

***“Leshilo o leitia mahlo, wale itia marago ole tsoshitse/ goba wale phazamisha”*: Victim-centered solutions for social grant fraud in rural Limpopo, South Africa**

**Unita Mmatladi Mogoane** (ORCID: 0000-0002-4637-0563)

Ph.D. Candidate

Department of Criminology and Security Science

University of South Africa

SOUTH AFRICA

**Shandré Kim Jansen van Rensburg** (ORCID: 0000-0002-2433-7746)

Associate Professor

Department of Criminology and Security Science

University of South Africa

SOUTH AFRICA

**Corresponding Author:** Shandré Jansen van Rensburg, [sissisk@unisa.ac.za](mailto:sissisk@unisa.ac.za)



### Abstract

In South Africa, social grants preserve recipients' human dignity, enhance their quality of life and unlock their full potential. Social grants support approximately 46% of the South African population and they have a substantial impact on the lives of 27.8 million recipients. The fact that Limpopo is the province with the second-highest number of households receiving at least one type of grant motivated this study. A qualitative inquiry was conducted, and a phenomenological research design was adopted to explore social grant fraud in Kgobokwane village in Limpopo through a criminological theoretical lens. Eight participants who had experienced South African Social Security Agency (SASSA) fraud were interviewed. The findings laid the groundwork for recommendations and shed light on the risk factors behind victimization, the community's role, the significance of culture and language, and the underreporting of crimes. This paper seeks to help recipients of social grants and underprivileged communities make well-informed decisions to combat social grant fraud. Its recommendations aim to empower victims and promote education and awareness to minimize victimization.

**Keywords:** social grant, fraud, rural community, solutions, victims

### Author Note

This paper was funded by a Women in Research grant from the University of South Africa (UNISA).

## Introduction

Limpopo Province lies in northern South Africa and borders Botswana, Zimbabwe and Mozambique. It has a population of over five million and most of its inhabitants are under the age of 15 (Hope for Limpopo, 2022). Kgobokwane village is one of the poorest areas of the province. Because subsistence farming, migrant workers' income and old-age pensions are the villagers' main source of income, abject poverty and a high unemployment rate characterize life in the village (Elias Motswaledi Local Municipality (EMLM) Developmental Plan Report, 2020/21). In rural areas, poverty particularly affects black people, female-headed households, the elderly, less educated, and the unemployed (Armstrong et al., 2008). Moreover, the literature indicates that poverty-stricken black people residing in rural provinces rely heavily on social grants (Bassier et al., 2022; Delany et al., 2016; Kaseke, 2010; Mackett, 2020; Ngcamu & Mantzaris, 2021; Patel et al., 2017).

The South African Social Security Agency (SASSA) is a public entity established by Parliament (SASSA Act, No. 9 of 2004) in April 2006 to provide social assistance to those in need and alleviate poverty (SASSA Annual Performance Plan, 2022;2023). Additionally, since 2008, the country has been noted as having high rates of unemployment, poverty, and inequality (SASSA Annual Report, 2021; Statistics South Africa (StatsSA, 2022). Consequently, social grants assist households in overcoming poverty and reducing the poverty gap (Dubihlela & Dubihlela, 2014). Regrettably, social grants have created opportunities for social grant fraud (Reddy & Sokomani, 2008). Fraud is a crime motivated by personal gain and involves deception, theft or trickery. Deception, in particular, is a key component of fraud (Wells, 2017). Fraud can affect anyone, including law enforcement and government officials. It is widely acknowledged that fraud undermines national security and jeopardizes citizens' well-being.

This paper aims to not only make a meaningful contribution to academia, but also help rural communities like Kgobokwane village. Moreover, its findings may assist government officials and policymakers in making informed decisions to combat social grant fraud. The paper is outlined as follows: social grants in rural areas of South Africa; social grant fraud; methods; results and discussion; and conclusion.

### Social Grants in Rural Areas of South Africa

In South Africa, SASSA serves as the largest safeguard against poverty and destitution while promoting social and financial inclusion (SASSA, 2020;2021). The Minister of Finance indicated in his 2022 budget speech that social grants support around 46% of South Africans, which amounts to 27.8 million social grant recipients (Godongwana, 2022). Brockerhoff (2013) maintains that the current level of poverty would have been considerably higher without social grants.

Kgobokwane village is situated in the Sekhukhune district, which falls under the administration of the Elias Motswaledi Local Municipality (EMLM). The Sekhukhune district is largely rural and has the highest percentage of poverty and unemployment in the country (EMLM Developmental Plan Report, 2020; 2021; Ntobeng, 2007). According to Satumba et al. (2017), social grants are the primary source of income in these provinces owing to a lack of employment opportunities. Social grants are paid monthly in cash at designated pay points (Downman, 2014). In the EMLM, the main social grants area are old-age grants, disability grants, war veteran grants, foster care grant, care dependency grants, and child support grants (CSGs). An estimated 55,693 social grant recipients in the EMLM rely on SASSA grants. Child support and old-age grants are the most common types of grants in this area (EMLM Developmental Plan Report, 2020; 2021).

SASSA reported that the Eastern Cape has the highest proportion of households receiving at least one type of grant, followed by Limpopo and the Free State (SASSA, 2020; 2021). It has been found that social grants have significantly mitigated poverty in the black population (Satumba et al., 2017). For example, child support and old-age grants notably contribute to poverty alleviation in rural areas (Kgawane-Swathe, 2017; Van der Berg et al., 2010). Lezekwa (2011) maintains that most poor people reside in rural provinces. Ngwenya (2016) adds that the black majority faces heightened levels of poverty. Consequently, social grants are a significant defense system against the triple challenge of inequality, unemployment, and poverty in especially rural areas (Kekana, et al., 2020). Moreover, social grants are well-targeted because they reach the poorest of the poor (Van der Berg et al., 2010).

Lately, residents have reported instances of fraud and corruption related to SASSA grants in the EMLM. The local radio station's regular fraud and corruption warnings has casted doubt on the effectiveness of the current social grant system (Moutse Community Radio station, 2021).

### **Social Grant Fraud**

The social grant system can incite criminal opportunities (Reddy & Sokomani, 2008). Since its inception, SASSA has battled with fraud (Mashigo, 2019). In 2021, it reported a total of 292 cases of fraud and corruption implicating employees of the South African Post Office, SASSA employees in Limpopo and the Eastern Cape, beneficiaries in Limpopo, security guards, cleaners, people who transacted outside South Africa, and prison inmates (SASSA, 2020; 2021). SASSA's CEO confirmed that law enforcement discovered that SASSA personnel colluded with criminal syndicates and various SASSA structures to defraud the system. These government officials were apprehended and charged with theft and fraud because they had not only earned a salary but also received social grants intended for the most disadvantaged members of society (Gondwe, 2022).

Social grant fraud has ranged from sophisticated, organized and grand-scale crimes to the lowest level of fraud by individual claimants. Although the individual gains from fraud are relatively small, the total is significant (Gottschalk & Gunnesdal, 2018). Despite several

deterrents such as the SASSA anti-corruption policy, social grant fraud and fraud in general still occur (Swanepoel, 2013). Social grant fraud is often motivated by greed, unemployment and poverty (Luthuli, 2020; Reddy & Sokomani, 2008; Tunley, 2010).

South African media have been reporting on social grant fraud in especially the three rural provinces of Limpopo, KwaZulu-Natal and the Eastern Cape for a considerable time (Luthuli, 2020). The Public Service Commission (PSC) reported that social grant fraud had been the most prevalent type of corruption between the 2017/18 and the 2020/21 financial years and accounted for 2 400 out of 3 653 reported cases (Seeletsa, 2020). According to SASSA, card fraud costed them \$2 904 025 (R50 million) annually. No less than \$1045449,00 (R18 million) was spent on investigations to recover stolen funds. A total of \$16 378 701 (R282 million) was lost to fraud in the past five years (Felix, 2020; Gerber, 2020).

While there have been multiple reports of social grant fraud in Kgobokwane, little has been documented by the media about SASSA fraud in rural areas, particularly in Kgobokwane. Thousands of fraud crimes go unreported every year (StatsSA, 2019/20). Several studies have found that the exact number of fraudulent activities is unknown because many people are unwilling to report fraud or victimization (Gottschalk & Gunnesdal, 2018; Shao et al., 2019). When crimes go unreported, scientific research on social grant fraud is unreliable. Despite its high prevalence in Kgobokwane, community members see little or no reason to report social grant fraud. For this reason, this paper seeks sustainable solutions to social grant fraud in Kgobokwane village. It also aims to educate, raise awareness, and empower victims of social grant fraud during their post-victimization journey.

### **Theoretical Framework**

White-collar crime and fraud encompass a broad spectrum of illicit activities such as commercial, financial, economic, and corporate crimes. These offences are motivated by financial gain. The effect of white-collar crime is felt in all areas of society, from the private sector to the highest levels of government (Geldenhuis, 2020; IPSFF, 2020). Despite its widespread occurrence, the motivations behind and causes of white-collar crime are not fully understood (Geldenhuis, 2020). Rational choice theory and routine activity theory underpin the findings of this paper.

### **Rational choice theory**

Rational choice theory posits that individuals involved in criminal activities always weigh up the pros and cons, the advantages and disadvantages. If the advantages outweigh the disadvantages, they are more likely to engage in criminal behavior (Newburn, 2017; Rorie, 2019; Teasdale & Bradley-Engen, 2017). This theory acknowledges opportunity and rationality as important causes and components of crime. Rationality involves determining the options for meeting a need, as well as the expected benefits and costs of actions (Williams & McShane, 2014).

According to the PricewaterhouseCoopers (PwC) Global Economic Crime and Fraud Survey 2018, opportunity and rationality are two key factors in fraudulent cases. Fraudulent activity typically starts with a sense of pressure, followed by the emergence of an opportunity, which ultimately leads to action. The survey suggests that fraud results from the interplay between human choice and system failure. Additionally, individuals who commit fraud often plan their actions and look for ways to justify them (PwC Report, 2018). The decision to commit a crime involves multiple choices influenced by various social and psychological factors, collectively referred to as "criminal motivations." These motivations can predispose individuals to criminal behavior to different extents (Peacock, 2020). Rational choice theory recognizes opportunity and rationality as key components in criminal behavior (Williams & McShane, 2014). According to this theory, humans are selfish and view their happiness as the highest moral purpose of rational existence (Gottschalk, 2017). Because the punishment for white-collar crimes is often mild and unchallenging, they are ineffective as deterrents. Hagan and Daigle (2014) argue that since people are rational decision-makers, they are likely to refrain from crime when its potential disadvantages outweigh its potential advantages.

### **Routine activity theory**

Framed in 1979, routine activity theory (RAT) is associated with and championed by Cohen and Felson (Gerber & Jensen, 2007; Newburn, 2017; Williams & McShane, 2014). This theory states that three elements are necessary for the commission of a crime: a motivated offender, a suitable target, and the absence of a capable guardian (Newburn, 2017).

#### ***Motivated offender***

A motivated offender is someone who has the proclivity as well as the ability to commit a crime (Chamard, 2010). For a crime to occur, a motivated offender must be in a situation when or a location where a suitable target and no capable guardian preventing the interaction are present (Chamard, 2010; Peacock, 2020).

### *Suitable target*

For a crime to take place, an attractive target must be within reach of a motivated offender. Consequently, the simple desire to commit a crime is deemed insufficient for a crime to occur (Teasdale & Bradley-Engen, 2017). A suitable target can be either a person or an object (Lilly et al., 2019, p. 618). Chamard (2010) argues that the characteristics of targets make them attractive to likely offenders. The term “suitable target” includes both persons and property (Chamard, 2010; Lilly et al., 2019; Peacock, 2020).

### *Absence of a capable guardian*

Felson and Cohen define a guardian as anyone whose presence or perceived actions can prevent a crime from occurring (Peacock, 2020). They use the term "capable guardians" rather than the term "police" to encompass not only law enforcement but also any means of protecting a target. Family, friends and colleagues can also act as effective guardians. Guardianship is not limited to humans; non-human objects such as dogs, security cameras and strict security protocols, can also act as guardians (Chamard, 2010; Lilly et al., 2019).

It has been suggested that the routine activity theory does not address what drives individuals to commit crimes. However, the focus is not on explaining criminal motivations but rather on predicting situations that may lead to criminal tendencies turning into actions (Peacock, 2020). Routine activity theory proposes that in any scenario where a crime might occur, the decision to offend is shaped by how easy or difficult it would be to fulfil the offender's desire for gratification (Lilly et al., 2019).

The fact that SASSA recipients (especially those receiving child support, old-age and disability grants) are most frequently targeted implies that their dependence on state assistance renders them more vulnerable (Letsatsi, 2021). Furthermore, SASSA maintains that the recipients of three types of grants, namely child support grants (CSGs), old-age grants and disability grants, are targeted most because they are mothers, the elderly and people with disabilities (Seeletsa, 2020). The perpetrators commit crimes in the absence of a capable guardian. These factors, combined with rationality, make social grant recipients easy targets.

## **Methods**

The participants of the study included five females and three males between the ages of 19 and 78 living in Kgobokwane village. They were interviewed over a period of two weeks, from 23 December 2022 to 7 January 2023. One interview was conducted by telephone in English; the rest were conducted in Sepedi, the language spoken in Kgobokwane village and the first author's native language. Most participants receive an old-age grant (n=4); the rest receive Social Relief of Distress (SRD) grants (n=2), a disability grant (n=1), and a child support grant (n=1). All participants were black and spoke Sepedi, except for one who spoke Sesotho. All participants were victims of social grant fraud between 2020 and 2023.

The inquiry was qualitative because data was described and understood from the participants' perspective (Fouché, 2021). In qualitative research, a sample size of between 6 and 200 participants is recommended (Tracy, 2020). Although the researcher hoped to get between 10 and 15 participants, only eight could be identified and interviewed because of the small population of Kgobokwane village. Data collection continued until no new information emerged. A phenomenological research design was adopted seeing that similar people who had experienced the same phenomenon were studied (Creswell & Poth, 2018). Since purposive non-probability sampling was preferred, it was impossible to predict or ensure that each element of the population is represented in the sample (Leedy & Ormrod, 2021). Snowball sampling means that a researcher starts by collecting data from a handful of participants who recommend other possible participants (Babbie, 2021; Kumar, 2019; Tracy, 2020). The first participant, who was identified by word of mouth, helped to identify other possible participants. Eventually, a total of eight victims participated in the study.

The interviews were conducted according to an interview schedule consisting of 28 questions divided into three sections. Each interview lasted between 45 and 60 minutes. Seven participants were interviewed at home. Appointments were made to visit them. One participant was interviewed over the telephone. The data was collected during face-to-face interviews with eight victims of social grant fraud living in Kgobokwane village. One-on-one interviews allowed for mutual trust between the interviewer and interviewees (Geyer, 2021; Kumar, 2019). The data was recorded on the first author's phone and then translated from Sepedi into English and transcribed.

To measure the validity and reliability of the data, a pilot study was conducted with two participants, one male and one female. The data collection tool (the interview schedule) was then modified and the data from that was used in the main study. The researchers enhanced the data by keeping a journal and documenting the process so that the reader could understand why certain decisions were made.

The raw data was transcribed and thematically analyzed to interpret the empirical findings (Braun & Clarke, 2006). The process involved five stages: i) transcribing the data; ii) familiarization with the data; iii) generating themes and iv) developing them; and v) defining and naming themes. Additionally, the College of Law's Ethics Committee approved the research and followed all guidelines set by the University of South Africa (UNISA). Participants signed an informed consent form after they had been briefed on the study's purpose. Participation was entirely voluntary, and participants' privacy was protected by anonymizing all identifiable information.



## Results and Discussion

The participants were all defrauded between 2020 and 2023. The fraud happened in malls, at the victims' homes or in their neighborhoods. Recipients of pensions, child support or disability grants are most vulnerable to social grant fraud (Letsatsi, 2021; Seeletsa, 2020). The different types of fraud taking place in the area include ATM fraud, fraud by family members, online or investment fraud, and pension fraud. Relatives, strangers or acquaintances deceived the victims and abused the trust put in them. The participants indicated that besides the financial loss they had suffered, they felt embarrassed, blamed themselves, experienced various health, emotional and psychological problems, and, in one instance, incurred debt.

The following themes drawn from the sub-themes based on participants' experiences inform the victim-centered solutions proposed in this paper. These include the risk factors that increase victimization, the role of the community, culture and language, and barriers to reporting fraud.

### Risk factors that increase victimization

The participants cited various reasons for being targeted and named the factors that increased their susceptibility to fraud. These include age-related vulnerabilities, family exploitation, poverty and financial illiteracy, opportunistic victimization, and deception.

Elderly participants such as Emma and Bogale, believed that their age made them more susceptible to fraud. Their belief aligns with research indicating that older individuals are often more vulnerable to victimization because of their physical frailty, isolation, and limited income. Moreover, Emma's experience with her granddaughter highlights the fact that family members can exploit their emotional ties with an aged person and the latter's vulnerability to victimize him or her repeatedly.

“Yes. My granddaughter takes advantage of me because I am old, and I have defended her for a long time because I thought she was being mistreated. It is 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), an old-age grant receiver)

“Like I am saying, I have 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.” (Bogale (64), an old-age grant receiver)

Abuse of the elderly is significantly underreported. Approximately 11% of the elderly population is expected to experience some form of abuse, often at the hands of family members (Price, 2022). Delport (2013) asserts that because aged persons have a limited income, even the smallest amount of money stolen from them can have a significant impact on their financial situation. Moreover, poor physical health contributes to their vulnerability (Delport, 2013; Fan & Yu, 2021). Button et al. (2009) assert that old people make up a high proportion of fraud victims. Bogale was defrauded by someone convincing and persistent.

Research indicates that an offender identifies a potential victim and approaches him or her directly (Benson & Simpson, 2009; Rahman et al., 2020).

According to Tshepiso, SASSA recipients are most vulnerable to fraud schemes because they are poor and financially illiterate.

I think this person targets SASSA people because we are poor and uneducated. So, yes, he came to the queue because he knew we received the SASSA grant. (Tshepiso (33), receiver of a child support grant).

Notably, a sizable proportion of the adult population in South Africa may not be adequately prepared to make significant monetary decisions. Financial literacy was found to be 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). As a result, limited financial literacy may explain why most people in rural areas are still vulnerable to fraud.

Lucas commented that anyone can be defrauded, which implies that fraudsters are opportunistic and target anyone they deem vulnerable, which is consistent with routine activity theory. Peter was unsuspecting because his fraudster appeared "normal". Fraudsters pretend to be trustworthy and deceive their victims by their appearance and behavior.

I think it could have happened to anyone, they were waiting at 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), receiver of an old-age grant).

Eish, there I do not know, because I did not suspect or see anyone. I just saw normal people. (Peter (21), receiver of an SRD grant).

The above experiences are in line with the rational choice and routine activity theories discussed earlier. Factors such as age, poverty, a lack of guardianship, and a limited education often intersect and increase people's susceptibility to fraud. This shows that multiple risk factors compound their vulnerability.

### **The role of the community**

The following section details the victims' experiences of their community and elaborates on the way in which victims were assisted after they had been victimized. While one participant incurred debt to buy food, most victims reported that their neighbors only sympathized with them.

No, I only told my front and back neighbors. People here laugh at each other, but my neighbors could only sympathize. I did not want people to know because they would gossip about me. (Emma (78), receiver of an old-age grant)

Many people heard about what happened to me and came to visit to sympathize with me, but I am even smarter now and aware of people around me at the road or the mall. (William (68), receiver of an old-age grant)

Although most people here don't interfere in other people's business, my neighbors came to check up on me, especially because of my condition. Most people spend several days with me. (Sophie (46), receiver of a disability grant)

Ah, when I told the man who sells fruit and vegetables my story, he didn't hesitate, he gave me some vegetables and said I could pay when I got paid. That's how we live around here. The community is nice, and we live in poverty together, so people understand. (Bogale (64), receiver of an old-age grant)

Nothing, my sister. The councilor <sup>1</sup>(ward councilor) and his people wrote down the names of everyone who lived in shacks and said they would give us food parcels, but where? We got them once, after months of waiting. Some people even did not receive them. (Tshepiso (33), receiver of a child support grant)

A community is defined as a setting in which individuals work and live in close geographic proximity and share access to resources (Harrington et al., 2019). The lives of friends, families and community members who have tried to find a solution to social grant fraud have been disrupted (IPSFF, 2020). According to Dinisman and Moroz (2017), relatives and friends often struggle to cope after an incident because they are concerned about the victim's safety and feel vulnerable themselves. Whereas Emma feared gossipmongers and kept quiet about her misfortune, William, Sophie, Bogale, and Tshepiso had a positive experience with their communities after their victimization. Their support consisted of sympathy, checking on each other and giving out food parcels. According to the seminal work of Janoff-Bulman (1985), victims of crime turn to others for support as a coping mechanism. As part of the coping process, victims try to make sense of their experiences and look for meaning and purpose in their victimization (Janoff-Bulman, 1985).

Crime affects not only the victims but also the community who must offer financial and/or emotional support (Dinisman & Moroz, 2017). "Community integration" is when crime brings together a group of people who would not have met otherwise. Neighbors sharing their experiences makes their neighborhood stronger (Payne, 2017).

---

<sup>1</sup>A ward councilor is elected to represent a specific geographic area within a municipality. Their main responsibilities include ensuring that the issues and needs of their ward are effectively communicated and addressed in council meetings. Additionally, they act as the voice of the residents they represent. (South African Local Government Association (SALGA), 2006).

## Culture and language

All participants in this study were black. Except for one Sesotho speaker, all of them speak Sepedi. Sepedi, also called Northern Sotho or Sesotho sa Leboa, is noted for its 25 dialects (Naicker, 2019). The language is rich in proverbs, myths and idiomatic expressions, and during interviews, participants used slang words like "yirer", "yah", "eish", "nje" and "dom". Slang is defined as a dynamic set of colloquial words or phrases used to reinforce social identity or group cohesion (Uwen & Mensah, 2022). It provides the standard language with new words and is commonly used in everyday conversation, especially within South African indigenous communities (Mojela, 2002). Slang, often considered informal language, is a context-specific jargon that is understood only by in-group members for meaning-making purposes (Tshidzumba, 2019; Uwen & Mensah, 2022). The participants used slang to express their emotions, tell their stories and communicate in their daily lives.

Idiomatic expressions are conventional phrases with metaphorical meanings, which are often referred to as "metaphorical idioms" (Naicker, 2019). Along with proverbs, they not only are valuable sources of indigenous knowledge, but also guide individuals, instill pride in them, and establish their cultural identity. Passed down orally, idioms are more flexible and adaptable than proverbs, which are more fixed in form (Mvanyashe, 2019). They continue to evolve and reflect the changing contexts in which they are used. Emma used the following idiom:

Bare ka Sepedi (they say in Sepedi): "O hlagolela leokana, lere gogola lego hlabe. (Emma (78), receiver of an old-age grant)

The idiom "O hlagolela leokana, lere gogola lego hlabe" translates to you plant a thorn and once the bush is fully grown, it pricks you. It signifies that the child you have nurtured can turn against you. The idiom expresses the pain her granddaughter had caused Emma. She had raised her in the hope of being cared for in return. In the end, her granddaughter not only neglected her, but also exploited her financially. As a poignant expression of traditional values in language, this idiom illustrates the complexities of relationships.

William used the following idiomatic expression:

"Leshilo o leitia mahlo, wale itia marago ole tsoshitse/ goba wale phazamisha." (William (68), a receiver of an old-age grant)

*Leshilo* (a foolish person), *o leitia* (you beat/ whip them), *mahlo* (their eyes), *wale* (because if you), *itia* (beat/whip their), *marago* (bum/back), *wale tsosha /phazamisha* (you wake it or them). The idiom suggests that when one deals with a foolish person, one should not hit them on the back, as this might awaken the fool, but rather target his or her eyes to metaphorically close them to this person's own foolishness. The young boys who defrauded William served as a wake-up call, making him wiser and more aware of such scams. The

painful experience of losing his money has enlightened him. He realized the importance of awareness and strategic thinking to confront foolishness.

### **Barriers to reporting**

Only one participant reported her victimization to the police. The rest had a variety of reasons for not reporting their crimes. Several factors contribute to their reluctance to report crimes, including apathy, distrust in the criminal justice system, the tendency to blame victims, and the perception that the crime is insignificant and does not warrant action.

The police told me to go to small claims court and file a civil lawsuit. They said I must fill out a certain form, and if the person is not from this area (Kgobokwane), then I must go file the form at 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 help me find him. Also, they said that because it was an agreement, there was not much they could do. (Bonolo (21), receiver of an SRD grant)

Studies show that if fraud cases are not taken seriously or if no arrests are made, public trust in law enforcement declines, which leads to decreased reporting (IPSFF, 2020). Victims are often unsure where to report fraud and being sent from pillar to post, as Bonolo was, discourages them even more. Confusion and police apathy contribute to low reporting rates (Button et al, 2009).

The participants cited several reasons for not reporting fraud incidents. Cost and distance were key issues. Peter concluded that travelling to the far-off police station was not worth the expense. A lack of motivation was another reason. William, Sophie and Tshepiso believed that reporting it would serve no purpose. Lucas admitted that he was simply too lazy to do it. Bogale believed the small amount he had lost did not justify the effort. Family ties were a concern for Emma, who feared her granddaughter's arrest would leave her great-grandchild without a caregiver. Research confirms these reasons. Scholars note that fraud is often underreported owing to shame, insignificant financial losses, distrust in law enforcement, and the ineffectiveness of police investigations (Cross & Lee, 2022; Button & Cross, 2017; Mawby, 2020; Rahman et al., 2020; Rorie, 2020). Additionally, the criminal justice system's leniency towards fraudsters discourages victims from reporting social grant fraud (Bar-Lev, 2022; Roberts & Gordon, 2022).

### **Victim-centered solutions for social grant fraud**

The following recommends a victim-centered approach to support victims of social grant fraud. These recommendations focus on empowering victims, providing education and fostering awareness to prevent future victimization. The primary goal is to offer practical advice and improve victims' quality of life. These recommendations encompass aspects of empowerment, awareness, and education.

## **Awareness**

The first component is awareness. First, victims need to be informed. Awareness is followed by empowerment, which they can either initiate themselves or receive from others. After they have been empowered, they can be educated further. This order can be reversed. Hence, the first step is to ensure victims understand the importance of being cautious about trusting others with their money.

### ***Deception and trust***

The findings indicated that all participants experienced deception and abuse of their trust. Their experience supports the notion that deception is often employed for financial gain. It emphasizes that grant receivers should be cautious about accepting help from strangers and that they should not trust others with their money. Increasing public awareness of crime risks and enhancing victim protection can mitigate traditional white-collar crimes (Benson & Simpson, 2009). Criminals' charm and persuasion convince their victims to act quickly so that they do not lose money. The saying "if it sounds too good to be true, it probably is" serves as a warning. Therefore, individuals must be vigilant to avoid becoming the target of fraud (Financial Intelligence Centre (FIC), 2018).

### ***Exposure through radio***

Radio is a powerful medium to raise awareness, particularly in rural areas where many people rely on radio for news and information. The Moutse Community Radio Station MCRS promotes cultural and social values in Kgobokwane by sharing information and hosting discussion forums (SRN Media, 2020). To address grant fraud, a public awareness document has been released outlining strategies to avoid falling victim to crime. This document raises awareness about fraudulent activities to curb financial system abuse in South Africa (FIC, 2018). It highlights the risks of posting personal information on social networking sites (Button et al., 2009). Additionally, banks and the South African Banking Risk Information Centre (SABRIC) regularly provide customers with tips to avoid fraud and safeguard their finances (Nedbank, 2023; SABRIC, 2023).

## **Empowerment**

The second component focuses on methods to empower victims or enable them to take charge of their empowerment.

### ***Catharsis theory***

Victims endure psychological, physical, mental, and emotional trauma (IPSFF, 2020). Expressing intense feelings of fear, anger, stress, and trauma can alleviate aggression according to catharsis theory (Cherry, 2023; Olsen, 2021). Consequently, victims are encouraged to share their experiences to facilitate emotional release. Criminal victimization significantly affects people physically, emotionally and financially and results in a range of post-victimization needs such as practical assistance, non-judgmental understanding,

acknowledgment of trauma, emotional support, and access to community resources (Nel, 2020). According to Janoff-Bulman (1985), victims often seek the support of family and friends, which is essential for their recovery. Price (2022) maintains that a strong support system of loved ones can help victims overcome their challenges and cope with their trauma.

### *Farming*

Research indicates that many households in South Africa remain food insecure (SASSA Annual Report, 2021/22). Households in rural areas heavily depend on social grants because of persistent poverty and unemployment (SASSA Annual Report, 2020/21; Statistics SA, 2022). Participants indicated that they used their social grants to purchase basic food items and other essentials. Given the high levels of poverty and unemployment, and rising food prices, it is suggested that crime victims explore vegetable farming. They could cultivate fast-growing vegetables that require minimal water and spend the money they would have used to buy vegetables to meet other needs. Some people grow only maize in their backyards. To also plant vegetables and sell the surplus could be beneficial. The Kgobokwane village is characterized by extensive agricultural land (EMLM, 2021).

A study on cash transfers for sustainable rural livelihoods shows that in Malawi, the recipients of social cash transfers, akin to South Africa's social grants, often invest in farming (Hajdu et al., 2020). Similarly, in Zambia, beneficiaries of the Child Grant Program engage in livestock and poultry farming. This suggests that victims could be encouraged to pursue agriculture or other economic activities that fit within what they already know what to do.

Furthermore, research shows that social grants are widely distributed within households, with the number of dependents significantly exceeding grant recipients (Khosa & Kaseke, 2017; Masilela et al., 2020; Rossouw, 2017). Dependents, including spouses, children, grandchildren, and great-grandchildren, could assist with farming and selling produce after school or during weekends. Teaching grandchildren responsibility and sustainability through farming could foster future self-employment opportunities. Many participants were female farmers. They could educate their children about farming and encourage them to take agriculture classes in school.

### *Entrepreneurship*

Entrepreneurship offers victims, their families, and communities a pathway to empowerment. The abovementioned study on cash transfers for sustainable rural livelihoods found that between 13 and 19% of households invested their child support grant (CSG) income in new livelihood activities such as launching informal enterprises or seeking employment outside their villages. To empower participants, it is suggested that social grant recipients consider starting small such as buying sweets or cigarettes for resale in their communities, to build capital. Social grant recipients in the Eastern Cape have used their grants to sell chickens, geese, ducks, and pigs, and to contribute to the local economy (Hajdu et al., 2020).

## Education

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

### *Skill and financial literacy*

Debates about social grants promoting laziness have been discredited because many recipients wish to enhance their skills and their education (Dawson & Fouksman, 2020; Sinyolo et al., 2016). Research indicates that social grants encourage job searches and reduce poverty (Bassier et al., 2021). Social grant beneficiaries seek employment and skill development. To facilitate job searches, it is recommended that victims be empowered through programs such as Adult Basic Education and Training (ABET), established in 2000 to improve adult learners' education and skills (Sefoka & Odeku, 2020). Currently, some 4.4 million adult South Africans are illiterate, highlighting the need to empower the working-age population (Khuluvhe, 2021). Many of them live in Limpopo and the Eastern Cape.

Despite its pitfalls, social media can have positive effects such as increased social support and opportunities for self-expression (Wilson & Stock, 2021). Victims can leverage social media to generate income on platforms such as YouTube, Facebook, and Instagram. Research shows that social grants help individuals achieve their goals by alleviating financial hardship and enabling entrepreneurial ventures.

The study shows that although social media and technology can be beneficial, younger individuals are particularly susceptible to fraud victimization owing to their increased social interaction (Gerber & Jensen, 2007). Although technology can improve users' lives, it also presents opportunities for criminals (FIC, 2018). Two participants admitted that they were involved in online investment schemes without conducting proper research. Social grant beneficiaries ought to be wary of offers often labeled as "opportunities of a lifetime" and promising double-digit returns (SABRIC, 2023).

Moreover, the national government prioritizes better living conditions by providing basic services, which include creating sustainable jobs, alleviating poverty, and transferring relevant skills through effective government programs (EMLM, 2021). Financial literacy, which encompasses money management skills, could be a crucial component of this initiative. Individuals are also encouraged to refrain from sharing their personal information unless they can verify the legitimacy of the requesting party. If they are in doubt, they are advised to refrain from answering questions and to end all contact (FIC, 2018).

## Conclusion

This paper underscored the pivotal role of social grants in South Africa. Regrettably, social grants have created opportunities for social grant fraud. By qualitatively examining the victimization of eight participants based in Kgobokwane village in Limpopo, victim-centered solutions for social grant fraud were proposed. The paper proposes informed decision-making to combat social grant fraud. Its recommendations, consisting of seven components, aim to



empower victims, promote education and awareness, and, ultimately, minimize future victimization. This study transcends the limitations of a small sample size by highlighting the valuable contributions of the participants who live in a small, marginalized community. Future research should prioritize a quantitative analysis of social grant fraud in South Africa and target the three provinces with the most social grant recipients.

## References

- Armstrong, P., Lekezwa, B., & Siebrits, K. (2008). Poverty in South Africa: A profile based on recent household surveys. *Matieland: Stellenbosch Economic Working Paper*, 4(8), 1-26.
- Babbie, E. R. (2021). *The practice of social research*. (15<sup>th</sup>ed.). Cengage AU.
- Bar-Lev, E. (2022). Main implications and reactions for the ponzi schemes ‘victims. *Journal of Public Administration, Finance & Law*, 11(24), 101-106.  
<https://doi.org/10.47743/jopaf1-2022-24-08>
- Bassier, I., Budlender, J., Zizzamia, R., Leibbrandt, M., & Ranchhod, V. (2021). Locked down and locked out: Repurposing social assistance as emergency relief to informal workers. *World Development*, 139, 105271.  
<https://doi.org/10.1016/j.worlddev.2020.105271>
- Bassier, I., Budlender, J., & Goldman, M. (2022). Social distress and (some) relief: Estimating the impact of pandemic job loss on poverty in South Africa (no. 2022/80). *WIDER Working Paper*. <https://doi.org/10.35188/UNU-WIDER/2022/211-9%0A>
- Benson, M. L., & Simpson, S. S. (2009). *White collar crime: An opportunity perspective*. Routledge. [https://doi.org/10.1007/978-0-387-09502-8\\_9](https://doi.org/10.1007/978-0-387-09502-8_9)
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101. <https://doi.org/10.1191/1478088706qp063oa>
- Brockerhoff, S. (2013). A review of the development of social security policy in South Africa. *Studies in Poverty and Inequality Institute*, Johannesburg.  
[http://spii.org.za/wp-content/uploads/2014/01/Working-Paper-6\\_Social-Security-policy-review.pdf](http://spii.org.za/wp-content/uploads/2014/01/Working-Paper-6_Social-Security-policy-review.pdf)
- Button, M., & Cross, C. (2017). *Cyber frauds, scams, and their victims*. Taylor & Francis.  
<https://doi.org/10.4324/9781315679877>
- Button, M., Lewis, C., & Tapley, J. (2009). *Fraud typologies and the victims of fraud: Literature review*. National Fraud Authority.  
<https://researchportal.port.ac.uk/en/publications/fraud-typologies-and-the-victims-of-fraud-literature-review>
- Chamard, S. (2010). Routine activities. In E. McLaughlin & T. Newburn (Eds.), *The Sage handbook of criminological theory* (pp. 210-224). Sage Publications.  
<https://doi.org/10.4135/9781446200926.n12>
- Cherry, K. (2023). *Catharsis in psychology*. Verywellmind.  
<https://www.verywellmind.com/what-is-catharsis-2794968>
- Cohen, L. E., & Felson, M. (1979). Social change and crime rate trends: A routine activity approach. *American Sociological Review*, 44(August), 588–608.  
<https://doi.org/10.2307/2094589>
- Creswell, J., & Poth, C. (2018). *Qualitative inquiry & research design* (4<sup>th</sup> ed.). Sage Publications.
- Cross, C., & Lee, M. (2022). Exploring fear of crime for those targeted by romance fraud. *Victims & Offenders*, 17(5), 735-755.  
<https://doi.org/10.1080/15564886.2021.2018080>

- Dawson, H. J., & Fouksman, E. (2020). Labor, laziness, and distribution: Work imaginaries among the South African unemployed. *Africa*, 90(2), 229-251. <https://doi.org/10.1017/S0001972019001037>
- Delany, A., Jehoma, S., & Lake, L. (eds). (2016). *South African child gauge 2016. children and social assistance*. Children's Institute, University of Cape Town.
- Delpont, R. (2013). Victimization of the elderly. In R. Peacock (ed.), *Victimology in South Africa* (pp. 161-169). Van Schaik.
- Dinisman, T., & Moroz, A. (2017). Understanding victims of crime. *Victim Support*. <https://doi.org/10.13140/RG.2.2.17335.73124>
- Downmian, C. S. (2014). *Investigating social grant payment methods for old age grant recipients in the Western Cape* [Unpublished doctoral dissertation]. Stellenbosch University.
- Dubihlela, J., & Dubihlela, D. (2014). Social grants impact on poverty among the female headed households in South Africa: A case analysis. *Mediterranean Journal of Social Sciences*, 5(8), 160–167. <https://doi.org/10.5901/mjss.2014.v5n8p160>
- Elias Motswaledi Local municipality (EMLM). (2021). *Approved Integrated Development Plan for 2020-2021 Financial Year*. Elias Motswaledi Local Municipality. <https://www.eliasmotswaledi.gov.za/sstaff/pages/sites/emlm/documents/idp/2020-2021%20APPROVED%20%20INTEGRATED%20DEVELOPMENT%20PLAN27.pdf>
- Fan, J. X., & Yu, Z. (2021). Understanding aging and consumer fraud victimization in the Chinese context: A two-stage conceptual approach. *Journal of Elder Abuse & Neglect*, 33(3), 230-247. <https://doi.org/10.1080/08946566.2021.1937428>
- Felson, M., & Cohen, L.E. (1980). Human ecology and crime: A routine activity approach. *Human Ecology*, 8, 389–406. <https://doi.org/10.1007/BF01561001>
- Felix, J. (2020, July 15). 72 people arrested as SASSA card related fraud soars. *News24*. 2022 <https://www.news24.com/News24/72-people-arrested-as-sassa-card-related-fraud-soars-20201019>
- Financial Intelligence Centre (FIC). (2018, August 2021). *Scams and typologies-public awareness report*. Financial Intelligence Centre. [https://www.fic.gov.za/wp-content/uploads/2023/09/2018.12-SA-Scams-Typologies\\_Public-Awareness.pdf](https://www.fic.gov.za/wp-content/uploads/2023/09/2018.12-SA-Scams-Typologies_Public-Awareness.pdf)
- Fouché, C. B. (2021). Introduction to the research process. In C. B. Fouché, H. Strydom & W. J. H. Roestenburg (Eds.), *Research at grassroots* (5<sup>th</sup> ed.). Van Schaik.
- Geldenhuis, K. (2020, August). White-collar crime is affecting everyone. In *Servamus: Community-based Safety and Security Magazine*, 113(8). <https://www.studocu.com/en-za/document/university-of-johannesburg/criminal-law/geldenhuis-2020-servamus-the-white-collar-criminal/107221922>
- Gerber, J., & Jensen, E. R. (Eds). (2007). *Encyclopedia of white-collar crime*. Greenwood Publishing Group. <https://doi.org/10.5040/9798216991779>
- Gerber, J. (2020, September 25). SASSA loses R282 million to fraud over the past 5 years. *News24*. <https://www.news24.com/News24/sassa-loses-r282-million-to-fraud-over-the-past-5-years-20200925>
- Geyer, L.S. (2021). Interview as a data collection method. In C. B. Fouché, H. Strydom, & W. J. H. Roestenburg (Eds.), *Research at grassroots* (5<sup>th</sup> ed.). Van Schaik.

- Godongwana, E. (2022, February 23). South African budget speech. National Treasury. <https://www.gov.za/news/speeches/minister-enoch-godongwana-2022-budget-speech-23-feb-2022?msclkid=91c144dacfa011ecb42865b5cf188d1a>
- Gondwe, M. (2022, April). *Public servants who stole social grants must be charged*. Politicsweb. <https://www.politicsweb.co.za/politics/public-servants-who-stole-social-grants-must-be-ch?msclkid=ff26c59acf9e11ec95a15bd2f055a275>
- Gottschalk, P. (2017). *Understanding white-collar crime: A convenient perspective*. CRC Press. <https://doi.org/10.1007/978-3-319-55935-3>
- Gottschalk, P., & Gunnesdal, L. (2018). *White-collar crime in the shadow economy: Lack of detection, investigation and conviction compared to social security fraud*. Springer Nature. <https://doi.org/10.1007/978-3-319-75292-1>
- Hagan, F. E., & Daigle, L.E. (2014). *Introduction to criminology: Theories, methods, and criminal behaviour*. Sage Publications.
- Hajdu, F., Granlund, S., Neves, D., Hochfeld, T., Amuakwa-Mensah, F., & Sandström, E. (2020). Cash transfers for sustainable rural livelihoods? Examining the long-term productive effects of the child-support grant in South Africa. *World Development Perspectives*, 19 (September), 100227. <https://doi.org/10.1016/j.wdp.2020.100227>
- Harrington, C., Erete, S., & Piper, A. M. (2019). Deconstructing community-based collaborative design: Towards more equitable participatory design engagements. *Proceedings of the ACM on Human-Computer Interaction*, 3(CSCW), 1-25. <https://doi.org/10.1145/3359318>
- Hope for Limpopo. (2022, December 06). Hope for Limpopo. <http://www.hopeforlimpopo.org/aboutus/limpopoprovince/>
- International Public Sector Fraud Forum (IPSFF). (2020, July 17). *Guide to understanding the total impact of fraud*. [https://assets.publishing.service.gov.uk/media/5e4bedb986650c10e5a91d89/2377\\_The\\_Impact\\_of\\_Fraud\\_AW\\_4.pdf](https://assets.publishing.service.gov.uk/media/5e4bedb986650c10e5a91d89/2377_The_Impact_of_Fraud_AW_4.pdf)
- Janoff-Bulman, R. (1985). The aftermath of victimization: Rebuilding shattered assumptions. In C. Figley (Ed.), *Trauma and its wake* (pp. 15-35). Routledge.
- Kaseke, E. (2010). The role of social security in South Africa. *International Social Work*, 53(2), 159–168. <https://doi.org/10.1177/0020872809355394>
- Kekana, M. J., Mbhenyane, X. G., & Mabapa, N. S. (2020). Impact of the child support grant on the diet and nutritional status of children under 5 years old in Mogalakwena Municipality, Limpopo Province, South Africa. *South African Journal of Child Health*, 14(1), 15-19. [https://scielo.org.za/scielo.php?script=sci\\_arttext&pid=S1999-76712020000100006](https://scielo.org.za/scielo.php?script=sci_arttext&pid=S1999-76712020000100006)
- Kgawane-Swathe, T.E. (2017). Examining the contribution of child support grant towards the alleviation of poverty: A case of South African social security agency, Masodi Village, Limpopo Province, South Africa, [Doctoral dissertation]. University of Limpopo, South Africa.
- Khosa, P., & Kaseke, E. (2017). The utilization of the child support grant by caregivers: The case of Ba-Phalaborwa municipality in Limpopo Province. *Social Work*, 53(3), 356-367. <https://doi.org/10.15270/53-3-575>

- Khuluvhe, M. (2021). *Adult illiteracy in South Africa*. South African Department of Higher Education and Training. Pretoria.  
[https://www.dhet.gov.za/Planning%20Monitoring%20and%20Evaluation%20Coordination/Fact%20Sheet%20-%20Adult%20illiteracy%20in%20South%20Africa\\_March%202022.pdf](https://www.dhet.gov.za/Planning%20Monitoring%20and%20Evaluation%20Coordination/Fact%20Sheet%20-%20Adult%20illiteracy%20in%20South%20Africa_March%202022.pdf)
- Kumar, R. (2019). *Research methodology: A step-by-step guide for beginners*. (5<sup>th</sup> ed.). Sage Publications.
- Leedy, P. D., & Ormrod, J. E. (2021). *Practical research: Planning and design* (12<sup>th</sup> ed.). Pearson.
- Letsatsi, P. (2021, June 5). *SASSA scams: Recipient warned against card scams* [Video]. eNCA YouTube. <https://www.youtube.com/watch?v=NcxUTHEbmWI>
- Lezekwa, B. I. (2011). *The impact of social grants as anti-poverty policy instruments in South Africa: An analysis using household theory to determine intra-household allocation of unearned income* [Unpublished doctoral dissertation]. University of Stellenbosch.
- Lilly, J. R., Cullen, F. T., & Ball, R. A. (2019). *Criminological theory: Context and consequences*. Sage Publications.
- Luthuli, M. S. (2020). The impact of weak disability grant policy mechanisms on the rights of beneficiaries and employee morale. *GIS Business*, 15(5), 433–452.  
<https://www.gisbusiness.org/index.php/gis/article/view/20082>
- Mackett, O. (2020). Social grants as a tool for poverty reduction in South Africa? A longitudinal analysis using the NIDS survey. *African Studies Quarterly*, 19(1).
- Mashigo, P. (2019). South Africa's social security systems and the electronic payment methods: An analysis of the views and experiences of the recipient of social grants in the Mabopane Township. *Journal of Public Administration*, 4(54), 512-531.
- Masilela, B., Pangala, J., & Van Vuuren, J. (2020). Investigating the entrepreneurial intentions of social grant recipients in the cities of Johannesburg and Tshwane. *South African Journal of Business Management*, 51(1), a1716.  
<https://doi.org/10.4102/sajbm.v51i1.1716>
- Mawby, R. (2020). Coronavirus, crime, and policing: Thoughts on the implications of the lockdown rollercoaster. *European Law Enforcement Research Bulletin*, 20 (Autumn), 13-31.
- Mojela, V. M. (2002). The cause of urban slang and its effect on the development of the Northern Sotho lexicon. *Lexikos* 12 (October), 201-210. <https://doi.org/10.5788/12-0-769>
- Moutse Community Radio Station (MCRS). (2021). *News Bulletins*. Aired February 2021.
- Mvanyashe, A. (2019). IsiXhosa proverbs and idioms as a reflection of indigenous knowledge systems and an education tool. *Southern African Journal for Folklore Studies*, 29(2), 1-14. <https://doi.org/10.25159/1016-8427/5615>
- Naicker, S. (2019). An analysis of Northern Sotho idioms concerning conceptual metaphor theory. *Language Matters*, 50(1), 115-136.  
<https://doi.org/10.1080/10228195.2018.1539118>

- Nedbank. (2023, May 6). *ATM fraud*.  
<https://www.nedbank.co.za/content/nedbank/desktop/gt/en/aboutus/legal/fraud-awareness/atm-fraud.html>
- Nel, A. J., Van Wyk, H. (2020). Victim empowerment. In R. Peacock (Ed.), *Victimology in Africa* (3<sup>rd</sup> ed.) (pp. 77-94). Van Schaik.
- Newburn, T. (2017). *Criminology* (3<sup>rd</sup> ed.). Routledge.  
<https://doi.org/10.4324/9781315629513>
- Ngcamu, B., & Mantzaris, E. (2021). The effects of Covid-19 on vulnerable groups: A reflection on South African informal urban settlements. *Africa's Public Service Delivery and Performance Review*, 9(1), a483.  
<https://doi.org/10.4102/apsdpr.v9i1.483>
- Ngwenya, T. N. (2016). *Delivery of social services through state-owned enterprises: The case of the South African Social Security Agency (SASSA) in Pietermaritzburg* [Unpublished doctoral dissertation]. University of KwaZulu-Natal.
- Ntobeng, N. A. (2007). *Rural energy systems and the rural development process: A case study from Limpopo province* [Unpublished doctoral dissertation]. University of South Africa.
- Olsen, P. (2021, May 6). *Catharsis in Psychology: Theory, examples & definition*. Study.com. <https://study.com/academy/lesson/catharsis-in-psychology-theory-examplesp-definition.html>
- Patel, L., Knijn, G. C. M., Gorman-Smith, D., Hochfeld, T., Isserow, M., Garthe, R., Chiba, J., Moodley, J., & Kgaphola, I. K. (2017). *Family contexts, child support grants and child well-being in South Africa*. The Centre for Social Development in Africa (Johannesburg).
- Payne, B. K. (2017). *White-collar crime: The essentials*. Sage Publications.
- Peacock, R. (2020). *Victimology in Africa* (3<sup>rd</sup> ed.). Van Schaik Publishers.
- Price, C. (2022). *The correlations of financial exploitation in senior adults over 65*. [Unpublished master's thesis]. Abilene Christian University.
- PricewaterhouseCoopers (PwC). (2018). *The dawn of proactivity: Countering threats from inside and out*. Global Economic Crime and Fraud Survey 2018 6th South African edition.
- Rahman, A., Azmi, R., & Mohd Yusof, R. (2020). Get-rich-quick scheme: Malaysian current legal development. *Journal of Financial Crime*, 28(1), 49-59.  
<https://doi.org/10.1108/JFC-05-2020-0097>
- Reddy, T., & Sokomani, P. (2008). Corruption and social grants in South Africa. (Monograph 154). *Institute for Security Studies*.
- Roberts, B., & Gordon, S. (2022, March 28). South Africans have low trust in their police: Here's why. *The Conversation*. <https://theconversation.com/south-africans-have-low-trust-in-their-police-heres-why-178821>
- Rorie, M. L. (2019). *The handbook of white-collar crime*. John Wiley & Sons.  
<https://doi.org/10.1002/9781118775004>
- Rossouw, J. (2017, February 16). Why Social Grants Matter in South Africa: They Support 33% of the Nation. *The conversation*. <https://theconversation.com/why-social-grants-matter-in-south-africa-they-support-33-of-the-nation-73087>



- Satumba, T., Bayat., A., & Mohammed, S. (2017). The Impacts of social grants on poverty reduction in South Africa. *Journal in Economics*, 1(8), 33-49.  
<https://www.semanticscholar.org/paper/The-Impact-of-Social-Grants-on-Poverty-Reduction-in-Satumba-Bayat/f5da57d0538c18ff40a5cdd87daac0da0d82dd01>
- Seeletsa, M. (2020, September 15). Social grant fraud records the highest number of alleged corruption cases – PSC (Public Service Commission) report. *The Citizen*.  
<https://www.citizen.co.za/news/south-africa/2358392/social-grant-fraud-records-highest-number-of-alleged-corruption-cases-psc-report/>
- Sefoka, I. M., & Odeku, K. S. (2020). Perspective on transformative educational interventions developed for empowerment and capacitation of learners in South Africa. *Journal of Educational and Social Research*, 10(6), 186-186.  
<https://doi.org/10.36941/jesr-2020-0119>
- Shao, J., Zhang, Q., Ren, Y., Li, X., & Lin, T. (2019). Why are older adults victims of Fraud? Current knowledge and prospects regarding older adults' vulnerability to fraud. *Journal of Elder Abuse & Neglect*, 31(3), 225–243.  
<https://doi.org/10.1080/08946566.2019.1625842>
- Sinyolo, S., Mudhara, M., & Wale, E. (2016). To what extent does dependence on social grants affect smallholder farmers' incentives to farm? Evidence from KwaZulu-Natal, South Africa. *African Journal of Agricultural and Resource Economics*, 11(2), 154-165.
- South African Banking Risk Information Centre (SABRIC). (2023, May 2). *ATM fraud*. SABRIC. <https://www.sabric.co.za/>
- South African Local Government Association (SALGA). (2006, October 1). *Councilor induction program: Handbook for municipal councilors*.
- South African Social Security Agency (SASSA). (2020/21, July 17). SASSA annual report. *South African government news*.
- South African Social Security Agency (SASSA). (2021/22, Apr 30). SASSA Annual Report. *South African government news*.  
<https://www.sassa.gov.za/annual%20reports/Documents/SASSA%20Annual%20Report%202020.PDF>
- South African Social Security Agency (SASSA). (2022/23, April 30). *SASSA annual performance plan*.  
[https://static.pmg.org.za/SASSA\\_202223\\_Annual\\_Performance\\_Plan.pdf](https://static.pmg.org.za/SASSA_202223_Annual_Performance_Plan.pdf)
- SRN Media. (2020, MM DD). *Moutse Community Radio Station*.
- Statistics South Africa (StatsSA). (2019/20, October 7). *Victim of Crime Survey*.  
<https://www.statssa.gov.za/publications/P0341/P03412019.pdf>
- Statistics South Africa (StatsSA). (2022, July 15). *Quarterly Labor Force Survey: Quarter 1*.  
<https://www.statssa.gov.za/publications/P0211/P02111stQuarter2022.pdf>
- Swanepoel, A. P. (2013). *A financial and moral perspective of the impact of economic crime on taxation* [Unpublished doctoral dissertation]. North-West University.
- Teasdale, B., & Bradley-Engen, M. S. (Eds.) (2017). *Preventing crime and violence*. Springer. <https://doi.org/10.1007/978-3-319-44124-5>
- Tracy, S. J. (2020). *Qualitative research methods: Collecting evidence, crafting analysis, communicating impact* (2nd ed.). John Wiley & Sons, Inc.

- Tshidzumba, N. A. (2019). Sharp sharp: Beyond slang to social cohesion among youth. *Gender and Behavior*, 17(1), 12330-12336.
- Tunley, M. (2010). Need, greed, or opportunity? An examination of who commits benefit fraud and why they do it. *Security Journal*, 24(4), 302–319. <https://doi.org/10.1057/sj.2010.5>
- Uwen, G. S., & Mensah, E. (2022). Tomorrow may not be yours: Military slang and jargon as linguistic performance in Nigeria. *Language Matters: Studies in the Languages of Southern Africa*, 53(3), 91-111. <https://doi.org/10.1080/10228195.2022.2122540>
- Van der Berg, S., Siebrits, F., & Lezekwa, B. (2010). Efficiency and equity effects of social grants in South Africa: Paper prepared for the financial and fiscal 55 commission. *Department of Economics and Bureau for Economic Research*. Stellenbosch: University of Stellenbosch. <https://doi.org/10.2139/ssrn.1727643>
- Van Wyk, A. (2020). *Financial Journalism as Watchdog and Educator: A case study of Tiso Blackstar's reporting on the Steinhoff corporate scandal from the 1st of January 2016 to the 6th of December 2017* [Unpublished doctoral dissertation]. Stellenbosch University.
- Wells, J. T. (2017). *Corporate fraud handbook: Prevention and detection* (5th ed.). John Wiley & Sons. <https://doi.org/10.1002/9781119351962>
- Williams III, F. P., & McShane, M. D. (2014). *Criminological Theory*. Pearson.
- Wilson, C., & Stock, J. (2021). 'Social media comes with good and bad sides, doesn't it?' A balancing act of the benefits and risks of social media use by young adults with long-term conditions. *Health*, 25(5), 515-534. <https://doi.org/10.1177/13634593211023130>