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SOUTH AFRICAN SOCIAL SECURITY AGENCY

Report on COVID-19 social relief of distress grant as at 10 November 2021

As at 10 November 2021, a total of **14 527 226** applications have been received by SASSA.

Total applications by gender as at 10 November 2021

Province	Female	Male	Total
Eastern Cape	1065922	812559	1 878 481
Free State	442636	339713	782 349
Gauteng	1572527	1368602	2 941 129
KwaZulu Natal	1890598	1401780	3 292 378
Limpopo	1113946	817339	1 931 285
Mpumalanga	726903	548807	1 275 710
North West	550862	434196	985 058
Northern Cape	163865	134080	297 945
Western Cape	653666	489225	1 142 891
Total	8180925	6346301	14 527 226
%	56%	44%	100%

In addition to applications by ID number, provision is made for care givers who do not have ID documents, and who receive the child grant under a system generated number, to apply for the relief grant. To date a total of **369** such applications have been received. Payment for these grants is done into the account in which they receive the normal grant payments.

Allowance is also made for asylum seekers and special permit holders to receive this grant. As at 10 November, the following numbers have applied for the grant:

Total Asylum seeker & SPH* applications by Citizenship as at 10 November 2021

Province	Angola SPH*	Asylum seeker	Lesotho SPH*	Zimbabwe SPH*	Total
Eastern Cape	1 069	988	2 622	1 646	6 325
Free State	109	523	5 794	152	6 578
Gauteng	410	4 940	10 624	8 011	23 985
KwaZulu Natal	1 034	2 364	4 527	1 629	9 554
Limpopo	666	694	9 014	1 786	12 160
Mpumalanga	334	524	3 783	978	5 619
North West	271	408	3 671	515	4 865
Northern Cape	189	214	816	298	1 517
Western Cape	572	4 884	825	1 369	7 650
Total	4 654	15 539	41 676	16 384	78 253
%	6%	20%	53%	21%	100%

* Special Permit Holder

The age group 18 to 35 years (total of 8 784 967 which is 61% of the total number of applications) remains the largest number of applicants as indicated below:

Covid SRD grant applications by age group as at 10 November 2021

Age group	Female	Male	Total	%
Under 20yrs	499 790	487 250	987 040	6.8%
20-24	1 385 827	1 309 776	2 695 603	18.6%
25-29	1 390 827	1 142 341	2 533 168	17.4%
30-34	1 231 779	944 375	2 176 154	15.0%
35yrs	224 732	168 270	393 002	2.7%
36-39	820 694	607 672	1 428 366	9.8%
40-44	779 107	556 160	1 335 267	9.2%
45-49	691 660	455 614	1 147 274	7.9%
50-54	582 291	348 751	931 042	6.4%
55-59	528 317	302 564	830 881	5.7%
60 and above	45 508	23 488	68 996	0.5%
Unknown	393	40	433	0.0%
Grand Total	8 180 925	6 346 301	14 527 226	100%

An additional field which has been added to the information collected with this round of the grant is the educational level of applicants. This information is reflected below:

Education level of Covid SRD applicants as at 10 November 2021

Province	No schooling	Primary school	Grade 10	Grade 12	Tertiary	Total
Eastern Cape	76 514	326 332	807 120	568 401	100 114	1 878 481
Free State	28 007	83 109	314 744	305 961	50 528	782 349
Gauteng	69 915	167 593	1 090 255	1 351 285	262 081	2 941 129
KwaZulu Natal	117 104	306 915	1 128 765	1 525 325	214 269	3 292 378
Limpopo	44 940	142 229	803 001	767 760	173 355	1 931 285
Mpumalanga	38 674	106 511	461 222	584 790	84 513	1 275 710
North West	46 415	126 048	379 171	378 601	54 823	985 058
Northern Cape	13 286	43 652	121 972	104 192	14 843	297 945
Western Cape	25 705	130 640	549 814	382 302	54 430	1 142 891
Total	460 560	1 433 029	5 656 064	5 968 617	1 008 956	14 527 226
%	3.2%	9.9%	38.9%	41.1%	6.9%	100%

The educational level of approved applicants is indicated below:

Education level of the approved Covid SRD applicants as at 10 November 2021

Province	No schooling	Primary school	Grade 10	Grade 12	Tertiary	Total
Eastern Cape	44 605	232 153	525 328	319 196	43 272	1 164 554
Free State	15 925	59 505	215 094	187 001	26 938	504 463
Gauteng	38 918	122 712	711 924	742 124	129 047	1 744 725
KwaZulu Natal	67 020	214 895	765 689	910 250	109 859	2 067 713
Limpopo	25 979	110 221	589 993	511 077	100 961	1 338 231
Mpumalanga	19 632	77 868	313 156	354 935	43 604	809 195
North West	27 747	91 675	258 387	232 762	30 951	641 522
Northern Cape	6 902	26 730	71 332	56 639	7 838	169 441
Western Cape	11 066	73 089	268 276	158 694	21 476	532 601
Total	257 794	1 008 848	3 719 179	3 472 678	513 946	8 972 445

Payment of this iteration of the Special Covid19 SRD R350 grant started on 25 August 2021. The table indicating the payments made per month for the approved applications is reflected below:

Total approved vs paid as at 10 November 2021

Province	Approved 202108	Paid 202108	% Paid August	Approved 202109	Paid 202109	% Paid Sept	Approved 202110	Paid 202110	% Paid Oct
Eastern Cape	1 058 400	870 936	82%	1 233 509	944 096	77%	1 248 367	1 150 912	92%
Free State	451 578	372 611	83%	531 526	401 844	76%	534 800	496 943	93%
Gauteng	1 629 123	1 387 729	85%	1 830 201	1 482 394	81%	1 842 706	1 718 784	93%
KwaZulu Natal	1 896 345	1 554 957	82%	2 172 578	1 711 541	79%	2 190 708	2 041 117	93%
Limpopo	1 289 290	1 148 286	89%	1 391 088	1 175 138	84%	1 397 344	1 321 480	95%
Mpumalanga	765 171	657 402	86%	846 186	686 104	81%	850 532	798 023	94%
North West	584 667	484 456	83%	672 887	527 092	78%	678 721	633 936	93%
Northern Cape	148 500	123 518	83%	179 230	134 625	75%	180 803	166 432	92%
Western Cape	484 185	398 383	82%	569 877	420 878	74%	573 281	522 815	91%
Total	8 307 259	6 998 278	84%	9 427 082	7 483 712	79%	9 497 262	8 850 442	93%

The outstanding payments are attended to on a monthly basis as updated information is obtained for bank accounts, or accounts are opened in the post office environment, where applicants fail to provide banking details. While the above table reflects payments as at 10 November, a large number of payments for the previous months were made from 11 November, which will be reflected in the next report. The payments for November month started as from 15 November 2021 and should be completed by the end of the month.

An analysis of payments reflects that 49,3 of the payments are sent through the post office while the balance are shared amongst a total of 20 other commercial banks. The next largest distribution of payments is through Capitec Bank, which accounts for 32,4% of the total payments.

The table below indicates the payment split per bank for payments made to 10 November:

BANK NAME	TOTAL	%
ABSA	201 405	2.3%
AFRICAN BANK	18 108	0.2%
ALBARAKA BANK	197	0.0%
BANK OF ATHENS	4	0.0%
BANK ZERO MUTUAL BANK	5	0.0%
BIDVEST BANK	8 782	0.1%
CAPITEC BANK	2 865 173	32.4%
DISCOVERY BANK LTD	979	0.0%
FINBOND MUTUAL BANK	6 767	0.1%
FINBOND NET1	2 925	0.0%
FNB	302 161	3.4%
GRINDROD BANK LIMITED	306 804	3.5%
GROBANK LIMITED	1 730	0.0%
INVESTEC PRIVATE BANK	1	0.0%
ITHALA	11 808	0.1%
NEDBANK	213 926	2.4%
SA POST BANK	4 364 941	49.3%
SASFIN BANK	13	0.0%
STANDARD BANK	256 421	2.9%
TYME BANK LIMITED	278 352	3.1%
UBANK LTD	8 930	0.1%
UNKNOWN	1 010	0.0%
Grand Total	8 850 442	100.0%

The number of clients with personal bank accounts has increased significantly for this iteration of the grant, when compared to the last round, where more than 68% of all payments were made through the post office. Despite SASSA requesting the bank details upfront, and advising all applicants to open low cost bank accounts, as payment through bank accounts is by far the most convenient and easy method of payment, there are still a significant number who claim not to have bank accounts, or who choose to be paid through the post office.

SASSA continues to work with various role payers to find alternative, more cost effective methods of distributing this grant.

SASSA is yet to conclude contracts with all banks in order for payments for clients who opted for Mobile Cash Transfers through their cell phones to be concluded. The delay in this contracting also affects SASSA's ability to undertake the reconsiderations, as all reconsiderations are subject to means testing with the banks. This is creating challenges, as some people have requested reconsideration for all months from August to date, and have still not received an outcome.

The major reasons for the decline of applications remains that people still reflect on the UIF database, even when they report not having been employed for many years. A necessary step in the process is to afford those aggrieved by the decision taken an opportunity to appeal. The table below indicated the numbers of requests for reconsideration received to date.

Total reconsideration applications as at 10 November 2021

Province	202108	202109	202110
Eastern Cape	118 999	72 684	46 866
Free State	46 504	32 881	22 192
Gauteng	237 878	153 662	103 334
KwaZulu Natal	191 214	119 833	78 445
Limpopo	128 506	80 863	53 615
Mpumalanga	96 274	60 184	39 993
North West	55 052	35 406	23 310
Northern Cape	16 220	10 827	7 227
Western Cape	94 055	56 298	36 337
Total	984 702	622 638	411 319

The process followed for reconsiderations is that the application is checked against refreshed databases. In addition, every reconsideration is means tested against the banks, where the banks indicate whether that applicant had received any income above the threshold of R595 for the month preceding the application month. If the banks confirm an inflow into the account of higher than the threshold limit, the grant will not be paid. As indicated above, the delay in dealing with the reconsiderations lies with the procurement processes to contract the banks – a process which is underway.

It is important for applicants for this grant to be aware that they need to request reconsideration for every month that the application is declined, as this is a grant validated and paid month by month and not for a longer period of time. This is a point which is also emphasized in all communication around this grant.

There has been significant improvement in SASSA's ability to process the grants with this iteration. However, the lack of a comprehensive, accurate and complete centralised database of citizens does hamper the implementation of an entirely electronic application and payment process such as this. This does lead to errors of both inclusion and exclusion – something which is discussed with National Treasury.

Another possible risk which is emerging is whether there will be adequate funding within the allocation provided to pay this grant through to March 2021. The allocation provided is sufficient to cover 9,4 million approved beneficiaries per month, and this number has been exceeded in October 2021, without the reconsideration cases being added. This is being closely monitored, together with both the Department of Social Development and National Treasury in order to allow for timeous interventions, should this become necessary.



Ms D Dunkerley

Executive Manager : Grants Administration

Date: 2021/11/16