

**AN EXPLORATION OF SOCIAL GRANT FRAUD IN THE KGOBOKWANE VILLAGE
OF LIMPOPO, SOUTH AFRICA**

By

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The exact title of the dissertation as appearing on the electronic copy submitted for examination:

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I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged using complete references.

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I further declare that I have not previously submitted this work, or part of it, for examination at UNISA for another qualification or as any other higher education institution.



14 July 2023

.....

Signature

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Date

DEDICATION

I dedicate this work to all victims of SASSA grant fraud.

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ABSTRACT

The South African Social Security Agency (SASSA) provides social grants to millions of vulnerable and impoverished members of society. Social grants are the government's response to poverty, as unemployment and poverty are at their highest levels since 2008. The social grants are intended to help those with low income. While social grants are intended to alleviate poverty and unemployment, there is an increase in the mistreatment and abuse of vulnerable grant recipients.

The objective of the study was to explore the nature of SASSA grant fraud in the Kgobokwane Village, Limpopo, gain insight into the lived experiences of the SASSA grant scam victims in Kgobokwane, and establish informed recommendations based on the findings of the study. A qualitative approach, together with one-on-one semi-structured interviews, were used to obtain information from participants. The sample consisted of eight SASSA grant recipients who were victims of the SASSA scam in the Kgobokwane area. An interview schedule with predetermined questions was used to obtain data. The data were analysed thematically, through coding and categorising. The study intends to make a significant contribution to gaining a better understanding of social grant fraud in Kgobokwane and to raise awareness that will empower the community and policymakers.

The general findings of the study revealed that social grant fraud has a diverse population, and victims reported suffering from financial, emotional, physical and psychological harm. The study found that deception and abuse of trust were employed to victimise participants. The study advocates for a social assistance framework to help victims, improve their lives and address victimisation. The framework consists of seven components that advance efforts to reduce future victimisation through victim empowerment, education and raising awareness. Recommendations made will assist the community of Kgobokwane, the citizens who stand to benefit from the study, the government, and policymakers in making informed decisions regarding social grant fraud.

KAKARETŠO

Setheo sa Tšhireletšo ya Leago sa Afrika Borwa (SASSA) se fa dithušo tša leago go dimilione tša maloko a setšhaba ao a hlokago. Dithušo tša leago ke mokgwa wa mmušo wa go šogana le bohloki, ka ge tlhokego ya mešomo le bohloki di le maemong a tšona a godimodimo go tloga ka 2008. Dithušo tša leago di reretšwe go thuša bao ba hwetšago letseno la fase. Le ge dithušo tša leago di reretšwe go fokotša bohloki le tlhokego ya mešomo, go na le koketšego ya tshwarompe le tšhomišompe ya baamogedi ba dithušo bao ba hlokago.

Maikemišetšo a nyakišišo ye e be e le go nyakišiša mohuta wa bomenetša bja dithušo tša SASSA ka Motseng wa Kgobokwane, Limpopo, go hwetša kwešišo ya maitemogelo a batšwasehlabele ba bomenetša bja dithušo tša SASSA go la Kgobokwane, le go tiišetša ditšhišinyo go ya ka dikutullo tša nyakišišo ye. Mokgwa wa khwalithethifi, mmogo le dipoledišano tša motho ka o tee ka o tee tšeo di rulagantšwego seripa, di šomišitšwe go hwetša tshedimošo go tšwa go bakgathatema. Sampole e be e na le baamogedi ba seswai ba thušo ya SASSA bao e bego e le batšwasehlabele ba bomenetša bja SASSA tikologong ya Kgobokwane. Lenaneo la poledišano leo le nago le dipotšišo tšeo di beakantšwego pele le dirišitšwe go hwetša datha. Datha e sekasekilwe go ya ka kgwegwe, go khouta le go tlhophla. Maikemišetšo a nyakišišo ke go ba le seabe se segolo mo go kwešišeng bokaone bomenetša bja dithušo tša leago go la Kgobokwane le go godiša temošo yeo e tlogo matlafatša setšhaba le batšweletši ba melawana.

Dikutullo tša kakaretšo tša nyakišišo ye di utulotše gore bomenetša bja dithušo tša leago bo ka mehuta ya go fapafapana, gomme batšwasehlabele ba begile gore ba tlaišwa ke go tshwenyega ka tšhelete, maikutlo, mmele le monagano. Nyakišišo e hweditše gore boradia le tšhomišompe ya potagalele di šomišitšwe go tlaiša batšwasehlabele. Nyakišišo e thekga gore go be le foreimiweke ya dithušo tša leago go thuša batšwasehlabele, go kaonafatša maphelo a bona le go rarolla bothata bja tlaišo. Foreimiweke ye e na le dikarolo tše šupa tšeo di tšwetšago pele maitapišo a go fokotša go tlaišwa ka moso ka matlafatšo ya batšwasehlabele, thuto le go oketša temošo. Ditšhišinyo tše di dirilwego di tla thuša setšhaba sa Kgobokwane, badudi bao ba tlogo go holega go nyakišišo ye,

mmušo, le batšweletši ba melawana go tšea diphetho tše di nago le tsebo mabapi le bomenetša bja dithušo tša leago.

ISIFINQO

I-Ejensi Yezokuphepha Komphakathi yaseNingizimu Afrika (ebuye yaziwe ngokuthi yi-SASSA) ihlinzeka ngezibonelelo zikahulumeni kuyizigidi zamalungu omphakathi abuthakathaka ngokomnotho nampofu. Izibonelelo zikahulumeni ziyimpendulo kahulumeni ebuphofini, njengoba ukuntuleka kwemisebenzi kanye nobubha kusezingeni eliphezulu kusukela ngonyaka wezi-2008. Izibonelelo zikahulumeni zihloselwe ukusiza labo abahola kancane. Nakuba izibonelelo zikahulumeni kuhloswe ngazo ukuqeda ubumpofu kanye nokuntuleka kwemisebenzi, kuyakhula ukungaphathwa kahle nokuhlukunyezwa kwabamukeli bezibonelelo-mali njengoba babasencupheni.

Inhloso yocwaningo kwakuwukuhlola uhlobo lokukhwabaniswa kwezibonelelo ze-SASSA e-Kgobokwane Village, eLimpopo, ukuthola ulwazi mayelana nezisulu zomkhonyovu we-SASSA eKgobokwane, futhi kutholwe izincomo ezinolwazi ezisekelwe kokutholwe yilolu cwaningo. Indlela yekhwalithethivu, kanye nenhlolokhono yezingxoxo ezenziwa ubuzo nobuso futhi ezihleleke ngokungagcwele, yasetshenziswa ukuthola ulwazi kubahlanganyeli. Isampula ibihlanganisa abantu abayisishiyagalombili abathola isibonelelo sikahulumeni kwa-SASSA ababeyizisulu zomkhonyovu wakwa-SASSA endaweni yaseKgobokwane. Kusetshenziswe ishejuli yenhlokokhono enemibuzo enqunywe kusengaphambili ukuze kutholwe idatha. Idatha ihlaziye ngokwetimu, ngokubhala amakhodi nokuhlukanisa ngezigaba. Ucwaningo luhlose ukuba negalelo elikhulu ekuqondeni kangcono ukukhwabanisa kwezibonelelo zikahulumeni e-Kgobokwane kanye nokuqwashisa okuzohlomisa umphakathi nabakhi bezinqubomgomo.

Okutholwe ocwaningweni jikelele kuveze ukuthi ukukhwabanisa kwezibonelelo zikahulumeni kwenzeka kubantu abahlukahlukene, futhi izisulu zibike ukuthi zihlukumezekile ngokwezimali, emoyeni, ngokomzimba nangokwengqondo. Ucwaningo luthole ukuthi ukukhohliswa nokuhlukumeza ukwethenjwa kwasetshenziswa ukuze kuhlukumeze ababambiqhaza. Lolu cwaningo lukhuthaza uhlaka losizo lwezenhlalakahle ukusiza izisulu, ukuthuthukisa izimpilo zabo kanye nokubhekana nokuhlukunyezwa. Lolu hlaka luqukethe izingxenye eziyisikhombisa eziqhubekisela phambili imizamo

yokunciphisa ukuhlukumezeka esikhathini esizayo ngokunika izisulu amandla, imfundo kanye nokuqwashisa. Izincomo ezenziwe zizosiza umphakathi wase-Kgobokwane, izakhamizi ezizohlomula kulolu cwaningo, uhulumeni, kanye nabakhi benqubomgomo ekwenzeni izinqumo ezinolwazi mayelana nokukhwabanisa kwezibonelelo zikahulumeni.

Keywords: SASSA grant fraud; scams; social grant; social assistance; victims; beneficiaries; rural area.

ACRONYMS AND ABBREVIATIONS

ATM	Automatic Teller Machine
CBD	Central Business District
CDG	Care Dependency Grant
CEO	Chief Executive Officer
CFRR	Centre for Financial Reporting Reform
CSG	Child Support Grant
DA	Democratic Alliance
DBSA	Development Bank of Southern Africa
DG	Disability Grant
DSD	Department of Social Development
GA	Grant in Aid
HAWKS	Directorate for Priority Crime Investigating
EC	Eastern Cape Province
ECSPS	Electronic Communications Service Providers
EMLM	Elias Motsoaledi Local Municipality
FCG	Foster Care Grant
FCN	Financial Crime News
FIC	Financial Crime Centre
IPSFF	International Public Sector Fraud Forum
LP	Limpopo Province
KZN	KwaZulu-Natal
MCRS	Moutse Community Radio Station

NACH	National Anti-Corruption Hotline
OAG	Old Age Grant
PwC	PricewaterhouseCoopers
PSC	Public Service Commission
RAT	Routine Activity Theory
RCT	Rational Choice Theory
SASSA	South African Social Security Agency
SABS	South African Broadcasting services
SAHRC	South African Human Rights Commission
SAPO	South African Post Office
SAPS	South African Police Services
StatsSA	Statistics South Africa
SPII	Studies in Poverty and Inequality Institute
SRD	Social Relief Grant
UK	United Kingdom
UNICEF	United Nations International CChildren'sFund
UNISA	University of South Africa
UNODC	United Nations Office on Drugs and Crime
USA	United States of America
VOC	Victim of Crime Survey
WVG	War Veterans Grant

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CHAPTER 1

GENERAL ORIENTATION OF THE STUDY

1.1 Introduction and background

The internet promotes connectivity and is the most popular communication network ever built (Watson, 2021: 1). People can learn about almost any topic due to an infinite supply of knowledge (Computer Hope, 2022: np). However, it has brought with it both the good and the bad (Watson, 2021: 1). According to a study by the United Nations Office on Drugs and Crime (UNODC, 2013: np), cybercrime is growing to become a huge global concern that severely impacts people from all walks of life. Cybercrime is widespread, swift, and has a vast number of potential victims (Bartol & Bartol, 2017: 467). Victims include ordinary members of the public, organisational entities, and the private sector (Choo, 2011: 725; Minnaar, 2014: 128; Mphatheni & Maluleke, 2022: 390).

According to Britz (2013: 100), fraudsters have infiltrated societies and deception can now be found in all aspects of human life. Victims and perpetrators now cut across all races, genders, and social classes. Developments in computer technology and improved access to the internet have created a market in which criminals not only share people's stolen personal information but also share criminal methods (Bartol & Bartol, 2017: 469; Mphatheni & Maluleke, 2022: 390). Criminals are also increasingly selling, buying, and trading other people's personal information (Bartol & Bartol, 2017: 469).

According to Watson (2021: 1), while internet fraud has become increasingly sophisticated, older and less sophisticated schemes such as the Nigerian 419 scams continue to be prevalent and evolving in nature. Hacking, cyberstalking, and fraudulent schemes are among the most reported internet crimes (Bartol & Bartol, 2017: 39). In addition, according to Mphatheni and Maluleke (2022: 390), the internet is being used as a source of large-scale fraud, theft and other computer-related crimes. As a result, victims experience minor to severe distress, as well as public and financial loss.

Other types of fraud are serious crimes that involve the intentional deception of people through false promises. Furthermore, fraud crimes involve obtaining illegal financial gain

through deception (Bartol & Bartol, 2017: 439). Thus, Minnaar (2014: 131) asserts that most motivation for fraudulent schemes seems to be financial. Choo (2011: 723) emphasises that, based on their past accomplishments, low risks, and high returns, criminals will continue to develop innovative ways to use the internet to target a specific market and exploit people for fraudulent schemes.

The Financial Crime News (FCN, 2019: 5) noted in its 2019 cybercrime study that criminals are more likely to manipulate victims into disclosing their confidential bank card details, as well as other personal information, to commit social grant fraud. Mphatheni and Maluleke (2022: 387–389) confirm that cybercrime is on the rise and that financial institutions are particularly vulnerable. This is because approximately 86% of the population in this country uses online banking services regularly. Unfortunately, as the banking sector expands, more banking details are stolen, exacerbating fraud and theft (Mphatheni & Maluleke, 2022: 389).

Social grant fraud is on the rise (De Vos Belgraver, 2015: np). South African social grants are collected in a number of ways, including direct deposit into beneficiaries' bank accounts, collection at the South African Post Office (SAPO), or at a designated pay point (South African Social Security Agency [SASSA] Annual Report, 2018/19: 9). Computers, technological devices (e.g., cell phones, Automatic Teller Machines (ATMs) and cloning devices) and the internet are instruments used to defraud people of their money (De Vos Belgraver, 2015: np). Letsatsi (2021), SASSA spokesperson, stated that criminals target the poor because they are vulnerable. Most known cases of social grant fraud involve victims' information being illegally accessed, stolen, and shared online. Moreover, the use of deception tactics to deceive victims for financial gain is commonly executed. Most reported social grant cases that involve disability, child support and pensioners' grants are committed by SASSA officials and members of the public (Seeletsa, 2020: 1).

SASSA administers social grants in South Africa. According to the Moutse Community Radio station (MCRS, 2021), social grant fraud is on the rise in Kgobokwane Village in Limpopo Province, South Africa, but remains unreported due to a variety of reasons. These include not knowing that crime is taking place; victims considering the amount

stolen to be too low for reporting; and many police stations are located far from public transportation, making travelling expensive (Button & Cross, 2017: 13).

The area where Kgobokwane Village is located is among the poorest in the province. According to a study conducted in a rural area by Patel, Knijn, Gorman-Smith, Hochfeld, Isserow, Garthe, Chiba, Moodley and Kgapola (2017: 8), while many households survive with social grants, many more households are still food insecure, and many people are poor and unemployed (see Bassier, Budlender & Goldman, 2022: 19; Delany, Jehoma & Lake, 2016: 111; Kaseke, 2010: 164; Ngcamu & Mantzaris, 2021: 6). In addition, research by Luthuli (2020: 441) and Reddy and Sokomani (2008: 11) have shown that unemployment, poverty, and greed play a role in social grant fraud. Therefore, it is evident there is a need to explore the nature of social grant fraud in Kgobokwane Village, Limpopo.

The research problem and rationale of the study follows.

1.2 Research problem and rationale

The problem statement discusses the research problem, summarises the literature, points to deficits in information, and argues for the importance of a study (Creswell & Poth, 2018: np). This study will focus on social grant fraud.

SASSA provides social grants to millions of vulnerable and impoverished members of society (SASSA Annual Report 2018/19: 8). Social grants are the government's response to poverty as unemployment and poverty are at their highest levels since 2008 (SASSA Annual Report, 2020/21: 7; Statistics South Africa [StatsSA], 2022: 2). The social grants are intended to help those who have a low income (De Vos Belgraver, 2015: np). Research has repeatedly shown that social grants are heavily distributed within households and that the number of dependents far outnumbers the number of social grant recipients (Khoza & Kaseke, 2017: 365; Masilela, Pangala & Van Vuuren, 2020: 2; Rossouw, 2017: 1).

Further research revealed that social grants are common, particularly in the rural areas of the Eastern Cape and Limpopo Provinces, where 60% of households are poor, overcrowded, and thus heavily reliant on social grants to survive. The high number of social grant beneficiaries is attributed to rising poverty and unemployment in the region (SASSA Annual Report, 2020/21: 24; Satumba, Bayat & Mohamed, 2017: 46; Studies in Poverty and Inequality Institute [SPII], 2019: 9).

While social grants are intended to alleviate poverty and unemployment, De Vos Belgraver (2015: np) observed an increase in the exploitation and misuse of vulnerable social grant recipients. This is due to perpetrators viewing government funds as “free money” and leading them to prey on the vulnerable (Grants.gov, 2022: np). This is part of a long debate in South Africa, where it is widely held that, as long as people see government resources as free money, they will abuse it and rely heavily on social grants, and thus laziness is encouraged (Dawson & Fouksman, 2020: 229; Sinyolo, Mudhara & Wale, 2016: 154–155). However, despite these beliefs, a study by Dawson and Fouksman (2020: 229) discovered that people living in poverty want employment, skills, and empowerment opportunities.

Furthermore, fraud is often viewed as a victimless crime. Button and Cross (2017: 111) dispel sentiments that fraud is not a victimless crime. This is because social grant fraud victims experience more than financial strain. The authors assert that victims also experience embarrassment, physical and mental trauma, psychological impact and, in some cases, commit suicide. Therefore, social grant is not just government money but plays an important role in poor people’s lives.

Cloete (2015: 517) asserts that excluding people from economic activities causes unemployment and poverty which remains South Africa's most serious problem. As a result, when people lack job opportunities, live in poor conditions, and lack service delivery, crime is more likely to occur (Cloete, 2015: 516–517; Development Bank of Southern Africa, 2022: 1). Consequently, social grant fraud is on the rise at a time when unemployment and poverty are at an all-time high. Letsatsi (2021) states that social grant fraud disproportionately affects the poor because they are more vulnerable and easier to

defraud.

The community of Kgobokwane Village in Limpopo Province has reported similar incidences of social grant fraud. However, little is known and has been scientifically researched on the nature of social grant fraud in the area (MCRS, 2021). As a result, this study aimed to explore social grant fraud victimisation in Kgobokwane Village by gaining a thorough understanding of the nature of social grant fraud victimisation from the victims' perspectives. The study's goal was to contribute by raising awareness and vigilance in the Kgobokwane community.

The following section outlines the significance of the study.

1.3 Significance of the study

Research is defined as a methodical process of data gathering, analysing and data interpretation to answer questions. The procedure is carried out to gain a better understanding of the phenomenon under study. In addition, a systematic approach is often used when collecting and interpreting information to solve daily problems (Leedy & Ormrod, 2021: 24). Similarly, Newburn (2017: 1029) asserts that criminological research advances knowledge about criminological issues through an understanding of the social world. Thus, this section conveys the importance of the problem for different groups that may profit from reading and using the study (Creswell & Creswell, 2018: np).

Although the local radio station and community forums create awareness about these crimes, SASSA fraud and corruption in the Kgobokwane area is still underreported. Social grant scams remain a problem in the area. Victims see no need to report their victimisation or may lack the resources to travel to the local police station. This leads to "dark figures of crime" forming in the area, where people do not report crime for various reasons (Maluleke, Mokwena & Motsepa, 2016: 266). The dark figure of crime refers to hidden crimes that are not recorded by the police and are therefore absent from official statistics (Doorewaard, 2014: 1). Similarly, Button and Cross (2017: 14) note that victims are often embarrassed to report crimes but also may not be aware that a crime has been committed against them. Thus, these statistics are not included in official crime or police statistics.

According to StatsSA (2019/20: 36), the Victim of Crime (VoC) survey reflects that only 26% (i.e., 364,000 victims) of an estimated 1.4 million fraud/scam victims reported the crime to the authorities. This means that about 1.036 million victims did not report their victimisation.

Furthermore, there is a gap in knowledge regarding social grant scams in rural areas, hence the need for the study. Because a significant proportion of these remain unreported, there is a lack of awareness and education about these SASSA and related scams. As such, due to insufficient literature in South Africa, the current study aims to add value to benefit the following groups:

- **Value to victims**

Newburn (2017: 417) indicates that certain types of fraud, such as social grant and security fraud, have direct implications on people in a community. According to SASSA Annual Report (2020/21), recipients of social grants are already poor, and social grants assist in alleviating poverty. As a result, the International Public Sector Fraud Forum (IPSFF, 2020: 9) observed that, when social grant fraud occurs, the poor suffer the most because victims are often those who are already facing the most challenges in their daily lives. People who rely on social grants are therefore unable to purchase essential needs or support those who rely on them.

Furthermore, it has been noted that, while victims suffer financial loss, they also suffer from psychological, physical, mental, and emotional traumas (IPSFF, 2020: 9). For example, in an interview by the South African Broadcasting Corporation (SABC, 2021), elderly victims gave an account of being defrauded of their social grants and, as a result, they had no food and relied on neighbours to provide for them. In addition, they had no taxi fare to report the crime to SASSA offices in town so had to walk long distances to report the crimes. Therefore, social grant fraud can cause anxiety, sadness, embarrassment, isolation and, in extreme cases, suicidal thoughts or suicide traumas to victims (Steyn, 2013: 41; IPSFF, 2020: 9).

Very few victims seek help and support after fraud occurs and victims' lived experiences

with the criminal justice system also continue to be less positive. As a result, victims may be discouraged from reporting their abuse because they fear secondary victimisation at the hands of police (Davies, Francis & Greer, 2017: 17). Victims may also experience victimisation at the hands of family members who may try to intervene to stop them from engaging with the fraudster (IPSFF, 2020: 28).

The Southern African Fraud Prevention Service (SAFPS) CEO, Van Schalkwyk, has stated that the public should remain vigilant and protective of their bank details because fraudsters could be anywhere, including behind a person in a queue. The study, therefore, sought to educate victims about the importance of reporting crimes and knowing how to seek help and assistance after crime takes place. Also, because, more often, victims of social grant fraud are people with low financial literacy, they will be empowered on how to be vigilant especially because the recipients now use bank cards.

Additionally, catharsis theory was employed. The study sought to add value to victims by allowing them to release or vent their emotions or frustrations by talking and possibly helping someone else who suffers the same crime. Fear, anger, stress, and traumas can cause intense feelings to build up over time thus, when victims express their feelings, aggression and anger should be reduced (Cherry, 2023: np; Olsen, 2021: np).

- **Value to communities**

While fraud affects victims directly, it also has an indirect impact on families, friends, and communities whose lives can be disrupted as they try to assist in resolving and finding solutions for the crime (IPSFF, 2020: 10). According to Dinisman and Moroz (2017: 9), in the aftermath of crime, family and friends feel vulnerable, struggle, and are concerned about the safety of victims. Fraud also has an impact on victims' relationships with siblings, children, and partners, and financial loss can cause stress and disrupt these relationships (Dinisman & Moroz, 2017: 10; IPSFF, 2020: 10; Mathuthu, 2020: 14).

Furthermore, people who do not commit fraud may rationalise that, if criminals are committing fraud and getting away with it, it is acceptable for them to do the same. Fraud can therefore also have a negative impact on families by increasing stress and bringing

them into contact with the criminal justice system (IPSFF, 2020: 10).

This means that the well-being of a community is affected by fraud because of worries about its safety, which can cause distress, change people's behaviour and reduce social activity (Dinisman & Moroz, 2017: 10). StatsSA (2019/20: 1) notes that only a small proportion of fraudulent activities are reported to law enforcement. Nkosi (2021) adds that about 56% of cases of social grant fraud were reported anonymously through the National Anti-Corruption Hotline (NACH).

This study will educate and raise community awareness about social grant fraud and corruption. The study will also raise awareness about the significance of reporting crimes and how it assists in the understanding of social issues. In addition, the community can use the NACH method to report fraud crimes, which will assist law enforcement.

- **Value to law enforcement**

Fraud can affect anyone, including law enforcement as it has a negative impact on national security and can endanger citizens' lives. Fraud jeopardises national security and community safety, particularly when perpetrated by organised crime or terrorist groups, who can use the proceeds of the crime to commit other crimes. Additionally, when fraud occurs and no one is arrested, the community loses trust in law enforcement, which leads to decreased public trust and low crime reporting (IPSFF, 2020: 24).

When crimes go unreported, they are not included in official SAPS data (Business Tech, 2022a; Button & Cross, 2017: 13; Rorie, 2019: 36). Therefore, if awareness is raised in the community, members will report crimes which, in turn, helps law enforcement in the prevention of crime and other interventions around the communities. Also, because SAPS official statistics are based on crime incidences and patterns, investigating crimes will assist law enforcement with prevention strategies. However, while data reflects crime that goes through official channels, it does not reflect the true nature of crime in the country.

- **Value to SASSA**

The impact of fraud on the government affects citizens as the government's ability to

deliver services and resources becomes compromised. For example, in the last five years, the South African government lost R282 million to social grant fraud and more money is subsequently lost in trying to recoup the money (Gerber, 2020: 1). As a result, the government is not able to improve programmes and services, which has a negative impact on those who rely on them and may result in the cessation of those resources or programmes (IPSFF, 2020: 13).

Corruption Watch News (2014) agrees that disruptions in social grant payments can, for example, cause suffering to the country's poorest citizens and are likely to spark unrest. According to Gondwe (2022: np) this is true especially because the majority of social grant fraud cases involve SASSA officials or government employees. Gottschalk and Gunnesdal (2018: xv) argue that social grant fraud undermines the social grant system. Also, when the elite of society abuse their position for individual enrichment illegally, it creates distrust in the government and its senior officials.

As a result of gaining a thorough understanding of social grant fraud in rural areas, the research will aid the government in developing efficient and effective policies to combat crime in rural areas. The money saved from acts of fraud will allow it to support more beneficiaries and can also be used for law enforcement training because, as technology evolves, so do crimes.

- **Value to academia**

According to StatsSA (2019/20: 1), thousands of fraud crimes go unreported every year. The IPSFF (2020: 5) agrees, stating that fraud is a serious, underappreciated, and unchecked problem that can affect everyone. Unfortunately, the prevalence, magnitude, and incidences of fraud are difficult to measure because the impact is not just financial loss, but also causes harm to the victims. Furthermore, the real incidences of fraudulent activities are unknown because many people are unwilling or uninformed to report fraud or their victimisation (Button & Cross, 2017: 13; Gottschalk & Gunnesdal, 2018: 28; Shao, Zhang, Ren, Li & Lin, 2019: 226).

Creswell and Creswell (2018: np) argue that the qualitative approach is appropriate for

exploring and understanding understudied phenomena. This study is important because scientific research is made available about social grant fraud in rural areas, as there is currently a dearth of scientific research on social grant fraud. Available studies are outdated because the nature and patterns of crime are changing. This study will therefore provide a foundation for future research. In addition, IPSFF (2020: 4) notes that fraud and counter fraud practices evolve very quickly, therefore new information is of importance. Leedy and Ormrod (2021: 28, 314) advise that, because people are complex, and crime is a complex phenomenon, the study will not solve the entire problem but may fill the gap in knowledge about this type of crime.

The following section outlines the study's aim and objectives.

1.4 Research aims and objectives

According to Kumar (2019: np), the aim or goal of a study is an indication of the overall outcome a researcher seeks. According to Leedy and Ormrod (2021: 26), the research goal must be stated in a grammatically complete sentence that precisely identifies the question the researcher will attempt to answer. The study's aim and goal discuss the focal phenomenon being investigated, the participants and the location where the research will take place (Creswell & Creswell, 2018: np). Steyn (2019: 3) states that research study aims to demark what is expected to be accomplished by the study in general terms; they are closely related to the title of the study and should thus specify what will be undertaken, who or what are the unit of analysis and the geographical area of the study.

1.4.1 The aim of the study

The study aimed to explore social assistance grant fraud in Kgobokwane Village, Limpopo.

1.4.2 Objectives

The steps that must be taken to achieve the aim are referred to as the objectives (Kumar, 2019: np). When objectives are described in clear, concrete definitive terms, researchers have a good idea of what they need to accomplish them (Leedy & Ormrod, 2021: 26).

Creswell and Creswell (2018: np) state that qualitative purposes employ action verbs to convey how learning will occur. To convey an emerging design, action phrases and verbs, such as understand, develop, explore, examine, generate, and discover, are used. Moreover, the objectives must be focused on the proposed study; they must define the scope of the research, and follow each other logically (Steyn, 2019: 3). As a result, social research can serve a variety of functions and the three common ways are through exploring, describing, and explaining (Babbie, 2021: 90).

In order to achieve the above-mentioned main research goal, the study's objectives were as follows:

- To explore the nature of social grant fraud in the Kgobokwane Village, Limpopo.
- To gain insight into the lived experiences of the victims of social grant fraud in Kgobokwane Village, Limpopo.
- To establish informed recommendations based on the study's findings.

The aim and objectives of the study can only be realised through its research questions as delineated below.

1.5 Research questions

The central questions that guide a qualitative research project are known as research questions (Leavy, 2017: 71; Tracy, 2020: 18). They are the inquiries that a researcher seeks to answer or investigate. The questions must be researchable, meaning that the questions must be answered through research (Leavy, 2017: 71). Steyn (2019: 3) believes that, if the answer to the research question is already known, straightforward, and one which there is scholarly consensus, the research question is not worth pursuing.

Primary questions are those that research seeks to answer, and secondary questions may address aspects of those core questions. Inductive qualitative research questions are open-ended and frequently begin with the words what or how (Leavy, 2017: 71). The following is the research.

1.5.1 Primary research questions

What is the nature of social grant fraud in Kgobokwane, Limpopo?

1.5.2 Secondary research questions

- What does literature delineate about social grant fraud?
- What are the lived experiences of the victims of social grants fraud?
- How can informed recommendations be established based on the findings?

The following section details the key definitions to be used in the study.

1.6 Definition of key concepts

The concepts to follow were used in the study and are explained to provide context to the study (Creswell & Creswell, 2018: np).

- **Beneficiary**

Any person who receives social assistance under sections 6, 7, 8, 9, 10, 11, 12, or 13 of the Social Assistance Act (Act 13 of 2004) (SA, 2004) is referred to as a beneficiary. A beneficiary, according to Kagan (2021: np), is somebody who obtains a benefit, which is generally a monetary incentive. Identified beneficiaries must meet the criteria to qualify for pay-out.

- **Crime**

Bartol and Bartol (2017: 23) define crime as conduct or failure to act in violation of a legal code prohibiting or commanding it, for which there are a variety of possible penalties upon conviction. Similarly, Siegel (2014: 14) defines crime as a violation of societal rules of behaviour as interpreted and expressed by the criminal legal code, created by people holding social and political power. To be convicted of a crime, a person must have acted intentionally and without justification or excuse (Siegel, 2014: 14).

- **Cybercrimes**

The Cybercrimes Act 19 of 2020 (SA, 2020) denotes cybercrimes as unauthorised access, unlawful interception of data, unauthorised acts in respect of software or hardware tools and unlawful interference with data or a computer programme and unlawful interference with a computer data storage medium or computer system, and the unlawful acquisition, possession, provision, receipt or use of password, access code or similar data or device. In addition, cyber fraud is where a person unlawfully and with intent defrauds, makes a misrepresentation using data or a computer programme or through any interference with data or a computer programme which causes actual or potential prejudice to another person. Cyber forgery and uttering is where a person defrauds by making false data or a false computer programme to the actual or potential prejudice of another person or passes off false data, conducts cyber extortion, or aggravated offences, and theft of incorporeal property. Cybercrime is generally defined as any criminal activity or criminal behaviour that has been committed through or facilitated by the internet or a computer system, sometimes called computer crime (Britz, 2013: 6; Bartol & Bartol, 2017: 467–468).

- **Corruption**

Corruption is any dishonest behaviour by those in power. Corruption can include bribery, manipulation, and defrauding (Chen, 2020: np). Corruption undermines confidence, democracy, economic development, and exacerbates inequality (Transparency.org, 2021: np).

- **Digital Evidence**

Digital evidence is data stored or transmitted using a computer that supports or refutes the theory of an offence (Casey & Ferraro, 2005: 12). By means of the Cybercrimes Act (Act 19 of 2020) (SA, 2020) new mechanisms were introduced for the South African Police Services (SAPS) to obtain or ensure the preservation of evidence held by Electronic Communications Service Providers (ECSPs). The obligation of ECSPs according to section 54, subsection 1b, must be to preserve any evidence or information which may

be of assistance to the SAPS in investigating offences.

- **Fraud**

According to Wells (2017: 2) fraud can encompass any crime for gain that uses deception as its principal modus operandi. Among the three methods used to unlawfully access a victim's money, which are force, deception, or theft, it's important to clarify that any offenses involving deception fall under the category of fraud. Thus, deception is the kingpin of fraud. Fraud is also defined as the intentional and unlawful taking of a misrepresentation that causes actual or potential prejudice to another (Snyman, 2010: 158) (also see definition of scam).

- **Poverty**

Dubihlela and Dubihlela (2014: 160) define poverty as a complex concept, encompassing a range of definitions that include deficits of income, deprivations, and a lack of capacities. According to the Elias Motsoaledi Local Municipality Developmental Plan Report (EMLM, 2021: 116), poverty is defined as a lack of essentials such as food, clothing, shelter, and safe drinking water. Furthermore, the majority of governments' poverty-reduction policies include the expansion of a set of instruments collectively known as social protection (Dubihlela & Dubihlela, 2014: 160) (see also social protection below).

- **Scam**

Any fraudulent activity or scheme that steals money from unsuspecting people is referred to as a scam. Scams have increased as the world has become more connected to the internet, and it is up to individuals to exercise caution when dealing with people on the internet (Computer Hope, 2021: np). A scam is an illicit scheme to make money, particularly one that involves deceiving others (Cambridge Dictionary, 2021, sv 'scam'). For the purpose of this study, "scam" and "fraud" will be used interchangeably.

A scam is a specific type of fraudulent action that usually involves deception or trickery to accomplish its aim. Fraud, on the other hand, is a broad term that includes various sorts of dishonesty and deception, such as scams designed to obtain anything of value by

illegal means. For the sake of this research, the terms "scam" and "fraud" will be used interchangeably (see the definition of fraud).

It should be highlighted that in certain contexts, the researcher opted to employ both terms interchangeably due to the expectation that participants in the current study might have familiarity with either one or both. Consequently, for the sake of this study, the researcher will use these terms interchangeably as well. Furthermore, it is worth noting that some participants in the study had a clearer grasp of the concept of "scam" compared to "fraud," and vice versa.

- **Social assistance**

In South Africa, social assistance is known as social grants and is entirely funded by the state (Kgaphole, 2013: 14; Triegaardt, 2005: 3). Social grants are critical to people's survival and serve as a safety net in the event of an incapacity/inability to work. The state's approach is a targeted one and grants are thus distributed to those identified as vulnerable, such the elderly, the disabled, and children (South African Human Rights Commission [SAHRC], 2002/03). As part of the government's poverty alleviation strategy, the South African Social Security Agency (SASSA) administers social assistance (Kgaphole, 2013: 14).

- **Social grants fraud**

Social grant fraud is defined as a situation in which criminals receive grants to which they are not entitled, as such it is not their money. The abuse puts a severe strain on the social security system, depriving legitimate claimants' access to social assistance (Corruption Watch, 2014: 1). Gottschalk and Gunnesdal (2018: 74) view social grant fraud as including the misuse of benefits, making false statements on claims, buying, or selling social security cards and concealing information that affects eligibility for benefits. Frauds upon the social security system range from working and claiming benefits fraud and failure to notify benefit officials of changes in circumstances. Benefit frauds are perpetrated against the welfare or social security system (Newburn, 2017: 405).

- **Social protection**

The terms “social protection” and “social security” are used interchangeably. The former is a much broader concept. It encompasses both the welfare functions of the state and developmental strategies and programmes to ensure at least the minimum acceptable living standards of all citizens; the purpose of it is thus emancipatory (SAHRC, 2002/03). Therefore, social protection refers to a collection of programmes that address vulnerability, inequality, and poverty through transfers in cash or kind (Dubihlela & Dubihlela, 2014: 160). The abovementioned SASSA social grants serve as an example of social protection. For South Africa, social protection programmes are important enablers in other key development areas like health and education and alleviate poverty and hunger (Dubihlela & Dubihlela, 2014: 160).

- **Social security**

Social security, as defined in the White Paper on Social Development (SA, 1997) is the widest form of safety net that includes both contributory forms of social insurance and the needs-based assistance received from public funds (i.e., social assistance). South Africa's social security objectives are reflected in the 1997 White Paper on Social Development, which states that "a social security system is essential for healthy economic development, particularly in a rapidly changing economy, and will actively contribute to the development process" (SA, 1997). It is critical for immediate poverty alleviation and serves as a mechanism for active redistribution (SASSA Annual Report, 2018/19: 20).

- **Social relief**

Non-contributory, needs-based social relief is provided to individuals or communities in emergency situations, such as floods, fires, or other natural disasters, using government funds (Triegaardt, 2005: 4).

- **Victim**

A person may be considered a victim under the United Nations Declaration of Basic Principles of Justice for Victims of Crime and Abuse of Power, regardless of whether the

perpetrator is identified, apprehended, prosecuted, or convicted, and regardless of whether the perpetrator and the victim are related. The term “victim” also includes the immediate family or dependents (secondary victims) as well as those who have suffered harm while intervening to assist victims in distress or to prevent victimisation (Grobler, 2013: 176–177). Similarly, the Cambridge Dictionary (2021, sv ‘victim’) defines a victim as someone or something that has been hurt, damaged, or killed or has suffered, either because of the actions of someone or something else, or because of illness.

- **Vulnerable Groups**

Vulnerable groups are defined as those parts of the South African population that experience a higher risk of poverty and social exclusion than the general population (StatsSA, 2020: 24). Vulnerable group means a group of people who, due to their characteristics and circumstances, are likely to suffer more adverse impacts of natural disasters than other groups in the community. Vulnerable groups include children, elderly people, people with disabilities, and poor people (Law Insider Dictionary, 2022: 1).

The following section denotes the structure and layout of the study.

1.7 Structure and layout of the report

This section delves into the structure and layout of the study. The layout consists of six chapters.

Chapter 1: Introduction and general orientation of the study

This chapter provides an overview of the introduction and background as well as the research problems and rationale. Specific questions relating to the aims and objectives of the study are also outlined. The significance of the study and how it adds value to victims, the community, law enforcement, the government, and academia are also discussed. Furthermore, the study also highlights key concepts used in the study.

Chapter 2: Literature review

This chapter looks at the existing literature on the subject. The chapter begins with an

overview of social grants and the various types of grants available in South Africa. Some of the debates on the subject are covered here. The research also looks at fraud as a type of white-collar crime, as well as its consequences and implications for victims, communities, and businesses. Furthermore, social grant fraud is explored in detail.

Chapter 3: Theoretical framework

The theories underpinning the study are thoroughly explained, as well how they can be applied to white-collar crimes and SASSA fraud. This includes the motives and causes of crime and victimisation. This chapter commences with the criminological theory background and the criticisms. Then, the chapter provides a critical overview of two theories: Rational Choice Theory and Routine Activity Theory, as well as how they relate to fraud and white-collar crime.

Chapter 4: Research methodology

This chapter discusses the methodological approach employed in the study. The research design used to both collect and analyse the data is highlighted. Furthermore, the reliability and trustworthiness of the collected data is expounded, followed by the various methods employed to ensure that the study is ethical.

Chapter 5: Analysis of findings and interpretation of the results

This chapter delves into data analysis and interpretations based on the data that was collected. This chapter is divided into several themes that are thoroughly discussed. The themes are divided into the following sections: the nature of the participants' experiences, the aftermath of crime incidents, the implications of fraud, the modus operandi, risk factors that increase victimisation, the role of the community, and a lack of reporting.

Chapter 6: Achievement of aim and objectives and recommendations

The final chapter provides a summary of the findings presented in Chapter 5. It discusses the achievement of aims and objectives. Furthermore, this chapter provides recommendations and a social assistance framework that was developed to assist

victims. The limitations of the study are also outlined, followed by future recommendations, and concluding remarks.

1.8 Conclusion

Social grants were implemented as a poverty-reduction strategy that benefits not only recipients but entire households. Social grants are used to help families by purchasing essential household services such as food. However, it appears that social grant fraud is on the rise, which costs governments millions of Rands, but it also harms the poorest and most vulnerable people. Moreover, while some cases of social grant fraud are reported, many more go unreported, so there are few studies on the subject, particularly in rural areas. As a result, the research demarcated the study sample to Kgobokwane Village. The goal was to gain a thorough understanding of the victimisation of social grant fraud. Furthermore, the study's structure is discussed to demonstrate how the stated research aim and objectives were met.

The following chapter explores literature pertaining to the topic under investigation.

CHAPTER 2

LITERATURE REVIEW OF SOCIAL ASSISTANCE (SASSA) GRANT FRAUD IN SOUTH AFRICA

2.1 Introduction

The study aimed to explore social assistance (SASSA) grant fraud in the Kgobokwane Village of the Limpopo Province. In this chapter, the context of social grant fraud in South Africa, especially in rural areas such as the Kgobokwane Village is presented.

The construct “literature” refers to the process of identifying, selecting, and examining a range of existing materials, dealing with knowledge, and understanding in a given field “that anchors the topic of research into an existing body of knowledge”, while “literature review” refers to a critical analysis and evaluation of the collected material (Schurink, Roestenburg & Fouché, 2021: 93). A literature review connects a study to the larger, ongoing dialogue in the literature and extends prior research (Creswell & Creswell, 2018: np). It provides a framework for determining the significance of the study as well as a standard for comparing the findings to other findings. Reviewing literature can assist researchers in interpreting and making sense of research findings, tying the results back to the work of those who came first (Leedy & Ormrod, 2021: 83). It also, identifies existing knowledge, gaps in knowledge, and how the study will fill those gaps or otherwise contribute to the body of knowledge (Tracy, 2020: 97).

In this instance, however, very little relevant literature could be identified at the library catalogue of the University of South Africa (UNISA) and through subject specific data bases. This is especially true about fraudulent claims under the auspices of the South African Social Security Agency (SASSA) in rural areas.

This chapter, therefore, begins with the development of the social assistance system in South Africa, and how it has evolved post 1994. Social security grants fraud and the nature of social grant fraud offences are then explored.

The discussion will also highlight the examples of defrauding that has been taking place and how the crimes are executed. Furthermore, this chapter will also be supplemented

by theoretical framework that relates to the topic under study.

2.2 The formation of social grants assistance

The social security system dates to the apartheid era, when attempts were made to establish a welfare state for White South Africans (Armstrong & Burger, 2009: 1; Seekings, 2008: 30). The social grants were a response to growing poverty amongst White South Africans (Brockhoff, 2013: 20; Davids, 2011: 86; Goldblatt, 2014: 24; Kekana, 2018: 17). The other races were discriminated against and deliberately excluded from the social system (Dubihlela & Dubihlela, 2014: 161). Not only were Black people discriminated against, but the entire society was divided and unequal in every way (Ngwenya, 2016: 10).

The primary goal of the social grants was to assist White pensioners, children, and disabled people from low-income families. Still, a means test was applied so that only poor people who were eligible received the grants (Brockhoff, 2013: 21). Social security grants were used to gain political support from White people. However, during the 1940s, the system was partially de-racialised (Seekings, 2008: 30) and the grants were extended to cover non-white people (Brockhoff, 2013: 21). Even when conditions improved, the social grants still excluded Black African women and children (Brockhoff, 2013: 22; Kekana, 2018: 7; Kgawane-Swathe, 2017: 1).

The Social Assistance Act of 1992 (SA, 1992) led to improved conditions in the system; the number of recipients increased, and the social security grant reached the largest proportion of South Africans. Additionally, in 1997, the White Paper for Social Welfare (SA, 1997) was adopted in order to create a system where people would improve, participate, and contribute to growth and development. Yet, in response to the criticism, the White Paper for Social Welfare (SA, 1997) incorporated and commitment to establish a comprehensive social security policy and attempt to reform the social security system, as the Social Assistance Act of 1992 (SA, 1992) only eliminated racial discrimination (Brockhoff, 2013: 22–24).

The Social Assistance Act of 2004 was established and the South African Social Security

Agency (SASSA) and became operational in 2006 (Brockhoff, 2013: 27). Dubihlela and Dubihlela (2014: 161) highlight that, to alleviate poverty, the democratic government embraced social protection and addressed the legacy of poverty, inequality and unemployment. The Minister of Social Development, Lindiwe Zulu, concurs that the democratic government inherited a social security that was discriminatory and catered to a select few, based on race. However, the government managed to eliminate barriers that had previously excluded the vast majority of people. Furthermore, social grants are now available to the most vulnerable members of the society (SASSA Annual Report, 2018/19: 8).

2.3 The South African Social Security Agency (SASSA)

SASSA is a schedule 3A Public Entity established in April 2006 in accordance with Parliament (SASSA Act, No. 9 of 2004), with the primary purpose of providing social assistance to eligible citizens in the country. Schedule 3A means SASSA is a national public entity that falls under the purview of the national sphere of government (SASSA Annual Report, 2021/22: 139). SASSA provides social assistance to those in need with the sole goal of poverty alleviation (SASSA Annual Performance Plan, 2022/23: 16). The following are SASSA strategic measures implemented to reduce blocks that prevent people from accessing social assistance benefits.

2.3.1 SASSA Mandate

SASSA is a Schedule 3A Public Entity established in terms of the South African Social Security Agency Act 9 of 2004 (SA, 2004). SASSA derives its mandate from the Constitution of the Republic of South Africa, 1996 (Act 108 of 1996). Section 27(1) (c) of the Constitution states that “everyone has the right to social security, including, if they are unable to support themselves and their dependents without appropriate social assistance” (SASSA Annual Report, 2020/21: 16). As an agency of the Department of Social Development (DSD, 2021), the SASSA Act (2004) provides for the establishment of SASSA with the objective of ensuring effective and efficient administration, management, and payment of social assistance grants which are focused on the alleviation of poverty,

unemployment, and inequality (SASSA Annual Report, 2020/21: 16).

The DSD (2021) is responsible for alleviating poverty and assisting vulnerable communities and persons in social distress in South Africa. Assistance is rendered to eligible persons through social grants which are administered by the South African Social Security Agency (SASSA) (DSD, 2021: 1), as provided for by the South African Social Security Act 9 of 2004 (SA, 2004) and Social Assistance Act, 2004 (Act 13 of 2004) (Mashigo, 2019: 513).

2.3.2 Vision, mission, and values of SASSA

The vision of SASSA is to lead in the delivery of social security services. Its mission is to provide social security and related services to eligible people in South Africa while ensuring their values, which are to be honest, accountable, show sympathy, treat everyone equally and respect others' rights. SASSA also is also guided by the Batho-Pele (People First) principles, which are being transparent in all forms of communication, professionalism, putting customers' needs first, providing confidentiality, courtesy, being responsible and accountable (SASSA Annual Report, 2020/21: 16).

2.3.3 Type of grants offered by SASSA

There are eight types of social grants in South Africa, namely: old age grant, child support grant, disability grant, foster care grant, care dependency grant, war veteran grant in aid and social relief of distress. The grants can be collected using several methods, including through a deposit into personal bank accounts, collection at the South African Post Office (SAPO) or at a designated pay point (SASSA Annual Report, 2018/19: 9). Moreover, brief descriptions of the grant types are as follows:

- **Child support grants (CSGs)**

The objective of the CSG is poverty reduction and the development of children who are 17 years or younger (see Satumba et al., 2017: 34; Van der Berg, Siebrits & Lekezwa, 2010: 32–35).

- **Disability grants**

Disability grants are for people living with permanent disabilities, who are unable to work and are without any kind of income to compensate for potential loss of income due to their disability (see Satumba et al., 2017: 35; Van der Berg et al., 2010: 32–35).

- **Grants for the elderly (old age pension)**

Elderly citizens who are sixty years of age and older and are without income or not cared for by the state, qualify for an old age pension to provide financial security to vulnerable elderly people (see Satumba et al., 2017: 36; Van der Berg et al., 2010: 32–35).

- **Foster child grant (FCG)**

This is a grant for a child aged birth to eighteen who has been placed in the care of a foster parent (Satumba et al., 2017: 35).

- **Care dependency grant (CDG)**

The care dependency grant is given to caregivers of severely disabled children who require full-time care (Satumba et al., 2017: 35).

- **War veteran grant (WVG)**

WVG is a grant for people over the age of sixty, who once served in specific wars or the South African Army (Kekana, 2018: 13).

- **Grant in aid**

This type of grant can be applied for by a person who already receives a grant but needs full time care from someone else (Kekana, 2018: 13).

- **Social relief grant**

A temporary form of assistance intended for people who are in such desperate material need that they are unable to meet their families' most basic needs (South African

Government News, 2023: np).

2.4 Social assistance grants in South Africa

With an estimated population of 60.6 million as of July 2022 (StatsSA, 2022: np), South Africa, as an upper middle developing country, is the most unequal country in the world with high levels of inequality of income and wealth. The inequality is fuelled by the enduring effects of colonialism and apartheid, which were based on racial and geographic division (Brockhoff, 2013: 10; Goldblatt, 2014: 22; Kgawane-Swathe, 2017: 1; Lezekwa, 2011: 80). In addition, the country is also reported to have been experiencing the highest unemployment, poverty, and inequalities since 2008 (SASSA Annual Report 2020/21: 8; StatsSA, 2022: 2). According to a World Bank (2018) study, not only is South African society unequal, Black South Africans, the unemployed, the illiterate, female-headed households, children, and large families face inequalities and poverty.

The most inequalities to date still affect women, children and persons living with disabilities (Eyal, 2021: 2; SASSA Annual Report, 2020/21: 9). Additionally, while poverty affects almost all provinces, it is experienced more in rural areas and informal settlements (Ngcamu & Mantzaris, 2021: 6). Ngcamu and Mantzaris (2021: 3) highlight that there are number of realities that confirm the existence of poverty, such as hunger, poor health, lack of necessities, lack of employment and sanitation, for the majority of the country's population, in particular, the millions living in its rural areas and informal settlements. SASSA revealed that issues, such as unemployment, have a direct impact on the social grants (SASSA Annual Report, 2020/21: 8).

Social protection is a term that refers to a group of programmes that use financial or in-kind transfers to address risk, vulnerability, inequality, and poverty (Dubihlela & Dubihlela, 2014: 160). The introduction of the social grant was intended to reduce the country's highest degree of poverty (Kgaphole, 2013: 27), as well as provide income for poor and vulnerable people (Reinhard, Murray & David, 2014: 1). SASSA Annual Report (2020/21: 7) states that it executes the responsibility of rendering the service to qualifying South Africans who cannot provide for themselves and their dependents, as stated in the Constitution. Also, South Africa is a middle-income country that is believed to have the

most developed social assistance system on the continent (Armstrong & Burger, 2009: 17; Armstrong, Lezekwa & Siebrits, 2008: 21). Social assistance is considered a critical factor for poverty reduction (Downman, 2014: 22; Mirugi-Mukundi, 2010: 8). For instance, a considerable amount of literature has shown that social grants have a direct positive impact on poverty reduction and inequality reduction (Armstrong et al., 2008: 21; Chitiga, Mabugu, Fofana, Abidoeye & Mbanda: 2014: 1; Downman, 2014: 22; Dubihlela & Dubihlela, 2014: 160).

Social grants, also known as social assistance, are completely funded and supported by the government. The social grants serve as a safety net for the impoverished, ensuring their survival and providing cash to destitute families (Kgaphole, 2013: 27). Social assistance is financial assistance given to people who are unable to support themselves (Delany et al., 2016: 24). The social grants are unconditional, which means that recipients are not required to perform a specific action, such as attending school, in order to continue receiving the grant (Delany et al., 2016: 28). The funds are entirely means-tested, meaning that applicants must pass a confirmed means test, and they are paid to beneficiaries monthly (Memela-Khambula, 2022: 1). Social grants do not only provide an income, but also encourage school attendance. Hence, the growth of social grants provides much-needed relief to many people living in poverty (Armstrong et al., 2008: 22–23).

According to Delany et al. (2016: 26), because poverty undermines many socio-economic rights, social grants provide a mechanism for the government to support families in conjunction with other services and policies and upholds its obligation to realise and protect people's rights. Social grants also maintain human dignity, improve the quality of life for all citizens, and unleash the full potential of each individual (Delany et al., 2016: 26). Dubihlela and Dubihlela (2014: 161) also point out that the democratic government not only embraced social protection, but also redistributed income through policy and administrative reforms. The social grants, therefore, have been linked to improved child nutrition, decreased poverty, and to encourage job searches (Bassier, Budlender, Zizzamia, Leibbrandt, & Ranchhod, 2021: 5).

2.4.1 Empirical evidence of grants on poverty alleviation

There is evidence that social grants provide a wide range of advantages and have a substantially larger beneficial impact on households (Bassier et al., 2021: 5; Masilela et al., 2020: 9). For example, the child support grant has been linked to improved child nutrition, therefore it reduces child poverty. Additionally, the old age pension is thus, linked to better child health and nutrition, decreased child poverty, and, most importantly, increased labour involvement through job hunting (Bassier et al., 2021: 5; Delany et al., 2016: 26).

Social grants also assist households to escape poverty and narrow the poverty gap (Dubihlela & Dubihlela, 2014: 165; Khoza & Kaseke, 2017: 357). Moreover, social grants put the poorest of the poor closer to the poverty line. While all of the handouts help to alleviate poverty, the old age pension has been identified as the single one that adds the most value because pensioners get a large sum (Dubihlela & Dubihlela, 2014: 165).

Brockerhoff (2013: 5) mentions that evidence exists indicating that the current level of poverty would have been worse if social grants had not been available. Khoza and Kaseke (2017: 358) believe that people who live in social grant-eligible households have a higher chance of participating in the labour force. Such households thus suffer from less hunger than those who do not receive assistance. Masilela et al. (2020: 4) concur that social grants boost people's goals by allowing them to use their funds to ease financial hardships through entrepreneurial endeavours.

While previous studies have shown that social grants increase labour participation, there have been major debates on whether receiving social grants (especially child support grants) may discourage caregivers from looking for employment and encourage laziness thus resulting in them depending on the government for financial assistance (Dawson & Fouksman, 2020: 229; Mudzingiri, Moyana & Mbengo, 2016: 176). Given the lack of motivation to find work, this has been viewed as a poverty trap (Mbulaheni, Kutame, Francis & Maluleke, 2014: 66). Nevertheless, those claims have been dismissed by several authors who have highlighted that no evidence exists that suggests that CSG discourages caregivers from finding employment (Grinspun, 2016: 50). In fact, it has

been pointed out that receiving the grant enables and assists caregivers to search for employment (Gomersall, 2013: 539; Grinspun, 2016: 50; Hajdu et al., 2020: 11).

Additionally, according to Hlwatika (2022: 44), finding employment is difficult especially given the lack of skills in the country. In a research study about unemployed or marginally employed able-bodied young men in urban South Africa, Dawson and Fouksman (2020: 234–236) found that most recipients do not necessarily want money because grants are insufficient to provide a livelihood. Thus, people want the government to invest in them by equipping them with skills and education so that they can find stable employment. Further findings show that none of the participants of the study identified as lazy. Jeske (2016: 35) maintains that unemployed youth use the classification of laziness because they do not have another explanation for why people are not working (i.e., a structural understanding of poverty and inequality).

2.4.2 Debates around social grant value and misuse

While evidence exists, that social grants alleviate poverty, some studies suggest that recipients find that the grants are insufficient to provide for a livelihood. The following section discusses the value of social grants and debates about whether grants are misused or not.

- **Value of the social grants**

Wright, Neves, Ntshongwana and Noble (2015: 451) point out that, while social grants are an essential source of income, caregivers maintain that the social grants are insufficient to purchase necessities such as adequate clothing and food. In a similar study, Mudzingiri et al. (2016: 178) concurs that a majority of beneficiaries of social grants view the money as too little to meet basic needs while Kekana, Mabapa and Mbhenyane (2020: 19) suggest that increasing value of social grants means beneficiaries will be able to buy larger quantities and wider varieties of food. Shung-King, Sanders and Hendricks (2019: 120) argue that increasing the value of social grants means fewer beneficiaries will be funded. Overall, the authors indicate that the purpose of social grants is to supplement rather than replace income.

- **Social grants misuse**

Concerns have been raised that caregivers tend to misuse the funds and do not spend them for the benefit of the children. The caregivers are said to purchase items such as alcohol and caregivers' needs or use the funds for gambling and buying tobacco (Mudzingiri et al., 2016: 178). In some instances, social grants beneficiaries' cards are held by unlicensed moneylenders who are owed money by the caregivers (Mudzingiri et al., 2016: 178). Although calls have been made for SASSA to follow up on the use of the social grants by the caregivers, Tanga, Oyeleke and Gutura (2015: 241) contend that caregivers are at liberty to spend their funds however they please. Kekana et al. (2020: 17) and Ngubane and Maharaj (2018: 7) however indicate that they have found that caregivers mostly use grants for groceries, clothing, school needs, access to health care, electricity, nappies, and paraffin. Also, Patel, Hochfeld and Chiba (2017: 11) argue that, even if it is insufficient, the social grant still serves its purpose.

SASSA has tried to improve social assistance service delivery and provide support to those who are unable to care for themselves (SASSA Annual Report, 2020/21: 22). This is to ensure that people do not live below acceptable standards and have sufficient income to meet their basic needs (Currie & De Waal, 2005). Furthermore, SASSA 2020 annual report asserts that SASSA is the biggest safety net against poverty and destitution in South Africa, and it encourages social and financial inclusion (SASSA Annual Report, 2020/21: 22). That is evident as social grants are fulfilling their purpose which is to alleviate poverty and offer support to the poor (Reinhard et al., 2014: 1; Wright et al., 2015: 449). The South African Minister of Finance, Enoch Godongwana, indicated in his 2022 budget address that social grants support around 46% of the South African population, totalling 27.8 million grant recipients (Godongwana, 2022: 11).

The number of recipients was exacerbated by the Covid-19 pandemic that saw millions of people losing employment (SASSA Annual Report, 2020/21: 8). Also, Covid-19 exacerbated already high levels of unemployment, particularly, the poorest people of South Africa. Adults and children from low-income households experienced severe hunger (Eyal, 2021: 1; Ngcamu & Mantzaris, 2021: 2). Thus, SASSA asserted that

unemployment has a direct impact on social grants as people depend on them for the most basic of necessities. Kearabetswe and Grace (2019: 527) contend that the triple challenge of high unemployment, inequality, and poverty is the reason many South African households live below the poverty line. Brockerhoff (2013: 113) claims that while social grants cannot compensate for being unemployed, it can alleviate some of the immediate challenges. On the contrary, as will be explored in the next section, unemployment has been shown to exacerbate social grant fraud (Reddy & Sokomani, 2008: 11).

The next section will discuss white-collar crime and fraud.

2.5 White-collar crime

White-collar crime is defined as a nonviolent crime committed by perpetrators through reliance on the victim's trust. Perpetrators of white-collar crime often violate victims trust for monetary gain (Dearden, 2019: 62). White-collar crime is a profit-driven crime that takes advantage of economic opportunities (Gottschalk, 2017: 21). It is primarily concerned with the highest levels of status and success (Gottschalk, 2017: 22) but is a low-profile but high-impact crime in society (Geis, 2011: 14).

White-collar crime is a problematic issue in the society, and far more is lost to white-collar crime than traditional property crimes such as robbery and burglary. White-collar crime has a high victim population. Victims could suffer serious physical and emotional harm as a result of the offences as they may suffer trauma. These offences may have a negative impact on society, causing people to lose faith in societal values. This is known as the demoralisation cost – a situation where people's future wrongdoings are justified based on the illegal behaviour of white-collar criminals (Payne, 2017: 30). White-collar crime violates trust, breeds distrust, and causes social disorganisation (Geis, 2011: 4; Payne, 2017: 30). Furthermore, according to Payne (2017: 33), individuals, businesses, governments, and non-governmental institutions can be victims.

Edwin Sutherland is regarded as the father of white-collar crime studies (Payne, 2017: 77). Sutherland first presented white-collar crime concept in a speech to the American

Sociological Association in 1939. Sutherland defines white-collar crime as a crime committed in the course of one's occupation by a person of respectability and high social status (Gottschalk & Gunnesdal, 2018: 28; Grobler, 2013: 172; Payne, 2017: 68; Rorie, 2019: 34). White-collar crime is distinguished by the fact that it is committed while the offender is an employee and as part of the offenders' duties (Payne, 2017: 68). Sutherland drew attention to the fact that people in high socio-economic positions also commit crime (Grobler, 2013: 172).

Grobler (2013: 172) believes that Sutherland set a stage for debates regarding the concepts and classification of white-collar victimisation. From an investigative point, Sutherland described white-collar crime as including complicated financial manipulations, investment schemes and computer fraud (cybercrimes). These kinds of crimes are normally committed with considerable finesse and are often committed by individuals who occupy responsible positions in labour or government departments.

While Sutherland pioneered white-collar crime, his work was criticised for being too narrow and for failing to recognise the many crimes committed outside of an occupation (Geis, 2011: 14). Payne (2017: 77) acknowledges that the concept of white-collar crime presents research challenges. Moreover, Sutherland's definition was found to be unclear, making policy makers' use of criminological data to guide policy development extremely difficult. Consequently, While Sutherland's work is criticised, it is also praised for broadening the focus on social science (Payne, 2017: 77–78).

2.5.1 The nature of white-collar crime

Two components make determining the frequency of white-collar crime difficult. Firstly, many crimes go unreported to law enforcement and only about one-third of victims of white-collar crime report their victimisation to the authorities (Payne, 2017: 89). Studies have found that white-collar crime is understudied and underreported (Gottschalk, 2017: 81; Newburn, 2017: 398, 399; Payne, 2017: 89; Rorie, 2019: 35). This is due to a variety of factors cited by victims. Most victims, for example, do not report their victimisation due to shame, denial, embarrassment, and fears that reporting will be futile. Furthermore, businesses or corporations do not report because they are afraid of negative publicity. As

a result, the scarcity of data makes determining the scope of white-collar crime difficult. The second component which makes determining the scope of white-collar crime difficult is the vagueness surrounding the concept. As a result, many people find varying estimates of the scope of white-collar crime depending on how it is defined (Payne, 2017: 89; Rorie, 2019: 35).

2.5.2 Consequences of white-collar crime

When compared to other types of crimes, white-collar crime has far-reaching consequences. Thus, white-collar crime, like any other crime, has ramifications for individuals and communities (Payne, 2017: 89).

- **Emotional and physical consequences**

While crime can be very stressful for victims, Payne (2017: 100–102) alludes that the stress of white-collar crime is especially stressful because there is a breach of trust. According to the author, financial losses can cause physical harm and contribute to health problem. Four functions of crime that apply to white collar crime centre around the desirability of white-collar crime. These are warning light syndrome, boundary maintenance, social change, and community integration (Payne, 2017: 103–104) below:

- **The warning light syndrome**

The warning light syndrome refers to the fact that white-collar crime outbreaks can signal to businesses, communities, or individuals that something is wrong in a specific workplace system. As a result, the occurrence of an outbreak serves as a warning to the community or society that a specific aspect of the misconduct must be addressed.

- **Boundary maintenance**

When some employees are caught breaking the rules, it is reasonable to assume that they learnt the rules of the workplace. In effect, they learnt the boundaries of appropriate and acceptable behaviour by witnessing others cross those boundaries. Some even advocate that, when white-collar offenders are apprehended, they should be arrested

during times when most workers will be able to see the arrests. This suggests a strategy for encouraging boundary maintenance.

- **Social change**

Because white-collar crime has such a large impact on communities, some victims learn to become stronger because of their victimisation and change their behaviour for the better.

- **Community integration**

When crime occurs in a community, for example, a group of persons who otherwise would not have met one another may come together in response to the crime. Therefore, when there is a crime outbreak in a neighbourhood, the neighbours come together to share their experiences and strengthen their community, and this also applies to workplace. As a result, new groups are formed to prevent and respond to crime.

2.5.3 The technique of white-collar crime

In order to properly understand criminal opportunity, Benson and Simpson (2009: 79–81) point out that it is necessary to learn about the techniques that offenders use to commit specific types of crimes. White-collar offences frequently use different techniques than other types of offences. White-collar crime does not involve physical harm, as opposed to other types of crime, such as street crime, which does. Physical activities involved in white-collar crimes include writing, talking on the phone, and entering data into a computer. As a result, the three main techniques used in white-collar crime are: (a) deception; (b) abuse of trust; and (c) concealment and conspiracy. With that said, white-collar crime comes in a wide array of forms, and any given white-collar crime may involve multiple techniques.

a) Deception

Deception has been described as the master mode of operation in white-collar crime. This is because deception occurs when one person deceives others by making something

appear different than it is. Deception necessitates a deliberate attempt by a person to mislead another into doing something they would not do if all the facts were known. Two conditions must be met for deception to occur. The first occurs when one person misleads another by making things appear different than they are, and the second occurs when the other person is misled about reality or misperceives it. Nevertheless, deception can be complex and subjective (Benson & Simpson, 2009: 81–82).

b) The abuse of trust, and concealment and conspiracy

Deception can be accomplished through the abuse of trust, concealment, and conspiracy. Unlike street crime, where concealment may be used to hide the offender's identity, concealment is used differently in white-collar crime by hiding the crime. White-collar criminals also come together to conceal the true nature of their activities. The offenders' conspiratorial activities are intended to conceal the crime itself. The conspiracy activity is to hide and coordinate activities that unlawfully benefit the conspiracy's members while never revealing that anything illegal has occurred. In cases of concealment and conspiracy, the perpetrators of the crime attempt to exploit how our economic system operates by imitating legitimate activities (Benson & Simpson, 2009: 85–87).

2.6 Understanding fraud as type of white-collar crime

There are four types of white-collar crime: theft, manipulation, fraud and corruption (Gottschalk & Gunnesdal, 2018: 29). However, the current study will concentrate on fraud, specifically social grant fraud. In order to do so, it is essential to first recognise fraud. Some of the categories, such as corruption, may also be used because they are linked to fraud.

Fraud is defined as the intentional and unlawful making of a misrepresentation that causes actual or potential prejudice to another (Snyman, 2010: 158). The terms, fraud and scam, are used interchangeably to describe deceptive money-making schemes (Button & Cross, 2017: 7). Fraud has a negative impact on all sectors of society, with the poor bearing the brunt of it (Malherbe, 2001: 109; Thenga, 2014: 2). According to a PricewaterhouseCoopers (PwC) 2018 survey study on Global Economic Crime and

Fraud, fraud in South Africa is the second most reported crime and takes third position globally (PwC, 2018: 11). Luthuli (2020: 433) states that fraud and corrupt officials throw social institutions into a state of chaos and doubt. As such, those actions have an adverse effect on the smooth running of the organisations, regardless of their size.

Fraud is a crime in which the victim suffers or may suffer any type of loss as a result of trusting the perpetrator's misrepresentation. Fraud is a deception offence. The list of fraudulent behaviour is endless, demonstrating its pervasiveness and the enormous impact it can have on a victim (Grobler, 2013: 174). Due to its secretive nature, fraud is not easily detectable (Thenga, 2014: 2). The IPSFF (2020: 26) agrees that fraud is a hidden crime and is difficult to detect by its nature. Also, unlike traditional crimes, where evidence may be obtained, evidence for fraud is difficult to obtain (Button & Cross, 2017: 6).

2.6.1 Impact of technology on fraud

Button and Cross (2017: 6) explain that fraud is strongly linked to new technologies, such as the internet, but dated technologies also presented means of deception in the past. New technology has opened up new avenues for fraud but offenders' desires to commit fraud have not changed; rather, the means by which the offences are carried out have transformed (Benson & Simpson, 2009: 109). As a result, technological advancements increase the likelihood of fraud by creating new products and services, such as telemarketing fraud and cyber-fraud.

While technology has created new opportunities for fraud, it has also created new forms of fraud that did not previously exist or were hard to pursue. The impact of technology has increased the likelihood of people being targeted and becoming victims of fraud. Smartphones and computers have evolved into portals through which a potentially international community of criminals can target and deceive people (Button & Cross, 2017: 22, 27). According to RMG Forensics' research report (RMG Forensics, 2020: 13), digital banking incidents in South Africa increased in 2018 as fraudsters continued to use criminal tactics to extract personal and confidential information from victims, allowing criminals to transact on victims' accounts without authority. Also, many segments of

society that were previously at low risk of crime victimisation have become much higher in a relatively short period of time (Button & Cross, 2017: 22, 27).

Fraud and scams are not a new phenomenon that has emerged as a result of the technological revolution, but rather evidence suggests that fraud and scams have been a bigger problem for some time (Button & Cross, 2017: 1; Benson & Simpson, 2009: 3). Button and Cross (2017: 7) highlight that there is strong evidence to suggest that inaccurate measures of the prevalence and impact of fraud are related to the fact that this type of crime has not been a priority for police. As a result, fraud in general has received far less attention than other areas of criminology. Fraud, like white-collar crime, is difficult to quantify due to a lack of reporting.

Payne (2017: 89) states that if victims do not report their victimisation, then their victimisation will not be included in official statistics. Maluleke et al. (2016: 266) remark that, when people do not report their victimisation, it relates to dark figures of crime. Dark figures of crime are defined as crimes that are not reported to law enforcement agencies that may or may not have occurred in a specific period of time, whether only known to one-person (victim) or more (witnesses) persons who may decide not to report such crimes (Doorewaard, 2014: 1).

Rorie (2019: 35) asserts that crime data is gathered in a variety of ways, including self-reported surveys and crime victim surveys. These sources may ensure the accuracy of the data gathered. Similarly, Doorewaard (2014: 2) emphasises that crime victim surveys or self-report studies typically reveal the reasons why people fail to report crimes. Some people may believe that the crime is too minor to report, they are afraid of retaliation and/or re-victimisation, there is a lack of trust in the police, or they believe that nothing will be done about their situation. Crime victims' surveys, also known as international crime victim surveys (ICVSs), are well established internationally and in South Africa. In South Africa, the term is operationalised as a countrywide household survey that is designed scientifically to assess victims' perceptions and experiences in relation to the extent, nature and patterns of crime, victims' risks and victim proneness. The idea is to obtain a more reliable and valid reflection of the so-called true incidences of crime by

making use of both official crime statistics and unofficial crime data (De Wet, 2020: np). Therefore, as maintained by StatsSA (2019/20: 36), the Victim of Crime (VoC) survey reflected that only 26% (i.e., 364,000 victims) of an estimated 1.4 million fraud/scam victims reported the crime to the authorities. This means that about 1.036 million victims did not report their victimisation due to fraudulent schemes. Therefore, factors for the lack of reporting are described below.

2.6.2 Factors contributing to low reporting of crimes

Button, Lewis, and Tapley (2009: 25–26) note that most victims of fraud do not report for a variety of reasons, including a lack of awareness that they are being victimised, shame, low financial loss, confusion, and criminal justice. The following factors have been identified as contributing to low fraud reporting:

- Perception – victims often partially or entirely hold themselves responsible. As a result, they are hesitant to report the crime.
- Embarrassment – victims oftentimes feel or are ashamed and may not want strangers and family members to know about their loss.
- Limited financial loss – small fraud losses make reporting less likely.
- Ambiguity of fraud – some frauds are intended to be legally confusing. That implies that once the victim realises it is a scam, obtaining the attention of law enforcement may be difficult. Some scams, such as investment fraud, are unclear in that some victims may believe they are simply making a bad investment rather than being scammed.
- Confusion – other victims are unsure to whom they should report the fraud. This may be exacerbated if they go to the police and are told it is a “civil matter” or that they should contact another department, which may refer them elsewhere or to another body.
- Victimless crime – the issue of non-reporting can be even more difficult for statistics

involving victims of corporate, governmental or state corporate crime, because some victims do not even realise that they have been victimised until long after the offence has taken place (Rorie, 2019: 37).

While victimisation provides official data sources, it only speculates on the true criminal landscape. When data on fraud or white-collar crime is gathered, even when information is available, the true picture of the crimes is rarely accurately depicted. The lack of accurate and easily accessible measurements makes understanding the scope of white-collar crime virtually improbable and greatly limits researchers' ability to conduct empirical research that can be used to inform practitioners (Rorie, 2019: 37).

While victims report that they sometimes blame themselves, there is a perception among fraudsters that victims of fraud are gullible, greedy, and naive. However, according to Button and Cross (2017: 63), the vast majority of victims are not gullible, and the reason many people are susceptible to fraud is due to the techniques used by fraudsters. Subsequently, that notion is not true. It is too easy to blame the victim for their own victimisation and argue that they should have seen it coming and should have known better. This ignores the role of the offender and also underestimates the highly skilled and tech savvy nature of many criminals.

2.6.3 The impacts of fraud on individuals

Fraud and other white-collar crimes have both psychological and social implications for victims (IPSFF, 2020: 9; Peacock, 2020: np). Peacock (2020: np) points out that Hans von Hentigs (1948), who pioneered the study of victims, saw crime as a social process involving the interaction of an offender and a victim. Victims can be found on both sides of the criminal justice system: those who commit the crime and those who are innocent victims (Grobler, 2013: 176–177).

A person may be considered a victim under the United Nations Declaration of Basic Principles of Justice for Victims of Crime and Abuse of Power, regardless of whether the perpetrator is identified, apprehended, prosecuted, or convicted, and regardless of whether the perpetrator and the victim are related. The term “victim” also includes the

immediate family or dependents (secondary victims) as well as those who have suffered harm while intervening to assist victims in distress or to prevent victimisation. The offender's dependents are also victims since they stand to lose a breadwinner or have to pay a large fine if the culprit is sentenced to prison (Grobler, 2013: 176–177). The following highlights some impacts victims' experience:

- **Psychological Impact**

In many cases, victims have lost faith in certain people and groups as a result of fraud. Many victims are said to blame themselves for the crime. As a common coping mechanism, victims will compare their victimisation to those who have suffered the most. Some victims will also feel strong feelings of vengeance toward the perpetrator, though this is not true for all victims (Button & Cross, 2017: 92). Fraud can harm the mental health of victims, which may lead to depression, anxiety, and suicide. Furthermore, victims of fraud face social issues such as reputational harm, feeling vulnerable, isolation, and exposure (IPSFF, 2020: 9).

- **Emotional Impact**

Many victims will experience fear not only at the time of the incident, but also in the future. As a result of the crime, many victims will be filled with rage. As a result of crimes, some victims will hide and internalise their emotions. Additionally, in the majority of cases, post-traumatic stress disorder has been reported (Button & Cross, 2017: 92; Cohen, 2016: 84).

- **Behavioural impact**

Another common theme in research on crime victims in general is that victimisation causes behavioural changes. Some will avoid situations associated with the crime, as well as locations similar to where they were victimised (Button & Cross, 2017: 92).

2.6.4 Impact on family and community

Fraud can have far-reaching consequences that extend beyond the individual, causing stress and disruption to families and caregivers who attempt to resolve the situation

(IPSFF, 2020: 10). Cohen (2016: 86) observed that victims who require mental health care may be unable to perform their normal household duties or attend school, in extreme cases. In addition to the victim, the victim's family may incur costs. Family members, for example, may end up doing home duties that the victim is no longer able to do. Family members may suffer psychologically because of the victim's monetary or mental health losses, causing them to lose enjoyment or affection for the victim (Cohen, 2016).

2.6.5 Impact on business

Business fraud is the least discussed crime because it does not garner as much attention as other crimes and, more importantly, many businesses do not report this type of crime for fear of reputational damage if it becomes public knowledge. For example, auditing firm PwC revealed in its Global Economic Crime Survey 2018 that businesses in South Africa experience more fraud and bribery cases than their equals globally (RMG Forensics, 2020: 4).

Fraud can lead to the failure of some businesses, leaving their customers vulnerable. Fraud within an industry or business can result in additional regulation, with legitimate businesses bearing the cost of additional checks and processes introduced to combat systematic fraud. Only a small percentage of organisational fraud is ever discovered. Thus, when detected, the costs of briefing and resourcing investigation staff, both internal and external, may be high (IPSFF, 2020: 10, 20, 30).

2.6.6 Impact on government

When fraud takes place, scarce resources are diverted, which jeopardises the government's capability to provide services and achieve desired results. As a result, people may receive substandard care. Programme objectives are not met in the sense that the policy or programme's visions, objectives, and goals are jeopardised. Significant fraud against the government may result in a general deterioration of trust in the government. This can have a negative impact on how individuals, industries, and the state conduct business (IPSFF, 2020: 10, 13).

Some parties may not trust the government's information, may have doubts about the ability of government to deliver programmes or policies, or may see the government as a vulnerable target for further exploitation. The erosion of trust in the integrity of the public sector leads to a reduction in legal compliance. Fraud can harm a country's international and economic reputation. The most damaging impact of fraud, according to a PwC Global Economic Crime Survey, is on reputation brand, and employee morale (IPSFF, 2020: 13, 15).

The following section therefore examines victimless crime.

2.7 Victimless crime

White-collar crime or fraud may be referred to as victimless crime (Gottschalk, 2017: 70). However, Button and Cross (2017: 92) demonstrate the common consequences of crime on victims. Because many victims of credit card fraud may be reimbursed by their banks, they may not suffer other consequences however, Button and Cross (2017: 93) demonstrate that many victims do not receive compensation.

The following section highlights some of the results of white-collar crime:

- **Financial loss**

The most visible consequence of fraud is financial loss. The wide range of monetary values that victims suffer reflects the diversity of fraudulent approaches and the amount of money lost by fraud victims. Victims may lose their assets as a result of income loss as they may be forced to sell them. There are also numerous debt issues associated with those who are victims of fraud. Even if there are no actual financial losses, some victims spend a significant amount of time dealing with the consequences of the fraud. However, research indicates that some victims suffer little impact as a result of fraud (Button & Cross, 2017: 95–96; Button et al., 2009: 25–26).

- **Emotional implications**

Victims of fraud are emotionally affected and may become agitated and distressed.

Betrayal, worry, and rage can be triggered by fraud. Victims also report feelings of stress, anxiety, and low self-esteem. Button, Lewis and Tapley (2014: 38) discovered that a common emotional impact of most fraud was anger. Unsurprisingly, many victims direct their rage at the perpetrators, with some even expressing a desire to physically harm the perpetrators (Button et al., 2009: 25–26; Button et al., 2014: 38; Button & Cross, 2017: 97).

- **Physical and mental health impacts**

Fraud has the potential to harm a person's physical and mental health. Anger is a common effect of fraud. Victims experience stress, worry, depression, and terror as a result of their loss. These mental health diseases frequently influence the physical health of the victims (Button & Cross, 2017: 103–104) and may also result in death and suicide (Button et al., 2009: 25–26). For some victims of fraud, the stress and effects of fraud victimisation aggravate pre-existing health issues (such as high blood pressure and heart conditions). The majority of fraud victims also suffer from significant mental health consequences, with depression being one of the most common forms of psychological impact cited by victims.

For some victims of fraud, the onset of severe psychological distress may manifest in physical symptoms. The effects of fraud and the severity of depression may lead to suicidal attempts, thoughts, and, in a few cases, actual suicide. Button and Cross (2017: 103–104) discovered that a small but significant number of the 745 victims interviewed had considered or attempted suicide.

- **Social disintegration of family**

The damage to relationships as a result of victimisation was also described by some of the victims. For example, some victims report breakdown of relationships with family members (Button & Cross, 2017: 103). The loss of wealth, as well as the manner in which the money was lost (i.e., often hidden from partners), can lead to the breakdown of relationships and marriages. This is the nature of some persistent fraud and their impact on victims. When family members attempt to intervene to prevent them from engaging

with the fraudster, their relationships suffer (Button et al., 2009: 25–26).

- **Self-blame**

One common theme among some victims is that they blame themselves in part. This is supported by evidence from fraud victims (Button et al., 2009: 25–26).

2.8 Social grant fraud

Fraud is defined as unlawfully and intentionally making a misrepresentation that potentially or actually causes prejudice to another (Snyman, 2010: 158). Social grant fraud is when people receive social grants that they are not eligible for. This puts the social security system under strain due to abuse, denying legitimate claimants access (DSD, 2021: 1). In 2021, for example, SASSA received reports of a total of two hundred and ninety-two (292) cases of fraud and corruption. These cases included South African Post Office (SAPO) employees, SASSA employees in Limpopo and Eastern Cape, beneficiaries in Limpopo, security guards, cleaners, people who transacted outside South Africa and inmates in correctional facilities (SASSA Annual Report, 2020/21: 27, 54). In contrast, Tunley (2010: 306) in the United Kingdom (UK) discovered that social grant fraud, also known as benefit fraud in the UK, is committed solely by the poor. Fraud not only undermines the mechanisms in place to distribute grants, but it is also emotionally taxing on victims (Luthuli, 2020: 433).

The Chief Executive Officer (CEO) of SASSA, Memela-Khambula (2022) confirmed that law enforcement found that internal SASSA staff colluded with criminal syndicates and different structures of SASSA to defraud the system. These government officials commit theft and fraud as, not only are they earning a salary, but they also benefit from social grants that are intended for most underprivileged members of society (Gondwe, 2022). Social grant fraud varies from sophisticated, organised, and significant-scale crimes to minimum level of frauds committed by individual claimants. However, it is important that while money gained from the fraud is relatively small, the sum gained is significant (Gottschalk & Gunnesdal, 2018: 83).

South African's social assistance system is critical for the country (Goldblatt, 2014: 23) even though social grants alone are not enough to address and reduce poverty and inequality (Khoza, 2018: 4). The social grant system itself has vulnerabilities which many lead to criminal opportunities (Reddy & Sokomani, 2008: 11). SASSA has, since its inception, been inundated with problems and fraudulent grants (Mashigo, 2019: 521). As a result, there have been incidents that indicate criminal elements in society and SASSA officials are involved in theft, fraud, and corruption pertaining to social security grants.

Factors, such as joblessness, are believed to be the root cause of many of South Africa's current problems, including poverty and crime such as social grant fraud (Tshabalala, 2014: 519). Khoza (2018: 6) asserts that poverty is caused by inadequate income. As a result, there is a high demand for social assistance as more people in households rely on beneficiaries, such as pensioners, for survival (SASSA Annual Report, 2020/21: 25). However, when people experience poor service delivery and a lack of job opportunities, they may turn to crime. Literature (Cloete, 2015: 516; Development Bank of Southern Africa, 2022; Luthuli, 2020: 441; Reddy & Sokomani, 2008: 11) suggests that when people are unemployed, they will seek alternative ways to supplement their income which includes engaging in criminal activities, thus, unemployment can be said to be root cause of poverty and crime.

Unemployment, poverty and greed play a role in social grant fraud (Luthuli, 2020: 441; Reddy & Sokomani, 2008: 11; Tunley, 2010: 310). De Vos Belgraver (2015: np) maintains that the reason for the rise in the abuse of social grants in South Africa, is because of poverty and unemployment. Moreover, greed has also been cited as social grants are regarded as government's money. In addition, criminals view social grants as government's money therefore they are justified to steal it (Grants.gov, 2022: np). Tunley (2010: 304) concurs that offenders of social grant fraud believe they are not committing criminal offences. The perception is that social grant is a victimless offence or no crime at all.

Despite several deterrent measures in place, such as the SASSA anti-corruption policy, crimes, such as social grant fraud and fraud in general, continue to occur (Swanepoel,

2013: 4). For example, SASSA Annual Report (2014: 10) shows that about 3571 cases of fraud were detected but only two people were successfully convicted. Six years later, the same trend has been noted in SASSA Annual Report (2019/20: 25). Four hundred and seventy-three cases were reported but only fifty-six were referred to law enforcement.

Social grant fraud is a serious form of financial crime that causes harm to its victims. Misuse of benefits, making false claims, and buying or selling social grants cards are all examples of social grant fraud (Gottschalk & Gunnesdal, 2018: 73). The abuse strains the social grant system, denying legitimate claimants access to social assistance (Corruption Watch, 2014: 1). Malherbe (2001: 112) states that the most prevalent types of social grant fraud are: knowingly making or causing a statement to be made which is materially false or which results in the incorrect payment of benefits; or wilfully making any false entry in any book, record, or document relating to a claim for benefits. Social grant fraud and corruption can be found on three levels (Malherbe, 2001: 112):

a) Corruption by the officials administering the various schemes

SASSA received information from a whistle-blower alleging that a suspect was assisting people who are not deserving or qualifying to receive Old Age Grants. The suspect was charging applicants R 4300 for the services. The suspect was colluding with two SASSA officials (SASSA Annual Report, 2021/22: 79).

b) Fraud by employers

The most common type of fraud committed by employers is the deliberate avoidance of the payment of contributions, even though the employees' portion of the contribution has been deducted from their earnings. The employers fraudulently take employee contributions and cover their tracks (Malherbe, 2001: 114; Thenga, 2014: 5).

c) Fraud by beneficiaries

While the social grants are clearly intended for those with no alternative income, some identify an opportunity to commit fraud against those in need. This kind of fraud happens when applicants are not entitled to the relevant benefit (Malherbe, 2001: 116).

The Public Service Commission (PSC) confirmed that social grant fraud dominated between the financial years 2017/18 and 2020/21, totalling 2400 of 3653 cases of alleged corruption (Seeletsa, 2020: 1). According to SASSA, it loses R50 million a year to card fraud; R18 million is lost to investigations to recoup money and R282 million has been lost to fraud over the last five years (Felix, 2020:1; Gerber, 2020:1). The ramifications of social grant fraud are twofold. First, there is a monetary loss to the state and, secondly, the beneficiary, who needs the grant, is victimised. Most social grant fraud incidents committed by members of the public as well as officials involve pension, disability, and child support grants (Seeletsa, 2020: 1).

There have been cases reported which show that beneficiaries have been receiving less money than anticipated, mainly due to unauthorised deductions. Fraudsters also clone social grant beneficiaries' cards and utilise the grants for prepaid services such as airtime and electricity. These are concerns were raised by The Black Sash (2014: 1–2) in an open letter written to the former minister of Social Development. These findings imply that the system is experiencing challenges in delivering grants (The Black Sash, 2014: 1). The most common type of social grant fraud is committed in groups or in collusion with government officials who have access to personal confidential information. The method of operation entails using false documents to gain access to grants by misrepresenting information (Thenga, 2014: 37, 61).

The following section discussed the nature and social grant fraud modus operandi.

2.9 The nature of social grant fraud offences

Matshiga (2018: 13) and Kubheka (2020: 1) contend that social grant fraud is the country's most serious challenge for SASSA. Almost every month, people are arrested with multiple SASSA cards and large sums of cash in their possession (Ngema, 2020: 1). A research study conducted by Thenga (2014: 32–33) on the modus operandi in child support grant fraud found that offenders of social grant fraud use identical modus operandi to commit crimes due to their knowledge and experience of such criminal behaviour. Also, perpetrators copy modus operandi found in the media to successfully commit crimes. Thenga's (2014: 32–33) major finding was that perpetrators often use the

same methods.

Some of the common modus operandi used in the commission of the grant scams, fraud, and corruption are indicated below.

2.9.1 Falsification of documents

Thenga (2014: 37–39) notes that document falsification involves the actions of individuals who alter the appearance of a specific document in order for it to resemble a genuine document that they intend to use in the commission of a crime for monetary gain. The perpetrators will alter any document containing personal information in order to make it appear legitimate. Employees who knowingly accept or submit fake or counterfeit documents with the intent of jeopardising the application grant process are involved in this method. Document falsification is evident in these examples listed below:

- A former Durban specialist physician and thirteen (13) suspects, including doctors and government officials, were accused of defrauding approximately R25,953,000. The accused paid “gratification” money to SASSA officials to process false disability grant applications (Comins, 2020: 1).
- The police uncovered a syndicate of six females operating in Botshabelo in the Free State, who defrauded SASSA through false claims. The syndicate would register an unentitled person by obtaining a false medical certificate from a local doctor confirming a disability. The person would then apply for a disability grant based on the medical recommendation (Molosankwe, 2021: 1).
- Bateman (2010: 490) reported that criminals or SASSA officials recruited people to commit theft by stealing beneficiaries’ banking details and masquerading as doctors to issue medical certificates to fraudulently receive SASSA grants. Although Bateman (2010: 490) is an outdated source, it is of significance as it is one of a few sources dealing with modus operandi and the full spectrum of criminality perpetrated.

2.9.2 Fake SASSA cards

SASSA has been the target of unscrupulous scammers who normally pose as agency employees. The perpetrators target unsuspecting beneficiaries and clone their SASSA cards and withdraw their money. The most common method used is that they approach the victims in order to check if their SASSA cards are still valid. The phony validity test is carried out with a skimming device that gathers and stores card details. According to Daniel (2021:1), this information is then transferred to a clone card, which is then used to withdraw funds from beneficiaries' accounts.

Felix (2020: 1) reports that fraudsters have been re-issuing fraudulent SASSA cards or South African Post Office Cards (SAPO), defrauding genuine recipients of grant money. Dawood (2020:1) states that selling SASSA cards is a popular method that is frequently reported. The perpetrators usually sell the blank SASSA cards to unsuspecting victims for cash. One SASSA card is reported to be sold for R800 with an R300 deposit, and the card has an R1950.00 value that is loaded every month. The following are some examples of fake SASSA cards:

- At the Mooi River SASSA office in KwaZulu-Natal, eight SASSA officials were caught with 126 fraudulent SASSA old age beneficiary cards and old-age grants. The fraudulent financial gains amounted to R2,665,625.54 and were deposited in bank accounts in Gugulethu Post Office, Cape Town (Kubheka, 2020: 1).
- A Durban police officer was arrested after she committed social security grant fraud. A total of 39 stolen SASSA cards and R2,350 in cash was found in her possession (Ngema, 2020: 1).
- A policewoman from Inanda police station was arrested in October 2020 with 49 SASSA cards. Bail was set at R10,000 (Nxumalo, 2020: np).
- Three individuals were arrested in Polokwane, Limpopo, after allegedly withdrawing cash from an Automatic Teller Machine (ATM) in the CBD with at least seventy SASSA cards. The SASSA cards were discovered, and the suspects had withdrawn R59,180 in cash (Makhafola, 2021: np).

2.9.3 Fake websites

The government, SASSA and the DSD are constantly issuing warnings to grant recipients about fake websites. Normally, these websites report that people should sign up for food parcels by entering their personal information on a link provided. Thereafter, their information would be stolen by the perpetrators (Gwegwe, 2021: 1). Other fake website scams include emails sent to beneficiaries or victims with links designed to trick recipients into paying money into perpetrators' accounts. The websites would state that the recipient must pay for a specific service (Nkanjeni, 2022: 1). Furthermore, according to the Financial Intelligence Centre's (FIC, 2018) public awareness on online scams report, criminals use different modus operandi to obtain personal information for criminal activities (FIC, 2018: 3, 13), for example:

- A fake SASSA website offers to help people to apply for SRD grants using WhatsApp for a fee (South African Government News, 2021: np).
- One social media post urged people to apply for the social grant by using a WhatsApp number, email address and phone number that had nothing to do with SASSA (Daily Voice, 2021: 1).
- Another popular scam in KZN claimed that SASSA was distributing food parcels and required people to provide personal information in order to receive them (Nkanjeni, 2021: np).
- The SA Post Office has again received more inquiries arising from emails that appear to be from the Post Office but are fraudulent and intended to trick the recipient into depositing funds into scam accounts (South African Government News, 2022: 1).

2.9.4 Government employers

In April 2022, Minister Lindiwe Zulu of the DSD admitted that public servants benefited fraudulently from grants that they were not entitled to receive. Letsatsi has reiterated that action will be taken against government employees who have applied for grants that are

not meant for them (Cloete, 2021: 1), for example:

- In 2022, 3268 public servants were found to have fraudulently received and benefited from social grants that they were not entitled to receive (Gondwe, 2022: 1).
- Four SASSA officials appeared in court for R5.9 million fraud. The four are accused of working together to defraud SASSA (Van Zyl, 2021: 1).
- Three SASSA officials from the Eastern Cape (EC) issued 188 fraudulent grants to members of the public without their knowledge (SASSA Annual Report, 2020/21: 54).
- Four people were arrested for R2 million in SASSA fraud. The four were colluding with SASSA's project manager in the Eastern Cape in defrauding SASSA (SABC, 2021: 1).

2.9.5 Food parcels/food vouchers

Because of the fake messages that circulated on social media, thousands of unemployed people gathered at SASSA offices in Ladysmith and Dundee in KwaZulu-Natal for bogus R750 food vouchers (Nair, 2021: np).

2.9.6 Fake SASSA employers

Each year, SASSA beneficiaries file claims alleging that unauthorised deductions were made from their accounts. Investigations always connected the deductions to scammers posing as SASSA workers. SASSA stated that the scammers would trick pensioners into taking out policies without their knowledge. SASSA also stated that its employees do not make home- or door-to-door visits, a precaution implemented early in 2020 in response to the Covid-19 pandemic (Kahla, 2022: 1). SASSA has confirmed the arrest of 11 people for allegedly scamming social grant beneficiaries in Nigel in 2017 (Nicolaides, 2017: 1).

2.10 Social grant fraud at Kgobokwane Village

Social grants continue to be a safety net, mainly in the poorer provinces of South Africa (StatsSA, 2019: 2, 19). SASSA reported that the Eastern Cape had the highest proportion of households receiving at least one type of grant, followed by Limpopo and the Free State (SASSA, 2020/21:24).

CSGs have contributed to poverty alleviation, especially in rural areas (Kgawane-Swathe, 2017: 19; Van der Berg et al., 2010: 31). It was found that households with at least one CSG beneficiary are found mainly in the rural provinces of Limpopo, KwaZulu-Natal and the Eastern Cape (Lezekwa, 2011: 95). Sixty percent (60%) of those CSG beneficiaries are from the Eastern Cape, Limpopo and KwaZulu-Natal, representing two-thirds of all beneficiaries (Lezekwa, 2011: 93). According to Satumba et al. (2017: 46), social grants have significantly mitigated poverty, especially among the African population as compared to other racial groups.

Hall (2010: 107) notes that the grants are being spent on basic goods (such as food and education) (United Nations International Children's Fund [UNICEF], 2014: 18; SASSA Annual Report, 2020: 22) and clothing (Van der Berg et al., 2010: 31). As a result, the targeted social grants have a positive impact on the triple challenges of inequality, unemployment, and poverty (Kekana et al., 2020: 15) and are well targeted because they are able to reach the poor (Van der Berg et al., 2010: 31). The grants in rural areas are paid monthly in cash at designated pension pay points (Downman, 2014: 24). This is attributed to a lack of infrastructure for administering grants in rural areas (Downman, 2014: 42) and marginalises and excludes those who do not have the means to travel to pension pay points.

While grants assist the poor in South Africa, poverty and inequality continue to be the country's most pressing issues and affect mostly Black Africans, particularly women and children (Brockerhoff, 2013: 14). Poverty also affects Blacks, female-headed households, the aged, less educated, and unemployed, especially in rural areas of three provinces: Limpopo, KwaZulu-Natal, and the Eastern Cape (Armstrong et al., 2008: 23; Lezekwa, 2011: 93). However, most of the high rates of poverty affect children as sixty-four percent

(64%) of children live below poverty line (Hall, 2010: 105). Hall (2010: 105) noted that eighty percent (80%) of those children lived in income poverty in Limpopo in 2008.

Lezekwa (2011: 60) notes that the majority of the poverty-stricken Black population is concentrated in the predominantly rural provinces. According to Satumba et al. (2017: 40), in these provinces, grants are the main source of income because of a lack of adequate employment. Van der Berg et al. (2010: 19, 31) point out that children and relatives of pensioners in Limpopo homes, the majority of whom are women, survive on the old age pension. Furthermore, according to Ntobeng (2007: 57), Sekhukhune district municipality is the poorest region in Limpopo and has the highest percentage of poverty and unemployment in the country.

The study was conducted in the area because, according to Local radio station, Moutse Community Radio station (MCRS, 2021) social grant fraud is on the rise, but remains unreported which led to the need of the study.

2.11 Conclusion

The preceding literature review establishes that both white-collar crime and fraud are serious and harmful forms of crimes in society and have far-reaching consequences for victims, families, communities, businesses, and governments. Both crimes have received little attention in the past, making information on the topics difficult to access. Additionally, the magnitude and scope of these crimes are difficult to measure. However, the crimes are not victimless in the sense that victims suffer far-reaching emotional consequences in addition to the financial cost. Victims report emotional, psychological, and physical effects, and, in the most extreme cases, victims commit suicide. Deception is the master modus operandi in fraud. Criminals deceive their victims for financial gain. As a result, the victims cannot be blamed for their own victimisation.

The current chapter looked at SASSA processes and how social grants are distributed in South Africa. The study also provided evidence that social grants help the poorest and most vulnerable people in the country. Social grants encourage school attendance, job seeking, and poverty reduction. However, it has been discovered that, while the poor rely

on social grants, others see a chance for financial gain.

Several media reports and SASSA have long indicated that social grant fraud is occurring; however, the true nature of the fraud is unknown. The same pattern has been observed in most rural areas where social grants are the only source of income. However, there is little scientific research, and this study therefore investigated the topic in rural areas, specifically in Kgobokwane Village.

CHAPTER 3

THEORETICAL FRAMEWORK UNDERPINNING THE STUDY

3.1 Introduction

White-collar crime and fraud are not new phenomena. White-collar crime, also known as commercial, financial, economic, and corporate crime, describes a wide range of crimes committed through deception and motivated by financial gain. White-collar crime is widespread in South Africa, even at the highest levels of government. White-collar crime in government is viewed as the most serious threat to business and investment, surpassing unemployment, the infrastructure backlogs, and labour instability (Geldenhuys, 2020: np; IPSSFF, 2020: 5). However, very little is known about the causes and motivations of the crime (Geldenhuys, 2020: np). The criminological theory to follow explains the causes and motivations of the crimes by reviewing the theory underpinning the study.

The chapter commences with an overview of criminological theories – the classical school and its formation, the debates, and some of the criticism the school received. Following that, the Rational Choice Theory, and the Routine Activity Theory, as well as their key tenets, are discussed. Furthermore, social grant fraud is discussed, as well as how it applies to both theories.

3.2 Background to criminological theory

Theory refers to the efforts to explain or comprehend what causes crime. Theory should be able to shed light on the topic under study (Hagan & Daigle, 2020: 69). A good theory is scientific and should be supported by scientific evidence (Tibbets, 2019: 41). The following theoretical framework will explain social grant fraud in Kgobokwane Village using classical theories, i.e., Rational Choice Theory and Routine Activity Theory. The two criminological theories are deemed suitable for explaining white-collar crime and fraud. The theories also will be used to explain the motivation and causes of white-collar crime and fraud.

The origins of crime and criminal justice emerged in the eighteenth century and are collectively known as the Classical School of criminology. Criminology is the study of crime and criminals, with some study of law-making included. The term “criminology” was commonly used because the period gave rise to some fundamental ideas for the operation of a criminal justice system and criminal processing. It also provided the first broadly understood theory of criminal behaviour. The Classical School was not interested in studying criminals per se, so it became associated with criminology through its emphasis on law-making and legal processing (Barlow & Kauzlarich, 2010: 19; Burke, 2009: 27).

The European scholars Cesare Beccaria (1738–1794) and Jeremy Bentham (1748–1832), the products of this new intellectual movement, were first to write seminal work on issues relating to crime and criminal justice (Barlow & Kauzlarich, 2010: 19; Burke, 2009: 27; Hagan & Daigle, 2020: 249; Williams & McShane, 2014: 15). Their writing was aimed at explaining crime and how a rational, fair, and democratic criminal justice system could be designed (Barlow & Kauzlarich, 2010: 19). Classical law emphasised the duty and moral responsibility of citizens to fully consider the consequences of their actions before they acted (Williams & McShane, 2014: 18). As a result, rather than being forced to act by circumstance and supernatural or demonic force, it was proposed that people choose their own fate. It was then concluded that humans have free will and are guided by some sort of cost-benefit analysis (Barlow & Kauzlarich, 2010: 19; Burke, 2009: 27; Newburn, 2017: 125).

Beccaria and Bentham were both opposed to prisoner torture and the death penalty. The duo emphasised that punishment was a necessary evil that could only be justified if it was based on reasonable, humane, and rational processes. The Classical school scholars emphasised that punishment should not be tailored to individual victims' preferences, but rather should be proportionate to the harm done to society in terms of amount, size, and degree. This approach is summed up by the phrase "let the punishment fit the crime" (Barlow & Kauzlarich, 2010: 20; Burke, 2009: 28; Hagan & Daigle, 2020: 251; Newburn, 2017: 125).

According to Bentham, the role of punishment was inherently evil and should only be used to exclude some greater evil from occurring. As a result, the only justification for punishment should be deterrence (Williams & McShane, 2014: 18). The following are two forms of deterrence:

- **Specific deterrent**

Specific deterrence was designed for people who had been apprehended, convicted, and punished (they have directly experienced punishment in the past). The goal of imprisonment is to encourage offenders to change their life paths or refrain from criminal activity (Barlow & Kauzlarich, 2010: 21; Winfree & Abadinsky, 2003: 36). Similarly, Williams and McShane (2014: 18) claim that the main idea of specific deterrence was to apply enough pain to offset the amount of pleasure gained from an offence. Many people then proposed that punishment be limited to a similar level of pain as the level of pleasure gained from the offence.

An ex-SASSA official, Nombuso Lynette Dlamini, and accomplice Siyasanga Ggamane, defrauded SASSA of R1.2 million in the Eastern Cape. Dlamini received ten years, while Ggamane received eight years imprisonment for defrauding the state in what is referred to be a well-orchestrated manipulation of the system. The National Prosecuting agency has welcomed the imprisonment and hopes that it is going to serve as a deterrent to other government officials, who intend defrauding the state (Mungadze, 2020: np).

In another unrelated case, a SASSA regional manager in KwaZulu-Natal reported that three people, who were caught with fifty SASSA cards and about R34,000, were arrested. The manager pointed out that the public played a major role in the three being arrested and believed that this would serve as a deterrent to unscrupulous people who want to illegally benefit from the government poverty alleviation programme (Ngema, 2022: np).

- **General deterrence**

This was designed for people who have never been punished themselves but are discouraged from committing crimes because they fear receiving the same punishment

as others. During the 1960s, offenders were punished publicly in order to deter others from committing similar crimes (Barlow & Kauzlarich, 2010: 21; Winfree & Abadinsky, 2003: 37). Others would learn that such behaviour is not profitable if they witnessed someone being punished for committing an offence and thus would not commit similar acts.

SASSA records have shown that the number of fraudulent cases reported from 2018 to 2022 has dropped and were finalised successfully. For example, the Minister of Social Development, Lindiwe Zulu, remarked that, in the last five years, two hundred and fifty-eight (258) cases were reported. For all the cases, 76 officials were fired, 156 placed on suspension and 26 suspended without pay (Felix, 2020: np). This reflects steps taken in enhancing the efficiency and effectiveness of fraud prevention, detection, investigation, and resolution within SASSA (SASSA Annual Report, 2020/21: 54; SASSA Annual Report, 2021/2022: 30).

Deterrence has three components: celerity, certainty, and severity:

- The rate at which a punishment is administered is referred to as its celerity. The punishment had to be closer to the act for a better result. Individuals would be deterred from committing a criminal act if an undesirable act was punished immediately.
- Certainty refers to the idea of ensuring that a punishment is certain to occur whenever an undesirable act is committed. If an undesirable act was certain to be punished, a rational person who saw no benefit in such actions would refrain from engaging in them.
- Severity is the amount of pain inflicted on those who commit harmful acts. A rational person would avoid engaging in harmful behaviour if there was more pain to be inflicted (Hagan & Daigle, 2020: 250; Williams & McShane, 2014: 18).

For the two-deterrence type to be effective, punishment must be severe enough to outweigh the benefits of the crime. Aside from severity, the punishment must be imposed

as soon as possible after the crime has occurred in order to make an impression on the offender and any other potential offender contemplating similar acts. Finally, the punishment should be certain so that offenders have reason to fear that their crimes will be discovered, successfully prosecuted, and punished. Many countries' criminal justice systems lack speed and certainty. As a result, most countries rely on severity to achieve compliance. Regrettably, as both Beccaria and Bentham pointed out, severity alone cannot produce conformity (Hunter & Dantzker, 2012: 48).

Beccaria and Bentham's ideas have had a significant impact on criminal justice policy in the United States of America (USA) and around the world. Some of their perspectives on the causes of crime and the criminal justice system have stood the test of time, as deterrence and rational choice decision-making models are popular with the general public and many people working in the criminal justice system (Barlow & Kauzlarich, 2010: 22).

3.3 The criticism of classical theories

Classical theories received several criticisms. The first criticism was on the concept that the punishment should fit the crime. This concept exposes itself to criticism as it fails to recognise the effect of individual differences in terms of culpability and rehabilitation prospects. The second criticism was on the doctrine of free will, which holds that all people are free to choose their actions. This idea is frequently associated with the hedonistic utilitarian philosophy, which holds that all people will seek to maximise pleasure while avoiding pain. According to this viewpoint, there is nothing different or special about criminals that distinguishes them from other people. It is thus a doctrine that has been criticised for failing to recognise that the exercise of free will may be limited by biological, psychological, or social circumstances (Burke, 2009: 32–33). Furthermore, by portraying everyone as rational, classical thought ignores the issues of various types of incapacity. These ideas ignore maturity issues and treat children the same as grownups, paying little attention to issues like mental illness, learning disabilities, and other types of disabilities. As a result, treating people as rational while accounting for factors, such as age and mental state, is commonly referred to as neo-classicism (Newburn, 2017: 130).

The criticism resulted in the emergent of neo-classical theory but retained the central rational choice actor notion of free will (Burke, 2009: 31). Essentially, neo-classical theories acknowledge other mitigating, psychological, and environmental circumstances as modifying conditions to classic doctrine. Individuals, it is argued, freely choose crime based on their estimate of their chances of being caught. The rational choice theorist argument is not that people do not purely make rational decisions, but rather weigh the costs and benefits. A variety of factors, including social factors, individual characteristics, and attitudes toward crime, may propel criminal choices. Thus, in order to increase prevention and reduce opportunity, people will be deterred from committing crime (Hagan & Daigle, 2020: 255–256).

3.4 Rational Choice Theory

Derek Cornish and Ronald Clarke (1986, 1987) are strongly associated with Rational Choice Theory. Rational Choice Theory posits that, when engaging in criminal behaviour, humans weigh the potential costs against the potential benefits. Therefore, when the benefits outweigh the cost, a person is more likely to engage in criminal behaviour (Newburn, 2017: 299; Rorie, 2019: 162; Teasdale & Bradley-Engen, 2017: 263). The theory recognises opportunity and rationality as a significant cause and component of crime. Rationality is the process of determining the opportunities for meeting those needs, the expected benefits, and the potential costs of actions (Williams & McShane, 2014: 199–200).

According to PwC Global Economic Crime and Fraud Survey conducted in 2018, two factors play a role: opportunity and rationality. In terms of opportunity, the survey discovered that the emergence of fraudulent activity begins with pressure, then presents itself as an opportunity, and finally acts. The survey indicates that fraud occurs as a result of the intersection of human choice and system failure and that people who decide to commit fraud plan their actions and find a way to justify their actions (PwC, 2018: 30, 31).

While there is an assumption that humans are rational beings, humans are terrible at making accurate probabilistic judgements. Also, not only are humans bad, but they are motivated by emotional factors that frequently interfere with rational decision-making

(Rorie, 2019: 162). In the commission of crime, full rationality is not required, nor is the offender assumed to be sophisticated. This is evident in the following case of SASSA fraud: five SASSA officials were arrested for devising a scheme to enrol members of the public for social grants based on fraudulent applications. The officials also stole SASSA equipment from the Durban offices and took it to a residential location (Mthethwa, 2018: np). Therefore, it can be argued that the offenders made bad judgments and demonstrated limited rationality (Williams & McShane, 2014: 200; Newburn, 2017: 300).

Cornish and Clarke (1986) emphasise that a criminal choice is not simple, because a criminal must make a series of choices before committing a criminal act. These decisions are then influenced by a variety of social and psychological factors referred to as “criminal motivations”, and they incline or predispose individuals to criminality to varying degrees (Newburn, 2017: 299). According to Pietersen, former Chief Executive Officer (CEO) of SASSA, beneficiaries, particularly poor women, are enticed by criminal syndicates to participate in social grant fraud for a percentage or a fee, due to poverty (Pietersen, 2013: np). The theory also states that, if the tactics for committing crime are simple and easy, people will engage in crime; however, if the tactics are difficult, and there are no rewards, people will refrain from committing crime (Williams & McShane, 2014: 200).

A meta-analysis of macro-level studies of crime conducted by Pratt and Cullen (2005) found that unemployment and poverty can lead to criminal behaviour (Lilly, Cullen & Ball, 2019: 591). However, the theory contends that, while certain circumstances can influence a person's views and behaviour, an individual makes the decision to act, including in criminal ways (Barlow & Kauzlarich, 2010: 18; Hagan & Daigle, 2020: 256).

According to rational theorists, humans are selfish and seek their own individual happiness as the highest moral purpose of rational existence (Gottschalk, 2017: 27). For example, employees of SASSA commit crime, falsify documents, and manipulate the system because they want government money for themselves (Thenga, 2014: 40). However, a PwC survey has shown that those who commit fraud often see it as a victimless crime and cannot visualise the face of humans who have been directly harmed by their actions (PwC, 2018: 31). A study of rationalisation to explain the decline of moral

character found that most corrupt officials begin on a small scale with little or no malicious intent. The study found that not getting caught can be reassuring and a little intoxicating, laying the groundwork for a cycle of bad behaviour. Also, that guilt does not stop corrupt officials from being corrupt (Naudé, Hamilton, Ungerer, Malan & De Klerk, 2018: 28; Thenga, 2014: 32).

Therefore, criminals, including white-collar offenders, are motivated and act in their perceived best interests (Benson & Simpson, 2009: 72). The Rational Choice Theory has been found to be most relevant in white-collar crimes (Benson & Simpson, 2009: 66; Hagan & Daigle, 2020: 683). Gottschalk (2017: 27) has identified a variety of motivations for white-collar crime of which greed is the most common reason for white-collar offenders to commit crimes and fraud. As a result, when criminals make decisions to pursue a desired goal, they are likely to weigh consequences that include financial gain (Geldenhuys, 2020: np; Rorie, 2019: 162; Thenga, 2014: 40). However, when considering what might drive a person to commit fraud, as well as financial incentives, fear of admitting a mistake, embarrassment, and the need to cover up a lie are all motivators (PwC, 2018: 30).

Because the penalties for white-collar crimes are frequently soft, unforced, and ineffective deterrents and because people are rational decision makers, they will be deterred from committing crime if the penalties outweigh the pleasure to be gained (Hagan & Daigle, 2014: 683). According to Hagan and Daigle (2014: 683), the criminal justice system should make crime less appealing by increasing the certainty and severity of punishment. According to Luthuli (2020: 442) and Thenga (2014: 4), if public servants or employee actions are not held accountable, SASSA will remain an inefficient institution and a playground for fraud.

The Democratic Alliance (DA) Member of Parliament, Mimi Gondwe, maintains that SASSA fraud is endemic because consequence management is non-existent, and this is evident in the number of disciplinary cases outstanding. According to Gondwe, disciplinary cases cost the state about R5 billion on an annual basis (Gondwe, 2022: np). For example, in the last five years, about 258 cases involving SASSA employees

nationally were recorded (Felix, 2020: np). It was also reported in 2020 that one thousand five hundred (1500) staffers from city of Johannesburg received social grants in 2020 (South African Government News Agency, 2020: np). In some cases, it has been indicated that the government spends millions to billions of rands on investigating cases of fraud for monies people did not qualify for (Makinana, 2019: np; Thenga, 2014: 5). Thus, until such time that there is concrete action in the form of criminal prosecution against public servants who defraud the system, fraud will continue.

3.5 Routine Activity Theory

The focus of Routine Activity Theory (RAT) is on the characteristics of crime rather than the actual criminal. It was developed in 1979 by Cohen and Felson (Gerber & Jensen, 2007: 253; Newburn, 2017: 305; Williams & McShane, 2014: 197). The theory argues that everyday life brings together three key parts of a crime which must converge at a common place and time: motivated offenders, suitable targets, and an absence of capable guardians (Gerber & Jensen, 2007: 253). These are discussed below.

a) Motivated offender

The theory subscribes to the rational choice perspective regarding the motivation to engage in criminal behaviour. The offender is inclined to commit the criminal act in order to obtain some type of benefit (Gerber & Jensen, 2007: 254). A likely motivated offender is someone who has the proclivity as well as the ability to commit a crime (Chamard, 2010: 213). A motivated offender must be in a situation or location where there is a suitable target and no capable guardian present to prevent the interaction in order for a crime to occur (Chamard, 2010: 213; Peacock, 2020: np). Every year, SASSA receives hundreds of suspected cases of fraud. For example, the SASSA report shows that there were four hundred and ninety-five (495) cases of suspected fraud in 2020/21 mostly by SASSA officials (SASSA Annual Report, 2021/2022: 53). Therefore, this number of motivated offenders implies that there is a ready supply of people who are likely to offend (Chamard, 2010: 213).

b) Suitable target

For crime a crime to occur, an appealing target must be accessible to the motivated offender, therefore, a simple desire to commit crime is deemed not sufficient for crime to occur (Teasdale & Bradley-Engen, 2017: 69). A suitable target can be a person or an object. Chamard (2010: 213) argues that it is the characteristics of targets that make them appealing to offenders. Additionally, when offenders evaluate a target's suitability, they consider the effort and time a particular target will require in order to be victimised (Gerber & Jensen, 2007: 254). Cohen and Felson adopted the term "suitable target" rather than "victim" because this include both persons and property (Chamard, 2010: 213; Lilly et al., 2019: 618; Peacock, 2020: np).

South African media has long reported on social grant fraud (Luthuli, 2020: 435). For example, in 2012, there were five thousand (5,000) cases of fraudulent social grants, with the majority of recipients being public servants. In addition, 600,000 fraudulent social grant recipients benefited from social grants in 2013 (Corruption Watch, 2014: np). According to the Public Service Commission (PSC), between the 2017/2018 and the 2020/2021 financial years, social grant fraud had the highest number of alleged corruption cases (Seeletsa, 2020: np). As a result, commentators have warned that SASSA will continue to be a suitable target as long as the system is not fully proofed (Duvenage, 2022: np).

Letsatsi (2021: np) states that most SASSA recipients are vulnerable people, making them easy suitable targets for criminals and added that, when someone who does not qualify for the money defrauds the system, someone who relies on it may go hungry (South African Government News, 2020: np). According to SASSA, beneficiaries of three types of grants (old age, disability, and child support grant) are more vulnerable to victimisation and have the highest reported cases of fraud (SASSA Annual Report, 2021/22: 45). Therefore, as the theory demonstrated, some people in society are more vulnerable to victimisation (Lilly et al., 2019: 620; Hagan & Daigle, 2020: 198).

c) Absence of capable guardian (protection)

According to Felson and Cohen (1980: 392), a guardian (protector) is anybody who can stop a crime from occurring through their presence or direct actions. They chose the term “capable guardians” over law enforcement because they intended to include not only law enforcement personnel but also all means by which a target could be protected. People close to us, such our family, friends, and co-workers, can also serve as suitable guardians in this situation. It is not required that the guardian be a person, but there are other ways to provide guardianship, such using dogs and security cameras (Chamard, 2010: 214; Lilly et al., 2019: 618). In most cases, guardians will refer to anyone in the vicinity who the offender knows might be watching them. Offenders who want to maximise their gain, while minimising their risk, will prefer to be alone with their targets. In terms of protection, SASSA has a fraud and prevention strategy that addresses new fraud trends associated with electronic grant applications and electronic awareness. According to SASSA (SASSA Annual Report, 2021/22: 79), it conducts 42 awareness sessions almost every year to prevent corrupt and fraudulent activities. The fraud prevention strategy is effective as the number of cases reported has decreased. For example: in 2012/2013 eight thousand (8,000) fraud and corruption cases were reported, while there were only 292 in a five-year period, all of which were solved successfully (De Vos Belgraver, 2015: np; SASSA Annual Report, 2022: 54). Furthermore, SASSA CEO, Memela-Khambula, highlighted that SASSA fraud and corruption strategy is effective because of the number of cases detected and suspended every year (South African Government News, 2020: np).

However, the system is not as effective as the government argues because the government still loses about R25 millions of taxpayers money every year due to many unresolved crimes associated with fraud (Luthuli, 2020: 436) despite improved fraud prevention and detection methods (Centre for Financial Reporting Reform [CFRR], 2017: 1). The Global Economic Crime and Fraud Survey (PwC, 2018: 8), found that at 77% South Africa’s rate of reported economic crime remains significantly higher than the global average rate of 49% due to weaknesses in the system (Teasdale & Bradley-Engen, 2017: 69).

According to Cohen and Felson (1979), crime control prevention strategies should aim to prevent the convergence of a suitable target and motivated offender in the absence of protection so that potential victims can take precautionary measures to reduce their chances of being victimised. However, this means that victims are expected to change their lifestyles to avoid victimisation and victim blaming (Peacock, 2020: np) while the role of the offender is ignored (Button & Cross, 2017: 63).

The routine activity approach cannot explain why people engage in crime. However, Cohen and Land (1987) point out that the challenge is not to explain criminal motivations but to predict situations that may contribute to criminal tendencies becoming criminal actions (Peacock, 2020: np). In the end, Routine Activity Theory shares the view that, in any situation where a crime event could transpire, the decision to offend will be influenced by the ease or difficulty with which the offender's search for gratification can be satisfied (Lilly et al., 2019: 623).

This is especially true for employees who have contact with SASSA systems and processes. Several studies have found that, due to the SASSA system's lack of control, criminals will continue to defraud the agency (Luthuli, 2020: 436; Thenga, 2014; Duvenage, 2022: np). A Bushbuckridge Post Office employee, for example, was arrested alongside her accomplice. According to the Directorate for Priority Crime Investigating (HAWKS), the employee and two others circumvented the system and reissued social grant cards fraudulently. The Post Office manager also allegedly conspired with the Post Office tellers, who postponed the issuance of the original cards to the rightful owners and gave the cards to their accomplices, who would then withdraw money from various ATMs. Social Development Minister Zulu also stated that, between 2018 and 2020, 76 SASSA officials (14 of whom were arrested) and 14 Post Office employees were suspended for colluding and defrauding the system. In KZN alone, 111 people were suspended, and 25 were fired for defrauding SASSA (Felix, 2020: np).

In another case, Jinglisa, a SASSA cash payments operator in Philippi, Cape Two, was arrested for devising a lucrative scheme to defraud the agency. According to the report, Jinglisa committed the crimes over a three-year period, and used his position to facilitate

183 fraudulent social grant applications, resulting in nearly R1.2 million in unlawful payouts. Jinglisa was arrested along with some SASSA employees and several other people across the country, after an investigation revealed that the crimes occurred between 2014 and 2016 (Nombembe, 2019: np).

3.6 Conclusion

The two theories recognise opportunity as the main component in the commission of crime. The Rational Choice Theory shows that, although people are rational beings, they demonstrate limited rationality in the commission of crimes, particularly in cases of fraud. The theory also shows that, before the commission of crime, individuals make choices based on certain circumstances while weighing benefits against the pain.

In the routine activity approach, everyday activities create opportunities for crime. The three elements required are: motivated offender, suitable target and the absence of capable guardianship. These components increase the propensity for criminal behaviour. According to the SASSA Annual Reports and South African media reports, officials offend because they find themselves in situations where the three components meet in the SASSA systems and processes.

The two theories show that the growth of technological advances has opened many opportunities for crime such as fraud. This is made possible by weak and ineffective deterrence and loopholes in the criminal justice system. Therefore, until such time that people are held into account and punished effectively, fraud will continue to take place.

The following chapter describes the research methodology that was used for the study.

CHAPTER 4

RESEARCH METHODOLOGY

4.1 Introduction

Research methodology is the science of determining how research should be conducted and which approaches are used to resolve the proposed research problem. Research methodology is defined as the tools and techniques used to conduct research, which are established by the researcher's research design. Data collection and analysis techniques are part of the methodology and are informed by the research approach (Sefotho, 2021: 11). Similarly, it is a detailed plan for how the study will be carried out as well as the tools that will be used to collect data (Steyn, 2019: 21).

The section details how the data were gathered, captured, prepared, analysed, and reported. The data were gathered through interviews with participants in Kgobokwane Village, Limpopo in order to obtain rich information. The pre-requisite for participation in the study was anyone in the area who had been a victim of a SASSA scam. Participants were asked to participate and share their first-hand knowledge of the subject. The following topics were covered in the present study: research paradigm, research design, study population, data collection techniques, data analysis, trustworthiness, and research ethics. The research design, sampling methods, and interview process are also discussed.

4.2 Research paradigm

Paradigms are preferred methods of comprehending reality, acquiring knowledge, and learning about the world. Social constructivism, also known as interpretivism, is a way of viewing knowledge and reality as they are reproduced and constructed through interaction, practice, and communication (Tracy, 2020: 49, 51). The phenomenological approach informs interpretivism, which seeks to understand people, their experiences, and perceptions of the world around them. Furthermore, interpretive studies are based on how individuals or communities assign meaning to their experiences. This means that they may interpret similar events differently and present multiple perspectives on an

incident. It is thus the job of a social researcher to understand people's actions through research and their social world from the perspective of participants (Bryman & Bell, 2019: 11).

In the study, the researcher interacted with a variety of participants who had been victims of SASSA scams in the area. The researcher used interpretive research principles to gain a thorough understanding of people's experiences and perceptions of South African Social Security Agency (SASSA) scams in Kgobokwane Village, Limpopo Province. This was done so that victims could give meaning to and define their experiences. During this process, researchers do not find knowledge but construct it (Schurink, Roestenburg & Fouché, 2021: 93) because different people may have different points of view and experiences with a similar phenomenon. Using this method, rich data as well as deep meanings surrounding the events were obtained. As a result, a holistic understanding of their victimisation is presented herein.

Transformative research must have the potential to lead to change and action (Creswell & Poth, 2018: np). The goal of transformative research is to build knowledge and improve society. Transformative research requires that the voices of participants, communities, and the marginalised be heard through the research problem (Creswell & Poth, 2018: np; Mertens, 2021: 2). In this way, research is viewed as an engaged, socially, and politically responsible enterprise with the potential to emancipate, transform and improve society (Creswell & Poth, 2018: np).

Thus, a transformative paradigm was used collaboratively with an interpretative paradigm to marry the community of Kgobokwane Village together with the research that had been done. Often marginalised and vulnerable communities are perceived as weak, powerless, and deviant; therefore, the researcher entered the community in a culturally responsive way that kept participants safe and allowed them to express themselves freely using their own language. Because when people speak their own language, they can both communicate and reflect on personal experiences embodied in their culture (see Mertens, 2021: 2, 4; Thobane & Jansen van Rensburg, 2022: 193, 194).

Furthermore, the researcher intended to use the community radio station (MCRS) to

spread awareness about SASSA scams in the area, leaving the community in a better position than before the research. The researcher allowed the community members to express themselves in their native language in order to obtain better results and more information. In this way, the transformative paradigm was useful because it contextualised the victims' social plight (Mertens, 2021: 4, 6).

4.3 Research design

A research design guides data collection and analysis in order to solve a research problem. The research design establishes the overall framework for the procedures followed, the information collected, and the data analysis conducted by the researcher. A research design is the process of planning (Bryman & Bell, 2019: 27; Creswell & Creswell, 2018: np; Leedy & Ormrod, 2021: 107). Research designs are inquiry strategies that include quantitative, qualitative, and mixed methods approaches and provide specific guidance for procedures in a research study (Creswell & Creswell, 2018: np).

The phenomenological research design was used in this study. Phenomenology is the reflective study of pre-reflective experiences, with an emphasis on how people consciously experience specific phenomena (Tracy, 2020: 65). The goal of phenomenology is to understand the meaning and experiences of participants' lived experiences (Mgutshini, 2021: 10). Phenomenology is the study of the perceptions and perspectives of people who have all experienced the same phenomenon (Creswell & Poth, 2018: np). By examining multiple viewpoints on the similar situation, the researcher can then make assertions about what something is like from an insider's' perspective (Leedy & Ormrod, 2021: 263).

Bracketing or *epoche* is a key feature of phenomenological studies (Creswell & Poth, 2018: np). In order to gain access to the essence of an experience, researchers must set aside or bracket their own biases through a process known as "phenomenological epoche". To accomplish this, researchers must be aware of their own biases and habits (Tracy, 2020: 65). The researcher is excluded from the study by identifying personal experiences with the phenomenon and setting them aside so that the researcher is able to focus on the experiences of the participants while acknowledging his/her own personal

experiences (Leedy & Ormrod, 2021: 263).

Therefore, the researcher set aside personal experience with the phenomenon under study in order to gain a better understanding of victims' experiences on the topic under study. The researcher examined multiple perspectives on the same situation in order to understand what something is like from the inside (Leedy & Ormrod, 2021: 263). The researcher listened and paid attention to participants. Phenomenological researchers must pay close attention during interviews. This includes pauses, questions, and expressions to ensure that participants understand the subject thoroughly (Leedy & Ormrod, 2021: 263).

Phenomenological studies are classified into two types: hermeneutical phenomenology and transcendental or psychological phenomenology. The latter focuses on the description of participants' experiences rather than their interpretations. Hermeneutical phenomenology is concerned with more than just detailed descriptions such as what individuals have experienced and how they have experienced it (Creswell & Poth, 2018: np). Thus, the hermeneutical phenomenology principle was applied to the data interpretation and analysis.

4.4 Research approach

When conducting social sciences research, two well-known research approaches can be used: qualitative and quantitative research, and a combination of the two, known as mixed methods research. Whereas quantitative research is defined by numerical data and causal theory, qualitative research is used to answer questions about the complex nature of a phenomenon, with the goal of describing and understanding the phenomenon from the perspective of participants (Fouché, 2021: 39–40). Furthermore, mixed methods research involves a combination of quantitative and qualitative data in a single project. The two methods complement each other in a mixed method for a more complete understanding and analysis (Creswell & Creswell, 2018: np; Fouché, 2021: 42).

As a research method, the study relied on qualitative data. Qualitative research is defined as an inquiry process involving comprehension in which a researcher develops holistic,

complex pictures, analyses words, and reports detailed views of participants while conducting the study in a natural setting. Researchers are also important tools in qualitative data collection and interpretation (Bryman & Bell, 2019: 199; Creswell & Poth, 2018: np; Leedy & Ormrod, 2021: 269). Furthermore, exploratory research is conducted by researchers when they have little or no knowledge of a phenomenon, a group, or a situation (Creswell & Poth, 2018: np).

The researcher conducted exploratory research with SASSA scam victims in Kgobokwane Village. In order to collect rich and detailed data, the study was conducted in natural settings (such as victims' homes) to minimise disruption to participants. The goal was to investigate and gain a thorough understanding of the topic under consideration. One of the benefits of qualitative research is that researchers can gain first-hand knowledge of victims' lived experiences (Creswell & Poth, 2018: np). However, one potential limitation is that participants may find the inquiry (or study) to be intrusive (Tracy, 2020: 176).

To overcome this limitation, the researcher built rapport and established comfortable interactions in advance of the interview. One important aspect of building rapport is a sense of proximity, because the longer the researchers stay in the field, the better they know participants and gain first-hand information (Creswell & Poth, 2018: np; McGrath, Palmgren & Liljedahl, 2018: 1003). Another way to avoid this limitation is avoiding putting pressure on participants (Bryman & Bell, 2019: 246). Therefore, the researcher had already established rapport with some participants by inviting them, explaining the purpose of the study, and asking them to participate in it.

4.5 Purpose of research

Because SASSA scams in Kgobokwane are under-researched, exploratory research will be an effective way to learn more about the subject. The study was conducted for exploratory purposes because the main goal was to learn as much as possible about the topic under study. Exploratory research focuses on improving understanding of a phenomenon by identifying key issues relating to a problem or topic (Babbie, 2021: 91; Leedy & Ormrod, 2021: 113; Fouché, 2021: 65). The problem was identified as SASSA

scams in Kgobokwane Village. Thus, the researcher aimed to explore the nature of SASSA grant fraud in Kgobokwane Village, Limpopo by utilising victims' first-hand knowledge of the subject (including the reasons why victims are vulnerable, the effects and the modus operandi behind the scams, and how the fraudulent schemes can be curbed).

Moreover, social grant fraud awareness and education was created that aimed at educating the community about the importance of reporting social issues in their areas and the reasons why they are vulnerable to scams. As the community reports events, more literature is created which will help future policy makers, government, and future researchers.

4.6 Study population and sampling

The group of elements from which the sample is drawn is referred to as the study population (Babbie, 2021: 199). The population is all the cases that meet the criteria of the study (Bryman & Bell, 2019: 147).

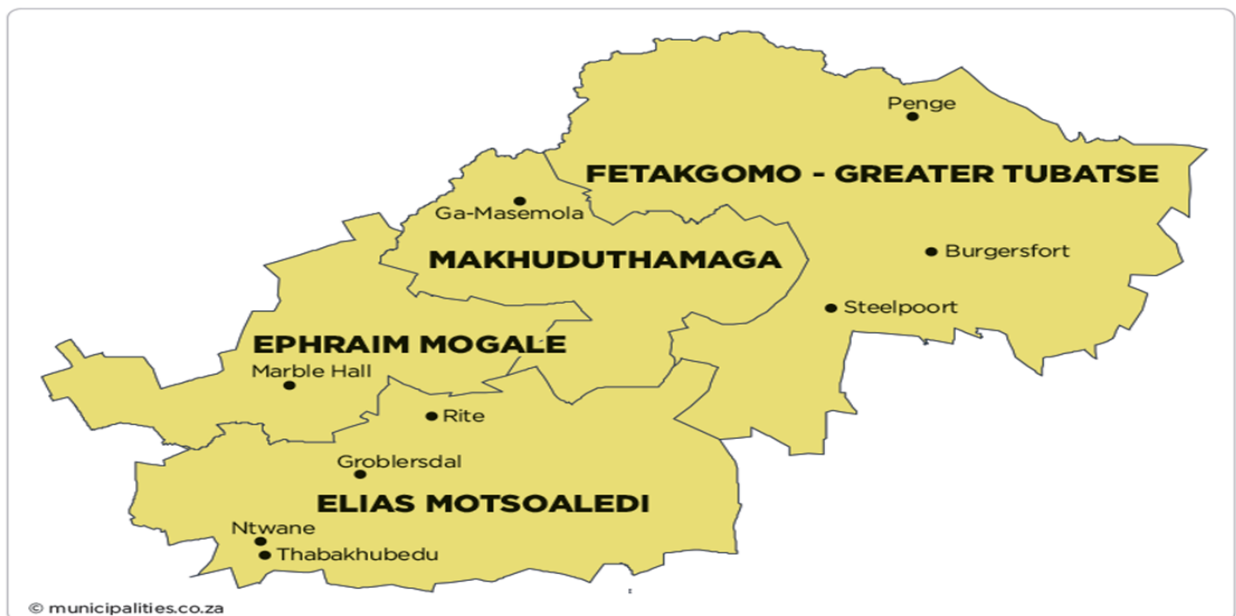
Below is a graphical representation (in the form of Figures 4.1 and 4.2) of the location of Limpopo Province map.

Figure 4.1: Map of South Africa



(Source: Britannica, 2021, sv 'Limpopo')

Figure 4.2: The sample location Sekhukhune District Municipality



(Source: Sekhukhune Municipality, 2022: np)

Limpopo Province is located in northern South Africa (as depicted in figure 4.1 & Figure 4.2), within the Limpopo River. Botswana, Zimbabwe, and Mozambique form the province's main borders. Limpopo Province is 90% rural, with a population of over five million people, the majority of whom are under the age of 15 (Hope for Limpopo, 2022: np). Limpopo has about five municipalities, including Sekhukhune, where Kgobokwane Village is located.

Kgobokwane Village, formerly known as Waalkraal A, is located in Limpopo, about 114 kilometres north-east of Pretoria, forming a cross border village between Limpopo and Mpumalanga. Kgobokwane is located in the Sekhukhune district, where it falls under the administration of the EMLM. The EMLM (2021: 80) is mostly rural, with high levels of poverty and unemployment.

The main sources of income for the local economy are subsistence farming, the income from migrant workers and pensions. Sepedi (59.9%) is the most widely spoken language, followed by IsiNdebele (15%) and Isizulu (8.4%) (EMLM, 2021: 33, 37). The EMLM has a total population of 268,256, with a total of 66,330 households. Because of a lack of public transportation or a lack of funds to pay for private or public transportation, approximately 94% of the population in EMLM walks to reach their destinations. Private vehicles are used by only 2% of commuters (EMLM, 2021: 80, 82, 94).

There is one shopping mall in Kgobokwane, as well as a community radio station. The Moutse Community Radio Station (MCRS) provides information on community issues and a discussion forum where all the people who live in the district can interact and discuss issues relevant to them. Also, it is where the cultural and social values of the community are promoted and developed (SRN Media, 2020: np). English is the language of instruction in Kgobokwane's three primary schools and two secondary schools, but it is rarely spoken outside of school grounds. Sepedi has a strong presence in the classroom and is frequently used in place of English (Schools4Sa, 2021: np). Incidents of SASSA related fraud and corruption are occurring in the area, as reported by local residents, and constant warnings are broadcasted by the MCRS. However, little has been printed by the media about SASSA scam in the area. The main social grants payable in the EMLM area

are Old Age Grants (OA), Disability Grants (DG), War Veteran Grants (WV), Foster Care Grants (FCG), Care Dependency Grants (CDG) and Child Support Grants (CSG) An estimated 55,693 social grant beneficiaries are dependent on SASSA grants in the EMLM area as depicted in the table 4.1 below (EMLM, 2021: 95).

Table 4.1: SASSA grants paid to beneficiaries in the Elias Motsoaledi Local Municipality area

Type of Grants	Old Age Grant	Disability Grant	War Veterans grant	Foster Care Grant	Care Dependency Grant	Child Support Grant
Number of Beneficiaries	19,859	3,948	01	2,235	493	29,103

Source: EMLM (2021: 95)

4.6.1 Unit of analysis

People or things whose characteristics social researchers observe, describe, and explain, are referred to as “units of analysis”. There are various types of units of analysis that include individuals, groups, and organisations (Fouché, 2021: 67). Units of analysis in social science research are individual people, the “what” and “whom” that are being studied (Babbie, 2021: 97; Bryman & Bell, 2019: 148). Individuals who have been victims of SASSA scams in Kgobokwane were interviewed. The study included people aged 18 and older and did not discriminate based on race, gender, or language.

4.6.2 Sample size

A sample is a subset of the population that is of interest to a researcher. The sample is referred to as the population, and the population size is usually denoted by the letter N or n. The issue of sample size is regarded as less important in qualitative studies. This is since researchers collect data until they reach a point of saturation in terms of discovering new information. As a result, when there is no new information, researchers can stop data collection (Kumar, 2019: np). In data collection, the saturation point refers to the point where a researcher no longer discovers new information from the participants. This is

regarded as an indication of sample size adequacy in qualitative research (Kumar, 2019: np; Tracy, 2020: 174).

While some published recommendations show that six to 200 interviews are considered enough few scholars have backed this up with empirical evidence (Tracy, 2020: 175). Because the main objective of qualitative studies is to explore diversity, sampling size does not play an important role in the selection of the sample. If carefully chosen, diversity can accurately and extensively be described based on information obtained even from one individual (Kumar, 2019: np). When a goal of the study is to describe and explore perceptions, experiences, beliefs, and behaviour, then a sample between ten and twelve is sufficient (Tracy, 2020: 175). However, according to Strydom (2021: 380), there are no rules for sample size, but the sample size is determined by the researcher's objectives.

As a result, because Kgobokwane is a small village with a small population, the researcher attempted to include ten (10) to fifteen (15) cases in the research study as prescribed by Tracy (2020: 175). However, only eight (8) participants who were victims of SASSA scams were interviewed and regardless of the small population, the researcher reached data saturation.

4.6.3 Sampling method

Sampling is defined as selecting a subset of a population for research purposes. The way the sampling is carried out determines what information is obtained and has a significant impact on the researcher's interpretation of the results. The selection method might involve probability/random sampling or non-probability/purposive sampling (Bryman & Bell, 2019: 147). The primary distinction between non-probability and probability sampling is that probability sampling is drawn at random from the entire population. During the selection process, each member of the population has an equal chance of being chosen (Leedy & Ormrod, 2021: 200). In contrast, in non-probability/purposive sampling, the researcher has no way of predicting or ensuring that each element of the population is represented in the sample (Leedy & Ormrod, 2021: 205).

Non-probability or purposive sampling was used in the current study because it does not

involve any randomisation and does not allow any types of probability sample that are commonly used in large-scale surveys. Non-probability sampling was appropriate for the study because it involved a small number of participants who have experienced SASSA scams in the Kgobokwane area. According to Strydom (2021: 381), qualitative researchers use this type of sampling to find individuals, groups, or settings where the processes relevant to the topic under study are most likely to occur. The overall goal is to collect as much information as possible.

The study employed snowball sampling, which is a type of non-probability sampling. In snowball sampling, each person interviewed is asked to recommend additional people for interviewing. The researcher collects data on the few members of the target population he or she can find and then asks those people to provide the names of other members of that population that they know. This process is repeated until the required number of saturation points in terms of the information sought is reached (see also 4.6.2 above), (Babbie, 2021: 193; Kumar, 2019: np; Tracy, 2020: 82).

The first victims to be interviewed were identified through SASSA records of incidents reported by community members, as well as snowball: both these methods worked for the researcher. These participants were asked to suggest people they know who may have also experienced SASSA scam in Kgobokwane Village. The researcher also intended to approach the local radio station (Moutse Community Radio Station) to broadcast a request to those in Kgobokwane who have experienced or have been victims of SASSA scamming to participate in the study. However, this did not materialise and is addressed in the limitations section (see section 6.5). The researcher then collected data with the eight participants until saturation point was reached.

4.7 The data gathering instrument

Data gathering refers to how data are gathered, whereas a data instrument is used by the researcher to collect data (Steyn, 2019). Data for qualitative research are typically gathered from a variety of sources, including websites, social media, interviews, observations, and documents or transcripts (Tracy, 2020: 80). However, for the current study, data were only collected through interviews.

Because qualitative data use words, expressions, and people's opinions about a topic, interviews were used as a data collection tool. An interview is defined as a two-way conversation in which the interviewer/researcher asks questions of the participants in order to collect data (Babbie, 2021: 269). The researcher used interviews because of the opportunity they provided to investigate human phenomena and to understand the world from the perspectives of participants. Interviews gave minority groups a voice, but when participants are interviewed in their native language, their perspectives are heard and it is easier for them to tell their stories (McGrath et al., 2019: 1002).

Interviews are time consuming for researchers and participants, but have many advantages (Geyer, 2021: 358). For example: one-on-one interviews provided an opportunity for the interviewer and interviewee to establish a mutual social, trusting, and non-judgmental relationship, resulting in the interviewee feeling free and continuing the interview in an uninterrupted way. This was said to be therapeutic, in that participants were then able to feel at ease when telling their stories (Kumar, 2019: np).

Semi-structured or focused interviews and unstructured or open-ended interviews are the two types of interviews used in qualitative research. Semi-structured interviews were used in this study in a face-to-face (one-on-one) setting, as the method employs questions predetermined by the researcher and specified in the semi-structured interview schedule (attached as Annexure B: interview schedule). The researcher developed the questions, making them as flexible and organic as possible. An interview schedule is a written list of questions prepared by an interviewer to be used during the (open-ended or closed-ended) interview. Rather than dictating answers, the schedule was used to stimulate discussion (see McGrath et al., 2019: 1003; Tracy, 2020: 158). The interview schedule was divided into three sections: biographical information, defrauding process and experience and *modus operandi*.

The interviews were recorded using the researcher's phone as well as handwritten notes. All participants granted permission to record (see annexure A: informed consent), while the handwritten notes were used later in the analysis section. While using a tape recorder, the researcher paid close attention to the responses of the participants so that when new

themes emerged, the researcher was able to follow up by further probing and asking for clarification on the issues under investigation. The estimated interview time was between one and two hours (Leedy & Ormrod, 2021: 263); this ensured that participants were not rushed, and that detailed information was gathered. The semi structured interviews allowed participants to tell their stories about SASSA scamming incidents. When participants tell their stories, it can have a therapeutic effect because it can help a person feel more at ease with the events (Kumar, 2019: np).

Not only did participants tell their stories, but they also used their language which is Sepedi. As already stated in section 4.6) that majority of Limpopo people speaks Sepedi. As a result, there was no need for an interpreter as the researcher speaks Sepedi fluently and knows other languages such as Zulu and Ndebele at an intermediate level. Hence, the reason to conduct this research because the researcher speaks and understand Sepedi fluently. This was useful for gathering detailed information because participants who are illiterate in English can express themselves in their native languages. This strategy was effective particularly since the nature of SASSA scam may be offensive to some participants. Thus, when using this approach, the researcher sought to comprehend and learn from participants' experiences.

In addition, the researcher planned and considered the scope and focus of the questions. The researcher then did some extensive reading on how to conduct interviews, as informed by McGrath et al., 2019 and made use of a guide dialogue with bulleted points (open-ended questions) (see McGrath et al., 2019: 1003; Tracy, 2020: 158). As such, in all eight interviewed, one interview was a telephone call, and the participant was interviewed in English, while others were interviewed in Sepedi, which is the main language spoken in Kgobokwane Village.

Following the data collection through the instrument, the data was analysed.

4.8 Data analysis

Data analysis is the process of putting collected data into order to create structure and meaning (Schurink, Schurink & Fouché, 2021: 391). Data analysis and data interpretation

frequently go hand in hand, but they also begin early in the data collection process and may drive additional data collection (Leedy & Ormrod, 2021: 380). Although qualitative data analysis was time consuming and ambiguous, it allowed the researcher to stay close to the data by immersing him/herself in it, analysing word for word, line for line, and experience for experience. By staying close to the data, the researcher became aware of emerging themes and theories and began to comprehend the words of the participants.

The process of analysing qualitative data is iterative rather than linear. This means that the researchers alternate between collecting data and analysing/interpreting data, with preliminary analysis and interpretation driving subsequent data collection (Jones, 2020: 90; Leedy & Ormrod, 2021: 380; Schurink et al., 2021: 391). The data analysis process was then carried out using the following approaches: data reading and familiarisation, coding, theme generation, data interpretation and data presentation. This is known as thematic analysis which is an interpretive approach used in qualitative research strategies. It describes the identification of themes and patterns of meaning across data sets (Schurink et al., 2021: 403).

The first phase is transcribing data. Once the data were collected, the researcher began organising and transcribing them. Transcription is defined as the process of converting spoken words, such as recorded data from an interview, into written form so that the data can be analysed. As a result, the researcher transcribed the qualitative interviews verbatim, which means word-for-word replication. During this phase, the researcher transcribed what was said and how it was said from the audio in the participants' language then did the same in English. Field notes were used, typed, and organised to get cumulative data (for further details refer to chapter 5: data analysis and interpretation) (see McGrath et al., 2019: 1005; Schurink et al., 2021: 403).

In the second stage of the data familiarisation phase, the researcher was immersed in the data by reading and rereading the texts and replaying the audios to become acquainted with them. The goal was to make sense of the words used by the participants. It is critical to pay attention to words and phrases in people's vocabularies, as well as what is said. The researcher actively, analytically, and critically considered what the data meant. The

researcher coded in line with ideas that emerged from the familiarisation phase (see Leedy & Ormrod, 2021: 390; McGrath et al., 2019: 1005; Schurink et al., 2021).

The third stage entailed the creation of categories or themes. The researcher searched for themes that appeared frequently or for similarities between them as they were identified. Many software applications are useful at this stage. Most qualitative researchers employ computer software to organise and interpret large amounts of data. Furthermore, there are numerous types of computer software that are used to aid in the interpretation process, and universities may provide software support services. Microsoft Word and Microsoft Excel were used as part of the data analysis in the current study (see Schurink et al., 2021: 407–408). Microsoft Word was used to jot down the transcripts and analysis of data, while Excel was used to generate the tables (see Chapter 5). Also, the researcher made use of pen, paper, highlighters, and notes to reveal interpretations of data. The data were then presented through texts, and tables.

The fourth phase involved theme development, where the researcher identified themes and searched for themes that appeared frequently and for underlying similarities between them. The fifth phase involved defining and naming the themes. This made it easier to understand the data's overall message. The last stage involved data presentation. Tables, text, and figures were used to clearly present the empirical material (see Schurink et al., 2021: 407–412).

4.9 Data quality

Data quality (trustworthiness) determines the acceptability of qualitative research instruments/outputs, which is based on credibility, transferability, dependability, and conformability. In qualitative projects, trustworthiness is the equivalence of reliability and validity (Madondo, 2021: 121, 136).

Validity is the ability of the instrument to measure what it is designed to measure. Validity can be applied to every aspect of the research process (Kumar, 2019: np). Reliability is a research method that is able to provide similar results when used repeatedly under similar conditions. Reliability indicates accuracy, stability, and predictability of a research

method, the higher the reliability, the higher the accuracy (Kumar, 2019: np).

Four indicators closely related to validity and reliability determine trustworthiness in qualitative research (Kumar, 2019: np): credibility, transferability, dependability, and conformability.

- **Credibility**

Credibility refers to a situation in which the findings of qualitative research are acceptable to the study's participants (Kumar, 2019: np). The goal of credibility is to show that the study was carried out in such a way that the research participants were accurately identified and described. Therefore, the researcher ensured credibility by collecting rich data that offered the potential for data analysis (Schurink et al., 2021: 394).

Another way credibility was ensured was through a few strategies including frequent debriefing sessions between the researcher and his/her supervisor and the researcher's reflective notes and member checks or reflection (Tracy, 2020: 275, 278).

- **Transferability**

Transferability refers to the degree to which the results of qualitative research can be transferred to other contexts or settings (Kumar, 2019: np; Schurink et al., 2021: 391). To increase transferability, rich description was applied. The researcher provided the context, participants, and the research design, so that readers can make own decisions about transferability or whether the research is transferable to their contexts (Creswell & Poth, 2018: np).

- **Dependability**

Dependability refers to the stability of findings over time (Schurink et al., 2021: 394). Dependability is concerned with whether the same results would be obtainable if the same research is conducted in a different setting (Kumar, 2019: np). Dependability is evaluated by the examination of evidence gathered in the research process as found in its documentation and audit trail. Thus, documented and evidence-based studies are more

dependable. To ensure dependability, researchers should keep a journal/audit trail of their decisions during the research process, especially in the data collection and data analysis stages, so that readers can follow their reasoning. Thus, the researcher kept a journal, and documented all the processes therein, so that readers can understand why certain decisions were made, how the data analysis was done and how the researcher arrived at his/her interpretations (Schurink et al., 2021: 394).

- **Conformability**

Conformability refers to the degree to which the results obtained through qualitative research could be confirmed or corroborated by others (Kumar, 2019: np). Researchers can ensure confirmability by using external coders to ensure consistency of their findings (Schurink et al., 2021: 394). To increase conformability, the study's findings were linked to the current literature. The researcher also sought insights from supervisors concerning study findings. Their feedback and input added value to the findings.

4.10 Pilot or feasibility study

A pilot study is described as a brief exploratory investigation to determine the feasibility and validity of procedures, measurement instruments, or methods of analysis to be used in a subsequent, more in-depth research study (Leedy & Ormrod, 2021: 455). Conducting a pilot study has two purposes, to ensure that individual questions operate well and to ensure that the research instrument is appropriate (Bryman & Bell, 2019: 107).

Thus, a small-scale study of the main research study was carried out before the main qualitative study. This was done in order to decide whether it will be worthwhile to conduct the full study or not. Therefore, the researcher selected two participants, one male and one female who had experienced SASSA scams in Kgobokwane. This was needed because the study was using a small sample. One-on-one, semi-structured interviews were conducted on this group regarding their experiences of SASSA scams including the modus operandi of the perpetrators and the effects of the crime on their lives. The interview questions were revised over and over, based on each review and any ethical issues until no more feedback was received.

4.10.1 Conducting interviews with the same participants in the main study

The same procedure used in the sampling was used for the pilot study even though including the same participants in both pilot study and main studies may prove difficult and time consuming and may also affect the sample size, especially in a qualitative study where samples are already small in size (Ismail, Kinchin & Edwards, 2018: 5). The researcher used the same participants for both the pilot and the main study. This was an advantage because rapport was built through this process with these participants. The limitation was that repeating the same question to the same person may cause them to lose interest in the study. However, that did not materialise, instead, the two participants shared their lived experiences over and over (Ismail et al., 2018: 5–6).

4.10.2 Including data from the pilot study in the main study

Including data from the pilot study in the main study may be of value when a validated and established tool is being used. Also, in qualitative studies, researchers are advised to use some or all of the data from the pilot study since there is less corruption and no drastic changes. Therefore, due to the above, the researcher incorporated data from the pilot study into the main study (Ismail et al., 2018: 6).

4.11 Ethical considerations

Ethics is a set of moral principles proposed by an individual or a group, which is then widely accepted and provides rules and behavioural expectations about the most appropriate behaviour toward experimental subjects, other researchers, and students (Strydom & Roestenburg, 2021: 119).

The researcher adhered to the following ethical guidelines to ensure that responsible research was being conducted and that research participants were not placed at any risk by participating in the study in accordance with UNISA's (2016) policy on ethical research. The research commenced once the researcher met all the requirements set by the College of Law Ethics Committee.

4.11.1 Avoidance of harm

A social researcher's priority should be to ensure that the people being studied are not harmed by their participation in the study (Bryman & Bell, 2019: 51). Harm in social science research may present a physical, psychological, or social abuse, however, it is important to note that risk of harm in behavioural research cannot be avoided entirely because any new situations may be stressful or even harmful (Babbie, 2021: 64; Strydom & Roestenburg, 2021: 119). According to UNISA's policy of ethical research (2016), when risks form part of the conduct of the study, such risks should be mitigated, and researchers are required to ensure that participants are protected.

In addition, research with humans may elicit emotions or previous traumas therefore, researcher was sensitive, thoughtful, used clear communication and appropriate language in the data collection process. Also, the researcher monitored the situation on an ongoing basis (Creswell & Poth, 2018: np; Leedy & Ormrod, 2021: 135; Strydom & Roestenburg, 2021: 119). The researcher also employed the precautionary measure of avoiding harm by ensuring that the participants of the study were fully informed about the potential consequences of the study prior to the participation. This information allowed potential participants to withdraw from the study before taking up the offer (Strydom & Roestenburg, 2021: 119).

4.11.2 Voluntary participation

Often research intrudes into people's lives and disrupts their daily activities and may require participants to reveal personal information that may only be known to families or friends. As such, no one should be coerced to take part in any research (Babbie, 2021: 63). The study was strictly voluntary, all participants were approached in advance and the nature of the study was explained to them so that participants were able to choose whether to participate or not. Participants were informed that if they agreed to participate, they would have the option to withdraw at any time (Leedy & Ormrod, 2021: 136).

4.11.3 Informed consent

Informed consent is the principle that prospective participants in social research should

be provided with as much information as they need to make informed decisions about whether to participate in a study. This is a key principle in social research ethics (Bryman & Bell, 2019: 405). The nature of the study, behaviour expected, duration of involvement, possible advantages and disadvantages, and procedures of the study were explained to potential participants, so that they were in a better position to provide consent (Strydom & Roestenburg, 2021: 122).

According to the UNISA's policy of research ethics (UNISA, 2016), participants should give their written consent, accompanied by their signatures. Therefore, all potential participants of the current study were provided with an informed consent form containing details of the research (see Annexure A), its purpose and the risks associated with participating. The form stated that participation was strictly voluntary, and the participant was free to withdraw from the study at any time without any penalty. Also, the study was conducted with participants over 18 years and older and, as such, parental consent was not required.

4.11.4 Confidentiality, privacy and anonymity

Research that involves human beings should respect participants' right to privacy. A research report, whether oral or written, should never be presented in such a way that other people become aware of how a specific participant responded or behaved (Leedy & Ormrod, 2021: 138). Whereas anonymity is ensured in a research project when neither the researchers nor the readers of the findings can link a given response with a given respondent, confidentiality is guaranteed when the researcher can identify a given person's responses but promises not to reveal them publicly (Babbie, 2021: 67). Researchers must recognise that people have rights, including the right to be treated with dignity by social researchers. Respect for persons is arguably the most fundamental of all the principles considered here (Bryman & Bell, 2019: 52).

Confidentiality, privacy, and anonymity were maintained in that participants' identities were protected, and they were not asked to provide their names or personal information such as their address, or their mobile numbers. This is because every individual has the right to privacy and anonymity and therefore, they have the right to decide how their

information may be revealed. To maintain the element of anonymity, the participants were given pseudonyms. This was done to protect the privacy of the participants and their personal information (Leedy & Ormrod, 2021: 138)

Section 14 of the Republic of South Africa's Constitution of 1996 recognises the right to privacy. This section provides that everyone has the right to privacy (cf. The Protection of Personal Information [POPI] Act, 4 of 2013 [SA, 2013]). The right to privacy deals with the illegal collection, retention, distribution and use of personal information. However, in line with the POPI Act 4 of 2013, and to ensure that all personal information will remain confidential, no identifiable information was collected by the researcher. The researcher was able to identify the participants because the sample was small.

4.11.5 Beneficence and compensation

Compensation to participants is not deemed unethical; reimbursement is considered a fair practice only after participating, not before, as it might interfere with consent (Strydom & Roestenburg, 2021: 125–126). Thus, participants of the present study were not compensated or rewarded in any other way or given any benefits in any manner for taking part in the study. However, the participants were made aware of the benefits of participating in the study. Beneficence consists of five levels: improve research technique; benefit knowledge; enhance practical outcome; benefit researcher; and benefit participants. Beneficence should always be focused on improving the welfare of participants and implies an awareness of the potential benefits the study findings may have for the population (Strydom & Roestenburg, 2021: 120). Therefore, the research intended to raise awareness about SASSA scams experienced in the area and the importance of reporting them while their participation will make a significant contribution to understanding social grant fraud in Kgobokwane and raise awareness that will empower the community and future policymakers to make informed prevention and intervention strategies.

4.11.6 Respect for persons and cultural differences

Because the community of Kgobokwane comprises different races and cultures, the

researcher was respectful to all the participants. This is important especially because participants are unique human beings who value their traditions and keep their traditions a secret. However, a gatekeeper was approached in order to gain local permissions. Gatekeepers are individuals who are recognised as a channel of access to a research site and/or participants by virtue of their position of authority. They may be community leaders, pastors, or teachers, etc. (Creswell & Poth, 2018: np).

Therefore, the researcher sought permission from a gatekeeper or local tribal authority to conduct the study in the area. This was through verbal agreement. In order to overcome cultural difference or challenges prior to conducting research, the researcher inquired about religious, cultural, gender and other differences that needed to be respected in such communities. Also, the researchers showed sensitivity to the needs of vulnerable populations (e.g., disabled persons) (Creswell & Poth, 2018: np).

4.11.7 Avoidance of deception

Deception or a lack of transparency refers to intentionally misleading participants by concealing the nature or misrepresenting the facts of the study. This involves withholding information or participants not being fully informed or being offered incorrect information leading to false expectations and sometimes complaints by participants. Ethical concerns about a lack of transparency is somewhat a grey area since complete honesty to avoid deception and full disclosure remains the best situation (Strydom & Roestenburg, 2021: 123). Furthermore, deceiving people is unethical and deception within social research needs to be justified by compelling scientific or administrative concerns and must only be applied when study cannot be meaningfully conducted without it. Also, even when justified, it should be as minimal as possible (Babbie, 2021: 70; Leedy & Ormrod, 2021: 138).

According to Babbie (2021: 70), while it may be necessary sometimes, a solution to deal with this ethical issue is to debrief the participants following the study. Debriefing entails conducting interviews to identify any issues raised by the research experience so that they can be addressed. Even if subjects are not told the true purpose of the study before they participate, there is usually no reason they cannot find out afterward.

Debriefing can help with the following (Leedy & Ormrod, 2021: 135):

- It can assist in reducing any unpleasant reactions to specific questions, tasks, or activities, whether anticipated or unexpected.
- It can alert the researcher to any participants who are having extreme reactions and require follow-up interventions.
- It allows the researcher to correct any misinformation that participants may have received during the study.
- It allows participants to learn more about the study's nature and goals, how its findings may fit in with what is already known about a topic, and the nature of research in general.

Social workers were approached in advance and provided an oral agreement for referrals. This was to provide participants with the opportunity to work through their experiences. However, all participants opted not to be referred to social workers in Moutse Clinic in Kgobokwane Village.

4.11.8 Sharing of data

According to UNISA's policy on ethical research (UNISA, 2016), when sharing data, it remains the responsibility of researchers to ensure the protection of all the parties involved, their right to privacy and confidentiality. Furthermore, UNISA's ethics on research provides that data should only be shared when anonymity of participants and rights to privacy have been achieved. Also, data may be shared among researchers before publication. Strydom and Roestenburg (2021: 128) adds that the findings of the study should be made available to participants, supervisors, and institutions in the form of a scientifically recognised research. Findings should be published whether they support or contradict expected outcomes. Therefore, the findings are published as a dissertation and through articles.

Sharing of data includes the storage of data. Once data are analysed, they need to be

kept for a reasonable period (Creswell & Poth, 2018: np). The following are the steps which the researcher followed in order to ensure that data are stored safely (Creswell & Creswell, 2018: np):

- All research data (transcripts, informed consent forms and recordings) are stored and safeguarded on the researcher's personal computer.
- The data are password protected and only the researcher knows the password.
- The data are only accessible to the researcher, only on request from the assigned supervisor.
- The data will be permanently deleted after a period of five years.

4.11.9 Cooperation with contributors and sponsors

All the contributors of the study must be acknowledged in the publication of the study. The contributors include colleagues, supervisors, funders, etc. (Strydom & Roestenburg, 2021: 128). Therefore, all the contributors including colleagues and supervisors are acknowledged. Also, in terms of funding, the researcher is funded by UNISA's master's and doctoral funding scheme.

4.12 Conclusion

In this chapter, the qualitative research approach, social interpretivism, was discussed as a way of seeing both knowledge and reality as reproduced and constructed through interaction and because participants can assign meaning to their own experiences and give different accounts of same phenomenon. The research design employed was phenomenology in an attempt to understand people's perceptions and perspectives relative to a particular situation. Phenomenology is important because participants get to share their lived experiences about a situation.

In addition, how data was collected, analysed, and reported on was also shared in this chapter. The data was collected through the use of face-to-face interviews, as they are

more flexible, natural and have a potential to build rapport with participants. The ethical considerations that might also arise, when collecting, analysing, and reporting on data are also discussed and how they can possibly be mitigated. Most importantly, strategies to increase validity and reliability were also highlighted.

The following chapter provides an extensive analysis of the research findings.

CHAPTER 5

DATA ANALYSIS AND INTERPRETATION OF THE FINDINGS

5.1 Introduction

The following chapter discusses the data analysis and interpretations of the interviews conducted in Kgobokwane. The chapter focuses on experiences of SASSA victims in Kgobokwane, and how their victimisation affects them.

Semi-structured, face-to-face interviews were used to collect the data. The study involved eight participants as explained and motivated for in Chapter 4 (see section 4.7). The participants were interviewed within a period of two weeks (between 23 December 2022 and 7 January 2023). One interview was a telephone call, and the participant was interviewed in English, while others were interviewed in Sepedi, which is the main language spoken in Kgobokwane Village and is the researcher's home language. The data were voice recorded on the researcher's phone in Sepedi and translated into English during the transcription process (see section 4.7). In order to analyse and interpret the data, Microsoft Word and an Excel spreadsheet were used.

Thematic analysis was followed and used through the six-step process (see section 4.8). The data were read repeatedly to generate codes that emerged. From the transcripts, themes were developed and relationships between those themes were identified and revised. The results or findings were coded and put into themes. The themes were divided into the following sections: the nature of participants' experiences; aftermath of crime incidences; fraud implications; modus operandi; risk factors that increase victimisation; the role of the community; and a lack of reporting.

The following sections detail the demographic information of the participants.

5.2 The participants' profiles

This section contains a summary of study's participants in order to better understand and contextualise their experiences.

5.2.1 Demographic information

A table showcasing a summary of participants' demographic information was created using Excel. However, the following sub-categories depict the victims' profiles. The profiles include age, gender, marital status, race, educational level, etc. It is important to note, however, that all the participants were South African nationals from Limpopo Province, were black people, and (n = 7) 7 spoke Sepedi while (n = 1) 1 spoke Sesotho.

Table 5.1: Demographic information

Participants	Age	Gender	Marital status	Number of children	Education level	Year of scam	Type of social grant/ amount	Amount scammed
Peter	19 years old	Male	Not Married	None (0)	Grade 11	2022	SRD grant R350	R500
Emma	76 years old	Female	Widow	Five (5)	None	2021	Old Age grant R1980	R1880
William	68 years old	Male	Widower	Three (3)	Grade 12	2022	Old age grant R1990	R800
Sophie	46 years old	Female	Not Married	One (1)	Grade 5	2022	Disability Grant R1990	R1500
Lucas	63 years old	Male	Married	Four (4)	Grade 10	2021	Old Age grant R1980	R2000
Bonolo	21 years old	Female	Not Married	None (0)	Grade 12	2021	SRD grant R350	R1800
Bogale	64 years old	Female	Married	Six (6)	Grade 8	2019	Old Age grant R1780	R300
Tshepiso	33 years old	Female	Not Married	Three (3)	Grade 7	2020	Child support grant R500	R300

5.2.2 Age of the participants

The study's research participants were divided into six age groups: 18–30, 31–40, 41–50, 51–60, 61–70, and 71–80.

Table 5.2: Age of participants

Age	Number of participants
18–30	2
31–40	1
41–50	1
51–60	0
61–70	3
71–80	1

The participants were divided into age groups ranging from 18-30, to 31 to 40- 41, to 50, 51 to 60, 61 to 70, and 71 to 80. The oldest age is 76 and the youngest age is 19 years. Three participants are in their 60s. This means that anyone can be defrauded, and the majority of those defrauded are elderly people over the age of 60. According to Dubihlela and Dubihlela (2014: 165), the old age pension is the most effective grant for poverty reduction because of its higher value (see section 2.4.1). Social grants have also been shown to put the poorest people closer to poverty line (see section 2.4.1) (Khoza & Kaseke, 2017: 357).

There are about 19,859 recipients of old age grants, 3,938 recipients of disability grants, and 29,103 recipients of child support grants in the area (see Table 4.1) (EMLM, 2021: 95). Evidently, increasingly more people, especially in rural areas, rely on social grants.

Statistics South Africa Household Survey (StatsSA, 2019: 29) highlights that grants are more common in three provinces, including Limpopo. It appears that fraudulent AOG, CSG, and DG dominated SASSA fraud cases (see section 3.5) (SASSA Annual Report, 2021/22: 45). This could imply that if the elderly, disabled, and caregivers are defrauded, many people who rely on the grant will be unable to survive in poverty.

5.2.3 Gender and race of the participants

From the study all the participants interviewed (n=8) were black people, with five females (n=5) and three males (n=3).

Social assistance is critical in preventing vulnerable groups from the worst effects of food insecurity and hunger (SASSA Annual Report, 2021/22: 30–31). Vulnerable groups are described as those especially vulnerable to hunger and food insecurity. These populations include the elderly, unemployed people, children, women, people with disabilities, farmworkers, child- and youth-headed households and seasonal workers (see section 1.6.15) (StatsSA, 2020: 24; Law Insider Dictionary, 2022: 1).

In the case of the old-age pension, the gender of the grant recipient plays a vital role, as women have been found to allocate grant expenditure more efficiently than men (DSD, 2022: 9). According to SASSA, during the 2021/22 period, they paid grants to 83, 06% (10,622,628) of recipients who were women, 32.5% (4,165,615) were youth, while 7.85% were men (1,004,798) and people with disabilities (SASSA Annual Report, 2021/22: 31). It appears that women receive more social grants than men. Thus, it is possible that more women were defrauded than men because they are the majority of those who receive social grants and are caregivers.

In terms of race, more than one-third of black African individuals (33.9%) receive a social grant, as compared to other races (see section 2.10) (Brockerhoff, 2013: 14; StatsSA, 2019: 29). According to the DSD (2022: 12), black people live in poverty and are recipients of social grants because of colonial-apartheid laws designed to protect and shield the white minority. Under these regimes, black indigenous people were reduced to mere

subjects, where they were forced to work under bare minimum reward. The fact that the system was driven by racial segregation in all sectors of the economy exacerbated the situation. As a result, most black people were denied access to education, skills, and well-paying jobs (DSD, 2022: 12).

5.2.4 Home language and province

Most of the participants (n=7) speak the same language, Sepedi, because Kgobokwane Village is home to most Sepedi speakers, while one participant (n = 1) spoke Sesotho. According to the EMLM Developmental Plan Report (EMLM, 2021), Kgobokwane Village has 59% Sepedi speakers (Sepedi is the dominant language in the area, with other languages in the minority (see section 4.6) (EMLM, 2021: 33, 37).

Social grants continue to be an important safety net, particularly in the poorest provinces. For example, social grants are the main source of income in Limpopo (see section 2.10) (StatsSA, 2019: 2, 19). According to a social grant survey, the highest number of beneficiaries was from four provinces, including Limpopo, where about 40% of the population relied on grants (SASSA Annual Performance Plan, 2022/23: 20). As a result, it has been demonstrated that poverty is most prevalent among black people, women, and people living in rural areas (see section 2.10; Armstrong et al., 2008: 23; Kaseke, 2010: 162; Lezekwa, 2011: 60). This could be one of the reasons why more black people, women, and people from the poorest provinces are targeted in social grant scams.

5.2.5 Marital status

Table 5.3: Marital status of the participants

Marital status	n
Not Married	4
Married	2
Widower	1
Widow	1

The marital status of the participants is shown in Table 5.3; single people (n=4) outnumber married people (n=2) and widows (n=2).

Most of the four married couples are elderly. It is possible that older people valued marriages and desired to remain together with their spouses and raise families. According to the South African population census, only 28% of mothers are married (Delany et al., 2016: 37). Regardless of marital status, whether married, unmarried, or widowed, social grant fraud has been shown to affect everyone. However, fraud disproportionately affects the vulnerable (see section 5.2.3) (SASSA Annual Report, 2021/22: 30–31).

5.2.6 Number of children

The table shows the number of children that participants have and divides them into four categories: no children, 1–2 children, 3–4 children, and 5–6 children.

Table 5.4: Number of children

Number of children	n
No children	2
Between 1–2	1
Between 3–4	3
Between 5–6	2

Two participants have no children. This could be because they are still young, under the age of 25, and still studying at an educational facility. One participant indicated she has three children who are all under the age of 18 and are receiving child support grants. A study was conducted in a poor urban area in South Africa with a high uptake of the CSG and found that the grant was used for education-related and food security costs for the children (Ngubane & Maharaj, 2018: 1).

Most participants have multiple children who are older and have their own children and are grandparents. Research on social grant has shown that pensioners' social grants

often extend far beyond the recipients and may include children, grandchildren, and even great-grandchildren who benefit through intra-household transfers (Mackett, 2020: 44). In addition, most of the victims are old people who were beneficiaries of social grants and had grandchildren with whom they lived. Emma indicated she stays with two of her grandchildren and a great-grandchild, while William and Sophie both have and stay with one grandchild, and Bogale stays with two grandchildren.

This is consistent with studies that show that many social grant recipient households are located in rural areas, far from economic activity, and thus rely heavily on grant income (Mackett, 2020: 47). Forty point one percent (40.1%) of households had two generations, while 14.7% had at least three generations, with triple-generation households being the most common in Limpopo (StatsSA, 2019: 1, 9).

All the above factors point to the sense of family that most grandparents have, caring for their grandchildren while their children are at work. As a result, defrauding grandparents causes grandchildren to suffer. That could be because old-age pensions have been shown to improve child health and nutrition and reduce child poverty (see section 2.4.1) (Bassier et al., 2021: 5; Delany et al., 2016: 26). As a result, those grandchildren may suffer because of the deception.

Emma stated that her granddaughter, who is in her twenties, has a daughter, and Sophie stated that her daughter, who is also in her twenties, has a child. There is an assumption that child support grants encourage youth pregnancy; however, no evidence exists that young children become pregnant to access the grants. However, peer pressure, poverty, and substance abuse may contribute to unplanned pregnancies (Ngubane & Maharaj, 2018: 2). Despite this, the children who have grandchildren may all perpetuate the cycle of poverty, which may be passed down to the grandchildren or great-grandchildren.

5.2.7 Educational level/status

Table 5.5: Education level

Educational Level	n
Grade 0–3	1
Grade 0–5	1
Grade 6–7	1
Grade 8–9	1
Grade 10–12	4

Half of the participants (n=4) were able to attend school, from grade 10 to grade 12, and some were unable to finish or get to grade 10 (n=4).

Table 5.5 shows that one participant is still in grade 11 at age 19 years. A variety of reasons could account for why half of the participants did not complete their schooling. According to Stats SA household survey (StatsSA, 2019: 15), more children who are over the age of 18 are still attending educational facilities. This indicates a significant number of learners in primary and secondary schools who are older than the ideal graduation age (StatsSA, 2019: 15). A study conducted by the DSD on educational outcomes of grade 12 learners receiving social protection services found that reasons for being over age for a grade include late entry into schools or repetition, which is often linked to poor educational performance, particularly for black Africans (DSD, 2022: 26–27). Other reasons for not completing school could be being married or taking care of children. For example: Emma cited hardships growing up in the apartheid era and old age, where women had to farm, bear children, and cook for their husbands. This is consistent with a study that found that apartheid was divisive, unequal and discriminatory (see section 2.2; Ngwenya, 2016: 10). Emma responded:

“See, in our time, when we were growing up, we were not allowed to go to school. At our house, everyone had to wake up early and walk kilometres after kilometres to go to farms. I would carry my younger sister on my back, and we would go to farms to plough and sow whatever there was to sow in that season. During the day, we would drink milk from the cows and eat wild fruits, and later we would walk back, so we would get home tired, and we would have to cook again for our husbands. Schooling was not allowed, and it was during the

apartheid era.” (Emma, 76 years, old age grant).

Similarly, most women in the household survey cited the reasons for not attending schooling to be: getting married, child minding and pregnancy (StatsSA, 2019: 15). These reasons are related to traditional gender roles where women were supposed to care for the home, children and spouse and bear children, while men worked outside the home. Emma's experience reveals that, as a result of colonial apartheid laws, indigenous Black people were reduced to mere subjects and forced to work for minimum rewards. The fact that the system was driven by racial segregation in all sectors of the economy exacerbated the situation. As a result, most Black people were denied access to education, skills, and well-paying jobs (see section 5.1.2; DSD, 2022: 12).

Sophie's reasons for not attending school was due to disabilities and a lack of funds. She explained:

“Well, due to my epilepsy, I have never been able to attend school. I would go to school but never got to finish any grade, so I attended until standard 3 (now grade 5). My parents decided I should stay at home and herd cows and goats with my grandfather. Remember, my parents were old from olden days. They did not know about those special schools and where they would get money anyway. Also, they had no education themselves, so it was better for me to stay here, herd cows and sell the milk and I was happy to stay at home and not go to school.” (Sophie, 46 years old, disability grant).

The reasons provided by Sophie are similar to those indicated in Statistics SA Household survey where most women cited a lack of money for dropping out of school (StatsSA, 2019: 15).

Tshepiso cited that she could not attend school because it was difficult:

“Well, school was hard; I tried, I loved school, but I was failing so much. I failed every grade about three to four times, so I ended up dropping out” (Tshepiso, 33 years, child support grant).

The Stats SA household survey found that the most common reason for dropping out was poor academic performance. More women than men cited getting married, childcare, and poor performance (StatsSA, 2019: 15). Regardless of educational level, anyone can become a victim of fraud. It affects people from all walks of life, including ordinary members of society (see section 1.1; Choo, 2011: 725; Minnaar, 2014: 128; Mphatheni & Maluleke, 2022: 390).

5.2.8 Type of grants, province, and amount

Table 5.6: Type of grants and amount received by recipients

Type of grants	n	Amount
Child support grant	1	R500
Disability grant	1	R1990
Old age grant	4	R1980/ R1990
SRD grant	2	R350

The Child Support Grant (CSG), the Care Dependency Grant (CDG), and the Foster Child Grant (FCG) are aimed at children in South Africa (see section 2.3.3). The CSG is the most common and has expanded since 2003 due to the rise in the age eligibility criteria and changes in the means test and income threshold (see section 2.3.3.1; see Satumba et al., 2017: 34–36; Van der Berg et al., 2010: 32–35). Despite having a much smaller reach than the CSG, the other two grants have grown in recent years. As of November 30, 2020, over 18.2 million citizens had access to social grants, with child-specific grants reaching over 13.2 million children monthly, accounting for more than 72% of total grants distributed (DSD, 2021: 7). Empirical evidence suggests that the impact of cash transfers is likely to be greater as long as the duration of the transfer increases.

Social grants assist households in investing in their children’s health and education, which is critical to long-term poverty reduction (DSD, 2021: 8; also see section 2.4). Three types of social grants normally increase every year. For instance, the child support grant

changed from R420 to R500 due to Covid, disability grant and old age grant increased by R10 from R1980 to R1990, and the SRD grant remained at R350 due to Covid (South African Government News, 2023).

All participants are from Limpopo Province and, according to the SASSA report, grants are most common in Limpopo (68.8%) (see section 2.10; Lezekwa, 2011: 93; SASSA Annual Report, 2021/ 22: 24). This is because 60% of households in the two provinces are poor, overcrowded, and therefore heavily reliant on social grants to survive (see section 1.2; SASSA Annual Report, 2020/21: 24; Satumba et al., 2017: 46; SPII, 2019: 9).

Research has also shown that social grants are intended to alleviate poverty and help those who have low incomes (see section 1.2; De Vos Belgraver, 2015: np; also see section 2.4.2; Reinhard et al., 2014: 1; Wright et al., 2015: 449). However, it seems that those who are in need are the ones who suffer most. For example, sixty-five (65) fraudulent disability grants were detected in Limpopo, while 244 of 256 reported fraud and corruption cases were finalised. The cases were dominated by fraudulent CSG, DG and AOG (see section 3.5; SASSA Annual Report, 2021/22: 30, 45). Table 5.6 corroborates that most of those who were scammed included old age, people living with disabilities, those who are unemployed and those who receive child support grants (mothers).

5.2.9 Employment history before the scam

Half of the participants (n=4) are females and have worked as farmers, domestic workers and or child minders. This relates to their educational levels and the hardships women face in society.

5.2.9.1 Farm workers

"I have always been a farmer and I would also work as domestic worker for the White people who would hire us, we were not even paid. We would be paid with peanuts, maize, milk and or greens (spinach). But now I am just an old

pensioner” (Emma, 76 years old, old age grant).

“No, I tried working at the citrus farms (Marble Hall citrus farms), but they could not hire me because the job required a lot of strengths and fitness, but I am not strong enough. Therefore, I sit at home” (Sophie, 46 years old, Disability grant).

“I have worked as a cleaner and worked in farms where we would sort out groentes (vegetables)” (Bogale, 64 years old, old age grant).

5.2.9.2 Temporary work

“I have temporary jobs. Last time, my cousin told me about working at a local creche because one of the workers was on maternity leave. But sometimes I take care of peoples’ children when they must go somewhere. I also do (washing) laundry for other houses if they need someone to do their washing (laundry). I only find temporary jobs, getting a job is difficult” (Tshepiso, 33 years old, child support grant).

5.2.9.3 Long term employment

“I have been a security guard for almost my whole life. I have moved from company to company. I have worked at malls, municipalities, and the last company I worked for was at CN Mahlangu College (Ndebele college)” (Lucas, 63 years old, old age grant).

“I was a chef all my life. The last job I worked for 20 years as a chef in hotel in Cape Town, and as the young people started coming in, we were retrenched” (William, 68 years old, old age grant).

Most of the women from the study worked as farmers, the main source of income in Kgobokwane. Farm work does not require any educational level. As in Emma’s situation, severe disabilities can limit an individual’s job prospects. People with disabilities also have significantly fewer years of education on average compared to people with no disabilities,

which again limits job prospects (McKenzie & Hanass-Hancock, 2017: 5). However, according to the DSD (2022: 8), people who do not complete their grade 12 are more likely to struggle to find work and remain unemployed for longer periods of time.

5.2.10 Place of the scam

Half of the scams took place at the mall (n=4), while were two online/investment scams (n=2) and two (n=2) happened at home. The data collected from participants suggest that fraud can take place anywhere, including at victims' homes, or at the mall where the majority of cases of fraud took place because most recipients receive their social grants via ATMs, supermarkets or till points (see section 1.1; SASSA Annual Report, 2018/19: 9). For example, three individuals were arrested in Polokwane, Limpopo, after allegedly withdrawing cash from an ATM in the CBD with at least 70 SASSA cards. The SASSA cards were recovered and R59,180 in cash had been withdrawn by the suspects (see section 2.9.2; Makhafola, 2021: np).

Two participants were defrauded through investment or online scams. Criminals are using the internet to engage in major acts of fraud, theft, and fraudulent schemes as the internet has resulted in an unlimited pool of potential fraud victims that criminals can exploit for financial gain (Emami, Smith & Jorna, 2019: 2; also see section 1.2; Mphatheni & Maluleke, 2022: 390).

5.2.11 Year of scam

Table 5.7: Year of scam

Year of scam	n
2019	1
2020	1
2021	3
2022	3

While two scams happened in 2019 and 2020, three (n=3) of the incidents happened in 2021 and the other three (n=3) took place in 2022 at the height of Covid-19. During this period, an increase in the mistreatment and abuse of vulnerable grant recipients was observed (see section 1.2; De Vos Belgraver, 2015: np). However, social grant fraud is not a new phenomenon (see section 2.8; Mashigo, 2019: 521) as people are more likely to turn to crime when faced with economic hardships (see section 2.8; Reddy & Sokomani, 2008: 11).

5.2.12 Summary of participants' demographic information

The demographic information of the interviews showed a range of ages, types of grants, educational levels, and value of scams. The demographical information of the social grant fraud victims in this study was therefore as follows:

- They are between 19 and 79 years old.
- They are black South Africans, from Limpopo,
- They are Pedi and Sotho speaking.
- They receive SRD grants, old age grants and child support grants.
- They include both females and males

This section shows that more people live in poverty, are unemployed, and need social grants to alleviate poverty. Also, while fraud can happen to anyone, it is more likely to be perpetrated against the most vulnerable.

The following section details the experiences of social grant fraud recipients.

5.3 Socio economic factors

5.3.1 The nature of participants' victimisation

The following are the participants' experiences of victimisation. All participants were

asked to describe the day they were defrauded up until the time they realised they had been defrauded. Most of the participants indicated they were scammed during the first week of the month because that is when they receive their social grants. They also indicated that they woke up on a normal day, did some of their daily household chores, and wanted to buy some basic needs, such as food and toiletries, with their social grants. When asked what happened from that moment on, they realised that they had been defrauded. It has to be noted that the following are verbatim responses describing some participants' experiences. The extracts are classified by types of scams.

5.3.1.1 ATM Fraud

The ATM is very popular because of the benefits it provides to users. ATM users can withdraw cash, make deposits, and check their balances without having to visit a branch. ATM fraud has continued to grow and spread around the world (Kasanda & Phiri, 2019: 1). The following excerpts are from ATM fraud cases.

Peter indicated that he wanted to use the money to buy basic needs and food but got scammed before he could withdraw the money. He said:

“Me and my friend planned to go to the mall to get our SASSA grant, and my friend wanted to buy a hat. When I got there, my balance said I had R500.00. Then we went to KFC to order some food, and then we left so that we could go withdraw the money. So, we went back to the FBN ATM, and the person in front of me said there was no money on the ATM, so I should go try; then, when I approached the ATM, or it was my turn, it was still R500, like I checked when I was there minutes ago. Then, when I want to withdraw, it says there are insufficient funds. Then I asked for assistance; I was with a friend, and he suggested that I start by checking my balance; when I did, it said "R0.00," and the person who had gone in front of me and after me had vanished. Then I proceeded to the engine garage, near an FNB ATM, to check my balance again on another ATM, and when I got there, my balance was still R0.00.”
(Peter, 19 years old, SRD grant).

Lucas wanted to withdraw money to pay for necessities as he details below:

“It was on the 22nd of August last year (2021), on a Sunday, somewhere past 11 a.m. I left home for the mall. I use Capitec Bank, so I took the Cashbuild entrance because that’s where Capitec Bank and ATMs are. I got there, and the Capitec branch and the ATMs were closed because it was a Sunday. They close on Sundays. Then I was undecided about whether to go to a Standard Bank ATM or go to Shoprite and ask for cash back, and I decided to go to a Standard Bank ATM. When I approached the Standard ATM, there is a guy just pacing around near it, and he looks like he is from the ATM, so I thought it meant the ATM must be working. Then, I got to the machine (ATM), and you know what he did, he left the slip (withdrawal slip) on the ATM slip where the slip is issued. I take my card, the black Capitec card, and just as I am about to insert it, he comes back and says to me that for my card to work or withdraw, I must tap on the top of the screen. So, I look at him, but he does not look away; he keeps staring at me. He dommed me (fooled me). I have never allowed anyone at an ATM or bank to help me. Ok, I give him my card, and he places it where it says, “Tap here,” and he fools me again, and he swaps my card. I am not even sure how he saw my PIN number. Then he gives me a fake one, and I leave without the cash because he says the machine does not have money. In about 3 to 4 minutes, there is money clocking on my phone (withdrawal notification); it says from FNB ATM, and I quickly run towards the FNB machine (ATM), but there is no one at the machine. So, now my head is everywhere, and I say, ‘No, man, I am not going anywhere, I am going to look for footage at the security guards.’ Fortunately, the security guard did not refuse, and then I saw them. Can you believe these people were working with women? Yah, they are working with women” (Lucas, 62 years, old age grant).

Peter uses his money for himself. There is also a level of planning; he intended to go to the mall but did not anticipate the unfortunate incident. According to Peter, the person who was in front of him may have scammed him. The South African Banking Risk

Information Centre (SABRIC, 2023: np) has reported on ATM fraud cases and the modus operandi that criminals use. Among popular modus operandi are (a) card skimming, which happens when a fraudster distracts you while you are using the ATM. Criminals take a person's card and swipe it through a skimming device before returning it to the ATM; (b) card swapping occurs when a fraudster distracts a person and then swaps their card with one that looks like it; and (c) shoulder surfing, which happens when someone stands close enough to watch you enter your PIN when you use an ATM.

Therefore, the person who was in front of him could have used shoulder surfing based on the events he described. Like Peter, Lucas also experienced ATM fraud. He noticed the person pacing around the ATMs, which could be an indication of awareness, but he let the perpetrator help him. As a result, he failed to notice that his card was swapped.

According to SABRIC, card-swapping happens when conducting a card transaction at the ATM. Usually, one criminal interferes with the victims and their card is swapped with one that looks like the victim's card. This usually happens after the victim has already entered the PIN required to transact. Prior to the card swap, a criminal would have shoulder-surfed the PIN. Criminals who engage in card swapping usually work in groups of three or more. While some attend to the actual swapping, others distract the victim. The victim then exits the ATM with the wrong card. The victim's card is then used to withdraw funds (SABRIC, 2023: np). This correlates to Lucas' experience as he noted that the perpetrators were women (see section 1.1; Britz, 2013: 100).

Fraudsters often tamper with ATMs so that they do not work properly and then pose as friendly passers-by who offer to help people withdraw money (Nedbank, 2023: np). According to SABRIC (2023), ATMs have also become popular targets for criminals as their use has increased. Also, criminals devise various scams to steal people's data, money, and cards, which they later use to withdraw money fraudulently at nearby ATMs. Therefore, while ATMs offer convenience, ATM crime is growing globally (Kasanda & Phiri, 2019: 1).

5.3.1.2 Fraud by family members

Emma stated that she wanted to buy some groceries since it was the holiday season. Christmas was approaching, and they did not want to be without food, especially because their grandchildren and other family members might come over. When she was asked to recount her experiences, she explained:

“Well, you know, we get our SASSA money on the 3rd of every month. So, in December 2021, just two weeks before Christmas, I told my granddaughter she should buy food because Christmas was approaching and most of the time my other grandchildren and my children visit, so they should not find us without food. I took my SASSA card from my room, where I hid it, and gave it to her, saying that I would take care of the child. So, I gave her R15 to go to the mall and buy food, and I told her that she should not spend all of it, she must leave another R15 for transportation to get back. I told her we must first draft a list and she must look for a pen and paper and shopping bags because plastic bags are expensive and, with shopping bags, it is easier to hold groceries, and she finally left. So, after a long time, she comes back empty-handed and tells me my card has only R100. I am telling you, ngwanaka (my child)” (Emma, 76 years, old age grant).

Similarly, Emma and Sophie wanted to buy food and, like William, they also wanted to pay off their debts after waking up and doing their day-to-day activities. Sophie shared her experience below:

“I woke up on the 5th of August and did some housework, telling my daughter she must quickly finish her part of the housework (such as cooking, cleaning, and laundry) and go to the mall to withdraw money and avoid long queues. I gave her my SASSA card and told her I would finish the chores, and when she comes back, she will find me ready to go to the shops. I told her she must withdraw R1500 at any of the stores. Two hours later, she withdrew from an ATM, and I even saw the withdrawal notification on my phone. When she

comes back, she finds me almost done with the chores. Then we plan, and I put R200 aside for society (burial society), and I take R300 to pay the local Pakistani shop for the debt for the food I took. Around 13:00, I go to the mall, and I tell them when I am done, they must come to fetch me with a wheelbarrow because it is not that far. I then walk to the mall, and, when I get there, I go to Shoprite first for the specials. I walk around Shoprite looking at the specials to see what is on sale. I then leave for Choppies because most things are always cheap. So, I start buying some of the things on my list, and when I am done, I go to the counter to pay and take out R800. The cashier counts the money, says it is fake, and immediately calls the manager. The manager asks where I got the money, and I say that my daughter withdrew it from the ATM. They advised me to ask my daughter what happened because the money is fake. They then stapled the money, and the cashier even took a yellow marker to demonstrate that the colour would change if the money were fake. The colour of the money fell off the counter, and I immediately almost fell. I had hot flashes and a headache that hit from my eyes to the back of my head” (Sophie, 46 years, disability grant).

Based on the two interviews above, there appears to be a pattern of daily duties or chores to perform when they wake up. There also appears to be a level of planning that social grant beneficiaries do in terms of how to use their social grants. This might be because the social grants are being spent on basic necessities (see section 2.10; Hall, 2010: 107; UNICEF, 2014: 18).

Ngcamu and Mantzaris (2021: 4) contend that South Africa has a massive starvation crisis affecting large numbers of the vulnerable poor because of rising food prices over the years. Additionally, families have reported reduced spending and increased withdrawals from savings. Also, it appears that social grants are insufficient even though they still serve their purpose (see section 2.4.2; Patel, Hochfeld & Chiba, 2017: 11).

The level of planning could also be used in order to avoid long lines at malls to collect their money. Beneficiaries are advised to queue in the evening or early before SASSA

offices open to avoid long lines, which are risky (Hlwatika, 2022: 48; Gibbs, Washington, Jama-Shai, Sikweyiya & Willan, 2018: 1823).

The second issue is transportation. Sophie mentioned that she wanted to use a wheelbarrow to carry food. For many people in the village who live near the mall, using a wheelbarrow to transport groceries is the norm. Those who stay further away pay for local transport to carry heavy groceries. According to Plagerson and Ulriksen (2016: 11), beneficiaries who live in rural areas are more likely to face transportation challenges that include the costs. According to EMLM (2021: 80, 82, 94), people often walk to their destinations due to a lack of transport and funds (see section 4.6). Therefore, using a wheelbarrow and pamphlets for sales or specials is economical. To address these issues, SASSA is now paying social grants online to reduce long queues in local offices and other designated points, as part of their innovative technologies (SASSA Annual Report, 2021/22: 7).

While elderly abuse is underreported, about eleven percent (11%) of the elderly population will experience some form of abuse during their lifetime with common perpetrators being family members (Price, 2022: 8). Therefore, Sophie, as someone with a disability could be severely affected by the fraud. People with disabilities are more likely to live in poverty, particularly in low- and middle-income countries. Disability and poverty are thought to be linked; disability increases the risk of poverty while poverty increases the risk of disability (McKenzie & Hanass-Hancock, 2017: 1).

5.3.1.3 Online or investment scams

Bonolo wanted more money and resorted to investing. She narrated her experience as follows:

“It is like this guy, he does ... what is its name? Forex. Yes, he does Forex. I heard that you could tell another person to do forex for you and just give them money. So, I was interested and texted this guy and asked him if it was possible that he would invest for me. He said he could do it, and he said I

should start with R1200. So, I said I could not give it to him in full, so I sent it to him in four instalments. Whatever I had, I would give it to him until it was complete. It did not even take me a month to pay the money, it took me three weeks, and I had already paid it in full. After sending the money, he said that in a week he would come back with good news, so I said it was fine. Then, after a week, I wanted some updates and texted him, but his phone was no longer working" (Bonolo, 21 years old, SRD Grant).

Bogale was convinced to enter an investment scheme, which did not work out:

"I was approached by a woman I knew, and she said there was 'whatever' about an investment scheme, and she did not want to leave me out. I said I do not have any money, I used all my pay for this month, so I have nothing to give. She said or explained that the return is particularly good and comes quickly, within three weeks, at most, and that the more I invest, the more I get. She even told me after she entered, she received more money within three weeks. She says even her mother entered the investment scheme, but I insisted that I had nothing. I did have a little money left, but I kept it for stuff we might need during the middle of the month. When I said that, she was bored, she left. Deep down, I wanted to invest, but I had doubts, so I let it go. After a week, she came again and told me she had recruited more people and that the investment scheme was booming. Then, I say I only have R300, I even borrowed R100 from my neighbour because I thought, if it does not work out, at least I do not owe a lot. R100 I would be able to pay. So, I say, I will start small and see the returns. I have kids, and if I give her too much money (a large amount) and it does not work out, what will my children and I eat? She takes it, and that was the last time I saw her; she told me I did not work out, and I was happy that I only invested a small amount. Imagine if I had invested a large amount and she ran away. She probably needed that money more than me, but I am also sad because, although R300 is not a lot of money, that month was rough. I had to wait for the next pay check" (Bogale, 64 years old, old age Grant).

According to Mphatheni and Maluleke (2022: 390), criminals use the internet to commit fraud and other crimes (see section 1.1). In Bonolo's case, technology and the internet played a role in her being scammed. She is young, ambitious and looking for ways to make money. She claimed to know the person and his way of life, and that, as a young woman, she was envious and wanted to try it herself. She appeared to have trusted someone she had not spoken to in a long time and did not conduct adequate research. This could simply be due to economic pressures like poverty and youth unemployment. SASSA also noted that the Covid-19 pandemic aggravated the already high food inflation and unemployment rate. As such, economic pressures may have pushed her to take risks (see section 2.4.2; Eyal, 2021: 1; Ngcamu & Mantzaris, 2021: 2; SASSA Annual Report, 2021/22: 7).

While Emma was scammed by someone she knows, it is that the woman was persistent and convincing. The target is often a specific individual whom the offender has identified as a potential victim and is approached directly (Benson & Simpson, 2009: 204). These types of fraud involve the use of false or misleading statements (Benson & Simpson, 2009: 105). For example, the woman mentioned quick returns, and she also mentioned that her mother had entered the scheme to lure Bogale to invest.

Also, these types of schemes are common. It is said that typically, the victim gives the offender some money in exchange for something in return. However, what the victim receives is not what he or she expected or what the offender promised (Benson & Simpson, 2009: 105). According to Cross and Lee (2022: 736), fraud occurs in all mediums of communication, and, despite technological advancements, fraud continues to be committed both offline and online. Both scams took place online and offline for the two participants.

5.3.1.4 Pension fraud

William experienced pension fraud after a relaxing morning. He wanted to visit a friend and go to pay his debt but was scammed through deception. He responded as follows:

"On payday, I went to the mall to collect my grant, and the following day, I had planned to go pay the firewood man for the wood I owed him. I use the wood to make a fire to cook and for bath water. At midday, I decided to visit my friend because I had not seen him in weeks, and I was planning to go pay woodman later that day. Then, just when I was one house away from my friend's house, here come three boys were in a car. I cannot remember the car now, but I saw it, and it was white. So, they stopped me and said, 'Old-timer' (old man), they wanted change. They had a R1000, and I had a R800 (R200 x 4). I gave my R800 to the driver, and the other ones started counting; they had a R1000 (loose R100s and loose R200s X 5). But, as I give it to them, I ask them where they are from. The driver says that he is a boy from the other section (Ga-Mashilo, a very popular surname where the father was a local primary school principal). But I cannot recognise him, and I say, 'no, man, I know the boys there', and he says to me that he is the one who stays in Gauteng and does not frequent home. I even said to him, 'you do not look like them', and he says, 'I stay and work in Johannesburg'. They then gave me my money back because they wanted R1000, and I had R800. What I did not see is when they swapped my money, because we ended up making small talk. So, they say 'timer' (used as a slang term to refer to a father or an old man), 'let us give you a lift to the mall'. Mind you, I am going to my friend's house; I am even at the corner, just one house away, and I get in the car, and they turn to the mall. Eish, those boys really played me. We went to the mall, and they dropped me off at Engen Garage, saying they were going somewhere quickly and would return. So, after a while, while I am standing at the Engen garage, I ask myself, 'Why am I here? What am I waiting for?' So, my mind comes back to the fact that those people are not coming back. Now my mind comes back, and I leave and go back home" (William, 68 years, old age grant).

William mentioned that he wanted to pay his debt for the wood he used from the woodman. The Stats SA household survey suggests that there has been an increase in households connected to electricity supply, but more people still use wood for cooking,

especially in rural areas (StatsSA, 2019: 2). The use of wood could be considered economical, especially because of the load-shedding in the country. Load-shedding is the inability to meet the electrical demand of the country and the implementation of various stages of power outages (Laher, Van Aardt, Craythorne, Van Welie, Malinga & Madi, 2019: 899). Business Tech (2022b: np) indicates that load-shedding is likely to get worse due to aging infrastructure and technical issues. The use of alternate energy sources, such as gas, petrol paraffin, wood, and plastic, may potentially increase the risk of burn-related injuries and carbon monoxide poisoning (Laher et al., 2019: 899). However, most households in rural areas, regardless of loadshedding, prefer to use fire because it is convenient and free.

William walked around with money because he felt safe in the neighbourhood and wanted to avoid making multiple trips home. According to a victim survey conducted by Stats SA, more than 86% of people felt safe in rural areas walking alone in their communities, especially during the day (StatsSA, 2019: 42). On the other hand, Fan and Yu (2021: 231) indicate that pensioner fraud studies show that, because many elderly are frail and may feel isolated, they are at higher risk of becoming victims of fraud.

5.3.1.5 Fake employee scams

Tshepiso wanted to use her children's grants to buy food at a cheap price when she was scammed, she responded:

"I remember very well; it was the first week of the SASSA grant during Covid-19. Me and my cousin went to the mall. I wanted to collect the grant at Choppies kiosk because they have lines (queues) for SASSA grants and only a few people were allowed in store. It gets very full on the Choppies passage because it was not only SASSA people queue but there was one for people who plays Lotto. We started hearing a noise at the back of the queue from a group of women and a man. So, we were asking ourselves what the noise was about, and the guy said he works at Choppies, and he can get us food in 'staff

price'.¹ He says everyone who wants food can get it very cheaply because he works there. He says we must give him cash and write down what we want, and he will get us those foods, and we can just pay him R100 because he is saving us money. So, now we are excited because we are going to get food at cheap prices. Then, we write our names, and there are three of us. He says he will wait until we get the cash. After getting the cash and our list of foods, we give him R300, and he says that for each R300, he will take his R100s. He took the lists, and went in. It is me and two women, we see him going into the store, but after an hour and a half, we decide one should go check on him, but because there is a queue, I say we will watch from the outside when he comes. The queue is very fast, and the other woman comes back within 20 minutes and says the man is nowhere to be found. She looked all over the store; he was nowhere to be found" (Tshepiso, 33 years, child support grant).

According to Delany et al. (2016: 111), 84% of children are living in poverty in rural areas. Tshepiso's fraudulent scam occurred a few months after Covid-19 was announced, so there was a lot of confusion and uncertainty about what it was and how it would affect people and the country's economy. Therefore, she could have fallen victim to such scams. Teaster et al. (2022: 5) believes that Covid-19 created an opportunity for financial fraud. For example, in South Africa, about 37% of consumers were targeted by Covid-19-related scams (Mail & Guardian, 2021: np). Therefore, the uncertainty and confusion could have pushed criminals to take advantage of others.

The aftermath of crime incidences of the study follows.

5.4 Aftermath of crime incidence

Crime victimisation takes an enormous toll on victims. In the aftermath of crime

¹ "Staff price" is when a staff member of a specific store pays a discounted price for an item because of the benefits of being a staff in that store. However, a typical customer would have to pay full price for the same item.

victimisation incidents, victims develop similar needs such as transport, need for understanding and not being blamed, the acknowledgment of their loss, emotional support, contact with the judicial process and community resources to assist them during the crisis (Nel, 2019: np). The following section details the steps participants sought in the aftermath of their victimisation.

5.4.1 Seeking support from family and others

Peter mentioned that, upon realising that he had been scammed, he went home and called his father for sympathy and advice. He responded:

“After realising that my balance was R0.00, I got home, and I called my father to tell him what happened. I told him what happened at the mall, and then he told me that it once happened to him at an FNB ATM, but with him, he went to an FNB branch, and they gave him the cash that he lost. Sigh. He told me I must go to the SASSA offices to report the matter, but I said it’s not the bank but people, because most of the time at the FBN ATM at Moutsiya Mall, people get scammed. He also said, if I have the ATM slip that showed my balance before and after the scam, I should keep it and go to SASSA to report the matter” (Peter, 19 years old SRD grant).

The participant was asked if he followed his father's advice and responded that he did not report the incident. He called his father looking for sympathy which indicates the strong sense of family as there is sympathy and support. According to Janoff-Bulman (1985: 27), victims of a crime turn to family and friends for support and help which is vital to the recovery and re-adjustment of crime victims. Price (2022: 13) concurs that friends and family play a vital role in ensuring victims receive help through tough times.

Lucas sought compensation from the bank after he realised he had been defrauded:

“So, on Monday, I go to Capitec, and they say they will not repay me because I gave them my card and my PIN. Therefore, I cannot open a case, they scammed me and there is nothing I can do. It did not sit well with me; it was

*my last money for the month. R2000 is a lot of money. My heart still pains”
(Lucas, 63 years old, old age grant).*

Finally, with regards to Tshepiso, it seems there was no vigilance, but the manager was able to assist with camera footage:

*“Me and the other women were now everywhere looking for this person. We went to Choppies' security, and they did not see him as we described him. Then we approached the manager because he said he worked there, so they might know him because this is home, ‘taba gae lale’. One security guard even says he saw him talking to us, seeing him going in and even going out, but did not think a thing of it but was surprised because he has now changed his clothing. Then the manager checks her books and asks if they have seen anyone who was off or any of his stuff shopping, and no one has. So, the manager asks us to stand at the kiosk while she goes and looks at the cameras. She comes back and has seen him on the camera, even changing his t-shirt to a hoodie, but he is nowhere to be found, and the manager advises her to go open a case. So, as more people have heard, apparently, he took a taxi to Pretoria at the taxi rank. And just like that, we were scammed”
(Tshepiso, 33 years Child support grant).*

Button and Cross (2017: 93) established that most people assume that fraud is a victimless crime, therefore, victims will receive compensation for their loss, however, that is not true (see section 2.7). Victims of fraud may accept a certain degree of costs but, in most cases, they seek compensation, which is very unlikely and difficult to receive (Button et al., 2009: 23). William sought compensation from the bank but was unsuccessful. Furthermore, not only did he seek compensation, but he admitted to feeling pain that related to the psychological effects of trauma. Psychogenic pain encompasses all pains that are caused (or are thought to be caused) by psychological mechanisms. Pain can be caused or exacerbated by mental or emotional issues (Arnaudo, 2021: 193; Naidu, Bhattacharya, Mendonsa, Manju & Satish, 2020: 196).

There was a lack of vigilance on Tshepiso's part and she trusted the wrong people. However, due to the anticipation, she might have let her guard down. "*Taba gae lale*" is a saying used in some cultures to mean that news travels fast. Also, it could imply a lack of secrecy if people talk to each other and tell each other things, especially bad news. Therefore, what the three participants have in common is that they sought help from other people and their families

5.4.2 Suspected family members

The following participants suspected that their family members could be the reason for their victimisation. Therefore, in the aftermath of crime, they were not shocked. Emma indicated that, after she found out she was scammed, she told her granddaughter they needed to go to the SASSA offices to demand answers:

"I demanded we get to the SASSA offices because I did not understand. The following day, we went to SASSA offices, and we were told that money was withdrawn on the 4th of December at Choppies. But after that, I was not so shocked, because I immediately suspected my granddaughter. She is very sneaky. Also, I was earning a foster care grant for her and her brother, their mother passed away, and she and her brother spent the money that was supposed to take them to school. They used to steal the money, and I did not even know. It was only when she finished matric and had to go to school that I was told that that money was gone because they had withdrawn. My neighbours also told me that she gambles, plays cards, and plays 'MoChina'² at the town Marble Hall. There, they bet with phones, stokvels, and school fee money. It is old women who have homes there, so I was told she was spotted there" (Emma, 78 years, old age grant).

According to Emma, she was not shocked because she is used to the behaviour. When

² MoChina or Fafi is a form of gambling done by some South Africans. It is believed to have originated from the Chinese community in the country (Central Bet, 2023; np).

she says she suspected this behaviour from her granddaughter, it shows a history of trust issues. Moreover, it could indicate behavioural problems, like being devious and untrustworthy. In addition, Emma also mentioned her granddaughter's gambling as a problem. According to gambling research by Bitanirwe and Ssewanyana (2021: 724), the incidence and prevalence of gambling problems among youth in sub-Saharan Africa have increased. This issue has been linked to negative outcomes such as the loss of household or personal money (for example, school fees), strained interpersonal relationships, psychological distress, and crime.

Mudzingiri et al. (2016: 178) reported that social grant money is used for gambling and other unnecessary items (see section 2.4.2). This correlates with Emma's experience, in which her granddaughter has a gambling problem that leads her to steal money for the household (crime) and causes strained family relationships. Socio-economic status, peer pressure, and a lack of job opportunities have a direct impact on gambling habits among African youth (Bitanirwe & Ssewanyana, 2021: 724).

When asked what happened when she realised, she had been scammed, like Emma, Sophie suspected her daughter and could see it in her face:

“After leaving the till, I went outside in disbelief, sat on a bench, and asked the people who were sitting there if they had no minutes (voice bundles) and they did not have. I wanted to call my daughter. I decided to go home, and my first thought was to swear and hit at her, but I was so angry, I did not even have the strengths. I asked her what happened because they say the money is fake. I keep asking and she says she does not know, I ask repeatedly what happened, and she must tell me exactly what happened for the time she left, till she came back and did she talk to anyone. We have all heard of stories of “magicians”³ who use tricks to take people’s money through talking to them.

³ “Magicians” are the people who use a variety of psychological tricks to covertly influence people’s decisions (see Pailhès & Kuhn, 2021: 3).

So, when I threatened to drag her to the mall and she started talking, but she does not remember exactly and even today, I do not know what happened. But between you and me, I suspect she ate the money, and I could see it in her eyes and the way she does her and drinks alcohol, she drinks every weekend, she always smells alcohol and leaves the child to go to taverns. Yah that is all” (Sophie, 46 years old, disability grant).

Janoff-Bulman (1985: 16) asserts that the emotional response of victims is almost immediate and long lived. Sophie experienced anger, but not only that, she also did not have resources to call on, which could indicate the socio-economic status of the participants.

The World Bank (2018) reported that about 30 million South Africans are poor. South Africa has been deemed the most unequal country in the world with the greatest disparity between rich and poor. Poverty affects black people, unemployed people, those with less education, female-headed households, and large families, children, and those living in rural areas (see section 2.4; World Bank Report, 2018: xii). Furthermore, people with disabilities are more likely to be poor, particularly in low- and middle-income nations (see section 5.3.1.2; McKenzie & Hanass-Hancock, 2017: 1).

Sophie mentioned that her child buys alcohol with the money she is suspected of stealing. Thus, while social grants have positive effects on recipients, some caregivers misuse social grants to purchase items such as alcohol and caregivers needs (see section 2.4.2; Mudzingiri et al., 2016: 178).

5.4.3 Unaware of scam

William did not even realise that he was scammed. He became aware when he had to pay his debts:

“When I walked home, I was not even thinking about anything because they gave me my money. So, later that day, I take R200 to the firewood man to pay for the wood I owe and ask him when he can bring another one for when there

is load shedding and to save electricity. So, I go and give him the money, and the following day, I see the man coming back, and he tells me he had sent the child to the store and was told the money is fake. I went to the store myself to buy tomatoes, and I was told the money was fake, and they even demonstrated by just shoving it. I could see the ink fading or coming from the money and falling to the counter. And that is when I came to my senses and realised that it must have been those boys from the other day, they must have swapped it. I was very angry, yirrer. I did not even see when they swapped it, and I thought for them to take me to the mall, it was them confusing me, and that when I realise it, it will be too late. They really played me, and I was dom (dumb). But I have learned; I don't know what I was thinking" (William, 68 years, old age grant).

William mentioned that, when he realised, he became angry because he was deceived. This can be supported using the expression "yirrer" an exclamation expressing amazement, annoyance, and anger (Dictionary of South African English, 2022 sv 'yirrer'). According to the Dictionary of South African English (2022 sv 'dom'), "dom" is a word or slang used in everyday conversation, it means stupid or foolish. This could mean that he felt foolish due to self-blame. Fraud victims often blame themselves (see section 2.7; Button et al., 2009: 25–26). William, like many others, did not immediately realise he had been scammed (Cross, 2020: 361; Emami et al., 2019: vii; Rorie, 2019: 36; Shao et al., 2019: 226).

5.4.4 No return on investment

Bogale was happy that she invested and was scammed of a small amount of money, despite losing R300, which had minor impact, and having to wait for a month to get her money back:

"The lady told me, the investment did not work out, and I was happy that I only invested a small amount. Imagine if I had invested a large amount and she ran away. Although R300 is not a lot of money, that month was rough. I had to wait

for the next payment" (Bogale, 64 years old, old age grant).

The actions and steps taken by this participant were followed up online and she went to the police station. She responded:

"He did not pay me back, from 2021 to this day, we have never talked. When I would text him at first, it would be just grey ticks on WhatsApp, so he would not respond. But I would also try to call him, and he would not answer or respond back. So, with the way my head was everywhere, my heart was broken. I even went to the police station" (Bonolo, 21 years old, SRD grant).

In most investment scams, victims never get their money back, even though they are promised it. According to SABRIC (2023), perpetrators lure an "investor" or victim to invest and guarantee them high profits with no financial risk. Most investment schemes are committed by people who occupy responsible positions (see section 2.5; Grobler, 2013: 172). In most instances, investors are said to be vague about the nature of investment but will stress the rate of return. Also, some investors are said to develop promotional language that appeals to the victim. However, victims do not receive the good return promised to them (Greenman, Snyder, Bosley & Chenoweth, 2022: 295; SABRIC, 2023: np). Rorie (2019: 51) maintains that not only do victims give their money, but they also demonstrate limited investment knowledge.

For internet users, such as Bonolo, the rise of online social networks, such as Twitter and Facebook, have resulted in a ready supply of potential scam or fraud victims (UNODC, 2013: 8). Furthermore, internet users in developing countries frequently face challenges due to a lack of cybersecurity awareness, making them particularly vulnerable to criminal activity (UNODC, 2013: 29). All fraudulent acts involve a transaction or an exchange of money between the victim and the offender. Typically, the victim gives the offender money in exchange for the offender giving the victim something in return or doing something for the victim. But what the victim receives is not what he or she expected or what the offender promised. Furthermore, the telephone and computers enable fraudsters to communicate directly with potential victims who may be hundreds or thousands of miles

away (Benson & Simpson, 2009: 105, 106; also see section 2.6.1; Button & Cross, 2017: 22, 27).

The following section explores the modus operandi.

5.5 Modus operandi

The phrase "modus operandi" comes from Latin and loosely translates to "method or mode of operation" (Sarma, 2022: 903). The sections that follow are of different modus operandi used in the perpetration of fraud.

5.5.1 The use of deception and abuse of trust

There are diverse reasons for committing social grant fraud that can be explained by various criminological theories. Research on benefit fraud or social grant fraud by Tunley (2010: 303, 306, 308) has found that this type of fraud is committed by improvised classes, as an expression of needs and values. Some perpetrators believe they are not committing any criminal offenses and the perception is that stealing a social grant is a victimless offence or no crime at all (Webber & Yip, 2020: 276; see section 2.8; Tunley, 2010: 304, 309; Rorie, 2019: 50). This is because sometimes victims are paid their monies back with very impact (Button et al., 2014: 36).

Fraud typically is about the use of deception to achieve financial gain. Offenders use methods, such as lying and cheating, to persuade unsuspecting victims to share personal information (Cross & Lee, 2022: 737; see section 1.1; Bartol & Bartol, 2017: 439; Seeletsa, 2020: 1 and section 2.6; Grobler, 2013: 174). There are three main techniques used to commit white-collar crime or fraud: deception, abuse of trust, disguise, and plotting (see section 2.5.3; Benson & Simpson, 2009: 79–81).

5.5.1.1 Deception and abuse of trust by family members

The following section details the deception and abuse of trust that was employed in the victims' experiences:

"See, I was not shocked because immediately I suspected my granddaughter. When December started, she had new clothes for her, and the baby, and I thought she had bought them with the child's grant money, and she also had new braids and artificial nails. She has a history of stealing; she is very sneaky. After I was told the money was withdrawn, I left her there because I was so disgusted" (Emma, 78 years old, old age grant).

When asked why she suspected her daughter, Sophie mentioned that:

"I just know. My instincts tell me it is her; the way she could not remember and the next thing she remembers I gave birth to her. I know when she is lying, and she is lying to me. When her eyes start getting big and she becomes red, I know she is lying. She likes a high-maintenance lifestyle; I would not be surprised if she planned all this with her friend, but she has nothing. I think about how my grandmother, my sister, and I suffered with her. She was a sweet child growing up, but she always had a thing for money. When we sent her to shops, she would not return the change, and even having a child was so she could get the social grant for herself. She likes status and money too much" (Sophie, 46 years old, Disability grant).

Elder financial abuse is said to occur when adult resources are used inappropriately or illegally by someone with whom they have a trusting relationship, such as family members (Boyle, 2020: 435). Strangers, family, friends, and neighbours commit approximately 51% of financial fraud (Boyle, 2020: 435; Goveia & Sosa, 2017: 91). Therefore, the two incidents are examples where suspected family members abused their trust and conspired to commit and conceal social grant fraud against their family members. Additionally, not only are the family members abusing trust, but they are taking advantage of their family, and committing theft.

According to their family members, both young ladies have a history of stealing, which may be perpetuating the cycle of poverty. The perpetrators are both young women in their early twenties who both have children, so there may be issues of peer pressure. A PwC

(2018) survey discovered that the emergence of fraudulent activity begins with pressure, then presents itself as an opportunity, and finally acts. People who decide to commit fraud plan their actions and find a way to justify their actions. Thus, from their experiences, the family members found reasons to justify their actions (see section 3.4; PwC, 2018: 30, 31).

Perpetrators take advantage and they are confident that the victim will not be able to do anything about it (Benson & Simpson, 2009: 204). This could be what pushed them more into committing the crimes because they knew that their family members would not be able to do anything to them.

5.5.1.2 Abuse of trust by strangers

This section details the deception that was used by strangers (see section 5.3).

With Lucas and William, deception and abuse of trust were the main modes of operation. According to Benson and Simpson (2009: 203, 204), all fraudulent crimes are based on deception, where the offenders try to hide the crime itself. The perpetrators started by gaining the victims' trust and then used deception. The victims were deceived by the perpetrators to get what they wanted, and they got away with the deception. For instance, in the case of William, not only did they lie to him that they were from the area, but they also swapped his money and made him lose focus by giving him a lift to the mall. They ensured that he did not even realise this until they were gone. Benson and Simpson (2009: 203, 204) corroborate by saying that some crimes are not intended to be hidden forever, but offenders aspire to fool the victims long enough to get whatever they want and then get away. The perpetrators were all young black men and women. For example, Lucas mentioned that, using footage, he was able to see that the fraudsters were working with women, who pretended they were also in the queue.

Fraudsters frequently employ a variety of methods to avoid detection. They also change locations to avoid detection and seek small sums of money (Button et al., 2009: 5). They believe that the likelihood of detection is slight, which results in a rational calculation to

commit fraud (Tunley, 2010: 303). In the two cases, the perpetrators made rational choices to commit fraud. The perpetrators were unknown to the victims and were after small sums of money. Also, because police stations are often very far, by the time people report their victimisation, perpetrators are gone, like in the case of Tshepiso, where the perpetrators allegedly took a taxi to another province.

In addition, while greed has been assumed to be the motivation for almost all fraudulent crimes, this kind of crime is also committed by impoverished classes as an expression of their needs and values. Individuals are driven to commit social grant fraud because of the pressure of trying to cope with their situations (Tunley, 2010: 304, 306) given the country's high poverty and unemployment rates (see section 2.4.2; SASSA Annual Report, 2020/21: 8). Unemployment is a major issue for South African youth, at 36.1% (StatsSA, 2022: 42). Also, social grants are on the rise because of poverty and unemployment (see section 2.8; De Vos Belgraver, 2015: np). In fact, Boyle (2020: 435) characterises social grant fraud as an epidemic.

5.5.1.3 Abuse of trust by acquaintances

This section details the deception that was used by people known to victims.

“She is just someone I met while working in the farms, she was working and we just became friends” (Bogale, 64 years old, old age grant).

“This is a person, and I was in grade 12 together. He would be trading on the trading apps and doing his forex stuff during school time” (Bonolo, 33 years old, SRD grant first scam).

The excerpts show that the participants had seemingly fallen for online or investment scams, where perpetrators commonly-used techniques are deception and abuse of trust. They were both defrauded by someone they knew, although there had no close relationships with them.

Both parties were approached to invest in an online or investment scheme that promised

quick returns in a short space of time. These kinds of schemes are often called “*get-rich-quick*” schemes and are defined as fraudulent investments that offer unrealistic rates of return for a small investment (Rahman, Azmi & Yusof, 2020: 49).

With these kinds of schemes, the target is a specific individual, whom offenders identify as a potential victim and approach directly (Benson & Simpson, 2009: 204; Rahman et al., 2020: 49). A classic example of this kind of scam is that the offender advertises a service or product in a misleading manner, hoping that people will be fooled to make it profitable for the offender (Benson & Simpson, 2009: 204). Most of the time, these fraudsters are innovative and entrepreneurial but are known as “*scampreneurs*” (Button et al., 2009: 14).

In the case of Bonolo, technology played a key role as everything was conducted online. Both the scams happened on social media platforms and online payments such as forex. Many of the perpetrators made use of technology to carry out their scams (Button et al., 2009: 16; also see section 2.6.1; Button & Cross, 2017: 6). Online fraudsters methods to defraud victims are diverse, but the end goal is the same – to obtain something of value through deceptive and dishonest representations (Emami et al., 2019: 3).

Tshepiso also mentioned that it was her “love of money and desperation” that led to the investment schemes. Red flags were raised as potential fraud warnings that included: being under pressure to pay very low prices (see Section 5.3; Tshepiso's testimony); overfamiliarity; very high returns; and a lack of official documentation or authorisations. In both cases, they were promised very high returns, with no documentation and took the bait.

While Bonolo lost large sums of money, many perpetrators want only small sums of money so that the victims will be less likely to report the fraud. Like Bonolo, a common theme amongst victims is that they partly blame themselves (see section 2.7; Button et al., 2009: 25–26). The UNODC (2013: 10) points out that socio-economic factors may also play a significant role in the increased prevalence of cybercrime or online crimes.

5.5.2 The use of technology

Each participant was asked how they collected their social grants. The majority indicated that they used different methods for collecting their social grants, which may indicate a level of technological knowledge that they possess. Also, some participants indicated that they preferred till points for convenience, especially for Sophie, who mentions that it all depends on the queue:

“Erh, sometimes I collect it from the FBN ATM in Moutsiya mall or at Choppies in Moutsiya mall, yah” (Peter, 19 years old, SRD grants).

“I receive my grant on my cell phone from Capitec Bank. So, I used my bank card to get my grant. But I withdraw from the Capitec ATM, or I go to one of the stores and ask for cashback at the till point” (William, 68 years old, old age grant).

“I get it through my Capitec card (Capitec bank), withdraw at any Capitec Bank” (Lucas, 63 years old, old age grant).

“I used my Capitec details, but I could withdraw anywhere, on any ATM” (Bonolo, 33 years old, SRD grant).

“I collect the money at Choppies kiosk” (Tshepiso, 33 years old, Child support grant).

While ATMs offer a swift and accessible way to transact 24 hours a day without having to go into a bank, their increased use has also enabled offenders to devise numerous tricks to gain access to people’s money. Scammers dress extremely well as they go about deceiving unsuspecting people. Everyone is at risk, not just tourists (see section 1.1; De Vos Belgraver: 2015: np; The Cape Town Central City Improvement District’s [CCID] Safety & Security, 2019: np). However, although both Peter and Lucas cannot fully explain what happened, shoulder surfing, card swapping, or trapping seems to have taken place as previously explained (see section 5.3). Thus, ATM fraud appears to have occurred, regardless of the method used by perpetrators.

5.5.3 The use of Net 1: Easy Pay

The following participants, when asked how they received their money, stated they sometimes use Net1: Easy pay.

“Mostly at Choppies, they have a queue for SASSA people. But sometimes I collect at Net1. It is easy to pay at the mall because at Net1, they have chairs, and we can sit down and rest.” (Emma, 78 years old, old age grant).

“I use my SASSA card to collect at Easy Pay (Net 1: Easy Pay), but most of the time from Choppies or Shoprite, it depends on the queue. If there is a short queue, I collect from there.” (Sophie, 46 years old, Disability grant).

While many prefer to use till points and ATMs, some prefer to use Net1. The R9-billion monthly social grant payment is not managed by the state; it has been outsourced to Net1, which owns the companies that pay out the grants (Cash Paymaster Services), facilitate grant payments through retailers (Easypay), and provide loans targeted at grant recipients (Moneyline). Net1 works closely with Grindrod, the default bank for social grant recipient accounts. In addition, while the system functions well and most recipients receive their funds on time, millions of poor people now have accounts to access credit and loans. Serious problems were raised with the setup. Net1 has denied it, but it is widely assumed that various Net1 companies share recipients' confidential information to conduct their business. There are troubling questions about how deductions are made from the accounts of social grants before recipients see their money (Ground Up, 2015: np). Therefore, it could be possible that some victims, such as Emma, were not defrauded by family members, but that the money was deducted by Net1 services.

The following section explores the implications of fraud.

5.6 Implications of the scam

The impact of criminal victimisation upon individuals can vary greatly. These factors can include age, gender, income, social status, and networks, all of which influence how an

individual perceives victimisation. These variables reveal an individual's various levels of vulnerability and their ability to deal with unexpected and unwanted events (Button et al., 2014: 37). While some implications are rare, most impacts are common and diverse depending upon the type of fraud and the circumstances of the victim (Button & Cross, 2017: 93; Emami et al., 2019: 3; see section 2.6.3). This section will illustrate the implication of victimisation amongst fraud victims.

The most visible consequences have been identified as financial (see section 2.7; Button & Cross, 2017: 95–96; Button et al., 2009: 25–26; Cross & Lee, 2022: 736; Fan & Yu, 2021: 231; Rorie, 2019: 48). While all study participants suffered financial losses, some reported a wide range of consequences including emotional, physical, and psychological implications.

5.6.1 Financial implications

Financial implications are the most tangible effect of social grant fraud (see section 2.7; Button & Cross, 2017: 95–96; Button et al., 2009: 25–26). Therefore, while all the participants in the study suffered financial losses, they reported a wide range of effects as follows:

(a) Amount Lost

"I say I only have R300; I even borrowed R100 from my neighbour because I thought if it does not work out, at least I do not owe a lot" (Bogale, Old age grant, 64 years old).

"After getting the cash, I gave him R300" (Tshepiso, 33 years old, child support grant).

"When I got to the mall, my balance was R500.00. When I checked again, my balance was R0.00" (Peter, 19 years old SRD grant).

"The three guys said they needed R1000, and I only had R800, which could not be changed, so they gave me my money back. What I did not see was

when they swopped my money” (William, 68 years old, old age grant).

“When I get to the counter and get the money out, it is R800. The cashier counts and says the money is fake and calls the manager” (Sophie, 46 years old, disability grant).

“She comes back empty handed and tells me my card has only R100” (Emma, 76 years old, old age Grant).

“I wanted to withdraw R2000” (Lucas, 63 years old, old age Grant).

(b) Repeat victimisation

“I gave him R350, then another R350, then R200, and then R300 until it was complete” (Bonolo, 21 years old, SRD Grant).

“This other one tells me that if I invest R600, the money I will get as a return will be R6000” Bonolo, 21 years old, SRD Grant).

As the extracts show, the cost to victims varies. For example, there are those who lost up to R500, followed by those who lost more than R1000. Fraud is considered a pandemic due to the millions of people who fall victim to it around the world (Boyle, 2020: 435; Shao et al., 2019: 225). Some victims reported that they experienced financial hardships as a result of fraud (Emami et al., 2019: xi). According to Hagan and Daigle (2020: 630), fraud and scams are perpetrated by semi-professional but nonviolent individuals with few skills who prey on gullible victims. In addition, fraud will always exist because people are always looking for an opportunity to make money or financial gain (see section 2.5; Dearden, 2019: 62; IPSFF, 2020: 4; see section 1.1; Minnaar, 2014: 131). Therefore, criminals are constantly adjusting their tactics to take advantage of any opportunity to obtain victims' money (Kempen, 2019: 38).

Four participants are recipients of old-age pensions and have suffered a variety of consequences as a result of the fraudulent acts. According to Button et al. (2009: 23), young and old people can be victims of fraud and may suffer more. Delpont (2013: 167)

adds that elderly people have a limited income, so even a small amount of money lost can have a significant impact on their financial situation. As a result, they may feel lonely, isolated, or distressed, making them more vulnerable targets for fraudulent schemes.

In terms of repeat victims, Bonolo can be regarded as a repeat victim as she was victimised twice. Repeat victims are more likely than once-off victims to send money to people they did not know (Emami et al., 2019: 46). Also, repeat victims are more likely to suffer financial hardship from online fraud victimisation. They also reported that they were unhappy with the outcome that resulted in a return for sending the money (Emami et al., 2019: 46).

(c) Other implications as a result of financial loss

The following extracts are from the participants who indicated that, as a result of their victimisation and financial loss, they were unable to purchase necessities, such as food, which led them into debt and they were unable to pay for other commitments.

- **Debts as a result of the scam**

“We were affected very badly because I still had food to buy and had a debt to pay. Now with the money being fake, it means I still owe the firewood man and was unable to pay for my stokvel (social gathering where monthly contributions are made) and societies (burial society). I also borrowed R150 from my neighbour. Now it means I still owe those people, and the money for the next month I had used to pay those debts. It hampered my progress in other months. At least with food, we can compromise, but it set me back very much. I had to work backward. It is bad, even today, I owe my societies (burial societies) from two months ago, and I am left with debts” (William, 68 years old, old age grant).

“I put R200 aside for society (burial society), and I take R300 to pay the local Pakistani shops to pay for the debt or tab I made for food” (Sophie, 46 years old, disability grant).

"I would say, it did not affect us much. I was able to pay my neighbour after a month, even though it set me back. I also borrowed tomatoes, onions, and spinach from the men who sell them, but I was able to pay them back once I got paid. I do not play with money, and I also do not want to owe people for a long time because next time they will not be able to give me when I need it" (Bogale, Old age grant, 64 years old).

- **Lack of food as a result of the scam**

"We could also not buy food or paraffin because sometimes, when it is raining, we use a paraffin stove to cook, so we could not buy a lot of things. My sister does not earn enough, so we combine our income to survive, so when stuff like this happens, it means she must buy a little, and that month becomes tough" (Sophie, 46 years old, disability grant).

"I could not buy food for my children" (Lucas, 63 years old, old age grant).

"It was tough for my sister; I was unable to buy food. I could only manage to buy small products and my children, and I were eating once a day" (Tshepiso, 33 years old, child support grant).

- **Other necessities**

"I could not buy food for my children and pay for the transportation fee for my daughter, who is in college" (Lucas, 63 years old, old age grant).

"My family was not affected at all because the money I use for my needs and wants, and I only buy bread sometimes. Sometimes toiletry stuff, such as soap, roll on, Colgate, perfume, and clothes" (Peter, 19 years old, SRD grant).

"I was unable to get my toiletry stuff, and I also wanted to braid my hair in a certain hairstyle I saw on Facebook. Also, I had to use it for my transport to school because I was still upgrading (matriculating) at the time, so I did not have money for that month to do those things. So, now I had to ask my mother

for transportation and lunch money, and I had to lie and say that I lost the money. Imagine my mother does not have that money, and even now she does not know what I did, that is how it affected me. But to do to my hair (braid), I asked my boyfriend” (Bonolo, 21 years old, SRD grant).

“I would say, it did not affect us much” (Bogale, old age grant, 64 years old).

The above testimonies indicate that, due to their financial loss, participants could not purchase other things they needed. Emami et al. (2019: xi) found that about 60% of victims of fraud indicate that they had experienced financial hardships. These financial costs sometimes create secondary financial impacts, where victims may be unable to support their children and their grandchildren (Greenman et al., 2022: 292). Several reports show that most victims of fraud find themselves unable to pay debts as a result of the fraud and must make alternative plans to pay those debts (Button et al., 2014: 45; Button & Cross, 2017: 95).

On the issue of stokvels (rotating savings schemes), there is a linkage between the old-age pension and the formal social security system. The link is that many grant recipients in rural areas use a portion of their grant to contribute to stokvels. This improves the income security of rural poor people (Kaseke, 2010: 164). Stokvels are popular among South Africans, with 11.4 million memberships of savings schemes valued at over R45 billion per year, and this number is expected to change in 2023 (Ebrahim, 2022: np).

Additionally, stokvels help many people survive a catastrophic loss of income, as many South Africans are going through financial stress due to rising costs of living and interest rates. Stokvels are trustworthy, approachable, and sympathetic to members' needs and difficulties, and they can help in emergencies when money is needed quickly because they are flexible and accommodating (Ebrahim, 2022: np).

Van Wyk's (2020: 11, 12) research on debts shows that the gap between the poor and the rich is growing in South Africa; therefore, the country suffers from high levels of debt, with the average South African paying around 74.4% of their monthly income to debt.

Some of the participants indicated that their victimisation led them into debt. For instance, Sophie indicated she had to pay a local shop for debt she incurred, while William had to pay the woodman and Bogale had to pay her debt to the vegetable man, which set them back. This could be an indication that many people in South Africa suffer from a high level of debt.

One percent of victims of fraud in general report that fraud has a high impact on them, while 32% report minimal impact (California Society of Certified Public Accountants [CPAs], 2020: 1). Bogale indicated that it did not affect her much. Furthermore, while Tshepiso reported that the amount lost was small, the impact had a devastating impact on the family (see section 2.6. 4; IPSFF, 2020: 10; Rorie, 2019: 50).

5.6.2 Emotional and psychological implications

A study on the aftermath of victimisation indicated that the experience of victimisation lasted longer than the actual victimisation. In addition, the emotional reactions that appear include depression, confusion, anxiety, helplessness, shock, and fear (see section 2.6.3; IPSFF, 2020: 9; Janoff-Bulman, 1985: 16).

5.6.2.1 Anger

“I almost fainted, my heart was beating so fast, and I was shocked and confused. I remember I sat down on a chair that was on a veranda, with tears in my eyes and I asked her whether she was joking” (Emma, 76 years old, old age grant).

“It came to my senses that it must have been those boys from the other day, they must have swapped my money, I was very angry” (William, 68 years old, old age grant).

“If the money is fake, the colour even falls off the counter, and I immediately almost fell, I had hot flashes and a headache that hit from my eyes to the back of my head, I was so angry” (Sophie, 46 years old, disability grant).

“We had no food, it was tough when I think about it, I want to cry (Tshepiso, 33 years old, child support grant).

According to Bar-Lev (2022: 103), victims of fraud report experiencing different emotions after being scammed. For instance, the participants of the current study indicated they were angry, they wanted to cry, and they were shocked and confused. Similarly, fear, self-blame, anger, and shame are some of the emotional and psychological effects. Those were recurring themes for all the victims in this study, and almost three-quarters of victims experience these problems (Dodge & Burruss, 2020: 341; Greyvenstein, 2019: 78; also see section 1.3; IPSFF, 2020: 9; Rorie, 2019: 49). Some victims fear social condemnation – that they received what they deserve because of greed and stupidity on their part – and social isolation. The shame they feel intensifies in the absence of a supportive environment and they feel completely alone (Bar-Lev, 2022: 102). CPAs (2020: 1) found that the emotional impact of fraud outweighs the actual financial impact, where 68% of victims indicated that the emotional impact was substantial.

In contrast to what is already reported, other known emotional implications reported include feelings of betrayal, isolation, and loss of personal and financial security, sadness, and shame (Dodge & Burruss, 2020: 34). Some emotional distress could be manifested by depression or cognitive impairments like dementia that can cause social isolation (Price, 2022: 12). Furthermore, some victims have experienced extremely traumatic events, which typically lead to serious mental health consequences, such as major depression and generalised anxiety disorder (Shao et al., 2019: 225–226).

5.6.3 Health implications

“I would say that it affected me a lot. Since that day, I have been fragile. I had two epileptic seizures, and the doctors at the hospital said I must rest and not stress” (Sophie, 46 years old, disability grant).

“I have high blood (hypertension), so my high blood was high and was sick for a day or two” (Emma, 76 years old, old age grant).

The above participants experienced serious health issues such as hypertension and escalating epilepsy. Stress and the effects of fraud victimisation exacerbate existing pre-existing health issues such as hypertension (see section 2.7; Button & Cross, 2017: 103–104). Also, because both participants are elderly, with Sophie having a disability, their physical health might be affected severely (Fan & Yu, 2021: 231). Most female victims testified that the scam escalated family members' deaths and led to depression, which affected their physical health. In some of the extreme cases, fraud victims even attempted to commit suicide (Bar-Lev, 2022: 102; also see section 2.7; Button & Cross, 2017: 103–104). Furthermore, harms from fraud can include trauma, fear of re-victimisation, sleeping troubles, and headaches (Fan & Yu, 2021: 231).

5.6.4 Social disintegration of families

Emma reported that she hid the fraud from some of the family members. Some victims of fraud report family disintegration (Bar-Lev, 2022: 103). Emma and Sophie suspected their family members, and this may damage their relationships, not only with the said family members but with others if they knew. Also, the trust in the alleged perpetrators may be diminished as a result (see section 2.7; Button et al., 2009: 25–26; Button et al., 2014: 49). In a study on the implications and reactions for the Ponzi scheme victims, Bar-Lev (2022: 103) reported that, very often, family members pleaded with a potential victim not to cooperate with the crook, which led to the breakdown of relationships.

Button et al. (2014: 47) report that fraud can damage relationships, and some people even hide the fact that they were defrauded from their family members. This could be Bonolo's reason for not telling her mother, knowing it would strain their relationship. Therefore, those who hide fraud could be doing so out of shame and embarrassment (Button et al., 2014: 48).

The section to follow details the risks that increase victimisation.

5.7 Risk factors that increase victimisation

This section drew most of its arguments from theory section (refer to section 3.4 and 3.5).

Participants cited the following factors as reasons for being targeted and factors that increased their susceptibility to fraud:

5.7.1 Reasons for targeting

The participants of the study were asked why they thought they were targeted. They said the following:

“Eish, there I do not know, because I did not suspect or see anyone. I just saw normal people” (Peter, 21 years old, SRD grant).

“Yes, definitely. My granddaughter takes advantage of me because I am old, and I defended her for a long time because I thought she was being mistreated. It’s difficult to admit, but it is my fault that I made her like this. It hurts me so much. But what can I do for my child?” (Emma, 78 years, old age grant).

“No, I think it could have happened to anyone; they were clearly waiting on the ATM, so it could have been anyone. For instance, if another person went there, they would have done the same to them” (Lucas, 63 years old, old age grant).

“Like I am saying, I worked with clever people who would scam people, and I have learned. She thought that because I am old, I would take my money and give it to her, but she does not know me. I have been around, I have been alive, and I have seen all these things; nobody will fool me that easily” (Bogale, 64 years old, old age grant)

“I think this person targets SASSA people because we are poor, and we are not educated. So, yes, he came to the queue because he knew we received the SASSA grant” (Tshepiso, 33 years old, child support grant).

Routine Activity Theory demonstrates that some people in society are more vulnerable to victimisation than others (see section 3.5; Lilly et al., 2019: 620; Hagan & Daigle, 2020: 198). As such, SASSA recipients are more at risk because they are often vulnerable and live in poverty (see section 1.1; Letsatsi, 2021: np). SASSA has also shown that three

types of grants, CGS, old age, and disability grants, are mostly targeted (see section 1.1; Seeletsa, 2020: 1) because they are mothers, old people, and people who have disabilities. Emma and Bogale alluded to the fact that being old played a role in them being targeted. This is supported by Delport (2013: 165) who found that physical characteristics, such as being old, make old people more vulnerable to being targeted.

The Rational Choice Theory recognises opportunity and rationality as the main components in the commission of crimes (see section 3.4; Williams & McShane, 2014: 199–200). It seems the perpetrators here had a chance and followed through. The perpetrators and victims then converged for a crime to occur, as routine activity asserts. The perpetrators were motivated to commit the crimes; then they found suitable targets where there was no capable guardian, which made crime possible. Therefore, these elements, together with rationality, make social grant recipients easy targets.

5.7.2 Factors that predispose people to scams

The following section details some of the factors victims think make people susceptible to scams. Most of their responses include being old and being women. Their responses were as follows:

“Criminals want the money, and I think people who go to banks have money. So yes, that is what I think” (Peter, 21 years old, SRD grant).

“I think being old like me, my knees no longer work properly, so I think the young ones target us because we can’t run or report them to police” (Emma, 78 years old, old age grant).

“I do not know. A lot of old people get scammed because they are old” (William, 68 years old, old age grant).

“Being old, people think when we are old that we cannot think, or that we are stupid, but we are not. We have been around for a very long time. People also think when we are poor that we are desperate, but we make plans, we are still

breathing and days and years go by, and we are still thankful to be alive” (Bogale, 64 years old, old age grant).

“Definitely being a woman, I don’t think he would have approached a man, he knows women are desperate and will do anything” (Tshepiso, 33 years old, child support grant).

Three participants stated that their age may have played a role in their being deceived. Poor physical health contributes to vulnerability. This is because the elderly are physically weaker and their bones are more brittle, making them more vulnerable to crime (Delpont, 2013: 167; Fan & Yu, 2021: 231). Similarly, older people made up a higher proportion of fraud victims. While older age groups are more likely to be victims of fraud, most victims of crimes, such as consumer fraud, tend to be younger people (Button et al., 2009: 23).

A sizable proportion of the adult population in South Africa may not be adequately prepared to make significant monetary decisions. Financial literacy is closely related to income and race, and black people in rural areas showed particularly low levels of financial literacy, which correlates with poverty levels (Van Wyk, 2020: 11, 12). As a result, financial literacy may explain why most people in rural areas are still vulnerable to fraud.

On the issue of being a woman, Tshepiso mentions that a man would not have been approached, which could be true. On the contrary, a Stats SA household survey found that more males were victims of fraud than women (StatsSA, 2019: 36). Overall, everyone is equally susceptible to fraud, males, or females, young or old, and low, medium, or highly educated, including businesses and government. This leads to the conclusion that the victim population is diverse (Leukfeldt & Jansen, 2020: 227; see section 2.5; Payne, 2017: 33).

The following section is about the role of the community.

5.8 The role of community

The current section details how the community assisted and intervened for those who

had been victimised.

5.8.1 The sense of community

The following section details victims' experiences with the community and how they were assisted after their victimisation. While one participant got food through debt and paid later, most victims reported that their neighbours could only sympathise with them:

'No, I only told my front and back neighbours. People here laugh at each other, but my neighbours could only sympathise. I did not want people to know because they would gossip about me' (Emma, 78 years old, old age grant).

"Most people heard about what happened to me and have been coming to sympathise with me, but I am even smarter now and aware of people around me at the road or the mall" (William, 68 years old, old age grant).

"Most people here do not want to interfere in others' business, but my neighbours have been coming to check up on me, especially because of my condition. Most people spend days with me" (Sophie, 46 years old, disability grant).

"Ah, when I told the man who sells fruits and vegetables about my story, he did not hesitate, he gave me the vegetables and said I can pay when I get paid, and that's how we live here. The community is nice, and we live in poverty together, so people understand" (Bogale, 64 years old, old age grant).

"Nothing, my sister. The councillors (ward councillor) and his people were writing down the names of everyone who lives in shacks and said they will give us food parcels, but where? We got them once, after months of waiting. Some people even did not receive them" (Tshepiso, 33 years old, Child support grant).

A community can be defined as all the people who live in a specific area or the feeling of sharing things, belonging to a group in the place where one lives (Oxford Dictionary, 2010:

290). Although Emma feared many would gossip about her, all other participants had positive experiences with their communities after the victimisation. The support consisted of sympathy, checking on each other, food, and food parcels. According to Janoff-Bulman (1985: 27), in the aftermath of a crime, victims turn to others for support as a coping mechanism. Crime does not only affect victims but the community as well, and the community might have to provide support, whether financially or emotionally (see section 1.3; Dinisman & Moroz, 2017: 9). Others have called this "community integration". While responding to crime, a group of people who would not have met otherwise may come together. These neighbours also share their experiences which makes their neighbourhood stronger (see section 2.5.2; Payne, 2017: 103–104).

A considerable amount of research found that, for some victims, the impact of the crime changes their behaviour (Bar-Lev, 2022: 102; Button et al., 2014: 38; see section 1.3; Dinisman & Moroz, 2017: 9). For example, William mentioned that, as a result of his fraud, he is now smarter, has changed his behaviour and is more cautious. Evidence shows that many victims become more cautious about money and decision-making while some victims become less trusting of others (Bar-Lev, 2022: 102; Button et al., 2014: 51). Victims are also said to be obsessed with preventative measures (Janoff-Bulman, 1985: 26).

Because of victimisation, victims might be depressed and may experience social isolation, therefore, support is essential. Also, the community may provide some meaning for the victim (Dodge & Burruss, 2020: 341; Janoff-Bulman, 1985: 27; Rorie, 2019: 49).

5.8.2 Culture and language

5.8.2.1 The use of phrases and idioms

As already mentioned above, all participants with exception of the Sesotho speaker are black and Pedi speakers (see section 5.2.3). Throughout the interviews, participants used words such as *yirer*, *yah*, *eish*, *nje*, and *dom*. These words can be referred to as "slang."

Slang can be defined as a very informal language that is usually spoken rather than

written and is used primarily by certain groups of people (Cambridge Dictionary, 2021, sv 'slang'). Slang can also be expressions and informal words that are common in spoken language, particularly when they are used by a particular group of people (Oxford Dictionary, 2010, sv 'slang'). These kinds of words are often used as expressions to express what people are feeling at that moment in their daily language. Most indigenous communities today use slang terminology when speaking various South African indigenous languages. This is typically the case in informal conversations, where the language used is also considered informal (Mojela, 2002: 202).

Regarding idioms, they are kinds of language and grammar used by particular people at a particular time or place (Oxford Dictionary, 2010, sv 'idiom'). The following idiom was used by Emma:

“Bare ka Sepedi (they say in Sepedi): O hlagolela leokana, lere gogola lego hlabe” (Emma, 78 years old, old age grant).

This idiom could mean that Emma raised a child to take care of her when he/she grows up, but they grow up and neglect their caregivers. Another interpretation is that a seed is planted or tree, she took care of it, and it grew thorns and pricked her. In addition, the tree can be planted, used as a shade, or as a source of fruits. However, this same tree did not benefit Emma but instead harmed her. Emma used this idiom to show how hurt she was from thinking her granddaughter, whom she raised, could take her money, especially when this person knows their struggles. This idiom shows how traditional people use language to express themselves.

The following section details lack of reporting.

5.9 Lack of reporting

From the interviews, only one participant reported their victimisation, while others had a variety of reasons for not reporting their crimes. The lack of reporting includes being lazy, the police station being far away, a lack of trust in the criminal justice system process, not reporting because the perpetrators are family members; victim blaming, and crime not

being worth it.

5.9.1 Reporting

“The police told me to go to small court and file a civil lawsuit. They said I must fill out a certain form, and if a person is not from this area (Kgobokwane), then I must go file the form in a police station in the area where he lives, and I should find him there. I left everything because that is where I was going to find him, and they are the ones who should be helping me look for him. Also, they said that because it was an agreement, there was not much they could do” (Bonolo, 21 years old, SRD grant).

5.9.2 Cost issues

“The police station is far, and I just thought I should just let it go. The police station is far, and they will take a long to investigate or even abandon my case, so I thought I should let it go” (Peter, 21 years old, SRD grant).

5.9.3 Lack of motivation

“No, I think it’s a waste of time, I did not report, I don’t even remember the people, and what would I say to the police and how would they even find them?” (William, 68 years old, old age grant).

“No, I did not, I think it’s useless, even if my daughter did not do it, I don’t know the people” (Sophie, 46 years old, Disability grant).

“I was lazy, I felt lazy because they scammed me. I said to myself and my wife, ‘It’s fine’. They took it and it cannot be replaced” (Lucas, 63 years old, old age grant).

“No, some things are not worth it. The amount I would have used to travel in and out of the police station would have been more than R300. So, I let it go because I knew that God was going to fight for me. When I saw the office

closed and was told they all went home, I thought yes, my God works for me, so they got what they deserved” (Bogale, 64 years old, old age grant).

“I saw that it was just useless. I got bored” (Tshepiso, 31 years old, child support grant).

5.9.4 Other reasons

“No, I did not. I am afraid they will arrest her, and who will take care of her child? So, I told my daughter, and she told her to leave gambling because I am old, and she will kill me with stress. My daughter told me that if she does not listen, they will chase her out into the streets” (Emma, 78 years old, old age grant).

As shown above, most fraud incidences go unreported (Button et al., 2014: 40; see section 2.5.1; Payne, 2017: 89). As a result, fraud in general has received far less attention than other areas of criminology. Fraud, like white-collar crime, is difficult to quantify due to a lack of reporting (Cross & Lee, 2022: 737; see section 2.6.1; Button & Cross, 2017: 7; Mawby, 2020: 16; Rahman et al., 2020; Rorie, 2019: 48).

Literature on fraud victimisation offers reasons for the low reporting rate by fraud victims. Some of the reasons include: people being unaware that they have fallen victims to fraud; some partly feel responsible or guilty because they believed they shared responsibility with the crooks and may be less likely to report the scam; victims who blame themselves may feel ashamed and humiliated, and may wish to hide from their families and their surroundings (Bar-Lev 2022: 103; Cross, 2020: 361; Hagan & Daigle, 2020: 209; Greenman et al., 2022: 292; Norris, Brookes & Dowell, 2019: 231). These reasons correlate with Emma's feeling that she did not want to report her granddaughters because the family has spoiled them, she does not want to be gossiped about by the community, and they are their only surviving close family members. Also, Emma mentioned that some of her family members would have a problem with her because they knew about the situation; therefore, she resorted to family interventions. In some cases, scams are said

to be ambiguous, so victims find it difficult to harness law enforcement to open investigations (Bar-Lev, 2022: 103; Cross, 2020: 361; Rorie, 2019: 48).

One of the reasons includes the costs of traveling to the police station since it is far away (Button et al., 2014: 47). Bogale felt that, although she lost money, it was not worth it because it was a small amount (see section 1.1; Button & Cross, 2017: 13). But she also felt that the money she would have used to travel to the police station would have been much more than what she had lost. Peter's reason for not reporting includes the fact that the police station is far, and he might need money to travel to report. As already mentioned, in some of the frauds, only small amounts of money are lost, and this is a tactic used by fraudsters who will secure a small sum of money so that the victim will not report the fraud (Bar-Lev, 2022: 103; see section 1.1; Button & Cross 2017: 13; section 5.1.3; Button et al., 2009: 16).

Fraud has one of the lowest rates of reporting to police, compared to other categories. Cross (2020: 361) shows that less than one-third of all fraud is reported (see section 2.5.1). Therefore, even though some of the participants, such as Bonolo, reported their victimisation, there are issues relating to ineffective policing and a lack of trust in law enforcement (Dodge & Burruss, 2020: 341; see section 1.3; IPSFF, 2020: 24; Roberts & Gordon, 2022: np). Victims may also believe that the justice system does not take them seriously (Bar-Lev, 2022: 103). The police in South Africa are seen as ineffective in preventing, reducing, and responding to crime (Roberts & Gordon, 2022: np).

The concluding remarks are as follows.

5.10 Conclusion

The results of the study were recorded verbatim, analysed and interpreted. The participants were also given pseudonyms so that anonymity could be maintained. Through this study, the participants' voices and lived experiences were heard. The purpose of this study was to explore to explore the nature of SASSA grant fraud in Kgobokwane Village, Limpopo. The qualitative data paint a picture of the nature of fraud

in the area. The findings were that fraud happens mostly to black people in rural areas, who are poor and vulnerable. It has also been discovered that recipients of social grants that include pensions, child support or disability are more vulnerable to social grant fraud. However, from the analysis regardless of age, gender, educational level, race, and socio-economic status, fraud can happen to anyone.

With regards to types of fraud taking place in the area, ATM fraud, fraud by family members, online or investment fraud, and pension fraud are the most common frauds taking place in the area. The study also found that, in the aftermath of the crime, victims may seek help from others, while some do not realise that fraud has taken place. Embarrassment, isolation, confusion, and self-blame were experienced by most victims of fraud. Therefore, research suggests that family or community support can provide comfort and may alleviate social isolation and embarrassment.

Furthermore, although fraud is regarded as a victimless crime, victims suffer more than financial losses. Many victims reported that fraud resulted in debts. The study found that most victims were angry after their victimisation. They also experienced hypertension and seizures, confusion, self-blame, embarrassment and, in some cases, the breakdown of families.

With regards to modus operandi, the breakdown of families was also noted in the study. This was because family members were suspected of committing fraud against other family members. The study showed that most perpetrators were family members. While other factors, such as technology, played a role in fraud, deception and abuse of trust in white-collar crime to achieve financial gain.

Factors, such as old age, were found to be factors that make people vulnerable to fraud. This is mainly because old people may not even realise that fraud has taken place. There are a variety of reasons why the victims did not report their victimisation. The reasons include being lazy, having financial issues, being useless as the police would not take them seriously, a waste of their time, and a lack of trust in law enforcement. Because victims do not report crimes, the crimes do not appear on official crime statistics, which

affects the real nature of the fraud. Chapter 6 of the study follows.

CHAPTER 6

ACHIEVEMENT OF AIM AND OBJECTIVES AND RECOMMENDATIONS

6.1 Introduction

This chapter provides a summary of findings and interpretations relative to the overall research problem or question (Leedy & Ormrod, 2021: 416).

This chapter's purpose is to discuss the achievement of aims and objectives and make informed recommendations. The goal of the present study was to explore the nature of SASSA grant fraud in Kgobokwane Village, Limpopo and understand the victims' experiences through their lived experiences (see sections 1.4.2; 4.3 and 4.4). The study explains the victimisation of social grant fraud to raise awareness among vulnerable communities. Based on empirical and theoretical findings, the study provides insights (see Chapter 5), and recommendations. The study's limitations are also discussed, and potential directions for future research are considered.

6.2 Research overview

Extensive data collected from participants were used to answer the research objectives and questions. A thorough literature review laid the groundwork for understanding social grant fraud. In this regard, the UNISA library catalogue and other specific searches were useful (see section 2.1). Various criminological theories, such as Routine Activity Theory, and Rational Choice Theory were used to explain and contextualise the phenomenon (see Chapter 3).

A qualitative research method was employed in the study. The method allowed for an understanding of the experiences of social grant fraud victims (see section 4.4; Bryman & Bell, 2019: 199; Creswell & Poth, 2018: np; Leedy & Ormrod, 2021: 269). Face-to-face and semi-structured interviews were used to collect data (see section 4.7). The participants were selected using non-probability sampling. With the help of snowball sampling, participants were asked to recommend people they knew who had experienced the same phenomenon (see section 4.6).

The interviews were phone-recorded to collect detailed information. In addition, participants told their stories without being rushed (see section 4.7). Interview schedules in both Sepedi and English were constructed and used as a guide in the interviews (see section 4.7). Furthermore, participants used their native language in interviews, which the researcher transcribed into Sepedi and translated into English, eliminating the need for a translator (see section 4.7). The data collected from participants were analysed using thematic analysis (see section 4.8; Leedy & Ormrod, 2021: 391; McGrath et al., 2019: 1005; Schurink et al., 2021), and the findings were interpreted in Chapters 2 and 3 (see Chapters 2 and 3).

In terms of ethics, the use of pseudonyms ensured anonymity, confidentiality and privacy, and no personal details were used. Participants were not compensated, and no one was forced to participate; rather, participants chose to participate voluntarily. Participants signed consent forms, which were kept safe and locked away, after learning about the study's purpose and objectives. Most importantly, permission to conduct the study in the area was obtained from the local tribal authorities. In addition, social workers at Moutse Clinic were approached to assist those who required additional emotional assistance (see section 4.11).

The following chapter discusses the study's achievement of aims and objectives.

6.3 Achievement of aims and objectives

The study aimed to explore social grant fraud in Kgobokwane Village, Limpopo, South Africa. The study's aim was achieved through the objectives (see section 1.4).

6.3.1 Objective 1: To explore the nature of social grant fraud in Kgobokwane Village, Limpopo

The study's goal was to explore the nature of social grant fraud in Kgobokwane Village in Limpopo (see section 1.4). The local radio station, MCRS, has been reporting on cases of social grant fraud, noting that they are on the rise (see section 1.1; MCRS, 2021). A review of the literature influenced the study's findings (see Chapter 2). Moreover, the

researcher learned about the social grant fraud's nature through the empirical findings (see Chapter 5).

In terms of demographic information, the study discovered the following: The youngest participant was 19 years old, and while the oldest was 76 years old (see section 5.2.2). In terms of gender and race, all interviewed participants were black, with five females and three males (see section 5.2.3). People of all ages are susceptible to social grants. This includes those who are still in educational facilities, as well as those who are uneducated or have a low level of education. While the study shows that fraud can happen to anyone, the study found that old age recipients, child support recipients, and disability recipients experienced more fraud during the 2021 period (see 3.5; SASSA Annual Report, 2021/22: 45).

According to research, women are more likely than men to commit social grant scam because more women receive social grants (see section 5.2.3; DSD, 2022: 9; SASSA Annual Report, 2021/22: 31). Many of the participants spoke Sepedi, and one spoke Sotho (see section 5.2.4). The marital status of the participants was mixed, with four not being married, two married, and two widows (see section 5.2.5). The study discovered that many participants were still living with their children, grandchildren, and great-grandchildren and that pension grants were mostly used to support such households (see section 5.2.6; Mackett, 2020: 44; StatsSA, 2019: 1, 9).

The participants' educational levels ranged from those who did not attend school to those who are still in educational facilities, to those who dropped out, and those who completed their matriculation. According to StatsSA (2019: 15), a range of factors contribute to people not completing their educational levels or dropping out (see section 5.2.7). There have been assumptions that social grants encourage laziness, but no evidence of this was found. In fact, participants in this study stated that they desired work but were unable to find it. This is consistent with the findings of a South African study by Dawson and Fouksman (2020: 229) that discovered that people want employment opportunities rather than relying on social grants (see section 1.2).

Most of the women in the study worked as farm workers or as temporary workers, whereas the men had long-term employment (see section 5.2.9). Many of the study's participants (4) receive an old age grant, while the rest receive an SRD grant, a disability grant, and a child support grant. Studies have discovered that social grants are most prevalent in Limpopo (see section 2.10; Lezekwa, 2011: 93; SASSA Annual Report, 2021/22: 24). Many of the scams experienced by participants occurred at the mall, while others were investment or online fraud, and two occurred at home (see sections 5.2.10 and 5.2.11).

The reason that most scams take place at the mall could be because in South Africa social grants can be collected in a variety of ways, including direct deposit into personal bank accounts, collection at the South African Post Office (SAPO), or at a designated pay point, which is most often located in a mall (see section 1.1; SASSA Annual Report, 2018/19: 9). The study found that the scams took place between 2019 and 2022 during the Covid-19 pandemic. This could be because unemployment and food inflation rose at the time, which gave people added economic pressure and created an opportunity for financial fraud (see section 5.3.1.3; SASSA Annual Report, 2021/22: 7; Teaster et al., 2022: 5).

As a result, the data presented above reveal social grant fraud's nature and scope in Kgobokwane Village.

6.3.2 Objective 2: To gain insight into the lived experiences of the victims of social grant fraud in Kgobokwane, Limpopo

All study participants provided accounts of their lived experiences and reported that they and their families had suffered financial consequences because of their victimisation.

In terms of the types of scams that occurred, there was ATM fraud, which occurred in an ATM while the victim was withdrawing or waiting in line. Family member fraud occurs when family members are suspected of committing fraud. Online or investment scams, in which victims are enticed to invest in a scheme. Pension fraud, in which pensioners are defrauded, and fake employee scams, in which people posing as employees at specific

stores promise goods that they cannot deliver. These are the most common scams reported by participants (see section 5.3.1). Almost all participants reported being defrauded due to deception and abuse of trust. Fraudsters will use a variety of techniques to defraud victims and avoid detection. Fraudsters are said to deceive victims to get what they want and get away (see section 5.5.1.2; Benson & Simpson, 2009: 203, 204; Button et al., 2009: 5).

Some people believe that fraud is a victimless crime; however, many victims reported that they suffered, not only financial consequences, but also emotional, physical, and psychological consequences, which resulted in a variety of life changes (see section 2.7, 2.8; Tunley, 2010: 304, 309; Rorie, 2019: 50; also see section 5.5.1; Webber & Yip, 2020: 276; and section 5.6). The information provided by victims is summarised below:

- They were unable to buy basic food.
- They were unable to pay off their debts or the burial societies.
- They incurred further debts, which set them back financially.
- They could not buy toiletries.
- They could not pay for transport for their children.
- They suffered health, emotional, physical, and financial implications.
- They hid the fraud from some of their family members and the community for fear of embarrassment.

The study found that, while monetary loss was a visible result, some people reported they had been victimised repeatedly (see section 5.6). According to research, repeat victims are more likely to send money to people they do not know, resulting in greater financial hardship (see section 5.6. 1; Emami et al., 2019: 46).

Several factors were identified as risk factors by participants that increase the risks of victimisation. Participants reported that being elderly and female may predispose people to fraud. Several studies have found that physical health does play a role in vulnerability (see section 5.7.2; Delpont, 2013: 167; Fan & Yu, 2021: 231) and that most fraud victims are older people (see section 5.7.2; Button et al., 2009: 23). This is consistent with findings of the study, as many of the participants of the study are elderly (see section 5.2.2).

The study found a strong sense of community in Kgobokwane Village. Victims reported receiving emotional support, sympathy, food and food parcels (see section 5.8.1; Dinisman & Moroz, 2017: 9). Other victims were embarrassed about their victimisation and feared that people in the community would gossip about them. Victims frequently felt embarrassed and did not want family members or strangers to know about their loss (see section 2.6.2; Button et al., 2009: 25–26). Some victims reported changes in behaviour following the social grant scams, while others said they were afraid for their lives or were afraid to walk around the neighbourhood. Furthermore, study participants used specific language and idioms to express how they were feeling at the time. The participants used words, known as "slang," which they use in their daily lives and mostly in casual conversation (see section 5.8.2.1).

Additionally, while some crimes were reported or victims considered reporting the crimes, there was a general lack of reporting of scams for a variety of reasons that included cost issues and time wasted, among others. Fraud has a low reporting rate in general, which makes it difficult to determine the true nature of the fraud. However, major reasons for low reporting included being unaware that a crime has occurred and a negative public perception of the police in South Africa (see section 5.9).

As a result, the study's goal of gaining insights into the victims' lived experiences was met.

6.3.3 Objective 3: To establish informed recommendations based on the findings of the study

The goal of the study cannot be met unless its findings provide recommendations to the appropriate beneficiaries. The study's recommendations are aimed at victims of social grant fraud, the community of Kgobokwane, and national and governing bodies. These recommendations, which are based on the study's theoretical and empirical findings, are unpacked in section 6.4 (see section 6.4). Furthermore, based on the study's findings, the researcher established a framework to assist victims of social grant fraud (see section 6.4.3).

6.4 Recommendations

The data analysis conducted in this study and media reports show that social grant fraud is on the rise. The researcher provides recommendations from the study in this section, but first there were some suggestions from the study participants on how these fraudulent schemes can be curbed. The following are recommendations from the participants:

6.4.1 Recommendations from the participants

Participants in the study were asked to make recommendations on how to reduce fraudulent schemes or raise awareness. Some participants made the following suggestions:

People in the community, shopping malls, and on social media should be educated about such fraudulent schemes. Some participants suggested that social media users report and block suspicious pages and posts and conduct additional research on investment schemes. Other participants suggested that uneducated people are more likely to be defrauded, so people should become educated to avoid such scams. Elderly people should be more vigilant or send people they trust to the stores. Another suggestion was that participants had learned that not everyone has good intentions, so people should not accept help from strangers. Also, it was advised that people should become more

cautious in their interactions with strangers. Finally, Kgoro⁴ (singular) (tribal authority) was suggested as a platform for people to discuss community problems, issues, and interventions. This could also be a place where people offer advice and suggestions on how to deal with such scams.

6.4.2 Recommendations based on the findings of the study

This section details contains recommendations based on the findings of the study (see chapters 1, 2, 3, 4 and 5). The section includes a framework based on the findings that may add value to the victims' lives.

- **Awareness campaigns around the communities (community forums)**

There should be community forums and campaigns that educate victims about the importance of reporting crimes and knowing where to seek help and assistance (e.g., they can create community forums or *dikgoro* or *makgotla* (plural) where people report their crimes to one elected person, who then ensures that the matter gets to a police station) and that a record is kept.

- **Community education and reporting tools**

In addition to raising awareness, education was viewed as critical in assisting victims in understanding their current circumstances as they related to fraud and in lowering their likelihood of repeat or ongoing victimisation (Cross, 2020: 369). Community education and outreach programmes are critical in training potential victims to recognise red flags and prevent unsafe online behaviour (Dodge & Burruss, 2020: 353). As a result, there should be programmes encouraging community members to report crimes so that more crimes are known and thus included in official crime statistics. Furthermore, more people should be made aware of reporting tools, such as the national anti-corruption hotline

⁴ Kgoro" is the basic Pedi social and living unit which is a semicircular residential cluster of dwellings sheltering an extended family that is established around a group of related males but that may also include "other people. The important son of a chief often establishes kgoros (Britannica, 2018, sv 'Kgoro').

(NACH) reporting line, as it has been demonstrated that crimes reported here are taken seriously and/or prosecuted (see section 1.3).

- **Family forums**

According to Routine Activity Theory, some people in society are more vulnerable to victimisation than others (see section 3.5; Lilly et al., 2019: 620; Hagan & Daigle, 2020: 198). SASSA concurs that recipients are more vulnerable because they are elderly and poor (see section 1.1; Letsatsi, 2021: np). SASSA also discovered that three types of grants are primarily targeted (see section 1.1; Seeletsa, 2020: 1), which correlates with the findings that the most of victims were recipients of these three types of grants (pension, CSG, and disability grant) (see section 1.1 and see section 5.7.1). As a result, because social grant fraud affects vulnerable people, victims should be assisted.

Family forums are recommended where one person who is deemed trustworthy can assist with advice and money management. According to the findings, there is a need for family forums where common family issues can be discussed, other people's perspectives heard, family members can intervene, and resolutions can be reached. According to those who suspected family members (see section 5.4.1), it is critical for families to have this forum so that others can be heard how they can be helped, and what can be done to move forward. This can also include intervention by neutral parties, such as social workers, who can educate families about social issues and how to avoid them. The researcher did approach social workers for referrals for participants who needed additional emotional support. Even though all participants chose not to use the social work services, the social workers at Moutse Clinic might be a neutral voice in such forums.

- **School curriculum**

Schools should be places where children are taught to respect and take care of vulnerable people. This can be added to life orientation programmes.

- **Robust consequence management for officials involved in fraud and corruption**

Despite SASSA's anti-fraud and anti-corruption strategy, there appears to be an ongoing problem at SASSA. As stated, most social grant fraud involves SASSA and government officials who are already paid but are only dismissed when the corruption is discovered rather than prosecuted (see section 2.9.4 and 2.9.6). The government loses millions to billions of dollars each year due to fraud and investigations (see section 1.3, value to government). As a result, stronger consequence management is required so that criminals, including government employees, understand that, when they commit fraud and corruption, they will pay a high price as well as being fired or suspended.

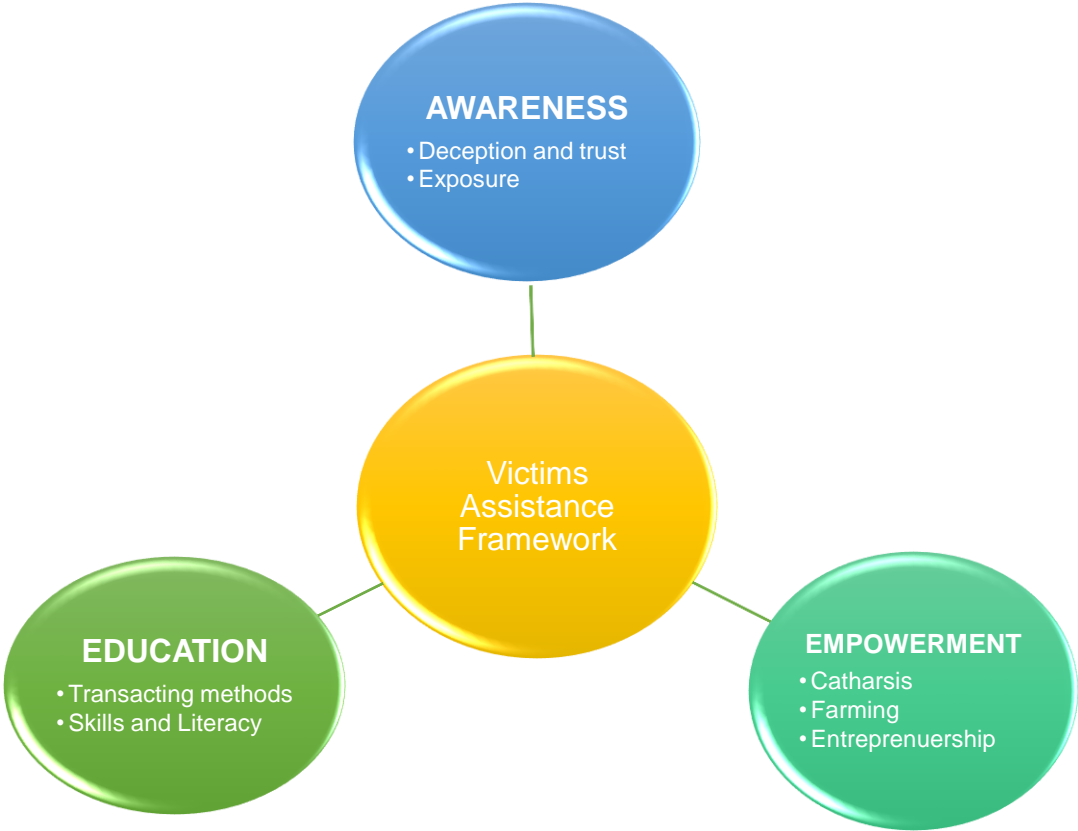
- **Training for law enforcement**

According to the literature, most people have lost trust in low-level enforcement because of how people are treated when they go to report crimes (see section 5.9; Dodge & Burruss, 2020: 341; IPSFF, 2020: 24; Roberts & Gordon, 2022: np). As a result, more training on people management, crime management, and case management is required. Furthermore, because technology and crime are constantly evolving, it is critical that law enforcement receives special types of fraud or technology training (see section 1.3; value to government).

6.4.3 Victim assistance framework

The victim assistance framework (see Figure 6.1) was developed as an extension or an addition to the recommendations. The framework advances victim empowerment, education, and awareness-building efforts to mitigate victimisation in the future. The framework aims to assist and add value to victims' lives.

Figure 6.1: Social grant victim assistance framework



(Source: Author’s own representation)

The framework includes suggestions for how the following tactics can be used to help victims of social grant fraud. These recommendations contain elements of empowerment, awareness, and education.

6.4.3.1 Awareness

The first component is awareness. First, victims should be made aware, after which they should be empowered and then victims can be taught not to trust others with their money. This exposure could occur through radio or through social media platforms such as WhatsApp.

- **Deception and trust**

The study's findings revealed that all participants were deceived and there was also an abuse of trust (see section 5.5.1). Deception was used for financial gain (see section 1.1). Therefore, the study recommends that people should not accept help from strangers. People should be made aware not to trust others with their money.

- **Exposure through radio**

Social grant fraud is on the rise in Kgobokwane Village in Limpopo Province, South Africa, according to Moutse Community Radio Station (MCRS), but many cases go unreported for a variety of reasons (see section 1.1). MCRS provides information and a discussion forum to promote and develop Kgobokwane cultural and social values (see section 4.6; SRN Media, 2020: np).

6.4.3.2 Empowerment

The second component involves ways in which victims could be empowered or could empower themselves. For instance, victims could be encouraged to share their experiences, or be encouraged to start their own businesses or farms.

- **Catharsis**

In addition to financial loss, victims experienced psychological, physical, mental, and emotional traumas (see section 1.3; IPSFF, 2020: 9). Fear, anger, stress, and trauma can cause intense and difficult feelings thus, when victims express and release their aggression and anger, feelings of aggression could be reduced. This is referred to as catharsis theory (see section 1.3, Cherry, 2023: np; Olsen, 2021: np).

Victims could be encouraged to speak about their experiences. Some victims believe there is no need to speak with social workers, possibly because it is too formal. So, they need to seek social support or speak to someone willing to listen to their stories. This person could be a stokvel member, a neighbour, or a trusted family member (see section 5.4.1). According to the narrative approach, when participants tell their stories, it can have

a therapeutic effect because it can make them feel more at ease with the events (see section 4.7; Kumar, 2019: np). Furthermore, the findings show that the community of Kgobokwane has a strong sense of community, so people seeking assistance from others may strengthen these community bonds (see section 5.8.1).

- **Farming**

Many households are still food insecure as many in these households are poor and unemployed (see section 1.1; Sedan, 2016: 8; section 5.2.3; SASSA Annual Report, 2021/22: 30–31). People in rural areas rely on social grants to survive (see sections 1.1 and 2.4; SASSA Annual Report 2020/21: 8; StatsSA, 2022: 2).

The participants reported purchasing basic food with their social grants and making a shopping list containing basic foods (see section 5.3.1.2). However, because people are poor and there is high unemployment, and food prices are rising, the study suggests that victims consider farming. These victims could farm fast growing vegetables that do not require much water. As such, the money meant for the vegetables could be redirected to other necessities. Furthermore, many households in the area have large yards, but some only use them for farming mealies, so they could expand their use by considering other vegetables and even selling their produce.

In addition, research has also shown that social grants are heavily distributed within households and that the number of dependents vastly outnumbers the number of social grant recipients (see section 1.2; Khoza & Kaseke, 2017: 365; Masilela et al., 2020: 2; Rossouw, 2017: 1). According to the findings, the dependents include spouses, grandchildren, children, and great-grandchildren (see section 5.2.6). Therefore, the beneficiaries or dependents could assist in the farming and selling of the products after school or at weekends. The grandchildren, because they are still younger and in school, will be taught responsibility, sustainability, business or self-employment for the future.

Many of the participants are women who receive social grants and are also farm workers (see sections 5.2.9 and 5.2.9.1). They could farm or teach their children about farming

and encourage those children to take farming or agriculture classes in schools.

- **Entrepreneurship**

In addition to farming, entrepreneurship is another means by which victims, their families, and the community could be empowered. The study recommends victims should use their social grants to start their own businesses selling things like chips, sweets, ice pops or sandwiches, fat cakes, and bunny chows. These are a few of the small items that are popular in the neighbourhood, particularly with school children and workers. This strategy is used by a few households in the neighbourhood that sell to teachers, school children and other workers.

6.4.3.3 Education

The third component is education: victims should be taught about various forms of transacting, skills, and financial literacy.

- **Skills and financial literacy**

There have previously been debates about social grants encouraging laziness, but such beliefs have been proven false. Instead, many social grant recipients stated that they want to improve their skills and education (see section 1.2; Dawson & Fouksman, 2020: 229; Sinyolo et al., 2016: 154–156). In support, Bassier et al. (2021: 5) discovered that social grants encourage job searches and decrease poverty (see section 2.4). In addition, the findings indicated that many beneficiaries want jobs and skills (see sections 5.2.7, 5.2.9.2 and 5.3.1.5).

Therefore, to encourage further job searches, the study recommends victims be empowered through programmes such as Adult Basic Education and Training (ABET), where victims who dropped out (see section 5.2.7) can still further their education and find better employment opportunities.

Three of the study's participants were young people (see section 5.2.2), and many young people today use social media to make money. Although technology may have negative

consequences (see section 1.1; Watson, 2021: 1), it also has the potential to create opportunities. For example, people now use social media (YouTube, Facebook, and Instagram) to create, share, influence, and monetise content. As a result, these young people can be empowered to earn money through social media and use their social grants for data. Research attests that social grants help people achieve their goals by allowing them to use their funds to alleviate financial hardships through entrepreneurial endeavours (see section 2.4.1; Masilela et al., 2020: 4).

Because technology may cause harm to victims, more people should be encouraged to conduct financial research. The study discovered that at least two participants were involved in online/investment schemes where research was lacking (see section 5.3.1.3). As a result, victims should be encouraged to conduct additional research and ask teachers, pastors, or anyone else they believe may be knowledgeable. Before investing, they should understand that investment schemes may not always be realistic. Alternatively, they should avoid investment schemes and remain with their stokvels (see sections 5.4.2 and 5.6.1).

In addition to empowerment and skills, the government should implement financial literacy programmes that teach victims financial management and literacy. According to the literature, most South African adults are not only unable to make important financial decisions, but they also have low levels of financial literacy, which are closely linked to poverty (see section 5.7.2). As a result, financial literacy courses can empower victims.

6.5 Limitations of the study

Even the most carefully planned study has limitations; it is thus important to include the limitations of the study (Fouché, 2021: 84).

According to the literature, the limitations of study should also be clearly stated. Everyone who reads the research report should know exactly how far the research went and what its limits were. What relevant areas did the research effort fail to investigate? What aspects of the issue were not investigated? What methodological flaws were discovered

during the project? (Leedy & Ormrod, 2021: 415). As a result, the following limitations of the current study are acknowledged:

- **Lack of previous research in South Africa**

While there have been numerous media reports of social grant fraud, there have been few scientific studies on the subject. Those that are available are outdated and not relevant. Furthermore, based on the study's participants (n = 8), more social grant fraud occurs in communities or throughout the country but is not reported or known.

- **Language issues**

The interviews were conducted in a predominantly Sepedi-speaking community, and they had to be conducted in Sepedi, which made the transcription time-consuming because they had to be written in Sepedi first and then translated to English, a tedious process that took weeks. Despite the researcher's fluency in both Sepedi and English, some words and sentences required to be written in Sepedi and translated into English.

- **Sample size**

Multiple issues influenced the sample size: first, while social grant scams are occurring in Kgobokwane and the surrounding area, people hear about it, particularly at the mall, but they do not necessarily know those people because they come from various locations. Second, while social grant fraud occurs, many people in the community, who are victims of scams, are not social grant recipients, which reduced the sample size. The third issue was that the study was conducted during the festive season, so many people were on holiday, and many more or some of those who are known to have experienced social grant scams were on holiday and not willing to participate.

Finally, the researcher intended to place an advertisement for participants on the local radio station (MCRS), but, due to high advertising fees, the advertisement did not materialise. As a result, the study's findings cannot be applied to the general population. However, this was not the intention of the study (see section 4.6.2). Despite this limitation,

the researcher gained a thorough understanding of the subject matter and the victims' lived experiences.

The following section denotes recommendations for future studies.

6.6 Recommendations for future research

Further scientific research on social grant fraud in South Africa is needed. As a result, the following recommendations are for future research:

- A quantitative investigation into the prevalence of social grant fraud in rural areas. This study will evaluate the scope, magnitude, and extent of social grant fraud in rural areas.
- A qualitative study into urban area social grant fraud. The study will give a thorough understanding of social grant fraud in urban areas.
- A more thorough investigation into social grant fraud victimisation across all South African provinces. The study could provide the extent, nature, and magnitude of social grant fraud in the country.
- A comparative study of social grant fraud in South Africa and other countries. This kind of study could assist in policymaking and prevention strategies.
- More research is needed on additional stakeholders, such as social grant officials and SAPS officials, on the processes and steps following victimisation and how they deal with social grant fraud victims.
- A qualitative study with convicted perpetrators of social grant fraud is also required to ascertain the reasons for their commission, as well as the police's methods for dealing with such cases and follow-ups.

The following section is the concluding remarks of the study.

6.7 Conclusion

The goal of the current chapter was to discuss the achievement of aims, recommendations, and limitations. The chapter commenced with an overview of what was achieved. This section discussed the research approach, research instruments, sampling methods and research ethics that the study employed in the collection of data. The chapter also highlights the research aims and objectives and how they were achieved. The first objective was to explore the nature of social grant scams in Kgobokwane Village. The study explored the nature and confirmed that not only is social grant taking place, but social grant fraud is also on the rise in Kgobokwane with many potential victims. It can thus be said that this objective was achieved because more is now known about the nature of social grant scams in Kgobokwane.

The second objective was to gain insights into lived experiences of victims of the social grant grants scam in the area. This goal was also achieved because victims provided insights into their lived experiences. The victims gave accounts of how they were defrauded, how it affected them, how they dealt with the scam in the aftermath, the support they sought and reasons for reporting or not reporting their victimisation.

The third objective was to establish informed recommendations based on the findings. This was also achieved because recommendations based on the findings are made for further research, community, policy makers and government. In addition to the recommendation, the researcher also developed a framework into how these victims can be assisted to protect themselves and preventing future victimisation. The framework includes ways to educate, create awareness and empower victims, and recommendations for the community and government. Moreover, like any other study, the study also had its limitations. The limitations included inadequate current scientific studies, language issues and sample size which was influenced by multiple issues. However, regardless of limitations, the objectives were achieved. Future research is needed to expand on scientific literature pertaining to social grant fraud in South Africa.

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ANNEXURE A: Informed consent

University of South Africa

College of Law

Department of Criminology and Security Science

Date: 23 December 2022 - 7 January 2023

Student: Ms Unita Mogoane

The title of the study: An exploration of social grant fraud in the Kgobokwane Village of the Limpopo Province of South Africa.

Dear prospective participant

I am Unita Mogoane, and I am conducting my research in the Department of Criminology and Security Science towards a Master of Arts Degree in Criminal Justice at the University of South Africa. You are invited to voluntarily participate in a study of exploration of social grant fraud in Kgobokwane Village, Limpopo Province.

1. The purpose of the study

The study's goal is to explore social assistance grant fraud in the Kgobokwane village of the Limpopo Province. The purpose is to explore the nature of social grant fraud in Kgobokwane Village, Limpopo. The findings of this study will be used to raise awareness about social assistance grant fraud, as well as to help and empower victims. The researcher wants to learn more about the nature (methods of operation and reporting behaviour) of social grant scams in the Kgobokwane area as well as why victims are so prone to them. Furthermore, to determine the nature to which social grant scams affect

victims' lives as well as how these fraudulent schemes might be curbed and give recommendations to various interest groups.

2. Nature of participating in the study (procedures)

The researcher will conduct face-to-face interview and ask you a question. Your responses will be written down on a piece of paper and recorded with your permission. Interviews will be conducted in a semi-structured format because they require an informal setting in which you can speak in your own language. The interview will last between 1-2 hours and will require you to focus on your experience with social grant fraud in Kgobokwane. In addition, snowball sampling will be used, and you will be asked to recommend others you know, who have experienced the same topic. The guidelines will be made available to you upon request.

3. Potential benefits

You will not be compensated, rewarded, or given any benefits in any manner for taking part in the study. Your participation, on the other hand, will make a significant contribution to better understanding social grant fraud in Kgobokwane, and raise awareness that will empower the community and future policymakers.

4. Participants rights

Your participation in the study is entirely voluntary, which implies that you reserve the privilege to choose to take an interest with no intimidation. You also have the right to withdraw from the study at any time with no negative consequence. All the information you have previously submitted will be destroyed if you opt to withdraw.

5. Confidentiality

All the data you provide will be treated with strict confidentiality. You will not be required to enter any personal information (such as your name), thus ensuring your anonymity. The authorisation slip, which certifies your consent to participate in the study, will be kept separate from the interview. The researcher will be the only one who gets access to the

raw data from the interview. Therefore, no information about you can be linked back to you.

6. Risks and discomfort

You may endure emotional anguish because of the sensitive nature of the questions and your own experiences with social grant fraud. If you require emotional support during or after the interview, the Moutse Community Clinic social workers in Kgobokwane will be able to assist you. To avoid the chance of injury, the researcher will always maintain sensitivity and communicate clearly and appropriately. Furthermore, any information that could be harmful to the participants will be avoided and not disclosed.

7. Data archiving

The data will be kept on the researcher's personal computer, which will be password protected for a duration of five years. Furthermore, paper-based information will be kept safe, in a locked-up area, where only the researcher will have a key. This information will be archived and used for future study.

8. Data usage

The data will be used to compile: (i) a technical report for the University of South Africa; (ii) researcher masters dissertations; and (iii) articles in academic journals.

9. Research findings/results

Following the completion of the dissertation assessment procedure, the study findings will be made available to participants and the public.

10. Access to the researcher

If you have any questions concerning the study that the interviewer was unable to answer, if you have been harmed as a result of your involvement in the study, or if you require or wish to obtain feedback on the study's findings, please contact the researcher at e-mail: 10318879@mylife.unisa.ac.za

INFORMED CONSENT PERMISSION LETTER: PARTICIPANTS STATEMENT

I..... (Participant's number/pseudonym/other) have perused the above information. I confirm that the above information has been (in writing or orally) explained to me in a language that I understand. I confirm that the researcher asking my consent to take part in the research study has told me about the purpose, potential benefits, procedures, and anticipated inconvenience I can expect if I participate in the study.

I have posed all the inquiries that I wished to ask, and they have been answered to my satisfaction. I fully understand what is expected of me during the research, and I agree to participate in the study. I understand that my participation is voluntary, non-compensatory and that I am free to withdraw from the study at any point without any consequences.

I am aware that the findings of this study will be processed into a research report for the University of South Africa, Journal publication and/or conference proceedings but that my participation will be kept confidential unless otherwise specified.

I will be provided a copy of this informed consent statement, and the original will be kept on file.

Participant's number/pseudonym/other:	Researcher's name and surname
.....

Participant's signature:	Researcher signature
.....

Date:	Date:
.....

ANNEXURE B: Interview schedule

Researcher/Student: Ms Unita Mogoane

Student number: 103 188 79

Participant Number:

Venue: Participants Homes

Date: 23 December 2022 - 7 January 2023

A. BIOGRAPHY

1. Could you please tell me how old you are?
2. What is your home language?
3. Are you married? Do you receive SASSA grant? Do you have any children of your own? Do they receive SASSA grants as well?
4. Which country/province are you originally from?
5. Were you able to attend school? (What is the highest school grade passed?)
6. What was your working status before the scam took place?
7. At the time of the fraud, how old were you? In which year? (Note, not too old).
8. In which area in Kgobokwane did the fraud take place?

B. DEFRAUDING PROCESS AND EXPERIENCE

9. Where do you collect your SASSA grant? What type of grant is it?
10. Could you describe in detail what happened when you were defrauded? Walk me as the day progressed.

11. When did you become mindful of the fact that you were being defrauded?
12. For that reason, why do you think you were targeted or singled out?
13. Was it your first time being defrauded or your first experience? (If not, when was the first time?)
14. Do you know anyone else who has been defrauded?
15. How were you and your family affected as a result of the fraud? What was the impact thereof?
16. What factors do you believe make people more susceptible to SASSA fraud?

C. MODUS OPERANDI

17. What happened immediately (?) after you were defrauded?
18. How would you characterise the perpetrator(s) who defrauded you?
19. Did you report the crime to police? (If not, why not?)
20. What kind of assistance did you receive from the police?
21. What kind of assistance did you receive from the community?
22. How mindful do you think people are of scams in the area?
23. What do you think can be done to curb these fraudulent schemes?

We have reached the end of this interview. Is there anything else you would like to say or inquire about?

Thank you very much for your cooperation.

INTERVIEW END

ANNEXURE C: Ethical clearance certificate



UNISA 2022 ETHICS REVIEW COMMITTEE

Date: 2022:02:14

ERC Reference No.: ST2

Name: UM Mogoane

Dear Unita Mmatladi Mogoane

**Decision: Ethics Approval from
2022:02:14 to 2025:02:14**

Researcher: Ms Unita Mmatladi Mogoane

Supervisor: Prof J Prinsloo

***An exploration of social grant fraud in the Kgobokwane Village of the Limpopo Province
of South Africa***

Qualification: Master of Arts (Criminal Justice)

Thank you for the application for research ethics clearance by the Unisa 2022 Ethics Review Committee for the above mentioned research. Ethics approval is granted for 3 years.

*The **medium risk application** was **reviewed** by the CLAW Ethics Review Committee on 14 February 2022 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.*

The proposed research may now commence with the provisions that:

- 1. The researcher will ensure that the research project adheres to the relevant guidelines set out in the Unisa Covid-19 position statement on research ethics attached.**
2. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
3. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the CLAW Committee.
4. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.



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5. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.
6. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's act no 38 of 2005 and the National Health Act, no 61 of 2003.
7. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data requires additional ethics clearance.
8. No field work activities may continue after the expiry date **2025:02:14**. Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Research Committee approval.

Note:

The reference number ST2-2022 should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.

Yours sincerely,



Prof L Fitz
Chair of CLAW ERC
E-mail: fitzlo@unisa.ac.za
Tel: (012) 433-9504



Prof OJ Kole
Acting Executive Dean: CLAW
E-mail: koleoj@unisa.ac.za
Tel: (012) 429-8305

ANNEXURE D: Editing and proofreading certificate

Barbara Shaw
Editing/proofreading services
18 Balvicar Road, Blairgowrie, 2194
Tel: 011 888 4788 Cell: 072 1233 881
Email: barbarashaw16@gmail.com
Full member of The Professional Editors' Guild

To whom it may concern

This letter serves to inform you that I have done language editing, reference checking and formatting on the dissertation.

**AN EXPLORATION OF SOCIAL GRANT FRAUD IN THE
KGOBOKWANE VILLAGE OF LIMPOPO, SOUTH AFRICA**

By

UNITA MMATLADI MOGOANE



Barbara Shaw

07/07/2023

ANNEXURE E: Turnitin similarity report

Feedback Studio - Work - Microsoft Edge
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UNI TA MMA TLADI MOGOANE
submitted in accordance with the requirements for
the degree of
MASTER OF ARTS
in the subject
CRIMINOLOGY
at the
UNIVERSITY OF SOUTH AFRICA

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