



Securing justice for people fleeing persecution.
Rebuilding public support for sanctuary.

Independent Asylum Commission

CONDUCTING A NATIONWIDE REVIEW OF THE UK ASYLUM SYSTEM

IN ASSOCIATION WITH THE **CITIZEN** ORGANISING FOUNDATION

“THIS IS BREAKING MY SPIRIT”
A GLASGOW CITIZEN MONITORING REPORT ON
THE INTRODUCTION OF THE AZURE PAYMENT
CARD

“This new system is breaking my spirit”



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SEPTEMBER 2010

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EXECUTIVE SUMMARY

- *CITIZENS for Sanctuary* is a diverse alliance of faith, citizen and refugee groups who work together to campaign for the recommendations of the Independent Asylum Commission to be implemented in the United Kingdom.
- *CITIZENS for Sanctuary* gathered testimony from people seeking sanctuary in Glasgow who are issued the Azure payment card by UKBA as Section 4 support.
- *CITIZENS for Sanctuary* organised citizen monitoring actions to assess the impact of the Azure payment card on people’s lives and to undertake a *Which?*-style test of the Azure card. On 7th December 09 citizen monitors gathered testimony from people from across Glasgow who have been issued the Azure payment card. The questionnaire used by the teams is shown in Appendix 1 and details of the actions are in Appendix 2.
- In total, 11 local people from different organisations joined 8 people seeking sanctuary in 3 teams to gather evidence on the effectiveness of the Azure payment card. Each team spent around 1 hour visiting local businesses and shops.
- Since March 2010 *CITIZENS for Sanctuary* has been monitoring the impact of the Azure card on people’s lives through individual meetings and focus group discussions with individuals on Section 4.

Key Findings

In December 2009, 100% of the citizen monitoring teams found that the card was refused or declined at least once. Users continue to report technical problems.

In December 2009 100% of shop staff were not aware of the Azure card and asked for identification or a signature. Users continue to report that shop staff are not well informed about the card.

All those who tested the card found it was neither easy to use nor value for taxpayers’ money.

People who cannot travel on public transport and instead who must walk find it causes and exacerbates health problems such as high blood pressure and heart problems.

People who do not have access to cash find they are excluded from sources of cheaper food, healthcare, clothing and household products such as markets and local shops.

People who use the Azure payment card felt stigmatised and suffered a loss of dignity.



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Report Recommendations

CITIZENS for Sanctuary calls for:

- the Home Secretary to provide the flexibility to give support in cash at the earliest legislative opportunity after the 2010 election.

In the meantime, Glasgow *CITIZENS for Sanctuary* calls on Phil Taylor, Regional Director for UK Border Agency in Scotland, to:

- ensure that all staff in participating outlets are notified in advance about the Azure card and are adequately trained to handle the card, so that those who use the card encounter no technical or procedural problems at the till.
- increase the limit for money that can be carried over from week to week by single claimants from £5 to £70, so that people on Section 4 can save for larger or one-off purchases.
- work with *CITIZENS for Sanctuary* to sign up local businesses, ethnic suppliers and charity shops to the Azure payment card scheme, so that those on Section 4 are not excluded from purchasing halal and ethnic food products, cheaper clothes and household goods.
- ensure that the Azure payment card is accepted by local transport providers so that people on Section 4 are able to access public transport.



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INTRODUCTION

CITIZENS for Sanctuary has produced this report because our alliance is concerned about the situation of people seeking sanctuary in the UK whose claim has been refused but whom the government recognises cannot return home through no fault of their own.

In 2008 the Independent Asylum Commission published over 180 credible and workable recommendations for reform of the UK’s asylum system. The twelve impartial Commissioners spent eighteen months conducting the most comprehensive review of policy, practice and public attitudes relating to people seeking sanctuary from persecution ever undertaken.

The Independent Asylum Commission made a number of recommendations regarding the system of cashless support in the *Deserving Dignity*¹ report:

2.9.4 – That asylum seekers who are required to report to UKBA on a regular basis (especially those supported by vouchers) should be provided with cash or a travel card to pay for public transport.

2.9.8 – That systems of provision of support and accommodation should adopt best practice from mainstream benefit provision to ensure that asylum seekers do not become destitute due to maladministration.

2.9.9 – That the use of vouchers to provide support should end.

2.9.22 – That the requirement for the UKBA to reduce overall expenditure on support costs must not lead to any diminution of the quality of support provided, or of the administrative and other systems necessary for delivering that support in a timely and appropriate manner.

CITIZENS for Sanctuary is the campaign to make these and the other recommendations become a reality. And that is why we are taking action at a local and national level to secure justice for people fleeing persecution and rebuild public support for sanctuary.

This report proceeds to outline the key issues and the human cost of the Azure payment card system for people seeking sanctuary in the UK.

¹ See www.citizensforsanctuary.org.uk/pages/reports.html.



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TECHNICAL PROBLEMS AND ACCESS TO INFORMATION

Findings:

A significant number of those surveyed experienced technical problems with the card. All of the three monitoring teams had a card refused or declined at least once. Participants also reported that their card had been declined on previous occasions. These problems affected sanctuary seekers trying to shop in Boots and Tesco. One participant also had the wrong balance transferred onto the card: £20 was available the first week it was issued. The housing provider explained that it would be topped up with the remaining £15 the following week. So the sanctuary seeker expected that in addition to the weekly entitlement of £35. Instead of £50 as per the information given, there was only £35 balance the following week.

Out of all the shops visited by the teams, none recognised the Azure card. No staff member had received training on the Azure card. This lack of awareness amongst shop staff was reflected in their handling of the cards. When the card was accepted, over 90% of cashiers asked for ID or a signature, despite the instruction that no signature is required on the back of the card. In several cases a manager had to be called.

In one particular incident in a small high street Boots, the card did not work. Although the area has a high number of sanctuary seekers, shop staff did not know about the card and had had no training about it. It was only after phoning through to the head office that the shop was able to confirm that the card should work. In the end, essential products such as paracetamol could not be purchased because the particular shop did not seem to have a system that could accept the card.

Likewise, those who received the Azure card were not adequately informed. Several of those who took part in the monitoring were not aware that there was a helpline number to call or that the number would be chargeable from mobiles, and one woman did not know about the £5 carry over limit.

People on Section 4 support have continued to report technical and practical problems with the Azure card:

- More people are being asked at the till to sign for purchases after using the Azure card even though this is not a requirement. When they refuse to sign or are unable to produce documentation with a signature, the purchases are declined.
- There have been errors in the balance on the card. When a purchase has not been made, the card has still registered a purchase: for example when goods have been returned.



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- There are still errors over payment carried over from week to week. In several cases the sufficient balance was not carried over, depriving the card holder of payment to which they were entitled. In others, the balance was topped up on the card late in the afternoon on Monday.
- On Monday 12th July, there was a system outage on the computer system running the Azure card. This affected the whole system in Glasgow.

The Human Story (*March-September 2010*)

Mathias: “I went into Asda, near Hampden Park in mid May. There was not enough paper on the till machine when the transaction to pay started. The till operator had to stop the machine and change the paper roll. When the transaction started up again, the whole week's amount on the card had been taken off wrongly. I asked the cashier for a slip to confirm that I had not bought any item. The next day I went to the Scottish Refugee Council who confirmed the problem.

They phoned the UK Border Agency. Although they fixed the problem that time by putting the week's amount back on the card, every time I approach a till I'm worried and I have to check to see if the paper roll is not going to run out. I also phone to check what is on the card every time I go shopping. I spend a lot of time worrying and checking in case mistakes have been made.”

Patrick: “I went into Tesco's two weeks ago [July 2010]. I went to the till but the cashier said there was no money on the card. I had not checked with Azure before going into the shop, but it was a Monday morning. Money normally comes onto the card on a Sunday night.

“The woman on the till called the supervisor. I had to put all my shopping back - it was embarrassing. I went to another Tesco's later that day, and the card worked. I still don't know if it was because they put the money on the card later or whether there was a fault with the machine at the first Tesco's”.

PURCHASING TICKETS FOR TRAVEL

Findings

All of the citizen monitoring teams reported problems with travel. People who are using the Azure card are unable to buy bus, train or tube tickets to reach the shops, attend appointments, volunteer, or go elsewhere. Several on Section 4 reported that the cost of products in 'metro' or 'express' supermarkets forced them to walk further to access cheaper larger branches.

The single journeys that people made varied between 10 minutes to over an hour. One team walked a 30 minutes round trip in the pouring rain to reach the nearest supermarket.



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The Human Story (*March-September 2010*)

Alain fled political persecution in Cameroon in 2008. He has been living on his own in Glasgow since 2008 and has twice been violently assaulted outside his home. The last attack left him with severe agoraphobia, depression and short term memory loss.

“I have been using the Azure card for two years now. It takes me over an hour to walk to the UK Border Agency where I have to report once a month. Because of the Azure card I have no way of getting there. I buy my food at Tescos but the nearest shop is 25 minutes walk away. There are more shops in the city centre. But I was unconscious in hospital for two weeks after the attack so I get too exhausted walking over an hour there and back again with all the heavy shopping.

If I had cash I could shop locally in a one of the nearby African food shops .Ever since the attack I have felt afraid to go outside my flat – if only I could use cash I could go to the corner shop near my house, rather than walking for so long. Because I cannot save up on the card I have to go every week to the shops. It is a struggle. The church used to help me exchange my vouchers for cash. Now there is nothing..”

STIGMATISATION AND LOSS OF DIGNITY

Findings

All of the monitoring teams concluded that the Azure card was more stigmatising than the older form of supermarket vouchers, as it was only used by those on Section 4 support and so was more visible.

Delays at the till and technical problems with the Azure card added to the humiliation that cardholders felt, in particular when large queues built up. Participants also reported embarrassment at having to put back shopping when the card failed or was declined. It was often stated that this became a humiliation.

As shop staff were unfamiliar with the card they often dealt with problems insensitively, asking people to explain what the Azure card was and why they were using it. As the Azure card is only issued to people who are on Section 4 support – unlike supermarket gift cards or vouchers – the card was found to be much more visible and more stigmatising. Several teams reported that shop staff and security were rude and intimidating, making shopping a difficult experience. In almost every case the cashier asked for a form of identification, which required people to carry their Home Office cards at all time and to show them regularly – just to buy food.



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The Human Story (*March-September 2010*)

Horace: “Sometimes, cashiers ask why I have the Azure card. It brings more attention to my situation and that I’m reliant on benefits. Sometimes they are nice, sometimes not. But it is the difficulty of not knowing what their response will be that causes stress. Sometimes I will wait in a longer queue if I know the cashier has been okay with the card in the past.”

Marie: “Some of the new cashiers don’t know what to do with the card. It holds up the queue and everybody is looking at me. When I explain that I’m a sanctuary seeker, I can hear some people tutting and complaining. It’s embarrassing and has happened a number of times. I feel bad that I’m making other people wait, I know that must be frustrating, but what else can I do?”

The till machine always prints a receipt that I am supposed to sign, even though the card says ‘no signature necessary’. Once, when I showed this to a cashier, they told me that I would need to show them ID to complete the transaction. I didn’t have any so I couldn’t buy my shopping.

Once, I accidentally spent 10p more than my credit. Instead of just being able to remove one item, my entire purchase needed to be cancelled and the cashier had to run through all of my shopping again. The cashier acted annoyed with me and kept apologising to the other people in the queue.”

PURCHASING THE ESSENTIALS AND SAVING

Findings

All teams found that the Azure payment card did not represent good value for money. Citizen monitors reported that the card’s restrictions made purchasing even essential food, clothing and healthcare products difficult. One team found that the local Tesco ‘Express’ store did not even stock staples such as rice or pasta.

Consumer price checks on the participating stores – Asda, Tesco, Sainsburys, Boots and Peacocks – revealed that cheaper products were available elsewhere. Lidl had cheaper products than Asda, Tesco and Sainsburys, while the prices in Boots were much higher for essential products than in nearby pound shops.

One of our monitors reported: “Having walked past Lidl to shop in Tesco we found almost all our items were dearer in Tesco. Having £35 per week you naturally want best value and choice for money. The small number of participating stores means no opportunity for this. Limited Halal meat items were available in the participating stores, and we could not shop in local African Shop”.

Specialist foods such as halal meat and certain vegetables were either not available or very expensive. Likewise, 100% of teams that visited a charity shop found that prices for the same



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quality products were cheaper than in Peacocks, often by two or three times. A winter coat, for example, could be bought for £8.95. In the Marie Curie shop a top costs £2.99 but Azure users cannot buy in this shop. The cheapest winter coat in both Peacocks and Asda was £25. A participant explained, “I never buy clothes because of the cash problem. Clothes in supermarkets are too expensive”.

Three teams identified that the limit of £40 on the Azure card issued to single claimants prevented them from saving to buy one-off expensive items such as shoes, clothes or food stocks. The cost of a coat in Peacocks, for example, would leave someone who received the card only £15 for the week. They would never be able to buy anything worth more than £40.

The Human Story

Nazir, who is in her late 40s fled violence in Pakistan and sought sanctuary in the UK. She now has to rely on the Azure card when she goes shopping.

“This is the worst system so far. I was on Section 4 and received vouchers from June 2006 until the first week of December 2009. I was very limited with vouchers because they did not cover any travel. Neither does this new card. I am not allowed to shop locally as I cannot use Azure in any of my local shops. Now I cannot travel to use the bigger shops and supermarkets that accept the card. I have to walk to the Home Office to sign on and my solicitor is at least 20 miles away.

Is it value for money? Absolutely not. It is impossible to buy Halal meat and other familiar Asian food because the local shopkeepers don't accept the card. Supermarkets have almost no Halal or if they have one choice, it is much more expensive than local butchers. The supermarkets overcharge for Halal meat and Asian food and now I am not allowed to shop locally. I need to be able to choose and to travel and now I cannot. We have no mobility, no opportunity.

To buy even the cheapest clothes in Tesco is difficult. A coat is £45, shoes £10. To buy these would mean saving money each week. The £5 limit carry-over for means this is impossible.

This new system is breaking my spirit. I have diabetes, liver damage and painful fibroids. I am not fit for long walking and am now depressed and stressed – increasing my health problems. I was hospitalized for stress last week: I feel despair.”



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Specialist Halal Meat Suppliers

In July 2010 the UK Border Agency issued the following process for nominating specialist halal meat suppliers to the Azure card:

AZURE SECTION 4 PAYMENT CARD Process and Criteria for nominating specialist Halal meat suppliers

Process

This note is to inform you about the introduction of a process, and the criteria for nominating specialist Halal meat suppliers wishing to be affiliated to the Azure payment card scheme and also, a change to the conditions of use of the Azure payment card which will come into force on the 1st July 2010.

It is expected that most requests for the affiliation of Halal meat suppliers will be made by voluntary sector or local authority stakeholders.

Anyone making such requests will be required to complete and submit a formal written application to the Cash Payments Team in UKBA, who will check that it has been completed correctly.

Rejected applications will be returned with an explanation as to the reason it was rejected. Accepted applications will be forwarded to Sodexo who will conduct the necessary business checks and initiate the affiliation process.

Any applications accepted by UKBA but subsequently rejected by Sodexo, will be returned to the originator with an explanation of why it failed the ‘business test’. The business test will include whether Halal meat is available from affiliated supermarkets within an acceptable distance.

There will be no appeal process.

When asked about the process, individuals on Section 4 responded: “It is a start, but why is it not possible to buy cheaper vegetables like yams from the local African shop? That way I could feed my children with enough healthy food”. Other recipients of the card expressed concern that the halal meat in supermarkets was prohibitively expensive: “Even if halal meat is available from a supermarket, it does not mean we can buy it: it is very costly. Also, the halal meat in supermarkets is often not certified, so we don’t know if it is halal. The ‘business case’ is not enough”.



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The Human Story *(March – September 2010)*

Umona: “Once, when I was sick, I asked my friend to go to the supermarket with my Azure card to buy some paracetamol for me. Because it was not her name on the card, the cashier did not let her buy the medicine. I then had to walk to the supermarket, 20 minutes away and 20 minutes back, with a terrible headache to get the paracetamol.

As it was a Sunday night, I knew that the money would be taken from my card and I would lose it all except £5. I had to buy shopping and carry it all home even though I was ill. I couldn't wait until the next day when I would be feeling stronger because the money would be gone.”

STAYING IN TOUCH

Findings

Citizen monitoring teams reported difficulty with keeping in touch with loved ones in countries of origin or in the UK, as well as with legal representatives in the UK and abroad.

Some participants tried to top up a mobile phone at Tesco, although the Azure card was declined. In one case, only the supermarket branded mobile phone package could be topped up. Since the monitoring, this issue and the cost of international calling cards has improved. However problems remain. In both a Sainsbury store and in Asda at Parkhead, it was not possible to top up mobile phones on the Azure card after July 2010.

Monitoring teams found that the Azure card could not be used at the post office to send documents to lawyers or relevant organisations.



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CONCLUSION

Throughout the report the findings are amplified and developed by the addition of personal stories from some of those who have been using the Azure card since its launch up to the present time. The findings in the report increased our concerns about the continuing human cost of cashless forms of support.

We recognise that since its introduction the Azure card has been expanded to include a number of additional shops such as Co-op. Although we welcome the improvements, they do not go far enough in addressing the core problems faced by those who are unable to access transport, cheaper clothing and essential purchases or to save, as identified in this report.

Currently, the Azure payment card system causes distress and anxiety. To quote one member of the monitoring action team who uses the Azure card: "The restrictions are impacting my emotional and physical health." The team concluded, "The system is clunky and does not offer suitable flexible support for people who are seeking sanctuary in the UK."

The citizen monitoring teams concluded that introducing cash support would address many of these concerns. Until that occurs, in line with the recommendations of the Independent Asylum Commission, *CITIZENS for Sanctuary* are calling for significant changes in the Azure payment card system.

Key Findings

In December 2009, 100% of the citizen monitoring teams found that the card was refused or declined at least once. Users continue to report technical problems.

In December 2009, 100% of shop staff were not aware of the Azure card and asked for identification or a signature. Users continue to report that shop staff are not well informed about the card.

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People who cannot travel on public transport and instead who must walk find it causes and exacerbates health problems such as high blood pressure and heart problems.

People who do not have access to cash find they are excluded from sources of cheaper food, healthcare, clothing and household products such as markets and local shops.

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RECOMMENDATIONS

***CITIZENS for Sanctuary* calls for:**

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- increase the limit for money that can be carried over from week to week by single claimants from £5 to £70, so that people on Section 4 can save for larger or one off purchases.
- work with *CITIZENS for Sanctuary* to sign up local businesses, ethnic suppliers and charity shops to the Azure payment card scheme, so that those on Section 4 are not excluded from purchasing halal and ethnic food products, cheaper clothes and household goods.
- ensure that the Azure payment card is accepted by local transport providers so that people on Section 4 are able to access public transport.



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Appendix 1 - Questionnaire

Section A: Your Details and The Shop

Section B: The Monitoring

As your team walks around, ask the questions below, and note down all issues you encounter, including what you could buy and any difficulties you found. Try to answer the following questions under each section: please include any other points about the impact of the card that seem relevant.

1. TRAVEL – try different options to get to the shops: bus? train?

- What transport do you try? Could you buy bus tickets with the Azure card? Train tickets?
- How easy was it to get to each shop? Did you have to go via any unsafe areas?
- How much time did it take? What effect did that have on the team?
- Was there anyone who had difficulty with mobility? How did they cope?
- Were there any young children? How did they cope with the journey?
- What was the weather like? How did that affect your journey?
- If you had to report today, how would you have got there? How long would it take? If you had access to travel tickets or to cash, what difference would it make?

2. PROVIDING FOOD – head to the shops where you planned to buy your food.

- What shop(s) did you go to? Was it a particular branch (e.g. express, metro)? Why did you go there (e.g. it was close, it was the nearest shop that accepted the Azure card)?
- Is there anywhere you wanted to go, but couldn't? Why?
- Tick what you bought off against your shopping list. How did you do? Did you get enough to last a week? Is there anything you missed? Why?
- Were you able to get everything you needed? What about halal meat? What about cultural foods? Where would you have bought them if you had cash?
- How expensive were your purchases? Did you have to limit yourself when shopping in particular shops? What impact does that have on you and your family? Are you or your family ever hungry?
- Would other shops have cheaper foods? What kinds of shops: eg. cheaper local markets?

3. CLOTHING, HYGIENE AND HEALTHCARE – try buying clothing and the products your family needs to stay healthy.

- What clothing did you need to buy? Was the amount you had each week sufficient? Could you buy children's uniforms, winter clothes, etc?
- If you could only save a maximum £5 each week (bringing the balance to a total of £40), would that allow you to buy sufficient clothing?
- What shop(s) did you go to for toiletries, nappies, and other healthcare products?
- Could you get everything you needed? If no, why? Could you buy enough to last a week?
- Did you buy any hygiene or healthcare services, such as a haircut? Was there anything you couldn't get with the Azure card that you needed?

4. KEEPING IN TOUCH WITH LEGAL REPRESENTATIVES AND LOVED ONES

- Do you need to keep in touch with loved ones back home? Why? What about people you need to contact back home?
- How did you do this: by a phone or internet card? Could you buy this with the Azure card?
- What about your legal representative or lawyer? Could you keep in touch with them? How? What difference would access to cash have?
- How much does a phone or internet card cost each week? Can you buy this using the Azure card?



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- If you can't, how does this make you feel?

5. YOURSELF, YOUR FAMILY AND MAKING A POSITIVE CONTRIBUTION

- Do you have children? How many and how young are they? Does using the Azure card have an impact on their lives? How?
- How would all your lives be changed if you had access to cash?
- Is there any volunteering, college or other activities you do regularly, or those you'd like to do?
- How would this change if you had access to cash?
- How do you travel there? Can the Azure card buy tickets for the bus, train, etc?

6. DIGNITY AND STIGMA

- How did it feel using the card? How were you made to feel at the cash desk?
- Did you encounter any hostile or negative attitudes? Were you singled out?
- Did your team feel there were any particular limitations to the Azure card?

7. VALUE FOR MONEY

- Compare what you bought with the list of what you needed: did you buy enough?
- Was £35 sufficient to pay for everything you need for a full week? How much each week would be enough to buy all essential items?
- Would you have wanted to buy anything cheaper? Were there any shops you wanted to visit but couldn't use the card in?
- Have you ever needed to carry over more than £5 from one week to the next? Was that to save for something, to shop less frequently, because you were too sick or busy to get to the shops?

8. INFORMATION AND CARD PROBLEMS

- How easy was it to use the card? Did you understand how to use it?
- What information were you given about the Azure card? Was it enough?
- Did all the staff you met understand what the card was and how it worked?
- Were there any technical problems with the card? Did the card not work in a shop?
- When was it given to you? Were there any delays in receiving payments?
- Do you understand how to use the telephone line to check your balance? How often do you check your balance?

Section C: The Ranking – within your team rank the Azure card, both for those on Section 4 and for other citizens.

- **SUFFICIENCY OF SUPPORT** – how much did £35 enable you to buy for a week? Was it enough to provide a balanced, nutritious diet and sufficient clothing and toiletry essentials? Was there anything you didn't get or didn't allow yourself to buy? What effect did this have on you?
- **EASE AND CONVENIENCE OF USE** – From A (extremely easy and convenient to use) to E (very difficult and inconvenient to use) how would you rank the Azure card as a means of support for people who would otherwise be destitute? Were there any aspects of the card that made it harder to use and less convenient?
- **VALUE FOR TAXPAYERS MONEY** – From 1 (great value) to 5 (a waste of taxpayers money), how would you rank the Azure card as a means of support? Why? Would you want taxpayers money spent on it?
- Would you have any suggestions of how to improve support (e.g. include travel, replace with cash?)
- Do you and your team have any other concerns about the use of the Azure card (e.g. monitoring of purchases, the impact on people's purchasing?)



Securing justice for people fleeing persecution.
Rebuilding public support for sanctuary.

Independent Asylum Commission

CONDUCTING A NATIONWIDE REVIEW OF THE UK ASYLUM SYSTEM

IN ASSOCIATION WITH THE **CITIZEN** ORGANISING FOUNDATION

“THIS IS BREAKING MY SPIRIT”
A GLASGOW CITIZEN MONITORING REPORT ON
THE INTRODUCTION OF THE AZURE PAYMENT
CARD

Appendix 2 – Locations and details of ‘Shop for Justice’ actions

Team	Date	City	Location	Time	Citizen Monitors	On Section 4
1	7 th Dec 2009	Glasgow	Sighthill	10.00 – 11.00	3	3
2	7 th Dec 2009	Glasgow	Govanhill	12.00 – 13.00	3	2
3	7 th Dec 2009	Glasgow	Buchanan Bus St.	14.00 – 15.00	5	3
Totals					11	8