



Victim Narrative Accounts of Social Grant Fraud in Kgobokwane Village, Limpopo, South Africa

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Abstract

The South African Social Security Agency (SASSA) provides social grants to millions of vulnerable and impoverished people. Social grants are the government's response to poverty, as unemployment and poverty have been at their highest levels since 2008. Research indicates that social grants are common, especially in rural areas of the Eastern Cape and Limpopo provinces. This is because 60 per cent of households in the two provinces are poor, overcrowded, and therefore heavily reliant on social grants to survive. The study's delineation to Limpopo, South Africa, was thus motivated. A qualitative inquiry and phenomenological research design were used to explore social grant fraud in Kgobokwane village. Eight participants, who had experienced SASSA fraud, were interviewed. The findings revealed the most common type of SASSA fraud, the modus operandi involved in committing the fraud, the aftermath of the crime and the dire implications of victimisation. The paper seeks to assist disadvantaged communities, recipients of social grants, and policymakers in making informed decisions about social grant fraud.

Keywords: *Social Grant; Crime; Scams; Fraud; Rural Area; Victimisation*

Introduction

The South African Social Security Agency (SASSA) provides social grants to millions of vulnerable and impoverished people (SASSA Annual Report 2018/19). 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; Statistics SA, 2022). Thus, social grants are intended to help those who have low or no income (de vos Belgraver, 2015). Research indicates that social grants are common in South Africa, especially in rural areas of the Eastern Cape and Limpopo provinces. This is because 60 per cent of households in the two provinces are poor, overcrowded, and therefore heavily reliant on social grants to survive (Khosa & Kaseke, 2017; Masilela, Pangala & Van Vuuren, 2020; Rossouw, 2017).

While social grants are intended to alleviate poverty and unemployment, there has been an increase in the mistreatment and abuse of vulnerable grant recipients (de Vos Belgraver, 2015). Furthermore, fraud is frequently regarded as a victimless crime. Button and Cross (2017) refute the notion that fraud is a victimless crime. This is because victims of social grant fraud face more than just financial hardship. Victims suffer embarrassment, physical and mental trauma, psychological impact, and, in severe cases, suicide. As a result, social grants are more than just government funds; they play a key role in the lives of the poor (Button & Cross, 2017).

In terms of SASSA fraud and corruption in the Kgobokwane area, it is important to note that, even though the local radio station and community forums raise awareness about these crimes, they continue to go unreported. "Fraud" and "scams" are used interchangeably to describe deceptive money-making schemes (Button & Cross, 2017). Scams involving social grants continue to be an issue in the area. Victims see no reason to report their victimisation or lack the resources to travel to the nearest police station. This contributes to underreported crime (Maluleke, Mokwena, & Motsepa, 2016). According to Statistics South Africa (2019/20), the Victim of Crime (VoC) survey found that only 26% (364,000 victims) of an estimated 1.4 million fraud and scam victims reported the crime to authorities. Consequently, this implies that approximately 1,036 million victims did not report their victimisation.

Furthermore, limited scientific studies on social grant fraud in South Africa could be found. There is a lack of awareness and education about SASSA-related scams because a considerable proportion of these crimes go unreported. As a result, the paper seeks to assist disadvantaged communities, people who receive social grants, and policymakers in making informed decisions about social grant fraud. The following sections comprise the paper's structure: historical background of social grants; contextualisation of social grant fraud; methodology; findings and discussion; and conclusion.

Historical Background of Social Grants

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; Seekings, 2008). Social grants were implemented in response to rising poverty among White South Africans (Brockhoff, 2013; Davids, 2011; Goldblatt, 2014; Kekana, 2017). While other races faced discrimination and were purposefully excluded from the social system (Dubihlela & Dubihlela, 2014). Following 1994, however, the democratic government embraced social protection and addressed the legacy of extreme poverty, high unemployment, and socioeconomic inequalities (Dubihlela & Dubihlela, 2014). Thus, social protection removed barriers that excluded many people, but the coverage extended to all vulnerable South Africans (SASSA Annual Report, 2018/19).

Social assistance is known as social grants, and it is funded and supported by the government (Kgaphole, 2013). In a 2022 budget speech, South Africa's finance minister announced that approximately 46 per cent of the South African population, or 27,8 million people, were recipients of social grants (Godongwana, 2022). Social grants serve as a safety net, particularly in South Africa's poorest provinces (Stats SA, 2019). The grants are a vital source of income for households in the Eastern Cape, Limpopo, and Northern Cape (SASSA Annual Report 2020/21; Stats SA, 2019).

There is evidence that social grants provide a wide range of benefits and significantly impact households (Bassier, Budlender, Zizzamia, Leibbrandt, & Ranchhod, 2021; Masilela, et al, 2020). For example, social grants have been linked to improved child nutrition, reduced child poverty, increased labour involvement through job hunting, and narrowing the poverty gap (Bassier et al, 2021; Delany, Jehoma, & Lake, 2016; Dubihlela & Dubihlela, 2014; Kgawane-Swathe, 2017; Khosa & Kaseke, 2017; van der Berg, Siebrits, & Lezekwa, 2010). Other evidence found that grants are being spent on basic

goods (such as food and education) (United Nations International Children Fund (UNICEF), 2014) and clothing (van der Berg et al, 2010).

However, while evidence exists that social grants alleviate poverty, some studies have noted social grant misuse. Concerns have been raised that caregivers often misuse the funds and do not spend them for the benefit of children. The caregivers are said to purchase items such as alcohol to meet their needs. Further reports noted that social grants are sometimes used for gambling and buying tobacco, and in some instances, beneficiaries' cards are held by unlicensed moneylenders they owe (Mudzingiri, Moyana, & Mbengo, 2016). However, there have been mixed reactions to the notion that caregivers use the already insufficient money they receive.

Moreover, it is argued that while the social assistance system is critical in South Africa (Goldblatt, 2014), it also seems that the grants can never be enough to address and reduce poverty and inequality (Khoza, 2017). This is true because, the social grant system creates criminal opportunities (Reddy & Sokomani, 2008). Since its inception, SASSA has been inundated with problems and fraudulent grants (Mashigo, 2019). As a result, there have been incidents throughout the years that indicate criminal elements in society and that SASSA officials are involved in theft, fraud, and corruption about social security grants.

Contextualising Fraud as a Type of White-Collar Crime

White-collar crime is defined as a nonviolent crime committed by perpetrators through reliance on the victim's trust. It is committed when the perpetrator violates the victim's trust and yields financial gain (Dearden, 2019). White-collar crime is a profit-driven crime that takes advantage of economic opportunities (Gottschalk, 2017). It has been emphasised that white-collar crime is a fundamental problem in society and that it costs far more than traditional crimes. White-collar crime affects everyone and has a high victim population. Victims could suffer serious physical and emotional harm because of the offences.

Moreover, white-collar crimes against individuals have been reported to be traumatic (Payne, 2017). White-collar crime has been divided into four types. Fraud, theft, manipulation, and corruption (Gottschalk & Gunnesdal, 2018). However, the paper focuses on fraud, specifically social grant fraud.

Social grant fraud is defined as a situation in which people receive grants to which they are not entitled (Department of Social Development (DSD), 2020). Social grant fraud includes misuse of benefits, making false statements on claims, and buying or selling social grant cards (Gottschalk & Gunnesdal, 2018). The abuse puts severe strain on the social grant system, depriving legitimate claimants of access to social assistance (DSD, 2020).

The Public Service Commission (PSC) confirmed that social grant fraud dominated between the financial years 2017/18 and 2020/21, totalling 2,400 of 3,653 cases of alleged corruption (Seeletsa, 2020). According to SASSA, it loses R50 million a year to card fraud, R18 million to investigations to recoup the money, and R282 million to fraud over the last five years (Felix, 2020; Gerber, 2020). The consequences of social grant fraud are twofold. First, there is a monetary loss to the state, and second, the beneficiary, who needs the grant, is victimised (Seeletsa, 2020). Moreover, social grant fraud cases involved pension, disability, and child support grants committed by members of the public as well as officials (PSC report, 2020/21).

Matshiga (2018) argues that not only is social grant fraud prevalent, but Kubheka (2020) contends that social grant fraud remains the biggest challenge for SASSA in the country. Almost every month, people are arrested with multiple SASSA cards and large sums of cash in their possession (Ngema, 2020). Despite several deterrent measures in place, such as the SASSA anti-corruption policy,

social grant fraud continues to occur (Swanepoel, 2013). As such, the community of Kgobokwane village in Limpopo 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 (Moutse Community Radio Station (MCRS), 2021). As a result, the study aims to explore social grant fraud victimisation in Kgobokwane village by gaining a comprehensive understanding of social grant fraud victimisation from the victims' perspective.

Methodology

The study aims to explore social grant fraud victimisation in the Kgobokwane village of Limpopo, South Africa. The research was based on a qualitative inquiry. The goal of qualitative data is to describe and understand the phenomenon from the participant's point of view (Fouché, 2021). A phenomenological research design was applied as it studies similar people who have all experienced the same phenomenon (Creswell & Poth, 2018).

Purposive non-probability sampling was followed, accordingly, there is no way of predicting or ensuring that each element of the population is represented in the sample (Leedy & Ormrod, 2021). Snowball sampling was used, in which the first author collected data from a few participants, who then recommended others who had been victims of social grant scams (Babbie, 2021; Kumar, 2019; Tracy, 2020). This method led to the identification of one participant, which led to the identification of others, and as a result, eight victims of social grant scams took part in the study. The sample included any adult who had been a victim of social grant fraud in Kgobokwane.

The data was collected through face-to-face interviews with social grant scam victims in Kgobokwane village. One-on-one interviews provided an opportunity for a mutually trusting relationship between the interviewer and interviewee (Geyer, 2021; Kumar, 2019). The data was collected over two weeks. The raw data was transcribed, and thematic analysis was used to analyse and interpret the empirical findings (Braun & Clarke, 2006). Moreover, this research was endorsed by the University of South Africa (UNISA) ethics policy and adhered to all the requirements set by the College of Law Ethics Committee.

Findings and Discussion

The study involved eight participants who were all victims of social grant fraud scams in Kgobokwane village. In terms of demographics, five females and three males between the ages of 19 and 78 participated in the study. All participants were black South Africans from Limpopo province, and most spoke Sepedi. Most participants receive old age grants, followed by Social Relief of Distress Grant (SRD) grants, disability grants, and child support grants. The participants were all scammed between the years 2020 to 2022.

Table 1: Participants' Profiles
This table provides an overview of the participants' profiles.

Participants	Age	Gender	Year of victimisation	Type of social grant	Social grant amount	Amount scammed ¹
Peter	19 years old	Male	2022	SRD grant	R350 (\$18.11)	R500 (\$25.40)
Emma	76 years old	Female	2021	Old age grant	R1980 (\$101.49)	R1880 (\$95.52)
William	68 years old	Male	2022	Old age grant	R1990 (\$101.99)	R800 (\$40.65)
Sophie	46 years old	Female	2022	Disability grant	R1990 (\$101.99)	R1500 (\$76.21)
Lucas	63 years old	Male	2021	Old age grant	R1980 (\$101.49)	R2000 (\$101.62)
Bonolo	21 years old	Female	2021	SRD grant	R350 (\$18.11)	R1800 (\$95.52)
Bogale	64 years old	Female	2019	Ola age grant	R1780 (\$91.23)	R300 (\$15.24)
Tshepiso	33 years old	Female	2020	Child support grant	R500 (\$25.40)	R300 (\$15.24)

Types of Crime

All eight victims experienced one of the five types of fraud: Automatic Teller Machine (ATM) fraud, fraud by family members, online or investment fraud, pension fraud, and fake employee fraud.

ATM Fraud

Lucas and Peter experienced ATM Fraud

“When I got to the mall, my balance was R500.00. The person in front of me said there was no money in the ATM, so I should go try; then, when I approached the ATM, 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.” (Peter, 19 years old, SRD grant).

“I left home for the mall. I use Capitec Bank. I got there, and the Capitec branch and the ATMs were closed because it was a Sunday. 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 fooled me. 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. Then he gives me a fake one, and I leave without the cash because he says the machine does not

¹ The monetary value is converted into USD to provide ease of reference.

have money. In about 3 to 4 minutes, there is a withdrawal notification on my phone; it says from FNB ATM, and I quickly run towards the FNB machine (ATM), but there is no one at the machine'. (Lucas, 62 years old, old age grant).

Shoulder surfing and card swapping appear to have occurred to Peter and Lucas. Card surfing is when someone stands close enough to observe the entering of a PIN when using an ATM, whereas card swapping occurs when a fraudster distracts a person and then swaps their card with one that looks like it (South African Banking Risk Information Centre (SABRIC), 2023). Although neither party knows what happened, research shows that ATMs have become increasingly popular targets for criminals over the years. In addition, criminals are now devising various schemes and stealing people's data, money, and cards, which they then use to withdraw money fraudulently at nearby ATMs (SABRIC, 2023). The media often reports on people arrested for ATM fraud (Makhafola, 2021). Most of the participants and literature also indicate that malls are the most common places where people get scammed because ATMs are mostly located inside malls (SASSA Annual Report, 2018/19). This is true for both participants, as they were scammed at an ATM inside the mall. Therefore, while ATMs are convenient, ATM crimes are increasing and spreading rapidly around the world (Kasanda & Phiri, 2019).

Fraud by Family Members

Emma and Sophie indicated that they had experienced some type of fraud by family members.

"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 go buy food because Christmas was approaching. I took my SASSA card from my room, where I hid it, and gave it to her. So, after a long time, she comes back empty-handed and tells me my card has only R100." (Emma, 76 years old, old age grant).

"I sent my daughter to the mall, and I gave her my SASSA card. 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...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 I went to Shoprite first for the specials to see what is on sale, and then I left for Choppies. I started buying things on my list and when I finished headed to the till to pay. 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." (Sophie, 46 years old, disability grant).

Emma and Sophie show a level of planning in their spending habits; they both wanted to buy food for their families. Hall (2010) explains that social grants are spent on necessities such as food and clothing. According to literature, hunger and food prices have been rising in recent years (Ngcamu & Mantzaris, 2021). Therefore, recipients of social grants must plan how to use their money sparingly. Furthermore, Emma is elderly, while Sophie has a disability; therefore, they sent their children and grandchildren to do the shopping for them, only for the children and grandchildren to defraud them. Elderly abuse of fraud is underreported, and about eleven per cent of the elderly population will experience some form of financial abuse during their lifetime, with the most common perpetrators being family members (Price, 2022).

Online or Investment Scams

Bonolo and Bogale experienced online or investment scams. They narrated their 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 cannot give him in full, so I sent it to him in four instalments... 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).

"A woman I knew approached me, she told me about an investment scheme and did not want to leave me out. I said I did not have any money because I had used all my pay for this month. She 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 that after she entered, she received more money within three weeks, even her mother entered the investment scheme, but I insisted that I had nothing... After a week, she came again and told me she had recruited more people and that the investment scheme was booming. I only gave her R300." (Bogale, 64 years old, old age Grant).

Online and investment schemes are said to be common and often involve the use of misleading statements (Benson & Simpson, 2009). Typically, the victim gives the offender some money in exchange for the offender giving the victim something in return or doing something for the victim. However, what the victim receives is not what he or she expected or what the offender promised (Benson & Simpson, 2009). SASSA determined that the COVID-19 pandemic worsened the already high unemployment and food inflation (SASSA Annual Report, 2021/22). As such, Bonolo could have been pushed by economic pressures, poverty, and youth unemployment to approach someone she had not talked to in a long time. However, while Bonolo experienced online fraud, Bogale experienced traditional offline investment scams. Research indicates that not only are offenders convincing, but the target is sometimes a specific individual whom the offender identifies as a potential victim and approaches directly. Thus, it seems that Bogale was targeted directly, and the woman tried to convince her through misleading and false statements (Benson & Simpson, 2009). Regardless, fraud occurs in all mediums of communication, and despite the evolution of technology, fraud continues to be perpetrated both offline and online (Cross & Lee, 2022).

Pensioner Fraud

William has experienced pensioner fraud and recounts his experience as follows:

"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 R1000 (lose R100s and lose 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...But I cannot recognise him.... 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 was when they swapped my money, because we ended up making small talk." (William, 68 years old, old age grant).

William experienced some type of pensioner fraud. He had withdrawn money so that he could pay the firewood man for the wood he owed him. In rural areas, wood, gas, and paraffin are used for cooking because they are economical (Stats SA, 2019). He was defrauded unexpectedly while thinking he was assisting the young man. According to the Statistics South Africa victim survey, more than 86 per cent of victims feel safe walking alone in their neighbourhoods during the day (Stats SA, 2019/20). Therefore, he did not anticipate that he would be defrauded as he felt safe walking around with money. However, pensioner fraud studies indicate that because many elderly people are frail and may feel

isolated, they are at higher risk of becoming victims of fraud and this could be the reason he was targeted (Fan & Yu, 2021).

Fake Employee Scams

Tshepiso experienced a fraudulent scam a few months after COVID-19 was announced, so there was a lot of confusion and uncertainty about COVID-19. She recounts as follows:

“A guy said he works at Choppies, and he can get us food at “staff price.” 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... but after an hour and a half, the man is nowhere to be found. We looked all over the store.” (Tshepiso, 33 years old, Child support grant).

Tshepiso receives social grants for her children to keep them out of poverty. Child poverty persists in rural areas, where 84% of children live below the poverty line (Delany et al, 2016). As a result, many studies have found that child support grant (CSG) has contributed to poverty alleviation, particularly in rural areas (Kgawane-Swathe, 2017; van der Berg et al, 2010). However, because the fraudulent scam occurred a few months after the announcement of Covid-19, there was a lot of confusion and uncertainty about Covid-19 and its effects on people and the country's economy. SASSA has also noted that the implications of COVID-19 have contributed to the increase in the number of unemployed people (SASSA Annual Report, 2020/21). Therefore, this could have created an opportunity for criminal activities as people were desperate. As a result, she could have been a victim of such scams because unemployment was high, and criminals took advantage of the situation. Studies indicate that COVID-19 created an opportunity for financial fraud (Teaster, Roberto, Salva, Du, Du, Atkinson, Shealy, Beach, Charness, & Lichtenberg, 2022), where about 37 per cent of consumers have been targeted by COVID-19-related scams in South Africa during the pandemic (Mail & Guardian report, 2021).

Modus Operandi

Modus operandi is a Latin phrase that translates to method or mode of operation (Sarma, 2022). The sections that follow describe different modus operandi used in the perpetration of fraud. Some of the victims indicated that some form of deception or abuse of trust played a key role in their being scammed. This section includes different modus operandi that perpetrators used to defraud the victims.

Deception and Abuse of Trust

“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” (Emma, 78 years old, old age grant).

When asked why she suspected her daughter, Sophie mentioned:

“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. She likes a high-maintenance lifestyle; I would not be surprised if she planned all this with her friend.” (Sophie, 46 years old, Disability grant).

Bogale and Bonolo were deceived by people they know.

“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).

Deception has been described as a master mode of operation, especially in white-collar crimes. It occurs when one person misleads another by making things appear different than they are (Benson & Simpson, 2009). Most of the victims were defrauded through misleading statements and were defrauded by someone they knew, such as a friend, acquaintance, or family member. Interestingly, while in most cases men are involved, the findings of the study revealed that some perpetrators were women. All victims were defrauded for the sake of financial gains. Research reveals that fraud involves deception to obtain financial gain illegally (Bartol & Bartol, 2017). Furthermore, most of the victims were lied to and cheated of their social grants, thus; studies corroborate that offenders use methods such as lying and cheating to persuade unsuspecting victims to share personal information (Cross & Lee, 2022). It has been noted, however, that deception is complex and subjective, in the sense that what fools one person may not fool another (Benson & Simpson, 2009). This is sometimes related to victim blaming; it is assumed that victims are gullible, greedy, and naive. However, it has been demonstrated that this assumption is incorrect, as it ignores and undermines the role of the offender as well as the highly skilled and technologically savvy nature of many criminals (Button & Cross, 2017).

The Use of Technology

Peter, Emma, William, Sophie, Lucas, Bonolo, and Tshepiso all stated that they withdraw money from ATMs or stores till points. This demonstrates how technology played a significant role in every transaction. It has been noted that while ATMs provide a quick and convenient way to transact 24 hours a day without having to go into a bank, their increased use has also enabled criminals to devise various scams to gain access to your money (The Cape Town Central City Improvement District's (CCID) Safety & Security, 2019). It is stated that the methods used by online fraudsters to defraud victims are diverse, but the end goal is the same. The end goal is to obtain something of value through deceptive and dishonest representations (Emami, Smith, & Jorna, 2019). Scammers are said to dress extremely well as they go about deceiving unsuspecting people, and as such, everyone is at risk (CCID, Safety & Security, 2019; de Vos Belgraver: 2015).

Emma and Sophie utilise Net1 services to collect their money:

“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” (Sophie, 46 years old, Disability grant).

While many prefer to use till points and ATMs, some prefer to use Net1. Net1 owns the companies that pay out the grants (Cash Paymaster Services), facilitate grant payments through retailers (Easypay), and provide loans targeted at grant recipients. However, there have been suspicions that various Net1 companies share recipients' confidential information to conduct their business. There are troubling questions about the way deductions are made from the accounts of social grant recipients before they have seen their money (Ground Up Group, 2015). Therefore, it could be possible that some victims were not defrauded by their family members, but the money was deducted since Sophie sometimes uses Net1 services.

Aftermath of Crime Incidence

The following section details the steps participants sought in the aftermath of their victimisation.

Seeking Support from Family And Others

Peter, Lucas and Tshepiso indicated that in the aftermath of their victimisation, they sought help from their families and other people.

“After realising that my balance was R0.00 I got home, and I called my father to tell him what happened. He then advised me to go to SASSA offices to report the matter.” (Peter, 19 years old SRD grant).

“So, on Monday, I go to Capitec, and they say they will not repay me because I gave them my card and my PIN.” (Lucas, 63 years old, old age grant).

“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.” (Tshepiso, 33 years Child support grant).

When asked if he had followed his father's advice, Peter stated that he had not reported the incident. He called his father to seek sympathy, indicating a strong sense of family, sympathy, and support. Lucas sought compensation from the bank, but research has shown that most victims accept some liability, but they also seek compensation, which is not only unlikely but also difficult (Button, Lewis & Tapley, 2009). Tshepiso's demise appears to have been caused by a lack of vigilance and a case of trusting strangers. Regardless, she sought assistance. According to seminal research conducted by Janoff-Bulman (1985), victims of crime turn to others for support and some form of help. The research shows that support from family and friends is vital to the recovery and adjustment of crime victims. Price (2022) concurs that friends and family play a vital role in ensuring victims receive help through tough times.

Emma and Sophie were not shocked because they immediately suspected their family members. They recounted the following:

“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.” (Emma, 78 years old, old age grant).

“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. Yeah, that is all.” (Sophie, 46 years old, disability grant).

Emma and Sophie suspected that their family members were the reason for their victimisation in the aftermath of their victimisation. This is due to family members' concerns about behaviours such as gambling, peer pressure, and alcohol abuse. Despite being aware of their actions, they sent their children to the store, citing that they were elderly and disabled. While social grants have a positive impact on recipients, some caregivers misuse them to purchase items such as alcohol and caregiver necessities (Mudzingiri et al, 2016).

Unaware of Scam

“So, I go to the woodman 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.” (William, 68 years old, old age grant).

William was not aware he had been defrauded until he had to use the money. Many scholars have concurred that some victims of fraud do not even realise they have been defrauded or are not even sure whether a crime has occurred (Cross, 2020; Emami et al, 2019; Rorie, 2020; Shao, Zhang, Ren, Li, & Lin, 2019). Thus, he did not immediately realise he had been scammed or sought help. This also relates to low reporting of crime where people do not report crimes because they are not even aware of them (Button & Cross, 2017).

Return on Investment

Bogale and Bonolo had mixed reactions to their victimisation. Bogale was happy to invest so little, while Bonolo was unhappy with having so much. In most investment scams, victims never get their money back, even though they are promised it.

“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).

“He did not pay me back to this day, we have never talked. When I would text him at first, he would not respond. But I would also try to call him, and he would not answer or respond.” (Bonolo, 21 years old, SRD grant).

According to SABRIC (2023), perpetrators lure an investor or victim to invest and guarantee them high profits or no financial risk. However, victims do not only receive the good return promised to them; they also get nothing and lose the most (Greenman, Snyder, Bosley, & Chenoweth, 2022; SABRIC, 2022). Bogale and Bonolo did not receive the expected return on their investment and lost money. This could also be because most perpetrators are vague about the nature of investments but emphasise the return. According to research, when making these investments victims such as Bogale borrow money (Rorie, 2020). Furthermore, Bonolo, who primarily communicated via the internet, put herself in danger. The rise of online social networks such as Twitter and Facebook resulted in millions of potential scams or fraud victims (UNODC, 2013).

Implications of Fraud

This section illustrates the implications of victimisation among fraud victims. The most visible consequences have been identified as financial (Button & Cross, 2017; Button et al, 2009; Cross & Lee, 2022; Fan & Yu, 2021; Rorie, 2020). The participants lost between R300 (\$15.24) to R2000 (\$101.62). Fraud is considered a pandemic due to the millions of people who fall victim to it around the world (Boyle, 2020; Shao et al, 2019). Most victims reported financial hardships from fraud (Emami et al. 2019). The following are excerpts for some financial implications suffered because of the scam.

“We were affected very badly because I still had food to buy and a debt to pay. Now that the money is fake, it means I still owe the firewood man and am unable to pay for my stokvel (a social gathering where monthly contributions are made) and burial society. I also borrowed R150 from my neighbour. Now it means I still owe those people. I had to work backwards.” (William, 68 years old, old age grant).

“We could 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.” (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).

“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).

Most of the participants stated that they were unable to purchase food and other necessities. According to research, 60% of people who have experienced fraud report experiencing financial hardship (Emami et al, 2019). These financial difficulties have secondary financial consequences, as victims may be unable to support their children and grandchildren (Greenman et al, 2022). This is evident in the cases of William, Sophie, Lucas, and Tshepiso, whose financial situations prevented them from purchasing food for their families. Some authors argue that fraud will always exist because some people are always looking for a way to make money, especially when there is an opportunity, and social grant recipients are perceived as vulnerable (Dearden, 2019; Kgawane-Swathe, 2020; Minnaar, 2014). However, it is important to note that while victims of fraud suffer financial implications, some victims reported minimal impact because of the value lost while others lost small amounts but experienced devastating effects. This applies to Bogale and Tshepiso, while they both lost the same amount of money, Bogale was not affected much, while Tshepiso indicated that she suffered gravely. Research has shown that one per cent of victims report no impact, while 32 per cent report minimal impact (California Society of Certified Public Accountants (CPAs), 2020).

Furthermore, fraud does not only affect the victims; the consequences are twofold: not only do the victims suffer financial losses, but so do the state and taxpayers (Seeletsa, 2020). Furthermore, fraud is committed against the government, resources must be diverted, jeopardising the government's ability to provide services and achieve the desired results (International Public Sector Fraud Forum (IPSFF), 2020). As a result, the poor bear the brunt of the consequences (Malherbe, 2001; Thenga, 2014). Also, when fraud offenders are arrested, their families suffer because they stand to lose a breadwinner (Grobler, 2013); as a result, fraud affects everyone and has a large victim population (Payne, 2017).

Emotional and Psychological Impacts

“I almost fainted, my heart was beating so fast, and I was shocked and confused... I had 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).

Victims of fraud report a range of emotions after being defrauded (Bar-Lev, 2022). Anger is a frequently reported emotional impact of fraud (Button, Lewis & Tapley, 2014). This corresponds with William and Sophie's expressions of rage. Although William and Sophie were enraged, they did not express their desire to physically harm their perpetrators. According to studies, victims who have experienced anger have expressed a desire to physically harm the perpetrator (Button et al, 2009; Button et al, 2014; Button & Cross, 2017). However, while anger was discovered to be the most powerful emotion, the emotional impact of fraud was discovered to outweigh the actual financial impact; 68 per

cent of victims indicated that the emotional impact was significant (CPAs, 2020). This is consistent with all the above participants.

Emma, William, Sophie, and Tshepiso also described various emotional and psychological consequences. Fraud can have far-reaching consequences that extend beyond the individual, causing stress and disruption to families and caregivers attempting to assist in the resolution of the situation (IPSFF, 2020). 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). This could be true, given that the most of participants reported being unable to buy food for their families. As a result, the fraud affected not only them but also their families.

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).

Emma and Sophie suffered serious health consequences because of their financial losses. Financial losses often cause physical harm and contribute to health problems (Payne, 2017). In extreme cases, people may require mental health care and may be unable to perform their normal duties (Cohen, 2016). Although Sophie did not report being unable to perform daily duties, the effects of the fraud landed her in the hospital. This resulted in her incurring additional costs, such as transportation to and from the hospital and medication (Button & Cross, 2017).

Conclusion

Millions of South Africans benefit from social grants. Not only are social grants widely distributed within households, but they are also the primary source of income for most households. While they benefit millions, they have also created criminal opportunities, leading to social grant fraud. Eight victims of social grant fraud in Kgobokwane village, Limpopo, were interviewed. The most common crimes in Kgobokwane are ATM fraud, fraud by family members, online or investment schemes, pensioner fraud, and fake employee fraud. Participants reported that their victimisation had financial, health, emotional, and psychological consequences. The paper's findings are limited because of the small sample size; however, a thorough understanding of the subject matter and the victims' lived experiences were uncovered. Moreover, future research should investigate the prevalence of social grant fraud in rural areas throughout South Africa.

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