries email. In support of the findings above, the South African Social Security Agency (2020) states that it has put a toll-free customer care line that operates from Mondays-Fridays from 07h00-16h30 that was strictly established to address the challenges experienced by its customers.

4.2.12 New technologies or new knowledge used by SASSA

Another theme that emerged during the interviews relates to the latest technologies or new experience SASSA uses to deliver services. The findings show that the new SASSA card is one of the unique elements of SASSA's latest technologies to enable customers to access social grants. One of the SASSA officials had this to say: "*The SASSA card is in response to the calls to support the digital era and movement towards a cashless environment which was established to reduce high risk and maintenance associated with handling hard cash"*.

It also emerged during the interviews that SASSA is concerned with the current number of pay-points. Hence it decided to close down an increasing number of pay-points. This move has encouraged many beneficiaries to migrate to the National Payment System (NPS), including merchants and retail stores. It was also mentioned that SASSA's ability to interface with the Home Affairs National Identification System (HANIS) is also critical in delivering promoting prompt access to social grants. In line with the above findings, the South African Social Security Agency (2020) states that in support of the digital transformation that is currently taking place in many organizations and countries, the card for accessing social grants is a sign of embracing technology and support of the digital era and movement towards a cashless environment.

4.2.13 Organisations working with SASSA to deliver services

When asked to comment on the organisations and partners working with SASSA to deliver its services to the customers and the type of support these organisations and partners provide, research participants revealed that the Department of Home Affairs plays a critical role in

delivering SASSA services. They added that the partnership between the two is of utmost importance as it enables SASSA to verify applicants' identity documents.

Furthermore, one of the participants appreciated the Department of Social Development's contribution to which SASSA reports. The study also found that the National Treasury, which is also responsible for all financial injection and projection, including agencies for tax collection, is critical in enabling SASSA to have the revenue to pay social grants. The South African Police Service (SAPS) was also indicated as one of the essential players that ensure much-needed affidavits to various needs of social grants applicants.

In addition, the study found that more role players ensure the successful delivery of social grants. For instance, one of the participants mentioned that: "*The relationship between SASSA and SAPO, including banks and merchants in South Africa is critical in the successful payment of social grants"*. It also came out during the interviews that other services include various service providers contracted to provide security for buildings, cleaning, and information technology support. The findings further depict that Q-link is vital in administering deductions for funeral policies of social grants. BankServ is seen as the primary clearinghouse that enables the payment of social grants into various beneficiary accounts. The Department of Justice and Constitutional Development, which, for example, is responsible for issuing a court order to the foster care grants.

4.2.14 SASSA and involvement of its clients in creating services

Views relating to SASSA involving its clients in creating services were expressed during the interviews. The study found that SASSA involved its customers in its business process to ensure that services are rendered seamlessly. For instance, one of the participants mentioned that: "*SASSA normally requests clients to provide feedback on services it provides, including asking for recommendations of how to improve the services for better enjoyment"*. In line with these findings, SASSA (2020) states that in ensuring seamless service, the organisation (SASSA) introduced a customer feedback form that beneficiaries use to provide feedback. The study found that this also includes suggestion boxes within SASSA offices regarding various issues raised by beneficiaries. In addition, it emerged during the interviews that customers are also encouraged to use the customer care line, customer care emails, and walk-ins for any matters they feel should be improved.

Furthermore, the study found that SASSA has undertaken customer surveys to check customer needs and understand various issues on social grants in other instances. Another participant shared that: "*Over the years, SASSA has held ongoing engagements with communities, while also consulting and holding information sessions with faith-based organisations and a wide-range of Non-Governmental Organisations (NGOs)*". In line with these findings, SASSA (2020) states it is doing all it can to ensure excellent and quality service to its clients. For example, one of the participants mentioned that: "Education campaigns of various aspects of social grants are held to inform and mobilise beneficiaries around various issues of social grants, ranging from keeping their cards and Personal Identification Numbers (PINs) safe to qualifying requirements for various types of grants". The study found that using radio, television, and various multimedia platforms (Facebook and Twitter), SASSA can also receive feedback from a diverse clientele.

4.2.15 Processes followed by SASSA for social grants payments

Views were sourced from SASSA officials about the processes that SASSA follows to enable social grants. It emerged during the interviews that SASSA uses the application for the approval process. One of the disadvantages of using the application for the approval process is that applications cannot be processed online. For instance, one of the participants said: "*Applicants must present themselves at SASSA offices to make an application"*. This also serves to verify the details of the applicant. The study found that the essence of the SASSA processes that enable payment is the application (medical assessment to those applying for disability grants), payment process, beneficiary maintenance, and customer care. In addition, the study found that it is the beneficiary maintenance that allows beneficiaries to make certain amendments to their grants. For example, beneficiaries can change how they want to receive their grants.

4.2.16 Elements of a good SASSA service

Another theme that emerged during the interviews relates to what a good SASSA service should involve. Research participants highlighted numerous elements and services that are vital for SASSA in its mandate execution. For instance, these services include the best customer experience, the most convenient way to receive or access SASSA services, allowing the self-service system, and automation of services. Moreover, some of the services included:

home visits to bedridden beneficiaries, giving people an option to use a merchant or ATM, payment of a grant on time, online access to services, accommodation of the needs of people in developed and non-developed places, and the use of customized and South African solutions that can meet the local demands of beneficiaries. In line with these findings, Lekezwa (2011: 01) observes that "the country's social grant system is advanced and covers a broad range of individuals, as it is intended to cover vulnerable individuals over their life course from childhood to adulthood and into old age".

He further argues that "policy discourse surrounding the grants centres on the sustainability of the system and their implications for development". Moreover, he argues that "it is therefore important that their significance is shown and that their impact is illustrated by highlighting their reach into severely poor households". According to Booysen (2004: 45), "South Africa has a well-developed system of social security and the reach of the social grant safety net has expanded rapidly over the past five years". He adds that "social grants are likely to play an important role in mitigating the impact of HIV/AIDS, given that eligibility for these grants is driven largely by the increasing burden of chronic illness, the mounting orphan crisis, and the impoverishment of households associated with the epidemic".

4.2.17 SASSA's management of social grant services

Another theme that emerged during the interviews relates to how SASAA manages the provision of social grants. The study found that some of the research participants were not happy with how some of the services are delivered. For example, one of the participants and supported by others said: "*Well, honestly speaking, sub-contracting some of the key roles of payment of social grants puts SASSA in a weaker position in the administration and payment of social grants"*. Moreover, the study found that while beneficiaries note that the application to approval of a grant process is seamless, challenges are being experienced in accessing their grant money once the grant has been approved.

Overall, the study found that SASSA performance is good because it balances paying grants regularly on time. Similar sentiments are shared by Lekezwa (2011: 01), stating that "the extent to which the cash transferred to poor households via the grant programmes reduces poverty is likely to be influenced significantly by the decision-making structures in the grant-receiving households". He adds that "there is evidence that grant money is shared in extended

households, which suggests that decision making is broadly unitary or cooperative". Booysen and Van der Berg (2005: 545) observe that "social grants reduce inequality and decrease the prevalence, depth and severity of poverty in affected households". However, they added that "these transfers also have disincentive effects on employment, while non-uptake is in some cases higher amongst the poorest".

4.2.18 SASSA'S ways of improving services

Participants believe that SASSA can be on top of its game if it insources critical business processes, for instance, from application through payment approval. This, in essence, will enable SASSA to be in control. When asked to comment on this matter, one of the participants mentioned that: "*Well, I think SASSA needs to amend various legislation governing social assistance and social security, in general, to enable it to create a dynamic organization able to responded better to the needs of clients, and staff alike"*. In essence, SASSA officials believe that this will lead to improvements in the technology, services and overall organizational processes. In addition, some of the participants mentioned that: "*For me, to be honest, SASSA needs to increase or add more channels or service points to enable beneficiaries to access their social grants with ease"*.

Furthermore, one of the participants said: "*SASSA needs to automate key business processes, and integrate key departments in the payment of social grants"*. In line with these findings, Lekezwa (2011: 01) observed significant challenges in the system, such as the fact that no poverty grant explicitly targeted the unemployed. Consequently, too much strain is placed on the resources of grant-receiving households that the whole household is plunged into poverty".

4.2.19 Strategies for improving the service design at SASSA

Another theme that emerged during the interviews relates to the strategies adopted to improve the service design at SASSA. The findings show that SASSA needs to move towards constant innovation and design new systems to manage South Africa's social grants. During the interviews, SASSA also emerged in a favourable position to strengthen its leadership and futuristic ability – and thus enable improved payment of social grants.

On top of that, the participants also highlighted the centrality of SASSA in investing heavily in research and development to enable the organization to be on the cutting edge of technology, especially in the payment environment. Furthermore, it was established that from a people's perspective, SASSA should train its staff regularly to create a modern employee for the payment of social grants, thus contributing to change in employee attitudes which are vital in designing and contributing to effective service delivery. In line with these findings, Lekezwa (2011: 01) notes that "as a measure of poverty alleviation on their own, the grants are not enough and South Africa's poverty alleviation strategy has to rest primarily on economic growth and job creation".

Woolard, Harttgen and Klasen (2010: 01) argue that "although improvements have been made, poverty levels are still high in South Africa while varying across the provinces". These authors state that "the current economic downturn and the sharp increase in social assistance expenditures in recent years have shown the importance of the social security system of South Africa to alleviate poverty and to prevent people from falling into poverty". In their study, Sinyolo, Mudhara and Wale (2016: 154) aimed to investigate the incentive/disincentive impacts of social grants on the proportion of land area cultivated by rural households; social grants are now seen as strategies to promote rural livelihoods in South Africa.

SECTION B

4.3 DATA ANALYSIS OF THE DOCUMENTS

4.3.1 SASSA Grants that alleviate extreme poverty

From document analysis, evidence suggests that SASSA grants alleviate extreme poverty in the short and long run. This is because SASSA benefits are social grants that benefactors receive over a long period. The documents analysed also indicate that social grants alleviate extreme poverty by enabling a series of financial grants to benefactors. Table 4.1 below illustrates SASSA grants' results that alleviate extreme poverty in the past decade (2009 – 2019).

Table 4.1 SASSA Grants that alleviate extreme poverty (2009-2019)

Type of Benefit	Monetary Value	Number of beneficiaries
Child Support Grant	5 billion	1.3 million
Older person grant	8 billion	2 million
Grant in Aid	2 billion	800 000
War veteran grant	900 000 million	20 000
Care dependency grant	800 000 million	500 000
Disability grant	700 000 million	220 000
Foster child grant	1.2 billion	900 000
Social Relief of Distress	416 719 553,29	

Source – Author's compilation from SASSA annual reports.

From the above Table, evidence suggests that 8 social grants are availed to benefactors that enable them to pay basic needs. The documents analysed suggest that SASSA grants effectively alleviate extreme poverty and thus represent the government's true intention. This is achieved through a series of SASSA grants and relative expenditure per grant over ten years. Table 4.2 below indicates the social grant-by-grant type and an annual increase of grant types in the past five years.

Table 4.2: Social grant by grant-type and an annual increase in the past five years

Type of Benefit	2014/5	2015/6	2016/7	2017/18	2018/19
Child Support Grant	2,750,857	2,873,197	2,969,933	3,086,851	3,194,087
Older person grant	753	587	429	326	245
Grant in Aid	1,198,131	1,164,192	1,120,419	1,112,663	1,085,541
War veteran grant	66,493	73,719	83,059	113,087	137,806

Care dependency grant	114,993	120,268	120,632	126,777	131,040
Disability grant	536,747	532,159	512,055	499,774	470,015
Foster child grant	10,927,731	11,341,988	11,125,946	11,703,165	11,972,900
Total	15,595,705	16,106,110	15,932,473	16,642,643	16,991,634
Annual Growth	4.42%	3.27%	-1.08%	4.46%	2.1%

Table 4.2 above indicates the growth of grants to beneficiaries on year to data analysis over the past 5 years. Furthermore, empirical evidence from documents analysed suggests that the foster child grant is on the increase. This indicates a general rise in family life and family responsibility, as many children are given to foster families.

In 2018, SASSA achieved a coverage ratio of 82.48%, hence, one of the world's highest. Nonetheless, an estimated 1.83 million children in South Africa are excluded from the support network; therefore, one of the SASSA priorities is to include every child in financial inclusion in the next few financial years. Furthermore, the document analysed shows that the exclusion levels are more prevalent amongst the youngest, with only 56.7% of infants under 1 year accessing the Child Support Grant. From this realization, there is an urgent need to enable full financial inclusion to all eligible children and reduce the infant mortality rate and loss of productive years.

From document analysis, evidence also suggests that SASSA has an annual budget that funds the administration of this vital chapter of service delivery. From the analysis, several service-related activities are allocated funds for training and development, maintenance of devices, and procurement of devices used to enhance service delivery. Table 4.3 below illustrates SASSA's budget on the value-adding service mechanism in the past 5 years.

Table 4.3: SASSA's budget on value-adding service mechanism in the past 5 years

Activity	2014/5	2015/6	2016/7	2017/18	2018/19
General Administration	750,857	873,197	969,933	286,851	194,087
Customer Service Training	178,530	128,587	130,429	150,326	180,245
Procurement of devices	898,131	764,192	120,419	112,663	585,541
Maintenance of device	66,493	73,719	83,059	43,087	37,806

From the above table, four activities, namely general administration, Customer service, Procurement of devices, and budgeting maintenance, are allocated annual funding to enhance service delivery. General Administration's budget is reducing every year, with 2018/19 having the lowest budget. Furthermore, there has been declining investment in devices' maintenance, which is a key component of service design operations.

In terms of document analysis, empirical evidence deduced substantiates that SASSA grants provide value for the money for development and government as a whole. The evidence is entailed in the situational analysis of annual reports of SASSA. According to SASSA (2018), the SASSA mandate is to provide financial and social assistance to all eligible low-income earners. For instance, SASA's social assistance programme makes provision for income support for older persons, people with disabilities, and children. Furthermore, social assistance from SASSA is South Africa's largest safety net against destitution and poverty and promotes social and financial inclusion. *Figure 4.1* below indicates the value of the South Africa grants system.

Figure 4.1: The value of the South Africa grants system

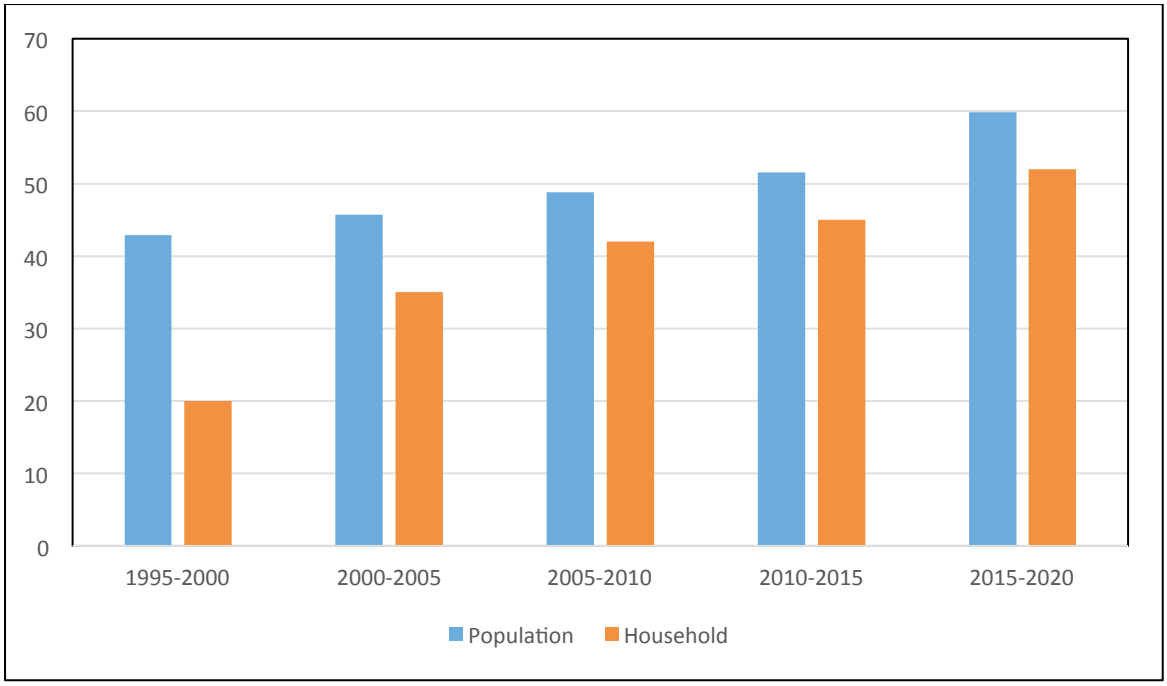


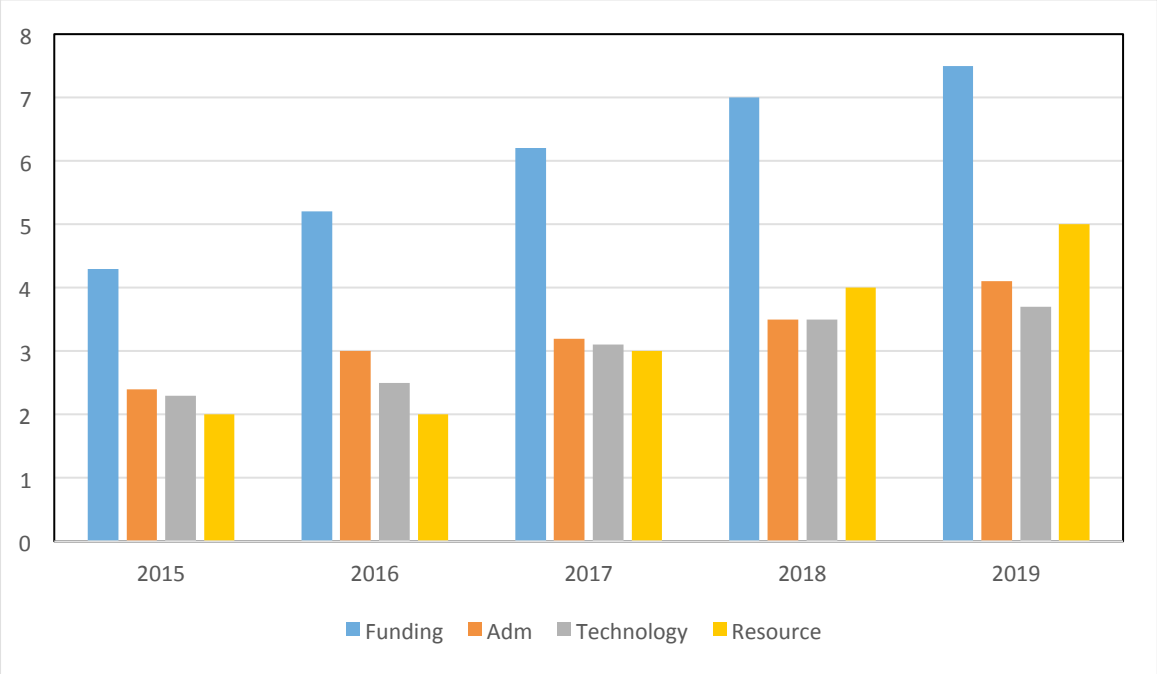
Figure 4.1: Source – Author's compilation from SASSA and Statistics South Africa records.

From *Figure 4.1* above, empirical evidence indicates a relationship between population growth and household on a social grant. This shows several viewpoints that underscore the value of social grants. Empirical evidence from SASSA annual reports and government policies enhances government intentions on availing social grants to low-income households and individuals.

The SASSA Act (13 of 2004) and the Social Assistance Act (2004) inform evidence deduced from the document analysis. This Social Assistance Act was introduced in 2004, and it is regularly updated with regulations to meet society's changes regarding the payment and administration of social grants. Provisions of the Social Assistance Act set qualifying criteria and conditions for various beneficiaries eligible to access social grants to enjoy their benefits. In addition, amendments to the act were affected to accommodate multiple beneficiaries. According to SASSA Annual Report (2009/10:9), men used to access the old age grant at 65; the age was equalized to women to make the eligibility age 60 for both men and women.

The study deduces that SASSA makes a significant increase in improving intangible and tangible resources committed towards service delivery from the document analysis. *Figure 4.2* below illustrates the SASSA percentage increase in funding on key aspects that lead to service design and improved service delivery.

Figure 4.2: SASSA percentage increase of funding on key aspects



From the document analysis, evidence indicates that SASSA increases the allocation of funds and resource towards service delivery on an annual basis. They also suggest that government funding is increased on an annual basis, an administration cost of service delivery, technology, and other critical resources in service delivery.

From document analysis, evidence suggests that the above listed social grants are provided nationwide. *Table 4.4* below illustrates social grants per province and their cumulative frequency.

Table 4.4: Social grants per province and their cumulative frequency

Province	Population Est. 2017	Social Grants as of January 2018	Grants as a % of the total population	Cumulative Frequency
EC	6 498 700	2 764 814	42.54	0
FS	2 866 700	998 360	34.83	42.54
GP	14 278 700	2 590 811	18.14	77.37
KZN	11 074 800	3 868 512	34.93	95.51
LP	5 778 400	2 461 453	42.60	130.44
MP	4 444 200	1 461 387	32.88	173.04
NW	3 856 200	1 221 385	31.67	205.92
NC	1 214 000	473 247	38.98	237.59
WC	6 510 300	1 556 902	23.91	276.57
Total	**56 521 900**	**17 396 871**	**300.78**	**300.48**

Source – SASSA and authors' compilation

From *Table 4.4* above, evidence from deduced suggests that SASSA services are spread in all population segments and provinces around South Africa. The document analysis showed that SASSA implements various programs that enhance service design concepts. In the context of service design, this programme is responsible for the core business of SASSA by enhancing the implementation mechanism of the full value chain of service delivery and grants administration. In this instance, the internal service mechanism integrates other departments and levels within SASSA to ensure daily service delivery and client satisfaction.

According to the documents analysed, the theory informing the study suggests that key areas that SASSA needs to improve include payment management, Beneficiary Management, Policy Review and Implementation, Customer Care, and Technology. Evidence indicates that SASSA offers different types of social grants to different segments of society from document analysis. *Table 4.5* below illustrates SASSA's types of benefits and their rank of dominance in the past 10 years.

Table 4.5: Types of benefits offered by SASSA and their rank of dominance the past 10 years

Type of Benefit	Beneficiaries	Age parameter
Child Support Grant	Children under 18 years from low-income parents.	0-18
Older person grant	Older citizens for more than 65 years.	65 and above
Grant in Aid	Old and disability grants	18 and above
War veteran grant	Grant given to war veterans	50 and above
Care dependency grant	Grants to take care of a child with a disability.	0-18
Disability grant	Unable and unfit to work	18 and above
Foster child grant	Grant given to foster parents	0-18
Social Relief of Distress	Citizen facing undue hardship	All Ages

From the table above, there are eight types of grants that target alleviating extreme poverty. Evidence from the table indicates that SASSA social grants target children between 0 – 18 years, the disabled and elderly citizens. Furthermore, evidence suggests three grant systems: child support grant, care dependency, and foster child grant mainly target children between 0 – 18 years.

From document analysis, evidence deduced indicates that the SASSA service design approach is systematic and involves all departments in the organization. These departments have different roles that enhance service delivery. *Table 4.6* below indicates human capital at SASSA.

Table 4.6: Human Capital at SASSA

Level	Number of workers	Role in service delivery	Skills requirement	Types of skills
Top Management	4	Decision making	Conceptual Skills	Management, Human capital development, and Strategic management.
Senior Management	110	Decision making	Conceptual	Management, Human capital development, and Strategic

				management.
Professional Qualified	1166	Decision making & Implementation of decisions	Conceptual and tactical.	Management, Human capital development and Strategic management. Customer service, computer skills.
Skilled	3454	Implementation of decisions	Tactical skills	Customer service, computer skills.
Semi-Skilled	5501	Implementation of decisions	Tactical skills	Customer service, computer skills.
Unskilled	21	Implementation of decisions	Unskilled	Unskilled
Total	10 256	-	-	-

In the above table, documented evidence suggests that skills combine technical and conceptual skills to achieve SASSA objectives. In addition, a high number of SASSA employees are skilled to deliver social grants services. From document analysis, evidence suggests that SASSA is consistent in providing services to social beneficiaries, eradication of extreme poverty, and improving living standards in South Africa. Thus, SASSA systems are effective. *Table 4.7* below depicts the types of grants and their funding in the past four years.

Table 4.7: Types of grants and their funding in the past four years

Type of Benefit	**2015/6**	**2016/7**	**2017/18**	**2018/19**	**Rank**
Child Support Grant	2,873,197	2,969,933	3,086,851	3,194,087	1
Older person grant	587	429	326	245	7

Grant in Aid	1,164,192	1,120,419	1,112,663	1,085,541	2
War veteran grant	73,719	83,059	113,087	137,806	6
Care dependency grant	120,268	120,632	126,777	131,040	5
Disability grant	532,159	512,055	499,774	470,015	4
Foster child grant	11,341,988	11,125,946	11,703,165	11,972,900	3

Analysis from *Table 4.7* gives more evidence on the types of grants given to the needy and their relative rank. The ranking also confirms that the CSG is one of the widely distributed kinds of grants for SASSA, which also connects with the conclusion that access to the CSG is assisted by an effective service design process and strategy.

From document analysis, evidence indicates that several technological devices are used to deliver SASSA services. *Table 4.8* below shows the value of technological devices that SASSA uses in the past 5 years.

Table 4.8: Value of technological devices used by SASSA in the past 5 years

Device	**2014/5**	**2015/6**	**2016/7**	**2017/18**	**2018/19**
Desktop	875,085.00	973,197	969,933	986,851	994,087
Laptops	478,530	528,587	430,429	550,326	680,245
Other computer accessories	78,131	65,192	111,419	133,663	278,541
Server	88,493	93,719	78,059	98,087	87,806
Software	78,990	84,889	85,789	101,909	110,980
LAN	400,896	450,005	560,562	660,569	782,796

Analysis from *Table 4.8* above indicates the annual value of technological devices used by SASSA for service delivery. In broad terms, technological devices are segmented into two sections tangible and intangible devices. Real devices include desktops, computer accessories, laptops, and servers, while intangible devices include software and LAN.

4.4 SUMMARY

This chapter aimed to present the study's findings. It was divided into two sections: qualitative data from interviews and quantitative content analysis. The document analysis focused on the annual reports and annual performance plans of SASSA from 2007/08 – 2018/19. The next chapter, five presents a summary of findings, conclusions, and recommendations.

CHAPTER FIVE
SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter aims to summarise the findings and provide concluding remarks and recommendations based on the study's findings. The chapter also discusses the limitations of the study, the contribution to the study, limitations of the study, and recommendations for further research. The study's purpose was to identify the key factors that will lead to improved service design for SASSA, which includes focusing on the individual needs of social grants beneficiaries and levels of service design enjoyed by beneficiaries.

The study also aimed to examine the effect of the service design approach in the payment of social grants paid by SASSA. Premised on broad conceptual and empirical foundations, the study attempted to establish fundamental factors that affect grant assistance. In this instance, the study tried to answer key research objectives and achieve the study's objectives.

5.2 SUMMARY OF THE KEY FINDINGS

In summary, the study found that:

- The social assistance system produces and contributes to the intended objective of fighting unemployment, poverty, and inequality and improves the lives of vulnerable communities.
- A more comprehensive social assistance system is needed to improve the efficiency of paying social grants, especially for people between 18 - 59 years
- Social grants have improved nutritional diet and habits for beneficiaries and have contributed significantly to household income security.
- Social grants, in general, contribute to social cohesion and is value for money
- Social grants are South Africa’s biggest success story, despite periodical challenges
- There is an understanding of SASSA's types of services and less knowledge of the War Veteran’s Grant, and more education has to be affected in this matter.
- There is a misconception about what the Social Relief of Distress Grant entailed, and more education has to be done in this matter.
- There is no proper knowledge of the model used by SASSA to pay grants

- The provision of SASSA services is full of glitches, which affects the payment of social grants. Its usage of the combination of old and new modern technology systems contributes mainly to this matter.
- SASSA uses a hybrid model to deliver its services. However, there is no certainty of the model used by SASSA used to pay grants.
- Social assistance provision in South Africa does not always reach those whom it intends to benefit.
- There is a need for improved administration of payment of social grants, which entails that SASSA needs to modernize its systems.
- There are indications that most of the recipients abuse their grant.
- There is a year-on-year growth in grant recipients.
- Social grants create dependency and make other beneficiaries view it as a way of making free money.
- There is satisfaction with services experienced by SASSA, starting from the application to approval of social assistance.
- Beneficiaries using SASSA/SAPO cards experience different standards of service delivery.
- Some beneficiaries do not have access to their refunds because of illegal deductions made on their accounts. There are several fraud cases that they experience at various ATMs, Over-The-Counter merchants, and pay points.
- Customer service and delivery at SASSA is efficient
- There are proper feedback channels such as suggestion boxes to address challenges and problems for clients. However, there are limited feedback forms at most of the SASSA offices.
- There is the availability of education campaigns regarding the different types of through the various multimedia platforms
- The internal mechanism of SASSA needs to be integrated with customer needs
- SASSA needs to amend various legislation governing social assistance and social security to enable it to create a dynamic organization able to respond better to the needs of clients and staff alike.
- SASSA needs to increase or add more channels or service points to enable beneficiaries to access their social grants with ease.

- The improved service design has simplified some of the social grant processes of SASSA.
- SASSA needs to integrate with other government departments to improve its processes
- SASSA needs to move towards online application for social grants and embrace the boom of mobile technology and related digital applications to improve business effectiveness.
- There are specific skills needed for one to be able to work for SASSA, significantly modernised payment of social grants
- The client's experience at SASSA is good.
- SASSA is taking a step in the right direction by moving into a cashless environment to reduce the high risk and maintenance of handling cash, especially cash pay points.
- SASSA can be on top of its game if it insources critical business processes from the application, approval to payment.
- SASSA should invest in research to be able to review its systems and operations constantly.
- SASSA must consider owning the grant payment process from application to payment

5.3 CONCLUSION

The study aimed to explore the use of service design at SASSA and how this is used to deliver social grants services. It can be concluded that the social security system is helping the poor and vulnerable to have a better life for themselves and their families. As a social protection strategy, social grants not only alleviate poverty and offer a safety net, but they also actually uphold social transformation. It is also important to note that SASSA's largest grant is the Child Support Grant which is instrumental in early childhood development as it caters to children from 0-18 years.

It is equally important to note that grants are helpful in society because they provide opportunities to get employment, improve education level, and reduce poverty in millions of families. The contribution of grants in increasing a longer lifespan for families while reducing generational poverty. South Africa has a well-developed social assistance system that significantly reduces extreme poverty, which is undoubtedly attributed to the fact that grants

are targeted. It is also important to note that a more inclusive social security system is required to enhance paying social grants.

Moreover, it is worth pointing out that social security, in general, contributes to social cohesion. However, social security provision in South Africa does not always reach those who it intends to benefit. This is attributed to the fact that the dynamics of development levels are not similar across South Africa. It cannot be denied that South Africa is one of the unequal countries in the world.

It has been observed that the access to merchants to enable disbursement of social grant money and spending thereof affect beneficiaries in urban and rural areas different. The study also found that access to their social grants often means long travel for the rural folks, and sometimes it eats into their meagre social grant. Therefore, improved administration of payment of social grants, including increasing of "infrastructure of access" to social grants, is required to reduce increasing fraud cased. SASSA requires modernizing its systems, moving into the digital space, and integrating all systems from application, to approval and payment.

Sadly, it emerged during the interviews that there is an abuse of grants by some of the recipients. In a nutshell, participants point to the grant's mistreatment by some recipients who use it for things other than their basic needs. Furthermore, participants highlight the role social grants play in alleviating poverty, while in some cases, access to a social grant enables the entire family to improve their livelihoods. Some of the participants believed that social grants create dependency, as beneficiaries are receiving their social grants and other indigent policy benefits for free. They also indicated that other beneficiaries view the social grant to make money by having more children. They also pointed out that it can make people not develop themselves and sustain their lifestyle and have created a perception that people who receive it are generally lazy.

5.4 RECOMMENDATIONS

Based on the findings of this study, it is recommended that:

- **The grant system efficiency be improved**: SASSA should develop a comprehensive social assistance administration system to enhance its services' efficiency.

- **Communities must be educated about the different grant types**: SASSA must constantly take time to teach the communities about the various grants the child grant to gain a broad understanding of its service offerings.
- **The operating model must be transparent:** SASSA must confirm and follow a transparent model used to provide social assistance.
- **The pre-empting glitches should be analysed:** SASSA must make a proper analysis of the glitches in its system to improve technological capabilities
- **Fraud detection should be improved:** SASSA needs to look into the fraudulent activities taking place and ensure that the grant reaches the proper beneficiaries as early as possible
- **Verifiable systems should be put in place:** Proper systems need to put in place to ensure that grants beneficiaries do not abuse the system or its intended uses.
- **Standard of services provided by third parties should be constantly assessed:** The standards of services for beneficiaries using, for example, SAPO, should be evaluated continuously and be in line with the ones used at SASSA.
- **Customer Feedback should be sought:** A constant analysis of feedback forms at most of the SASSA offices should be done and be built-in on processes to ensure that customers have access to them should they wish to do so.
- **There should be a proper internal system integration:** SASSA needs to integrate its internal mechanisms with customer needs
- **Ease Payment should be increased:** SASSA needs to improve or add more channels or service points to enable beneficiaries to access their social grants with ease.
- **There should be a proper external system integration:** SASSA needs to integrate with other government departments to improve its processes beyond the Home Affairs system (HANIS)
- **Online grants application system should be implemented:** SASSA needs to move towards online application for social grants and embrace mobile technology and related digital applications to improve business effectiveness.
- **Key services should be insourced:** SASSA can be on top of its game and various direct markets if it insources key business processes from the application, approval to payment.
- **Investment in Research and Development should be prioritised:** SASSA should invest in research and development to constantly review its systems and operations.

5.5 CONTRIBUTION TO KNOWLEDGE

This study contributed to the body of knowledge by using literature to illuminate the relationship between service design aspects and grant assistance in South Africa. The present study used both literature and primary evidence from the triangulation process to illustrate the impact of service design aspects on grant provision. From seminal and contemporary literature, it is apparent that there is a linkage between service design aspects and grants assistance at SASSA. This linkage is well established in both theoretical and empirical studies. As evidenced in the literature review, several studies underscored the importance of the service design approach in the provision of social grants.

Evidence from this study denotes that practices of a service design approach explain the core of changes in grants assistance. The functionality of SASSA within service design principles also points to the need to respond and align too effectively to customer needs. To create a more effective organisation, SASSA needs to manage and create a system for innovation and tailored services. Even so, SASSA continues to regularly render services to millions of clients every month, peaking at least 17 million people.

In addition, SASSA needs to invest in on-going research and development to become a trendsetter in the payment and administration of social grants. With the intentional application of service design, SASSA will play a central role in providing modernised developmental services yet responsive to the organisation’s diverse clientele' needs.

5.6 LIMITATIONS OF THE STUDY SAMPLING ERRORS

5.6.1 Sampling errors

For Nardi (2018:158), sampling errors occur because of poor population characteristic estimations such as concentrating on one category of the population hence overlooking the entire population. It refers to the variance from the sample statistic as compared to the results of the whole population. Sampling errors reduce the reliability of results as they do not represent the entire population under the study. In the context of the study, sampling errors were mitigated by selecting a purposive sampling technique.

5.6.2 Response error

According to Brenner (2017:552), a response error occurs when inaccuracy is introduced by either the researcher or the respondent. The researcher might make an error in the research instrument's design or fail to articulate both the problem and related required information. Furthermore, response errors might also occur due to unsatisfactory answers provided by the respondent in the process. In this study, response errors were reduced by diligent formulation and pretesting the research instrument. The use of document analysis helped to mitigate the challenge of response errors.

5.6.3 Non-response errors

A non-response error is defined as an error caused by failure to contact all sample frame members or rather a failure from respondents to respond to a specific part of the survey (Kumar, 2016:112). Most often, this resulted in the fact that respondents might not have the capacity or the competence to answer the research question or a simple issue of motivation on the responded part. Research participants in this study were assisted in understanding the in-depth interview questions. Some earlier targeted participants also took longer to confirm appoints; however, alternative research participants were contacted.

5.7 RECOMMENDATIONS FOR FURTHER STUDY

The present study endeavoured to examine the effect of service design systems on providing social grants at SASSA. As evidenced in preceding chapters, the study successfully fulfilled its academic mandate. Nonetheless, despite fulfilling its order, many future academic endeavours can be raised:

- The present study was only limited to SASSA offices and beneficiaries in Pretoria. Therefore, the present study is limited in this context.
- In this instance, the present study recommends that further academic attempts might attempt to include other SASSA service points in other provinces.
- Furthermore, in the process of this study, the Novel Corona Virus (COVID-19) was wreaking disruptive havoc across the world. The virus, in the few months of its impact, affected human behaviour transcended territorial borders. With the advent of the Corona Virus, service design principles are being redefined, activating the world to find new ways to be meet user needs. Concerning the recipients of social grants, the

Corona pandemic has far-reaching implications for how they will receive SASSA services. Furthermore, a new grant, the Special COVID-19 Social Relief of Distress Grant, was also introduced and administered by SASSA from May – October 2020. Zulu (2020) also provided updated grant amounts and details of the Department of Social Development plan to introduce the Special COVID-19 Social Relief of Distress Grant, which SASSA will administer. President Cyril Ramaphosa announced details of the far-reaching Corona Virus Response by South Africa on 23 April 2020. Further unpacking of the Presidential announcements presented by Minister Zulu has far-reaching implications for South Africa's social assistance and related service design approaches.

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Appendix 1: Research Instrument

Interview Questions for Respondents

Dear respondent,

Thank you for agreeing to take part in this study titled *"The effect of Service Design Approach in the Provision of Social Assistance – A Focus on the South African Social Security Agency (Sassa)"*.

SASSA is instrumental in the payment and administration of social assistance (grants) as part of government's social protection programme. The interview questions are designed as part of my requirements for my MBA study at the Business School of Tshwane University of Technology (TUT) in Pretoria. I intend to collect data based and keep interviews anonymous. The questions are aimed at getting insight into your perception into the SASSA service design, its operations and how these have affected you.

Copyright issues

The interviews questions are based on observations of aspects of the study regarding how SASSA provides social assistance. Bue (2017:1) notes that an increasing number of public and private sector organisations are following service design as a discipline to address service delivery administration and digitization. Service design enables analysis of technology available, the behaviour of users or customers, and possible impact of the products or technology employed.

CODE: MBA2019/….

Question	**Response**
1. How does the social grant system produce or contribute to the intended objective of fighting unemployment, poverty and inequality in the short, medium and long term?	
2. What unintended outcomes (positive and negative) of the payment of social grants?	
3. Is the social grant system value for money?	

4. Does SASSA and the payment of social grant represent government's true intentions (providing for those who cannot provide for themselves)?	
5. What services does SASSA provide?	
6. What model/s does SASSA use to deliver its services?	
7. Describe the different target markets that SASSA has and how the SASSA system helps them?	
8. What are the skills sets that SASSA possesses that enable effective payment of social grants?	
9. What is your client experience regarding the payment of grants?	
10. Which information technology systems does SASSA use to pay social grants, and how effective are these?	
11. Describe how SASSA solves customer challenges or problems?	
12. What new technologies or new knowledge does SASSA use to deliver services?	
13. Which organization/partners does SASSA work with to deliver services? And what type of support do these organisations/partners provide?	
14. How does SASSA involve clients in creating services?	
15. Describe the processes that SASSA follows to enable payment of social grants?	
16. What do you think a good SASSA service should involve?	

17. How do you think SASSA is managing the provision of social grant services?	
18. How can SASSA improve the services it provides?	
19. What/How can you describe the future plans of SASSA?	
20. What is working well within the SASSA service design systems?	
21. What do you think can be done to improve service design within SASSA?	

END OF INTERVIEW

Appendix 2: Information Leaflet and Informed Consent

FACULTY OF MANAGEMENT SCIENCES

Business School

INFORMATION LEAFLET AND INFORMED CONSENT

PROJECT TITLE: MASTER OF BUSINESS ADMINISTRATION STUDY

Primary investigator: Mr MA Pitsi (B Tech: Journalism)

Study leader: Prof B Mbatha, D Litt et Phil PhD, Business School, Tshwane University of Technology, Pretoria

Dear Potential research participant,

You are invited to participate in a research study that forms part of my formal MBA. This information leaflet will help you to decide if you would like to participate. Before you agree to take part, you should fully understand what is involved. You should not agree to take part unless you are completely satisfied with all aspects of the study.

WHAT IS THE STUDY ALL ABOUT?

The main theme of the study is "The effect of service design approach in the provision of social assistance (grants) – A focus on the South African Social Security

Agency (SASSA)". The problem to be investigated is SASSA's service design approach for the payment of social grants in South Africa.

There have been numerous glitches within the payment of social grants, especially leading up to introducing the South African Post Office (SAPO) and the revised New SASSA Card. Since 2006, the government's social assistance programme has undergone numerous changes with gradual improvements to what it is today. The study will also assess the effectiveness of the service design principles applicable to SASSA's complex business operations and diverse market.

WHAT WILL YOU BE REQUIRED TO DO IN THE STUDY?

My MBA study is titled "The effect of service design approach in the provision of social assistance (grants) – A focus on the South African Social Security Agency (SASSA).

When taking part in the study, the following will be required from a participant:

- Answer all applicable questions
- Provide an opinion that best reflects your personal experience or view on the perceived relationship regarding the service design approach of SASSA

ARE THERE ANY CONDITIONS THAT MAY EXCLUDE YOU FROM THE STUDY?

Participants will be excluded from the study if they suffer from any ailment that affects their ability to function normally, or hospitalised for any ailments, or are staying outside Gauteng.

CAN ANY OF THE STUDY PROCEDURES RESULT IN PERSONAL RISK, DISCOMFORT OR INCONVENIENCE?

Participation in this study is voluntary and will provide as minimal a risk to participants as possible.

***Interviews*:** The study and procedures involve no foreseeable physical discomfort or inconvenience to you or your family or work environment.

Confidential Responses: The responses you will be providing will be kept in confidence and made anonymous when data analysis is performed.

Records: All records of the study will be kept in confidence. At the end of the study, all records and data gathered will be destroyed and no third party will have access to my data sets without your written permission.

Anonymous collection of data: All interviews that will be completed as part of this study will be made anonymous and kept in confidence to minimise the risk to respondents who will be taking part in my study. As such, my study entails minimal risk to participants.

WHAT ARE THE POTENTIAL BENEFITS THAT MAY COME FROM THE STUDY?

The benefits of participating in this study are:

- Contribution towards the body of knowledge regarding service design approaches of SASSA, as a key arm of government
- Enable SASSA to gauge the extent and effect of its operations in line with the concept of service design
- Encourage improvements within the operations of SASSA through the use of service design principles

WILL YOU RECEIVE ANY FINANCIAL COMPENSATION OR INCENTIVE FOR PARTICIPATING IN THE STUDY?

Please note that you **will not** be paid to participate in the study. However, you will receive a water bottle as a token of appreciation for participating in the study.

WHAT ARE YOUR RIGHTS AS A PARTICIPANT IN THIS STUDY?

Your participation in this study is entirely voluntary and anonymous. You have the right to withdraw from the study at any time of your choice without having to explain the reason why. Your withdrawal will in no way influence your continued relationship with the researcher or team, or fieldworkers. Note that you are not waiving any legal claims, rights or remedies because of your participation in this research study.

HOW WILL CONFIDENTIALITY AND ANONYMITY BE ENSURED IN THE STUDY?

All the data that you provide in the interview will be handled confidentially and anonymously. It will not be possible to associate respondents to the raw data

gathered as part of the study due to code names used. This study's results might be published in a scientific journal and/or presented at scientific meetings, but again without revealing the identity of any research participant.

The original interviews will be stored safely for three years, after which they will be destroyed. The Business School Committee for Postgraduate Studies and the Research Ethics Committee of Tshwane University of Technology (TUT) have approved the proposal of the students MBA studies. All aspects of the study will be conducted according to internationally accepted ethical principles.

IS THE RESEARCHER QUALIFIED TO CARRY OUT THE STUDY?

The researcher is a SASSA employee and understands all the dynamics regarding beneficiaries of social grants and social grants payment in South Africa.

HAS THE STUDY RECEIVED ETHICAL APPROVAL?

Yes. The Faculty Committee for Postgraduate Studies and the Research Ethics Committee of the Tshwane University of Technology (REC Reference Number: 2016/26 March 2019) have approved the formal study proposal. Also, the Faculty Committee for Research Ethics have granted written approval for the Research Proposal. All parts of the study will be conducted according to internationally accepted ethical principles.

WHO CAN YOU CONTACT FOR ADDITIONAL INFORMATION REGARDING THE STUDY?

The primary investigator, Mr MA Pitsi, can be contacted during office hours at Tel (012) 400 2133 or cellular phone at 084 300 2242. The study leader, Prof B Mbatha, can be contacted during office hours at Tel (012) 429 8264. Should you have any questions regarding the study's ethical aspects, you can contact the chairperson of the TUT Research Ethics Committee, Dr H Mason, during office hours at Tel (012) 382-5073, E-mail MasonH@tut.ac.za. Alternatively, you can report any serious unethical behaviour at the University's Toll Free Hotline 0800 21 23 41.

DECLARATION: CONFLICT OF INTEREST

The student is studying through a bursary provided by the South Africa Social Security Agency (SASSA). However, this is unlikely to affect the study's outcome as no publication prohibitions, conditions or limitations were placed on the researcher. Where necessary, fieldworkers will be used.

A FINAL WORD

Your co-operation and participation in the study will be greatly appreciated. Participation in the study will be anonymous. The information received during the project will only be used for research purposes and will not be released for any academic assessment, study progress and disciplinary process.

Appendix 3: Ethical Approval

Tshwane University of Technology
We empower people

Research Ethics Committee

The TUT Research Ethics Committee is a registered Institutional Review Board (IRB 00005968) with the US Office for Human Research Protections (IORG# 0004997) (Expires 30 Jan 2020). Also, it has Federal Wide Assurance for the Protection of Human Subjects for International Institutions (FWA 00011501). In South Africa it is registered with the National Health Research Ethics Council (REC-160509-21).

December 2, 2019

Ref #: REC/2019/09/010
Name: Pitsi MA
Student #: 9554670
Faculty Ref#: FCRE2019/FR/05/007-MS (2)

Mr MA Pitsi
C/o Prof BT Mbatha
Business School
Faculty of Management Sciences

Dear Mr Pitsi,

Decision: Final Approval

Name: Pitsi MA
Project title: *The effect of service design approach in the provision of social assistance: A focus on the South African Social Security Agency (SASSA).*
Qualification: MBA
Supervisor: Prof BT Mbatha

Thank you for submitting the project documents for ethics clearance by the Research Ethics Committee (REC), Tshwane University of Technology (TUT). In reviewing the documents, the comments and notes below are tabled for your consideration, attention and/or notification:

- **Referral for full REC review**
  - The REC took note that the proposal had been referred by the Faculty of Management Science's Committee for Research Ethics [Letter dated September 4, 2019; Reference #: FCRE2019/FR/05/007-MS (2)] to the REC for full review.

- **Permission Letters**

  - **South African Social Security Agency (SASSA).** The REC took note of the permission Letter from South African Social Security Agency [Letter dated 15 January 2019]. The letter need to be revised to include the name of the researcher, the title of the study, address of the registered institution and the capacity of the person giving approval for the study to take place at SASSA. A copy of the revised permission letter should be submitted to the REC for notification and archiving purposes

- **Proposal**

  - **Proposal Template.** The proposal title, researchers' information, qualification, Department and/or the Faculty was not included.
  - **Methods and materials of study.** This section indicates that qualitative, quantitative and document analysis will be used but only one data collection tool (Interview Schedule) is attached. Kindly clarify the inconsistency of the data collection tools.
  - **Research Methodology, Data Collection.** The REC took note of the attached formal confidentiality agreement and information on Fieldworkers in the Information Leaflet but the information was not included in the proposal. Kindly clarify whether any fieldworkers (i.e. research assistants) will be involved in the survey data collection phase. Also, note that in such a case it is the researcher's responsibility to ensure that the fieldworkers fully adhere to and comply with the ethical principles applicable to the project.
  - **Participant Vulnerability.** The REC wishes to sensitise the researcher to the potentially significant vulnerability of the target population, namely grant recipients. These research participants' status renders them particularly vulnerable to exploitation and/or unfair treatment. The research team must actively ensure that all the applicable ethical considerations are duly implemented and taken into account during all parts of the study (i.e. sample recruitment, informed consent, data collection and data analysis) in order to particularly protect the participants, specifically with regards to the participants' vulnerability. It is imperative that the proposed research project does not in any case increase the research participants' vulnerability of being exploited or unfairly treated.

- **Information Leaflet and Informed Consent**

  - **Potential Conflict of Interest**. The researcher must kindly declare, if applicable, any direct involvement in any of the target population. Note that in such a case the researcher's position might render the participants' potentially open to participant vulnerabilities and the following statement must be added to the information leaflet: *The information received during the project will only be used for research purposes and will not be released for any academic assessment, study progress and/or disciplinary purposes*.