A CRIMINOLOGICAL ANALYSIS ON PUBLIC PERCEPTIONS OF SOCIAL SECURITY FRAUD WITHIN THE SOUTH AFRICAN SOCIAL SECURITY AGENCY (SASSA)

By

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DECLARATION

I, Thobile Mbanjwa, solemnly affirm that the research study entitled A Criminological analysis on Public Perceptions of Social Security Fraud within the South African Security Service Agency (SASSA) represents the result of my own dedicated work, carried out under the guidance of my supervisors. All sources consulted or cited in this study have been properly acknowledged and referenced in line with established academic conventions.

Researcher: Ms Thobile Mbanjwa

Sign…… [redacted] …………. Date: ……06/04/2026……

DEDICATION

I dedicate this study to Lwamukelo Phila and Banesu Qhawekazi

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First and foremost, I give all glory and thanks to God, whose guidance, strength, and unwavering presence carried me through this journey. Even in moments when I could not see Him or understand the path ahead, He never left my side. As it is written in Hebrews 13:5, *"Never will I leave you; never will I forsake you."*

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ABSTRACT

Social security grants represent one of the most critical poverty-alleviation mechanisms in South Africa, offering essential financial assistance to elderly citizens, persons with disabilities, caregivers, and unemployed individuals. However, persistent fraudulent practices within the South African Social Security Agency (SASSA) threaten the integrity, sustainability, and legitimacy of this social protection system. Despite extensive media coverage on financial losses and administrative failures, limited criminological research has explored how communities themselves understand and interpret the drivers and impacts of social security fraud. This qualitative study critically examines public perceptions of social security fraud within the eThekwini Municipality, focusing on how the phenomenon manifests, the perceived motivations behind fraudulent behavior, and the broader socioeconomic consequences for national development. Guided by an interpretivist paradigm and a case study design, the research draws on thematic analysis of in-depth interviews with 30 purposively selected participants who possess direct experience or knowledge of SASSA grant processes. Findings reveal that fraud is driven not only by opportunism and corruption but also by structural conditions such as poverty, unemployment, administrative weaknesses, and limited public understanding of grant eligibility rules. Participants emphasized that fraudulent activities deprive legitimate beneficiaries of support, intensify inequality, and erode public trust in state welfare institutions. Importantly, respondents identified several community-based prevention strategies, including awareness campaigns, collaboration with local leaders, and accessible anonymous reporting mechanisms. The study contributes to criminological scholarship by offering a nuanced, community-centered understanding of SASSA-related fraud and provides evidence-based recommendations to enhance accountability, strengthen institutional oversight, and promote sustainable fraud-prevention interventions within South Africa's social welfare system.

Keywords: *Social Security Fraud, grants, SASSA, community-based crime prevention*

ABBREVIATIONS

Abbreviation	Meaning
ANC	African National Congress
CJS	Criminal Justice System
COVID-19	Coronavirus Disease 2019
CPFs	Community Policing Forums
CPP	Canada Pension Plan
DBE	Department of Basic Education
DHA	Department of Home Affairs
DoH	Department of Health
DSD	Department of Social Development
FBO	Faith Based Organisations
FICA	Financial compliance (if fraud linked to banking)
FMCD	Fraud Management and Compliance Department
Ftt	Fraud Triangle Theory
GDMM	Grants Disability Management Model
GIS	Guaranteed Income Supplement
GST	General Strain Theory).
ICT	Digital systems, biometrics, security
ICT	Information and Communication Technology
ID	Identity Document
NGOs	Non -Governmental Organisations
NPA	National Prosecuting Authority
NPO	Term sometimes interchangeable with NGO
NSSA	National Social Security Authority
NSSF	National Social Security Fund
OTP	One Time Password
PBO	Public Benefit Organisation
PERSAL	Personnel Salaries System
POPI Act	Protection of Personal Information Act
SAPS	Enforcement role in fraud investigations
SAPS	South African Police Service

SASSA	**South African Social Security Agency**
SINs	**Social Insurance Numbers**
SIU	**Special Investigating Unit**
SOCPEN	**Social pension system database used by SASSA**
SRD	**Social Relief of Distress grants**
SSA OIG	**Social Security Administration's Office of Inspector General**
SSGF	**Social Security Grants Fraud**
UIF	**Unemployment Insurance Fund**
UIF	**Unemployment Insurance Fund**
UK	**United Kingdom**
USA	**United State of America**

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CHAPTER 1

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 Introduction

This chapter serves as an introduction to the study by outlining the key elements that form the foundation of the research. It begins by presenting the background and context of social security grants and the challenges posed by fraudulent practices, particularly within eThekwini Municipality, South Africa. The chapter further presents the research problem, objectives, and guiding questions, providing a clear framework for understanding the focus and scope of the study. In addition, it highlights the significance of the research, explaining why the study is important for policy, practice, and community understanding. Finally, the chapter provides an overview of the research methodology and outlines the structure of the thesis, ensuring that readers are guided through the subsequent chapters in a logical and coherent manner. The chapter presents a coherent roadmap of the thesis by outlining the purpose and content of each subsequent chapter in a logical and progressive manner. This roadmap helps readers understand how the study unfolds step-by-step, beginning with the theoretical and empirical foundations, moving through the methodological processes, and culminating in the presentation, analysis, and interpretation of the findings. The roadmap thus ensures that readers are systematically guided from the introduction of the topic through to the final conclusions and recommendations. By clearly signposting how each chapter contributes to the overall argument of the study, the thesis becomes more cohesive, easier to follow, and academically rigorous.

1.2 Background of the study

South Africa's legacy of apartheid left deep social and economic inequalities, which continue to drive poverty and increase vulnerability, especially among previously marginalised races like the Black majority (Hungwe & Mukonza, 2025). To address these challenges, the state established social grants as a safety net for qualifying groups, including the elderly, people living with disabilities, caregivers, foster parents, war veterans, and those requiring additional care (Winchester, Kind & Rishworth, 2021). The introduction of the Social Relief of Distress (SRD) grant during the COVID-19 pandemic further illustrates the role of social assistance in alleviating hardship. However, despite their importance, these grants remain susceptible to misuse by both recipients and administrators. The South African Social Security Agency

(SASSA), which is responsible for the administration and disbursement of grants has fraud detection mechanisms in place, yet irregularities persist. Reports indicate that between 2021 and 2024, irregular payments to 75,000 beneficiaries costed the agency over R120 million, with 701 suspected cases of fraud investigated and 40 officials implicated (News24wire, 2024). Such evidence indicates that some fraudulent practices stem from both within the agency and the wider community.

Social security fraud at the South African Social Security Agency (SASSA) presents a critical concern that impedes effective service delivery, misallocates funds, and undermines social welfare objectives. SASSA, formed in 2006, was designed to provide financial support to vulnerable South Africans, including the elderly, disabled, and unemployed, in alignment with the country's constitutional commitment to social security (SASSA Act No. 9 of 2004). Despite its central role in poverty alleviation, SASSA has been plagued by widespread fraud, raising concerns about the adequacy of its internal controls, monitoring mechanisms, and administrative integrity. A criminological analysis of social security fraud seeks to unravel the social, economic, and psychological motivations behind fraudulent activities, evaluate the organisational and individual factors that contribute to fraud, and assess the criminal justice responses to such offences. Through understanding these elements, criminologists can contribute to the development of strategies to deter fraud, enhance SASSA's resilience, and ensure resources are directed to rightful beneficiaries.

SASSA alludes that the types of fraud seen in the organisation range from identity theft to the creation of ghost beneficiaries, and duplication of grants facilitated through collusion with SASSA employees (SASSA, 2023). These activities do not only deplete resources intended for social welfare, but they also reflect broader systemic challenges, including gaps in enforcement, issues with technological integration, and the risk of opportunistic behaviour. In response, SASSA has adopted strategies like biometric authentication and digital payments, aimed at reducing fraudulent activities, though these measures have met with mixed success (National Treasury, 2021).

1.3 Problem statement

In 2019 alone, a total of 6,000 SASSA-registered cards were removed from the system due to suspected fraudulent activities (Jordan, 2019). One of the major consequences of such misconduct is that legitimate beneficiaries are denied access to their rightful financial support.

The deprivation of essential social grants forces vulnerable families to seek alternative means of survival, which may include engaging in criminal activities. Such actions do not only disrupt social stability, but they also create administrative challenges within SASSA, affecting deadlines, timelines, budget allocations, and reporting processes. These inefficiencies hinder the overall effectiveness of the organisation. Makinana (2019) reports that due to discrepancies emanating from social security fraud, a total of 12,432 social grant beneficiaries were compensated an estimated R22 million. Social security fraud is a crime that is perpetrated by different age groups. For example, TimeLive (2025) reports that a 70-year-old woman was on trial for receiving R100 000 from SASSA as an old age grant while she was also in receipt of R60 million worth of tenders between 2014 and 2022. Another 69-year-old is reported to be on trial for a similar crime having received R135 000 when she had a tender worth R88 million from 2017 and 2022.

Social security grant fraud has been a challenge since the inception of the SASSA programme. This topic is important for research as there has been minimal scientific exploration of the problem. Specifically, public perceptions of community members is something that has not yet been fully investigated. Discourses around social security fraud prevail, but they are largely articulated through media houses that frequently provide facts around factors such as the quantity of damages resulting from grants fraud, for example, how much the department losses per year, and provinces that are reported to be leading in social security grants fraud through statistics. This research seeks to answer specific questions on the issue of social security fraud vis-à-vis the existing body of knowledge on the topic. SABC News (2024) reported that 70, 000 grant payments were not processed in January 2024 due to suspicions of fraud. This negatively affected those who rely on social grants for their livelihoods.

1.4 Rationale

Social security serves as a mechanism through which states strive to enhance the dignity of individuals who are unable to achieve financial stability on their own (Spiker, 2013). The government recognises "differentially abled individuals" as a subgroup eligible for social security, as certain disabilities may hinder their ability to be employable and sustain themselves financially. Additionally, children, the elderly, and individuals with mental illnesses also qualify for such assistance. However, challenges arise when employees of the South African Social Security Agency (SASSA), along with members of the public, including potential beneficiaries, engage in fraudulent activities to unlawfully access funds intended for vulnerable persons. On a larger scale, this study is important because the grant fraud affects not only the beneficiaries who are sometimes deprived of resources but also affect tax payers. Grants' fraud also compromises the credibility of the South African Social Security Agency and therefore, the study is important as it seeks to unmask role players in social security fraud through community perceptions and propose strategies to curb future occurrence of the fraud.

1.5 Aim of the study

The purpose of this research is to explore how members of the public perceive social security fraud in relation to SASSA, and to critically analyse these perceptions within a criminological framework. This will help to understand the drivers of this social scourge and possible mitigatory strategies.

1.6 Objectives of the study

This study is informed by four objectives. These are listed below and briefly unpacked.

1. To understand the nature of Social Security Fraud in eThekwini Municipality.

This objective focuses on gaining a clear picture of how social security fraud manifests in the study setting (eThekwini Municipality). It seeks to outline the different forms of fraudulent practices, the actors involved, and the general patterns or trends that define the problem at a local level.

2. To examine public perceptions regarding factors that motivate Social Security Fraud in eThekwini Municipality.

This objective seeks to explore how community members perceive the drivers behind fraud, such as poverty, unemployment, corruption, or weak oversight. It emphasizes the subjective views of the public to better understand why individuals believe such crimes occur.

3. To identify the socioeconomic consequences of Social Security Fraud on national development.

This objective goes beyond the local setting to consider the broader implications for national development. It investigates how fraud within SASSA contributes to financial loss, weakens service delivery, increases inequality, and undermines trust in government institutions, ultimately affecting South Africa’s development goals.

4. To identify community-based intervention strategies that can be adopted to curb Social Security Fraud.

This objective is solution-oriented, focusing on practical, grassroots measures suggested by communities themselves. It seeks to identify strategies such as awareness campaigns, local monitoring, collaboration with leaders, and anonymous reporting mechanisms that could strengthen prevention efforts.

1.7 Research questions

1. What is the nature of Social Security Fraud in eThekwini Municipality?
2. What are the public perceptions regarding factors that motivate Social Security Fraud in eThekwini Municipality?
3. What are the socioeconomic consequences of Social Security Fraud on national development?
4. What community-based intervention strategies can be adopted to curb Social Security Fraud?

1.8 Significance of the study

Social security grants constitute the cornerstone of social welfare in South Africa, offering financial support to populations that are highly vulnerable due to age, disability, caregiving responsibilities, or economic disadvantage. For many elderly citizens, children in low-income households, people living with disabilities, and informal caregivers, these grants provide essential access to food, healthcare, and basic necessities, ensuring a minimum standard of living (Mogoane & van Rensburg, 2023). Despite the importance of these grants, the prevalence of fraudulent activity within the system significantly undermines their intended purpose. Fraudulent claims divert resources away from legitimate beneficiaries, eroding not only material support but also public confidence in the South African Social Security Agency (SASSA) (GroundUp, 2025). By systematically exploring the nature of social security fraud in eThekwini Municipality, this study addresses a key knowledge gap, as much of the existing literature remains anecdotal or limited to media reporting, rather than empirical research that captures both community perspectives and institutional processes (Mogoane & van Rensburg, 2023). Understanding the critical significance of this study thus requires recognising both the human and systemic consequences of fraud, highlighting its potential to exacerbate social inequality and diminish the credibility of state welfare programmes.

1.8.1 The relevance of the study to policymakers and institutional oversight in social welfare administration

This study holds particular importance for policymakers and SASSA practitioners tasked with safeguarding the integrity of social grant distribution. Fraud within the social security system does not only culminate in financial losses but also reflects the structural weaknesses in monitoring, risk assessment, and compliance enforcement (SASSA Fraud Management Report, 2023). By investigating how fraud manifests at the community level in eThekwini, the research provides actionable insights for strengthening institutional oversight and refining operational protocols. Policymakers can use these findings to develop evidence-based strategies such as enhancing the verification processes, increasing staff training on fraud detection, and improving internal audits, thereby ensuring that resources reach their intended recipients (GroundUp, 2025). Moreover, understanding the factors that enable fraudulent behaviour allows for proactive risk management, which is crucial for sustaining public trust in welfare institutions. The study’s findings will also help the design of robust interventions and strengthen governance structures that integrate both preventive and corrective mechanisms, bridging the gap between policy formulation and practical implementation (SASSA Fraud Management Report, 2023). Therefore, the study will play a huge role in informing policy developments.

1.8.2 Empowering community members and beneficiaries through insights into the challenges emanating from social security fraud

Community engagement is a vital dimension of addressing social security fraud, as beneficiaries often encounter challenges and systemic barriers that remain underreported. By providing the perspectives of community members in eThekwini Municipality, this study amplifies the voices of those most directly affected by fraudulent practices (Mogoane & van Rensburg, 2023). Beneficiaries’ experiential knowledge provides insights into both the operational hurdles that they face in accessing legitimate grants and the social pressures or local dynamics that may contribute to fraud. For instance, some participants may reveal that misinformation, complex application procedures, or limited awareness of verification protocols create vulnerabilities that can be exploited by perpetrators (GroundUp, 2025). Recognising these lived experiences allows policymakers, community leaders, and social welfare practitioners to tailor interventions that are sensitive to local realities, fostering a sense of ownership and increased participation among beneficiaries. Furthermore, engaging communities in discussions about fraud promotes transparency and accountability, ensuring that interventions are not imposed top-down but are co-designed with those who have direct knowledge of the main challenges and their potential solutions.

1.8.3 Advancing academic knowledge on the social, economic, and psychological drivers of social security fraud

Beyond policy and community implications, this study contributes to academic scholarship by systematically examining the multidimensional drivers of social security fraud. While prior studies and media reports have highlighted instances of fraud, there remains limited empirical research investigating the socio-economic pressures, psychological motivations, and community dynamics that underpin fraudulent activity (Mogoane & van Rensburg, 2023; GroundUp, 2025). The current study addresses that gap by exploring how poverty, unemployment, social norms, and institutional inefficiencies interact to create conditions conducive to fraud. By providing a nuanced analysis, the study enhances understanding within the fields of criminology, social policy, and social work, offering a comprehensive perspective on why fraud occurs and how it can be mitigated. The integration of qualitative insights from beneficiaries with an examination of institutional practices allows for a layered understanding, revealing both micro-level and macro-level influences on fraudulent behaviour. Academically, these contributions are significant, as they generate evidence that can inform subsequent research, policy evaluation, and interdisciplinary approaches to social welfare administration.

1.8.4 Providing evidence-based insights to inform policy, enhance accountability, and guide community-based interventions

The practical significance of this study lies in its potential to translate research findings to actionable strategies that improve social grant administration. Evidence generated through the study can inform policy adjustments aimed at reducing fraudulent claims, strengthening oversight mechanisms, and implementing more effective verification processes (GroundUp, 2025; SASSA Fraud Management Report, 2023). Additionally, the research highlights opportunities for community-based interventions such as awareness campaigns, local monitoring initiatives, and participatory governance approaches that empower beneficiaries to play an active role in preventing fraud. By bridging academic research with policy practice, the study ensures that findings are not only theoretically robust but also practically applicable. Ultimately, these insights contribute to safeguarding social grants, protecting vulnerable populations, and maintaining public confidence in South Africa's social welfare system, thereby reinforcing the integrity, accountability, and sustainability of SASSA programmes.

1.9 Context of the study

This study was conducted in Durban Central, which falls within the jurisdiction of the eThekwini Metropolitan Municipality in KwaZulu-Natal province, South Africa. Geographically situated at approximately 29.86° latitude and 31.03° longitude, eThekwini is one of the largest metropolitan areas in the country, with an estimated population of over 3.2 million people (Statistics South Africa, 2022). Durban Central, in particular, represents the administrative and economic hub of the municipality, where various government departments, including branches of the South African Social Security Agency (SASSA) operate. This makes it a highly appropriate and strategic location for a study focused on public perceptions of social security fraud.

The area is characterised by its socio-economic diversity, with formal business centres sitting adjacent to low-income and informal communities. These dynamics create a complex environment where access to public resources, including social grants, is often contested or unevenly distributed. Durban Central is also a high-traffic area for grant applicants, beneficiaries, intermediaries, and officials. As such, it offers a rich context to explore both the legitimate and illegitimate practices that occur within the social security system. According to the KwaZulu-Natal Department of Social Development (2023), eThekwini has one of the province's highest volumes of social assistance recipients, making it especially vulnerable to challenges such as fraudulent claims, identity theft, and manipulation of grant processes.

From a practical perspective, the researcher's deep familiarity with the region having been raised and residing within the municipality contributes significantly to the feasibility of the study. Being a local allows the researcher to build rapport more easily with participants, navigate the field with cultural sensitivity, and engage meaningfully with local narratives and lived realities. This insider positionality not only enhances trust but also enriches the quality and depth of data collected (Denzin & Lincoln, 2018). This aspect is important especially in a qualitative inquiry that seeks to uncover perceptions, experiences, and underlying values related to fraud in the social welfare system.

Overall, Durban Central serves as a microcosm of the broader tensions and opportunities present within South Africa's social protection landscape. The municipality's urban complexity, combined with high levels of poverty, unemployment, and administrative pressures provides fertile ground for exploring the multi-layered issue of social security fraud both in terms of how it occurs and how it is understood by the public. The selection of this location is therefore not only appropriate for the research objectives but also essential to ensuring that the findings are grounded in a real, relatable, and socially significant setting.

1.9 Methodology outline

This study adopted a qualitative research approach to explore public perceptions of social security fraud in eThekwini Municipality. Guided by the interpretivist paradigm, the research focused on understanding how individuals construct meaning based on their social and cultural experiences. A case study design was employed to provide an in-depth examination of the phenomenon within its real-life context, specifically targeting the operations of SASSA and its interaction with beneficiaries. Data was collected in eThekwini Municipality. Purposive sampling was used to select 30 participants, including residents and social security beneficiaries. Their selection was based on their knowledge and direct experiences with the subject matter.

To collect data, the researcher conducted in-depth interviews using a semi-structured format, ensuring that participants had the opportunity to express their views freely. Data was analysed using thematic analysis, which allowed for the identification of recurring themes and patterns related to social security fraud, grounded in both the data and relevant literature. Trustworthiness was ensured through strategies that enhanced conformability, credibility, dependability, and transferability, with attention to ethical considerations such as informed consent, confidentiality, and the use of pseudonyms to protect participants' identities. Approval to conduct the study was obtained from relevant gatekeepers, and participants were fully informed of their rights and the purpose of the research. These methodological choices provided a comprehensive, ethical, and contextually relevant foundation for the study.

1.10 Conceptualisation of key terms

Several terms are unpacked in this section to give the reader some insights namely:

(i) Social security

Social security refers to a government-led system designed to provide financial support and social protection to individuals and families who face various risks and vulnerabilities such as unemployment, disability, old age, and poverty. It encompasses a range of programmes including pensions, unemployment benefits, disability allowances, and social grants aimed at ensuring a minimum standard of living and reducing socioeconomic inequalities (International Labour Organization [ILO], 2020). Social security systems are critical for safeguarding human dignity and promoting social inclusion by mitigating the adverse effects of life's uncertainties and economic shocks (Barrientos, 2019). In many developing countries, including South Africa, social security plays a pivotal role in alleviating poverty and supporting vulnerable groups, thereby contributing to broader national development goals (Kidd & Wylde, 2021). Effective social security schemes are characterised by their accessibility, sustainability, and responsiveness to the needs of diverse populations, forming a fundamental pillar of social justice and welfare policies globally.

(ii) Social Relief of Distress (SRD) grant

According to South African Government (n.d.), the Social Relief of Distress (SRD) grant is a temporary financial assistance programme administered by the South African Social Security Agency (SASSA) to support individuals or households experiencing immediate hardship and lacking the means to meet their basic needs. It is specifically designed for people who have no income, no access to other social grants, and no alternative sources of material or financial support. To qualify for the SRD grant, applicants must be South African citizens, permanent residents, refugees, asylum seekers, or special permit holders, and must fall within the age bracket of 18 to 59 years (SASSA, 2025). Eligibility further requires that applicants do not receive any form of income, do not benefit from any other SASSA-administered social grant, and are not receiving Unemployment Insurance Fund (UIF) benefits or National Student Financial Aid Scheme (NSFAS) funding, depending on the grant cycle (SASSA, 2023). In addition, individuals living in state-funded institutions such as prisons or government-run care facilities are excluded, as these institutions already provide for their basic needs. Applicants must also demonstrate verifiable financial distress arising from circumstances such as unemployment, the death of a breadwinner, abandonment, or disaster-related hardships. As part of its verification process, SASSA conducts bank account checks, income screenings, and fraud-prevention assessments to ensure that applicants meet the eligibility thresholds. Overall, the SRD grant serves as a crucial safety net for vulnerable individuals facing acute socioeconomic hardship by offering short-term financial relief to support their survival and dignity. Between 7.5 and 8.5 million individuals received this grant at its peak.

(iii) "Stiks"

In the South African context, "Stiks" refers to individuals or syndicates who are involved in the illegal and fraudulent claiming of social grants by using false or stolen identities. These actors exploit weaknesses in the social grants system by registering fictitious beneficiaries or impersonating real individuals to receive grants to which they are not entitled. The term "Stik" has become widely used in media and policy discussions to describe a form of identity theft and grant fraud that significantly undermines the integrity of South Africa's social security system (Auditor-General South Africa, 2023).

The activities of *Stiks* are a major concern because they divert funds from genuine beneficiaries often vulnerable groups such as children, older persons, and disabled individuals thereby reducing the effectiveness of social protection measures. Researchers emphasize that *Stiks* often operate in networks, sometimes with inside assistance, making detection and prevention challenging (Moller & Van Zyl, 2023). The phenomenon has grown more visible with the expansion of social grants during the COVID-19 pandemic, especially the Social Relief of Distress (SRD) grant, where the scale of fraudulent applications increased significantly (Institute for Economic Justice, 2025).

(iv) iSpoki

In South Africa, the word *ispoki* comes from isiZulu and it means a ghost. In the context of grants fraud, it refers to ghost beneficiaries who are either deceased or completely fictitious but are still registered in the system as recipients of social assistance. These individuals continue to receive grants fraudulently, with the money usually being collected by someone else who manipulates the system for personal gain. This could be done using stolen identity documents, forged death records, or through insider assistance within the government departments responsible for administering social grants.

South Africa's social protection system is one of the most comprehensive in Africa, reaching over 18 million beneficiaries. While it plays a critical role in alleviating poverty, especially among vulnerable populations, its size and complexity have created opportunities for fraudulent activities. *Ispoki* fraud is one of the most concerning examples. It highlights gaps in the administrative processes such as delayed death notifications, poor coordination between the Department of Home Affairs and the South African Social Security Agency, and weak verification systems. These gaps are exploited by individuals and sometimes organised syndicates who continue to claim grants on behalf of people who should no longer be in the system (Auditor-General South Africa 2023; SASSA 2023).

1.11 Challenges and limitations

Every research study operates within certain boundaries that shape the depth, breadth, and general applicability of its findings. Acknowledging these limitations is essential, as it not only demonstrates academic rigour but also provides clarity regarding the context within which the study's conclusions should be interpreted. In this study, several constraints emerged during the research process, largely influenced by the nature of the topic, the setting in which the study was conducted, and the methodological choices made. The following section outlines the main limitations encountered, explaining how each affected the data collection, analysis, and overall scope of the study. These limitations do not diminish the value of the research; rather, they help situate the findings within a realistic framework and guide future studies seeking to expand or refine this work. The discussion includes considerations related to the sensitivity of the topic, issues of generalisability, restricted access to official data, and time and resource constraints that shaped the conduct and outcomes of the study.

1.11.1 Sensitivity of the topic

The sensitive nature of social security fraud presents significant challenges for conducting this study. Because fraud is a criminal activity, participants may be hesitant to openly discuss their perceptions and experiences due to fear of victimisation, legal repercussions, or social stigma. This reluctance can influence the richness and depth of the data collected, as some participants may withhold critical information or provide guarded responses. During the data collection process, it was observed that some participants required additional time to build trust and reach a level of comfort where they felt safe enough to share their perspectives openly. In several cases, participants initially agreed to take part in the interviews but later chose not to respond to certain questions or withdrew entirely, reflecting the emotional and psychological barriers associated with discussing illicit activities. The sensitivity of the topic highlights the importance of recognising the ethical and emotional dimensions inherent in researching criminal behaviours, particularly in a community context where fear of judgement or repercussion can significantly influence participant engagement.

1.11.2 Limited generalisability

This study was conducted specifically in eThekwini Municipality, which provides a focused understanding of public perceptions of social security fraud in this particular context. While the findings offer valuable insights into the local dynamics of fraud and community perceptions, they may not be generalisable to other municipalities or provinces in South Africa. Differences in socioeconomic conditions, local governance, cultural norms, and administrative practices across regions may result in variations in how social security fraud is perceived and experienced. Therefore, caution should be exercised when attempting to apply these findings beyond the context of eThekwini Municipality. Despite this limitation, the study contributes to broader criminological knowledge by highlighting patterns and perceptions that may be relevant in similar urban contexts, providing a foundation for comparative research and policy considerations.

1.11.3 Lack of official data for verification

A further limitation of the study is the restricted access to official records and statistics regarding social security fraud from the South African Social Security Agency (SASSA). Confidentiality restrictions, incomplete reporting, and limitations in available administrative data make it difficult to cross-verify the public perceptions collected during interviews against official figures. The study relies primarily on qualitative insights from participants, which, while rich and detailed, cannot always be corroborated.

1.11.4 Time and resource constraints

Qualitative research is resource-intensive, requiring significant investment in terms of time, personnel, and logistical support. Collecting in-depth data through interviews, transcribing responses, and conducting thematic analysis are processes that demand careful attention and substantial effort. In the context of this study, time and resource constraints may have limited the number of participants that could be included, as well as the scope of follow-up interviews or extended engagement with participants. Additionally, the process of thoroughly analysing and coding large volumes of qualitative data can be time-consuming, which may impact the depth and breadth of findings that can be reported within the study's timeframe. Despite these constraints, the study focused on ensuring quality and richness of data rather than quantity, emphasising detailed and meaningful insights from the participants engaged.

1.12 Structure of the thesis

Chapter 1: Introduction and background of the study

The first chapter serves as the foundation of the study. The researcher presents the broad context within which the research is situated, identifying key trends and developments relevant to social security systems, particularly the growing concern surrounding fraud. The background to the study is developed through a synthesis of prior scholarly work, public discourse, and empirical evidence, which together provide a compelling rationale for the investigation.

This chapter explicitly articulates the research problem, pinpointing the gap in policy or academic understanding that necessitated the present inquiry. The researcher moves beyond general descriptions to clearly formulate the research objectives and questions that guide the subsequent chapters. The chapter also outlines the significance of the study. Key concepts and terminology are contextualised to ensure conceptual clarity throughout the thesis. Finally, an overview of the thesis structure is presented, giving the reader a roadmap for what follows.

Chapter 2: Literature Review

Chapter Two is devoted to a comprehensive review of the existing body of literature on social security fraud. The review adopts a thematic structure, beginning with a historical and conceptual overview of social security systems and their role. The discussion then narrows its focus to examine the prevalence and nature of fraud within these systems, including typologies of fraudulent behaviour, common perpetrators, and institutional vulnerabilities. The chapter critically evaluates scholarly perspectives, drawing attention to inconsistencies and the limitations in previous studies. This process of critique is instrumental in uncovering the research gap that this study seeks to address. Further, the review encompasses the economic, social, and administrative impacts of social security fraud, offering a multidimensional understanding of the problem. Consideration is also given to preventive and mitigative strategies employed by various jurisdictions, including technological innovations and legislative reform. By the end of the chapter, the literature review establishes a well-informed foundation for the research, substantiates the relevance of the research questions, and justifies the need for the chosen theoretical and methodological approaches.

Chapter 3: Theoretical Framework

The third chapter provides the theoretical underpinnings of the study by exploring and integrating two key criminological theories: the Fraud Triangle Theory and the General Strain Theory (GST). These theories offer complementary lenses through which the phenomenon of social security fraud can be interpreted. The Fraud Triangle Theory comprising the components of opportunity, pressure, and rationalisation is discussed in detail, with specific reference to how these elements manifest within social security contexts. The model is particularly useful for understanding the organisational and psychological conditions that enable fraud to occur. In parallel, General Strain Theory is introduced as a socio-psychological framework that explores how structural stressors such as unemployment or financial hardship, may drive individuals towards fraudulent behaviour. The GST's emphasis on socio-economic strain and emotional responses adds a nuanced dimension to the analysis of fraud as not merely a rational crime but also a socially conditioned act. This chapter demonstrates how the chosen theories not only frame the study but also inform the research design, data collection, and interpretation processes. By bridging the gap between individual agency and structural factors, the theoretical framework ensures a balanced and comprehensive analytical approach.

Chapter 4: Methodology

Chapter Four articulates the research design and methodological decisions that underpin the empirical aspect of the thesis. It begins by justifying the adoption of a qualitative research approach, explaining how this approach aligns with the study's aims and is best suited to explore the complexities of fraudulent behaviour in a real-world social security context. The chapter details the methods employed for data collection, such as semi-structured. The selection of participants is justified in terms of relevance, access, and ethical considerations. The role of the researcher is acknowledged, particularly regarding reflexivity and positionality, ensuring that the research process is transparent and accountable. Ethical standards are a central focus of this chapter. It discusses issues such as informed consent, confidentiality, data protection, and the mitigation of potential harm to participants. The study’s compliance with institutional ethical guidelines and is also affirmed. In terms of data analysis, the chapter introduces and justifies the use of thematic analysis, explaining how themes derived from the data and are used to code and interpret the data. A detailed account of the coding process and the measures taken to enhance trustworthiness such are provided to ensure methodological integrity.

Chapter 5: Presentation and discussion of findings

This is the first of two chapters that presents the empirical findings derived from the primary research. The data are organised thematically, following the categories informed by the theoretical framework and literature review. This structured approach ensures that the findings are not only descriptive but also analytically rich. The chapter begins with an overview of the demographics of all participants. It then presents and discusses the data across two sections, each corresponding to one research objective. Section one looks at the nature of social security fraud and section two looks at the causes of social security fraud. Within each section, themes are explored in detail, supported by verbatim quotations or document extracts to substantiate key points and preserve the authenticity of participants' voices. Patterns, contradictions, and anomalies within the data are examined, providing insight into the multifaceted nature of social security fraud.

The analysis goes beyond mere description by interpreting the findings through the lenses of the Fraud Triangle Theory and General Strain Theory. For example, instances where fraud occurred due to perceived economic pressure or organisational loopholes are discussed within the conceptual frameworks outlined earlier, thereby validating the theoretical models used in the study. Importantly, the chapter also considers broader implications, reflecting on what the data reveal about policy shortcomings, administrative practices, and socio-economic drivers of fraud. In essence, this chapter explores the nature of social security fraud in detail while also examining its motivations. The next chapter presents the last two objectives.

Chapter 6: Presentation and discussion of findings

This is the second chapter that present findings of this study. This chapter presents the empirical findings derived from the primary research. The data are organised thematically, following the categories informed by the theoretical framework and literature review. This structured approach ensures that the findings are not only descriptive but also analytically rich. The chapter begins with an overview of the overview of the chapter. It then presents and discusses the data across two sections, each corresponding to one research objective. Section one looks at the effects of social security fraud while section two looks at community-based strategies that can be employed to prevent fraud. Within each section, themes are explored in detail, supported by verbatim quotations or document extracts to substantiate key points and preserve the authenticity of participants' voices. Patterns, contradictions, and anomalies within the data are examined, providing insight into the multifaceted nature of social security fraud.

The analysis goes beyond mere description by interpreting the findings through the lenses of the Fraud Triangle Theory and General Strain Theory. This chapter looks at the effects and prevention strategies for social security fraud.

Chapter 7: Summary, Conclusion and Recommendations

The chapter synthesises the entire thesis by revisiting the research objectives and summarising the key findings. The chapter avoids redundancy by offering a concise, yet comprehensive overview of how each objective was addressed through the research process. The conclusions drawn from the findings are presented with clarity, distinguishing between what the data support and what remains speculative or suggestive. These conclusions are situated within the wider academic and policy literature, enhancing their relevance and credibility. The chapter then advances a series of recommendations based on the study's findings. These include suggestions for administrative improvements, enhanced fraud detection mechanisms, and public education initiatives. Where appropriate, the recommendations are categorised into short-term and long-term strategies, and targeted at specific stakeholders (e.g., policymakers, social security agencies, auditors). Lastly, the chapter outlines the limitations of the study, acknowledging any constraints in scope and generalisability. This transparent assessment sets the stage for future research, which is discussed as part of the concluding remarks.

1.13 Conclusion

This chapter has established the groundwork for the study by situating it within South Africa's broader socio-economic and historical context and highlighting the persistent inequalities that make social grants a crucial safety net. It has defined the problem of social security fraud in eThekwini Municipality, emphasizing how misuse of grants by both recipients and insiders undermines service delivery, misallocates resources, and threatens public trust in SASSA. The chapter has outlined the study's purpose, objectives, and research questions, while also explaining the significance of exploring public perceptions in understanding the social, economic, and psychological factors driving fraudulent behaviour. The eThekwini as the study site has been justified based on its demographic diversity, high volume of social grant recipients, and the researcher's local insight, which together enhance the study's relevance, feasibility, and depth of contextual understanding. By defining key concepts such as social security, SRD grants, "Stiks," and "iSpoki," the chapter provided conceptual clarity for the analysis that follows. Recognising the complexities surrounding social grant fraud in an area deeply affected by poverty and unemployment, this chapter accentuates the necessity of examining both systemic vulnerabilities and lived experiences to inform effective interventions. With this foundation, the study is well-positioned to contribute valuable knowledge to academia, policymakers, and practitioners, guiding strategies to curb social security fraud and safeguard the rights and livelihoods of vulnerable South Africans. The next chapter builds on this foundation by critically reviewing existing literature, situating the study within current academic and policy debates, and identifying gaps that this research seeks to address.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Social security blankets are an essential tool that is used to bring dignity and protect the constitutionally embedded rights of all South Africans in need. This chapter aims to review relevant literature on social security fraud and to understand the concept within the context of South Africa. In pursuit of this aim, the chapter has four major sections that explore the phenomenon of social security fraud. The chapter first discusses the nature of social security in South Africa. Secondly, it unpacks the public perceptions of motivational factors for social security fraud. Thirdly, the chapter explores the literature related to the socioeconomic consequences of social security fraud on national development. The chapter concludes by focusing on community-based approaches to fighting social security fraud in South Africa.

2.2 Understanding social security

Social security is a concept which is difficult to define and is interpreted differently in different countries. According to Alik-Lagrange, Dreier, Lake, and Porisky (2021) social security is traditionally divided into two branches namely social insurance and social assistance. Social insurance, which is administered by the state and is intended to provide protection to wage earners when their earnings cease through conditions beyond their control such as old age, unemployment, and workplace injuries. Social assistance, which is the means-tested, non-contributory benefits provided by the state to persons who cannot provide for their own minimum needs.

In South Africa, there are different forms of grants. Examples are:

1.Old Age Pension (for those over age 60 with limited assets);

2. Disability Grant (for adults with mental or physical disability that prevents ability to work, can be temporary or permanent);

3. Child Support Grant (for primary caregivers of children under 18);

4. Foster Child Grant (to care for legally appointed foster children);

5. Care Dependency Grant (for primary caregivers of children with severe disability);

6. War Veterans Grant (for disabled veterans of World War II or the Korean War); and

7. Grant-In-AID (for those receiving grants but unable to care for themselves, to pay a caregiver) (Bastagli et al., 2016, Statistics South Africa 2022) cited in Winchester, Kind and Rishworth (2021).

8. Social Relief and Distress (SRD) grant for work seekers.

According to Section 27 of the Constitution of the Republic of South Africa Act 108 of 1996, everyone has the right to access to social security, including, if they are unable to support themselves and their dependants. The state is required to take reasonable legislative and other measures within its available resources, to achieve the progressive realisation of these rights. The preamble to the Constitution states that it aims to establish a society based on democratic values and to improve the quality of life of all citizens and free the potential of each person. The White paper for social welfare determines that this cannot be achieved without the state creating a comprehensive and integrated social security system (Department of Social Welfare, 1997: 45). When interpreting any of the fundamental rights in the Constitution, and therefore the right to access to social security, the courts must promote the values that underlie an open and democratic society based on human dignity, equality and freedom (Section 39(l)(a)). The values of human dignity and equality are of special importance to the right to access to social security and the recognition of the state as a welfare state (Dushi et al., 2017).

Section 7(2) of the Constitution places a duty on the state to respect, protect, promote and fulfil the fundamental rights. The duty on the state to respect, protect, promote and fulfil the right to access to social security is, however, qualified by the wording of Section 27(2). These qualifications include that the state is required: "to take reasonable legislative and other measures within its available resources to achieve the progressive realisation of this right" (Section 7(2) of the Constitution. The qualifying terms of 'available resources' and 'progressive realisation' mean that the state is not required to fulfil its social security obligations immediately and completely and that it has a certain measure of discretion to decide how and to what extent this right can be realised. It is exactly here that opportunity for fraud and corruption on the realisation of social security rights is increased. The resources available to the state to fulfil its social security obligations are already limited, mostly due to fiscal constraints (Lilley, 2020). If these already insufficient resources are wasted on persons, they were never intended for as a result of corruption and fraudulent claims, this impacts on the state's ability to comply with even the minimum social security standards.

2.2.1 The role of the South African Social Security Agency (SASSA) and related stakeholders

Social security provides an important safety net for the vulnerable. For example, the social security system in South Africa serves as a crucial anti-poverty intervention, designed to provide financial support and social protection to individuals and households who experience persistent economic insecurity and are subjected to daily social pressures, particularly in contexts of high unemployment and inequality (Mashigo, 2019). Within this comprehensive system, three types of grants dominate both in terms of coverage and societal impact. These are the child grant, the old-age pension, and the disability grant. These grants collectively form the backbone of South Africa's social protection framework, as they are directed at the most vulnerable members of society, ensuring that essential needs such as nutrition, healthcare, and basic living costs are partially met. Recent statistics from the SASSA Monitoring and Evaluation Report indicate that the child grant alone reached 13,117,004 beneficiaries during the 2024/25 period (SASSA, 2025). This is a substantial figure considering that the total number of social grant beneficiaries across all the categories is just over 19 million, illustrating the centrality of the child grant in mitigating poverty and supporting families nationwide. The disproportionate reliance on these primary grant categories highlights both their importance and the vulnerability of the system, as large-scale distribution creates opportunities for misuse or fraudulent activities. Furthermore, the concentration of beneficiaries within these specific groups highlights the social responsibility placed on state mechanisms to ensure accountability, transparency, and equitable access, making the effective administration of these grants not only a welfare priority but also a critical component of national socio-economic stability.

In 2004, then President Thabo Mbeki approved the South African Social Security Act. This is the founding legislation that provides for the establishment of the SASSA as an agent for the administration and payment of social assistance (SASSA, 2004). The objectives of the SASSA are thus to act, in the long term, "as the sole agency that will ensure the efficient and effective management, administration, and payment of social assistance; serve as an agent for the prospective administration and payment of social security; and render services relating to such payments" (SASSA, 2004). Liebenberg (2001:200) positions that, "the 1996 South African Constitution recognizes a right of access to social assistance for people who are unable to support themselves and their dependents" and thus it shall assist its people in the form of finance, housing, medicine, food parcels and so forth, when they cannot.

On 10 June 2004, after the SASSA Act was approved, the Presidency announced the publication of the Social Assistance Act, which, among other things, delegated additional functions to the SASSA and prescribed the manner in which it should execute them. These functions include administering social assistance, populating and managing a national database for all social assistance applicants and beneficiaries, and establishing a compliance and fraud mechanism to ensure that the integrity of the social security system is maintained (SASSA, 2004). The Social Assistance Act is significant in that it provides a blueprint for how the administration of the funds are to be facilitated to ensure that the premises of the SASSA Act are met.

There is a potential overlap between the functions of the SASSA and the Inspectorate for Social Assistance. Prior to the establishment of the SASSA, the social assistance function, lay within the national and provincial department (Torkelson, 2017). The provinces were autonomous, and the national department could not institute provincial uniformity in the administrative approach to social assistance. This created a number of problems such as the non-uniform definition of disability, for instance, meant that an applicant might qualify for a disability grant in one province but not if s/he moved to another province, and vice versa. Consequently, the provinces have been reconstituted as functional SASSA regions (Seema, 2017).

The SASSA is closely modelled on Centrelink, an Australian statutory authority whose establishment in 1997 involved reorganising a "quarter of the federal administration body and the merging of functions and staff from various social security and employment departments into the new independent agency" (Sagan, 2017:7). Besides reportedly ensuring eligibility for benefits and grants, this merging of government services and functions' eligibility is considered an important part of the Australian government's campaign against welfare fraud. Centrelink also involves the centralising of administrative functions, on one hand, and further distributed services, on the other.

The SASSA employs similar logic to the one informing Centrelink and is in many ways a local manifestation of the emerging Commonwealth public administration trends, in particular the discourses on strengthening the centre of government and integrated service delivery (Fanta et al., 2017). In this way, SASSA does not represent centralisation in the strict Weberian sense of public administration, where there is strict hierarchy and very little room for managers to manage. It is also worth noting that, in the minds of the broader, less informed and largely rural public, the difference between the SASSA and the Department of Social Development (DSD) is not immediately evident (Sekele, 2017). In some cases, complaints related to social grants are still channelled to the DSD. Conversely, matters that should be addressed to the department, such as community development issues, are eventually directed to SASSA. In the first instance, it is not clear whether the DSD takes the initiative to pass these on to SASSA on behalf of the complainants (which ought to be the case) or directs the complainants to SASSA to enquire for themselves. The same concern also applies to the second instance.

However, several structural barriers still prevent many poor South Africans from accessing the grant system (Goldblatt, 2014). In particular, the broader administration of social assistance, in which social grants have been a core feature, has been fraught with challenges. These include a lack of integration between cash transfers and social services, onerous grant application procedures (particularly regarding grants for foster-care), allegations of fraud and out-sourcing payments to private corporations (Bruni, 2016). Moreover, social grants are targeted and have from their inception tended to exclude the most vulnerable, and in particular the long-term unemployed (World Bank Group, 2018)). Grants have structural huddles, and they are susceptible to criminality, which is the core of this research study.

Table 2.1: Core stakeholders that help facilitate grants procedure and fraud detection

Department / Stakeholder	Role in the grant process
South African Social Security Agency (SASSA)	Administers grant applications, eligibility verification, and disbursement of funds.
Department of Social Development (DSD)	Sets policy, provides funding, monitors SASSA operations.
National Treasury	Provides funding, monitors fiscal compliance, audits grant expenditure.
Department of Home Affairs (DHA)	Issue's identity documents, birth certificates, and other verification documents.
Department of Health (DoH)	Provides medical assessments and disability certificates for disability and care dependency grants.
Department of Basic Education (DBE)	Provides school enrolment and attendance records for child-related grants.
Department of Labour / Employment and Labour	Verifies employment history and income levels for certain grant types.

South African Police Service (SAPS) / Hawks	SAPS investigates and apprehends perpetrators of grant fraud.

Source: Researcher's illustration

2.2.1.1 Department of Social Development (DSD)

The DSD oversees the implementation of social development policies and social welfare programmes, including the administration of social grants. The Department has implemented anti-corruption initiatives in collaboration with the Special Investigating Unit (SIU) and other government entities to curb fraudulent activities (DSD, 2025). Through such collaborative efforts, the DSD promotes transparency and accountability, which are essential in mitigating the risk of grant fraud. These measures also include policy oversight, capacity-building programmes for staff, and the development of reporting mechanisms that allow whistleblowers to report suspected irregularities safely.

2.2.1.2 Department of Home Affairs (DHA)

The Department of Home Affairs **(**DHA) is responsible for issuing identity documents, which are crucial for all grant applications. Identity fraud remains a significant challenge, with cases of individuals using fake identity documents (IDs), duplicate identities, or even deceased persons' credentials to claim grants. The DHA has taken measures to strengthen identity verification, including the digitisation of records and biometric systems, to prevent fraudulent claims (DHA, 2025). Effective collaboration between DHA and SASSA ensures that only legitimate applicants receive grants, reducing the vulnerability of the system to identity-based fraud.

2.2.1.3 Department of Health (DoH)

The Department of Health (DoH) provides medical assessments for disability and care dependency grants. Some fraudulent claims arise when individuals misrepresent their health status to qualify for grants. The Department has worked to ensure the accuracy of medical assessments and prevent abuse of the system through improved training for healthcare professionals and stricter assessment protocols (DoH, 2025). By ensuring that only eligible individuals receive health-related grants, the Department protects both financial resources and the integrity of social welfare programmes.

2.2.1.4 Department of Basic Education (DBE)

The Department of Basic Education (DBE) is responsible for maintaining accurate school enrolment and attendance records, which are critical for child-related grants such as the Child Support Grant. Fraud can occur when incorrect records are submitted, or when children are used to make multiple times for grants by different caregivers. To prevent such occurrences, the DBE collaborates with SASSA to verify enrolment and attendance data (Department of Basic Education, 2025). These collaborative verification processes enhance the integrity of child grant programmes and ensure that the benefits reach children who genuinely need them.

2.2.1.5 Department of Employment and Labour

The Department verifies the employment history and income levels for grant applicants that consider financial need. Fraudulent claims often arise when applicants misrepresent their income or employment status. The Department has been working to strengthen verification processes and prevent the misallocation of grants (Department of Employment and Labour, 2025). Cross-checking applicants' employment and income records with tax authorities and employers' increases the accuracy of eligibility assessments and reduces the risk of fraud.

2.2.1.6 Department of Justice and Constitutional Development (DoJCD)

The DoJCD plays a critical role in investigating and prosecuting grant fraud cases. The Department's effectiveness in handling fraud cases significantly influences the deterrent effect on potential offenders (DoJCD, 2025). Enhancing personnel capacity, providing specialised training for investigators, and improving legal procedures all contribute to a more robust justice system that can prosecute fraudulent activities and maintain public confidence in the grant system.

2.2.1.7 South African Police Service (SAPS) / Hawks

The South African Police Service (SAPS) plays a central role in combating social security grants fraud through investigations, arrests, and coordinated enforcement strategies. Evidence shows that SAPS frequently works alongside specialised units such as the Hawks, Crime Intelligence, and SASSA's Fraud Management and Compliance division to dismantle both individual offenders and organised syndicates (SASSA, 2025; SAPS 2025). For instance, SAPS arrested a suspect in August 2025 who was found in possession of multiple SASSA and bank cards believed to be linked to an illegal loan scheme targeting grant beneficiaries, demonstrating the value of intelligence-led policing in tackling fraud at ground level (SASSA, 2025). In March 2025, SAPS also arrested several SASSA officials following whistle-blower reports of irregular grant processing, emphasising the importance of law-enforcement interventions in addressing both external fraud and internal corruption within the agency (Parliament of South Africa, 2025). Earlier evidence reflects similar patterns: the Hawks, working jointly with SAPS Crime Intelligence, SASSA officials, and auditing specialists, dismantled a major inter-provincial syndicate responsible for over 500 identity-document fraud cases and more than 400 fraudulent grant claims, which collectively cost the state over R2.3 million (IOL, 2016). The operation also uncovered 4,776 suspicious grants valued at R34.7 million, involving both external perpetrators and eight corrupt SASSA officials (IOL, 2016). Taken together, these examples illustrate that while SAPS continues to contend with resource constraints and high investigative demands, its collaborative, intelligence-driven interventions remain essential in strengthening accountability, deterring fraudulent activity, and safeguarding public resources from systemic abuse.

2.2.2 Understanding Social Security Fraud

Social Security Fraud (SSF) is a pressing issue in South Africa that threatens the integrity of the country's social welfare system. Grants distributed by the South African Social Security Agency (SASSA) are intended to support the nation's most vulnerable populations, including elderly citizens, children from low-income households, persons with disabilities, and caregivers who often face economic precarity (Mogoane & van Rensburg, 2023). Despite the importance of these grants, fraudulent activities compromise their intended impact by diverting funds away from legitimate beneficiaries and undermining public confidence in SASSA. Understanding the nature of SSF is therefore essential not only for safeguarding financial resources but also for maintaining trust in social institutions and protecting the dignity of vulnerable populations. Research on SSF highlights the interplay between social, economic, institutional, and policy factors, emphasizing that fraudulent activities are not isolated incidents but rather the product of systemic vulnerabilities, socio-economic pressures, and policy gaps (GroundUp, 2025; SASSA Fraud Management Report, 2023).

A critical examination of existing literature demonstrates that SSF is a multidimensional phenomenon, encompassing issues of inequality, governance, social vulnerability, and the operational effectiveness of institutional frameworks (Mashaba & Saurombe (2023). However, much of the research remains limited in scope, with small sample sizes or descriptive approaches that fail to fully integrate the various dimensions of SSF. This highlights the importance of empirical studies, such as the current investigation, which seeks to provide a more comprehensive understanding of SSF by combining community perspectives, institutional analysis, and policy evaluation.

2.2.2.1 Socio-economic and community level drivers of social security fraud

The social and economic context in which SSF occurs is critical for understanding its persistence and prevalence. Mogoane and van Rensburg (2023) provide a qualitative account of social grant fraud in Kgobokwane village, revealing that poverty, unemployment, limited educational attainment, and social marginalisation contribute significantly to the occurrence of fraudulent activities. Through phenomenological interviews with eight participants, the study highlights how vulnerable individuals may be exploited by third parties or even pressured into participating in fraudulent activities as a means of survival. While the sample size is limited, the study provides valuable insights into the lived experiences of those directly affected by SSF, illustrating that fraud is not simply a legal or moral issue but also a social problem rooted in structural inequality. Moreover, these community-level insights reveal that certain systemic barriers such as complex application procedures, insufficient awareness of fraud detection mechanisms, and limited access to information create opportunities for fraudulent behaviour. Critically, Mogoane and van Rensburg (2023) show that understanding SSF requires an appreciation of how socio-economic pressures, social networks, and individual vulnerabilities intersect, highlighting the need to design interventions that address both the human and structural dimensions of fraud. These findings challenge a simplistic perception of fraud as solely the result of criminal intent, emphasizing the broader social dynamics at play.

2.2.2.2 Institutional factors and risk management challenges

The evaluation of SASSA's Fraud Management and Compliance Department (FMCD) demonstrates that, despite the presence of policies and protocols aimed at detecting and preventing fraud, gaps in implementation reduce overall effectiveness (SASSA Fraud Management Report, 2023). Factors such as insufficient training for staff, limited coordination between SASSA, the Special Investigating Unit (SIU), and the National Prosecuting Authority (NPA), as well as inconsistencies in monitoring and verification, allow fraudulent activities to persist. GroundUp (2025) corroborates these findings, noting that while there has been measurable progress in addressing fraud, numerous cases of fraudulent grant allocation continue due to institutional inefficiencies and lapses in oversight. A critical evaluation of these findings suggests that solutions to SSF must extend beyond punitive measures, incorporating systemic reforms, capacity building, and enhanced inter-agency collaboration to strengthen fraud prevention and detection mechanisms. The institutional perspective stresses that SSF is both a policy and governance challenge, requiring robust and adaptive frameworks to mitigate risks effectively.

2.2.2.3 Administrative weaknesses in grant management

The administration of social grants in South Africa, as managed by SASSA, has long been subject to systemic weaknesses that have exacerbated the vulnerability of the agency to fraud and operational inefficiencies. Multiple media and official reports document persistent administrative gaps, which span from record-keeping errors to delayed implementation of corrective procedures, significantly undermining the integrity of grant management (GroundUp, 2025; allAfrica, 2025). For instance, reports indicate that over a three-year period, SASSA paid approximately R140 million to deceased beneficiaries, revealing a fundamental failure in the monitoring and updating of beneficiary records (GroundUp, 2025). Such incidents indicate those administrative weaknesses are not merely incidental mistakes but are structural vulnerabilities embedded within bureaucratic processes. The timing of audits and delayed reconciliation between different government databases, such as those maintained by Home Affairs and Health departments, contribute to gaps where fraudulent claims can be processed and payments issued erroneously. Criminologically, these weaknesses illustrate the concept of institutional opportunity structures, wherein inadequacies in administrative procedures create environments conducive to both opportunistic and organised fraud (CareersPortal, 2025). When bureaucratic procedures are not consistently enforced or lack real-time verification, employees and external actors are able to exploit these gaps, either unintentionally through error or deliberately for personal or collective gain. Consequently, administrative weaknesses within SASSA not only facilitate the mismanagement of resources but also erode public confidence in the efficacy and legitimacy of social welfare systems. These failures highlight the need for enhanced controls, staff training, and interdepartmental coordination to strengthen the grant administration framework and reduce systemic susceptibility to exploitation (BusinessLive, 2024).

Further compounding these weaknesses are inefficiencies in the internal governance structures that oversee the implementation of grant policies and procedures. Evidence from both parliamentary reports and investigative journalism reveals that SASSA officials have repeatedly been implicated in lapses related to compliance and oversight, with limited consequence management to deter future errors (Parliament of South Africa, 2024; IOL, 2025). The administrative chain, from provincial offices to the national head office, is characterised by uneven application of policies, inconsistent verification practices, and variable adherence to documentation standards. For instance, the flagging of over 200,000 beneficiaries for potential fraud highlights not only the occurrence of non-compliance but also the reactive nature of administrative controls, which frequently address issues after they have manifested rather than preemptively (IOL, 2025). These lapses reflect systemic challenges within SASSA, including insufficient staff capacity, inadequate training, and a lack of integration across information systems. The reliance on outdated or siloed databases for verification purposes often delays corrective actions and contributes to the recurrence of errors that could otherwise be mitigated through robust administrative oversight. Such weaknesses serve as structural catalysts for both procedural and opportunistic fraud, confirming that without systemic reform, the administrative machinery of SASSA will continue to perpetuate vulnerabilities inherent in grant management (SkillsPortal, 2025).

A significant factor contributing to these administrative weaknesses is the persistent delay in reconciling death records and beneficiary information across national and provincial systems. Several reports have detailed cases in which beneficiaries who had passed away continued to receive grants due to lags in updating records, inadequate verification of supporting documents, and limited cross-checking with civil registries (CareersPortal, 2025; GroundUp, 2025). This failure not only results in financial leakage but also signals a deficiency in proactive administrative controls capable of detecting anomalies prior to disbursement. From a criminological perspective, such systemic delays create low-risk, high-reward opportunities for fraudulent activity, reinforcing the notion that organisational weaknesses directly contribute to the likelihood of fraud occurrence. Additionally, these administrative lapses undermine efforts to instil accountability within SASSA, as ineffective controls reduce the perceived consequences for both internal and external actors seeking to exploit the system. The combination of procedural delays, poor interdepartmental communication, and outdated verification protocols illustrates a complex network of administrative weaknesses, each of which amplifies the agency's exposure to fraud while diminishing public trust in social security governance (allAfrica, 2025).

Furthermore, the challenges inherent in grant administration are compounded by inconsistent application of eligibility verification measures across different grant types. For instance, the management of disability, child support, and old-age pensions each involves distinct verification requirements yet reports indicate that adherence to these standards varies considerably between offices (BusinessLive, 2024; SkillsPortal, 2025). Such inconsistencies create uneven enforcement of eligibility rules, which in turn encourages attempts at fraudulent claims in areas where verification is weakest. This variability also reflects gaps in staff training and resource allocation, suggesting that administrative weaknesses are not solely technological or procedural but are also linked to human resource management and capacity-building deficits. When employees are insufficiently trained to enforce verification protocols or lack the necessary tools to ensure compliance, the system becomes inherently more susceptible to exploitation. Consequently, the effectiveness of grant administration is directly influenced by the ability of staff to implement policies consistently, highlighting that addressing human and procedural aspects of administrative weaknesses is critical to reducing institutional risk (GroundUp, 2025; IOL, 2025).

2.2.2.4 Legal and policy vulnerabilities contributing to social security fraud

Legal and policy frameworks governing social grants also play a significant role in shaping the nature and extent of SSF. Procedural complexities, verification challenges, and gaps in enforcement inadvertently facilitate fraudulent practices (Dullar Omar Institute, 2023). Application forms and verification processes are often cumbersome, leading to errors, delays, and confusion among beneficiaries, which can be exploited by fraudsters. Furthermore, enforcement mechanisms are inconsistently applied, creating uneven consequences for perpetrators and reducing deterrence.

2.2.2.5 Critical synthesis and research gaps

The reviewed literature collectively illustrates that SSF in South Africa is a multidimensional and complex phenomenon arising from the intersection of socio-economic pressures, institutional inefficiencies, and policy weaknesses (GroundUp, 2025; Mogoane & van Rensburg, 2023; SASSA Fraud Management Report, 2023). SSF disproportionately impacts the most vulnerable populations, while systemic gaps facilitate the persistence of fraudulent activity. Despite the valuable insights offered by existing research, significant gaps remain. The psychological and social drivers of fraud, including social pressures, misinformation, and survival strategies, are often underexplored. These gaps highlight the urgent need for integrative, mixed-method studies that combine qualitative insights from beneficiaries with institutional and policy analysis to provide a holistic understanding of SSF. Critically, addressing these gaps is essential not only for academic knowledge but also for informing evidence-based interventions, policy reform, and community engagement strategies.

Social security fraud in South Africa emerges as a multidimensional challenge with profound social, economic, and institutional implications. Evidence from community-level studies (Mogoane & van Rensburg, 2023), institutional evaluations (GroundUp, 2025; SASSA Fraud Management Report, 2023), and policy analyses (Dullah Omar Institute, 2023) demonstrates that SSF is driven by a combination of socio-economic vulnerabilities, institutional weaknesses, and legal loopholes. The consequences of fraud extend beyond financial loss, undermining public trust in social welfare systems and disproportionately affecting the most vulnerable citizens. While the current research provides crucial insights into individual dimensions of the problem, it remains fragmented and insufficiently integrative. There is a pressing need for comprehensive studies that simultaneously address community experiences, institutional effectiveness, and policy frameworks to develop sustainable, evidence-based solutions to SSF. This study seeks to contribute to filling this gap by providing a holistic analysis of SSF in eThekwini Municipality, offering insights for policy, practice, and further research.

2.3 Types of social security fraud

Fraud within the South African social grant system represents a significant threat to the equitable distribution of public resources and the integrity of social welfare programmes. Social grant fraud encompasses a wide array of illicit activities, ranging from identity theft and impersonation to internal collusion and manipulation of grant conditions. These fraudulent practices exploit systemic weaknesses in beneficiary verification, administrative oversight, and monitoring mechanisms, ultimately diverting funds away from eligible recipients and undermining public trust in SASSA. Understanding the various types of fraud is critical for developing effective prevention and enforcement strategies, as each form of misconduct poses unique risks, affects different grant categories, and requires tailored interventions. The following subsections examine the major types of social grant fraud, highlighting the mechanisms employed by perpetrators, the specific grants targeted, and the broader administrative and social consequences. By categorising and analysing these forms of fraud, this section provides a comprehensive overview of the vulnerabilities within the social grant system and displays the urgent need for enhanced controls, technological safeguards, and community-based monitoring to protect both public funds and the rights of legitimate beneficiaries.

2.3.1 Identity fraud and the Social Relief of Distress (SRD) grant

Identity fraud within the South African Social Security Agency (SASSA) grant system is among the most pervasive and damaging forms of social grant fraud. It occurs when fraudsters use another person's personal information such as identity numbers, birth dates, or banking details to submit fraudulent applications for the Social Relief of Distress (SRD) grant. Identity theft leading to SRD grant fraud is only one example of how identity fraud leads to loss in grants access by legitimate owners of for instance, ID numbers used in the process of theft. This practice exploits gaps in the verification system and often goes undetected for extended periods, allowing for the misappropriation of substantial public funds. A notable example uncovered by Cedras and Gosai (2024) involved over 74,000 SRD applications submitted for individuals born in February 2005, accounting for more than 90% of registered births for that month. Such irregularities strongly indicate systemic exploitation, as these individuals were clearly underage and ineligible for the grants. Identity fraud not only diverts resources away from legitimate beneficiaries but also erodes trust in public institutions tasked with administering social welfare programmes. It highlights the urgent need for robust digital verification systems, real-time cross-checking with national databases, and heightened public awareness to prevent unauthorised use of personal data (Geffen, 2024). If left unaddressed, identity fraud can contribute to long-term inefficiencies in grant distribution, creating financial and social vulnerabilities for communities dependent on social support.

2.3.2 Impersonation and child support grant fraud

Impersonation fraud occurs when individuals physically or digitally pose as legitimate grant recipients to collect funds, and it frequently targets the Child Support Grant (CSG). In such cases, fraudsters may claim to be the parent or guardian of a child to obtain the grant, or they may impersonate an authorized caregiver during verification procedures. This type of fraud is facilitated by weak identity verification systems and insufficient cross-checking of caregiver documentation (Mashaba & Saurombe, 2023). Evidence from rural South African communities demonstrates that impersonation often results in multiple withdrawals by unauthorized persons, directly depriving the rightful beneficiaries of critical child support (Mogoane, 2023). Therefore, impersonation significantly compromises the reliability and fairness of the Child Support Grant system.

2.3.3 Forged or counterfeit documents and disability grant fraud

The use of forged or counterfeit documents is a form of identity fraud that is commonly associated with Disability Grant (DG) fraud. Fraudsters submit falsified medical certificates, disability assessments, or identification documents to SASSA to meet eligibility criteria, thereby securing grants for individuals who do not genuinely qualify. Academic studies highlight that the submission of fake medical evidence and altered identity documents enables criminals to bypass verification procedures (Mogoane & Jansen van Rensburg, 2024). As a result, such document-based identity fraud not only misappropriates public funds but also undermines trust in the Disability Grant system, creating administrative and social challenges for authentic recipients.

2.3.4 Ghost identity creation and multiple grant fraud

Ghost identity creation involves fabricating entire identities or using partial stolen information to register non-existent individuals for social grants, often resulting in multiple grant fraud. This type of fraud affects various grants, including SRD and CSG, because SASSA systems can be manipulated to recognize multiple beneficiaries linked to fictitious or synthetic identities. Evidence suggests that fraudsters have successfully created "ghost" beneficiaries to siphon grant payments into accounts they control, exploiting systemic gaps in SASSA's identity verification and beneficiary tracking (Mashaba & Saurombe, 2023). Consequently, ghost identity creation amplifies the scale of social grant fraud and prevents resources from reaching the people who genuinely need them. To further support the claims that a singular ID can be used by 2 beneficiaries, SASSA (2025:47) reported that "alleged sharing of IDs was detected at their Nebo Local Office, in Sekhukhune District. Verification of transactions (VOT) reports indicated 203 transactions suspected as ID fraud in the financial year of 2022/23".

2.3.5 Insider-assisted identity fraud and foster care grant abuse

Insider-assisted identity fraud occurs when employees or contractors with access to SASSA systems misuse their privileges to facilitate fraudulent grant applications, commonly targeting the Foster Care Grant (FCG). In these instances, insiders may manipulate system records, approve ineligible applicants, or provide stolen identity data to external fraudsters. Empirical evidence from audits and case studies confirms that insider collusion has enabled fraudulent approvals, often affecting children who are not actually under the care of the applicant (Mashaba & Saurombe, 2023). This form of identity fraud not only diverts financial resources but also undermines governance and internal controls, highlighting the importance of monitoring and accountability mechanisms within South African Social Security Agency.

2.3.6 Misrepresentation or false declarations

Misrepresentation involves deliberately providing false information to secure a grant, including falsifying household income, employment status, or family dependents. This type of fraud undermines the integrity of social welfare programmes by allowing ineligible individuals to access funds, thereby reducing resources available for genuinely vulnerable populations. Rutherford (2025a) reported that over 200,000 beneficiaries failed to declare alternative sources of income, leading to fraudulent claims that were only later detected. Such misrepresentation reflects both individual opportunism and structural weaknesses in monitoring and auditing applications. SASSA has implemented measures like biometric verification and income cross-checks to mitigate these risks, yet persistent cases suggest that further systemic improvements are needed. Misrepresentation not only compromises fairness in grant allocation but also diminishes public confidence in social security mechanisms. The broader societal implications include increased scepticism towards social assistance programmes and heightened tension among communities who perceive inequity in resource distribution (SASSA, 2025a). Therefore, this form of fraud requires a combination of technological, legal, and community-based interventions to ensure accurate reporting and eligibility verification.

2.3.7 Collusion and third-party fraud

Collusion and third-party fraud occur when intermediaries, such as moneylenders, consultants, or community agents exploit beneficiaries or the system to misappropriate grant funds. Often, these intermediaries charge fees for fraudulent assistance or manipulate grant applications to divert funds to themselves. This form of fraud is particularly insidious as it exploits vulnerable beneficiaries who may lack sufficient knowledge or digital literacy to navigate the application process independently. SASSA (2025b) reported incidents where grant cards and identity documents were unlawfully retained by third parties, demonstrating the predatory nature of such schemes. Collusion undermines both administrative oversight and social trust, highlighting the importance of monitoring not only the application process but also external actors who engage with beneficiaries. Geffen (2024) emphasizes that third-party fraud exacerbates inequalities, as the most marginalised individuals are often coerced into participating in fraudulent schemes or inadvertently become victims of exploitation.

Addressing this type of fraud requires legal action against intermediaries, enhanced beneficiary education, and the implementation of reporting mechanisms that empower communities to identify and combat exploitation.

2.3.8 Deceased beneficiary fraud

Deceased beneficiary fraud occurs when grants continue to be claimed after the death of a beneficiary, either due to administrative lapses or deliberate concealment of death. This type of fraud diverts funds away from eligible recipients and demonstrates systemic vulnerabilities in record-keeping and monitoring. SASSA (2025a) has emphasized the need for rigorous verification during review processes, including checks with national death registries and temporary delays in grant disbursements until eligibility is confirmed. Such measures aim to ensure that resources are appropriately allocated and prevent the misappropriation of funds. Deceased beneficiary fraud can significantly impact communities reliant on social grants, as continued disbursement to ineligible individuals reduces the financial support available to the living needy. Moreover, this type of fraud undermines the credibility of social assistance programmes and perpetuates distrust in the public sector (Rutherford, 2025b). Preventing deceased beneficiary fraud requires continuous system audits, collaboration with civil registration authorities, and community reporting mechanisms to maintain the integrity of social welfare programmes.

2.3.9 Duplicate claims

Duplicate claims occur when individuals submit multiple applications for the same grant or apply under different identities to receive multiple payments. This type of fraud takes advantage of systemic weaknesses, including insufficient cross-referencing across regional offices or databases. Cedras and Gosai (2024) revealed that millions of SRD applications were submitted, some of which were rejected due to duplication, highlighting both the scale of potential abuse and the challenges faced by administrators. Duplicate claims divert resources from legitimate beneficiaries and create inefficiencies in grant management. Biometric verification, data cross-referencing, and unique identifier systems are critical tools to combat this type of fraud (Geffen, 2024). However, the persistence of duplicate claims indicates ongoing challenges in implementing these solutions comprehensively. By addressing duplicate claims, SASSA can enhance both fairness and efficiency in social grant distribution while safeguarding public funds from exploitation.

2.3.10 Internal or staff-related fraud

Internal fraud involves SASSA employees exploiting their positions to manipulate records, approve ineligible applications, or divert funds for personal gain. This type of fraud not only erodes institutional integrity but also compromises public confidence in social welfare administration. SASSA has introduced measures such as biometric verification, staff vetting, and whistle-blower hotlines to detect and prevent misconduct within its ranks (SASSA, 2025b). However, internal fraud remains a persistent risk due to opportunities for collusion and insufficient oversight in some administrative units. This form of fraud is particularly damaging because it undermines all other anti-fraud measures, creating systemic vulnerabilities that allow external fraud to flourish. Addressing internal fraud requires a combination of legal accountability, ethical training, and continuous monitoring to ensure transparency and protect vulnerable beneficiaries (Rutherford, 2025a).

2.3.11 Manipulation of grant conditions

Manipulation of grant conditions occurs when beneficiaries fail to report changes in their circumstances, such as employment status, household income, or marital status, which could affect their eligibility for social grants. SASSA has implemented review processes to verify that only eligible recipients continue receiving support (SASSA, 2025a). However, deliberate nondisclosure or delayed reporting remains a common challenge, allowing ineligible individuals to receive funds unlawfully. This type of fraud not only diverts financial resources but also threatens the equitable distribution of social assistance to vulnerable populations. It emphasizes the importance of continuous monitoring, regular updates from beneficiaries, and effective communication between SASSA and communities to ensure compliance (Rutherford, 2025b). Preventing manipulation of grant conditions is critical for maintaining public trust and ensuring that social grants achieve their intended social welfare objectives.

2.4 Perspectives of social security fraud from a global and Afrocentric lens

Social security fraud (SSF) is a complex and pervasive issue that extends beyond national borders, manifesting differently in varying socio-economic, political, and cultural contexts. Globally, SSF is often studied through the lens of administrative inefficiencies, systemic corruption, and technological vulnerabilities, highlighting patterns of misuse that affect the sustainability of social welfare programmes. Countries such as Canada, the United Kingdom, and the United States have implemented rigorous oversight mechanisms and legal frameworks to mitigate fraudulent claims, yet challenges remain due to sophisticated fraudulent practices and the ever-changing nature of digital systems. Conversely, the Afrocentric perspective situates SSF within the historical and socio-political realities of African states, acknowledging factors such as structural inequalities, poverty, and the legacy of colonial administration as contributing drivers. This approach emphasizes that fraudulent activities cannot be fully understood without considering local cultural norms, community governance structures, and the interplay between citizen agency and state accountability. By comparing global and Afrocentric perspectives, this section seeks to critically examine how social security fraud is conceptualised, regulated, and experienced, providing a comprehensive understanding that integrates both universal patterns and locally specific dynamics. Understanding these multiple lenses is crucial for designing interventions that are contextually relevant, socially equitable, and capable of addressing the root causes of SSF in diverse settings.

2.4.1 Social security fraud from a global lens

The Organisation for Economic Co-operation and Development (OECD) plays a pivotal role in shaping social protection policies across its member states, serving as a hub for knowledge exchange, policy analysis, and comparative evaluation. Comprising 38 countries, the OECD's mandate extends beyond mere economic coordination; it aims to enhance social welfare, improve governance, and strengthen the delivery of public services, including social security programmes (OECD, 2012). Within the domain of social assistance, the OECD provides detailed analyses of fraud and error, comparing rates across member states and highlighting systemic vulnerabilities that can compromise the equitable distribution of benefits (UK National Audit Office, 2012). Such work is particularly valuable in identifying structural weaknesses, such as inconsistent verification processes, inadequate oversight, or gaps in administrative capacity, which allow fraudulent actors to exploit social benefit systems. However, while these quantitative assessments are informative, they tend to ignore the lived experiences of beneficiaries and the socio-cultural nuances that drive fraudulent behaviour, thereby limiting the scope of understanding to numbers and percentages rather than human realities. Reports such as the one by Staat van de Uitvoering (2022) attempt to bridge this gap by providing international case studies, yet even these remain largely descriptive and often underplay the psychological, social, and ethical dimensions that shape both the perpetuation and perception of social security fraud. Critically, the OECD's emphasis on standardisation and benchmarking, while useful for cross-national comparison, can inadvertently overlook local complexities and the agency of individuals navigating systems marked by inequality, poverty, and bureaucratic inefficiencies (OECD, 2020). Therefore, engaging with OECD literature requires a careful balance: it offers robust data and policy insights but must be interpreted alongside qualitative evidence to truly understand the motivations, experiences, and consequences of fraud within social security frameworks.

Building on this understanding, the study of social security fraud in OECD countries gains significance when both systemic patterns and public perceptions are considered. The OECD's analyses highlight the prevalence of fraud and error across social assistance programmes, yet they often fail to capture the nuanced interplay between organisational vulnerabilities, societal pressures, and individual motivations that drive misconduct (OECD, 2012; UK National Audit Office, 2012). By integrating such macro-level insights with localised, human-centred perspectives, research can illuminate not only the scale of fraudulent activities but also the underlying socio-economic pressures, cultural norms, and ethical tensions influencing behaviour. For instance, the OECD (2020) highlights the importance of monitoring, technological safeguards, and legal frameworks in reducing fraud, but these measures alone do not address the perceptions of fairness, trust in institutions, or the lived struggles of beneficiaries navigating complex systems. International case comparisons, such as those compiled by Staat van de Uitvoering (2022), reveal recurring patterns ghost beneficiaries, identity theft, and collusion with administrators but also suggest that community engagement, transparent communication, and participatory monitoring may be underutilized strategies for mitigating fraud. Critically examining these findings allows scholars and policymakers to question assumptions about compliance and morality, recognising that fraudulent behaviour is often a product of both opportunity and systemic strain rather than purely individual malfeasance. Consequently, understanding social security fraud in OECD countries requires a multi-dimensional approach: one that combines the rigor of comparative statistics with the richness of human experience, providing a foundation for designing interventions that are not only effective but socially and ethically informed.

2.4.1.1 Exploring types of social security fraud in the United Kingdom (UK)

A review of extant literature shows that across the globe; countries tend to experience similar types of social security fraud. Between South Africa and the UK, the difference is in terminology used. In the UK, the correct or relevant terminology is benefits fraud rather than the South African term, social security fraud. However, the modus operandi tends to be the same across all the countries. Social security fraud in the United Kingdom manifests in multiple forms, reflecting both individual opportunism and systemic vulnerabilities. One of the most prevalent types is the deliberate misrepresentation of income or household circumstances. Claimants often underreport earnings, omit assets, or provide inaccurate information about household composition in order to obtain higher benefit payments. Headworth (2021) says that "concerns about recipients' deliberate misrepresentation and abuse are roughly as old as organized poverty relief efforts themselves". The consequences are substantial, as public resources intended for vulnerable populations are diverted to fraudulent claimants, while administrative agencies must dedicate significant effort and funds to investigate and correct these claims. Moreover, widespread misrepresentation shapes public perceptions, fostering the belief that welfare recipients frequently act dishonestly, despite research indicating that most beneficiaries comply with regulations (Mohan & Willits, 2023).

Another significant form of fraud involves identity and document manipulation. Individuals or organised groups may use stolen, forged, or fictitious personal information to submit fraudulent claims, sometimes on a massive scale. Cases in the UK have demonstrated that such operations can involve thousands of false claims, often amounting to tens of millions of pounds in illicit benefits (Headworth, 2021). The repercussions of identity fraud extend beyond financial loss, as victims whose identities are misused may face reputational damage, bureaucratic complications, and delayed access to their rightful entitlements. Efforts to counter this type of fraud include implementing biometric verification, mandating authentic identification documents, and cross-referencing claim information across multiple government databases, though perpetrators continually develop new tactics to circumvent these measures.

Third-party facilitation represents another form of exploitation, where intermediaries manipulate benefit claims on behalf of the claimant, often extracting a portion of the benefits for themselves. This practice disproportionately affects vulnerable populations, including the elderly and individuals unfamiliar with digital application procedures, who may be coerced or misled into participating (Mohan & Willits, 2023). The impact is twofold: claimants lose access to their full entitlements, and the welfare system struggles to detect and prosecute complex networks of intermediaries. Addressing this type of fraud requires targeted education for beneficiaries, community awareness programmes, and tighter monitoring of those assisting with claims.

Fraud involving deceased individuals is another recurring issue in the UK, where claims continue to be made on behalf of individuals who have passed away, either due to administrative oversight or intentional concealment. These fraudulent claims highlight systemic weaknesses, including delays in updating civil registries and insufficient coordination between government departments (Headworth, 2021). Mitigating such fraud necessitates timely and accurate data sharing across agencies, ensuring that benefits are suspended promptly when beneficiaries die.

Duplicate or multiple claims constitute an additional challenge. Some individuals submit more than one application for the same benefit, or under different identities, attempting to receive multiple payments simultaneously. Investigations have revealed thousands of such claims, illustrating both the prevalence of this type of fraud and the difficulty of detecting it amid large datasets (Headworth, 2021)). Preventive measures rely on unique identifiers, biometric checks, and sophisticated data analytics capable of recognising overlapping applications, thereby safeguarding fairness in benefit distribution.

Finally, the increasing digitisation of welfare systems has introduced new opportunities for fraud, with perpetrators exploiting weaknesses in online application platforms. Techniques include automated mass submissions, misuse of login credentials, and the manipulation of system glitches. Although artificial intelligence and algorithmic systems are used to detect fraudulent activity, such tools have sometimes been criticised for bias and errors, flagging legitimate claims while missing sophisticated fraudulent submissions (Mohan & Willits, 2023).

2.4.1.2 Exploring types of Social Security Fraud in the United State of America (USA)

Social security fraud (SSF) in the United States has emerged as a persistent challenge to the integrity of welfare systems, draining resources that should otherwise be directed to legitimate beneficiaries. According to the Congressional Research Service, SSF refers broadly to situations where individuals or entities deliberately misrepresent, omit, or falsify information to obtain benefits or cause improper payments (Congressional Research Service, 2023). The phenomenon encompasses multiple forms ranging from individual acts of deceit to more complex schemes involving insider collusion and organised criminal networks.

At the most basic level, fraud often occurs through individual misrepresentation, where applicants conceal income, exaggerate medical conditions, or withhold information about changes in eligibility. These practices lead to improper benefit payments that, although sometimes small in isolation, accumulate into significant losses for the system (Congressional Research Service, 2023). In addition, the Social Security Administration's Office of Inspector General (SSA OIG) identifies misuse of benefits by representative payees as a recurring concern, particularly when caregivers divert funds intended for vulnerable beneficiaries such as children, the elderly, or people with disabilities (Social Security Administration Office of the Inspector General, 2024). Misrepresentation is rampant in most countries that provide its citizens with social blankets. This issue is not unique to the American community only.

More complex cases of SSF involve identity theft and impersonation fraud, which have grown with the rise of digital technologies. Fraudsters steal social security numbers, forge identification documents, or construct synthetic identities to claim benefits. Gerson (2023) highlights that impersonation and the illicit sale of social security numbers on the black market constitute one of the most widespread threats to system integrity in the United States. Such practices often extend beyond benefit claims, feeding into broader financial crimes such as tax refund fraud and credit fraud, thereby blurring the boundaries between welfare abuse and general cybercrime.

Collusion and organised networks are also evident in perpetuating SSF. Gottschalk and Gunnesdal (2018) argue that social security fraud should not be reduced to individual opportunism but rather understood within the broader category of white-collar crime, where syndicates, corrupt officials, and professional enablers collaborate to exploit institutional weaknesses. This form of organised fraud is often hidden within legitimate bureaucratic processes, making detection and prosecution especially difficult. In addition to traditional fraud categories, the United States has seen the emergence of Social Security Administration impostor scams, where criminals pose as government officials in order to obtain personal information or extort payments. DeLiema and Witt (2021) found that these scams represent one of the fastest-growing categories of fraud reports, reflecting how public trust in official institutions is manipulated to facilitate large-scale financial exploitation. These scams differ from direct benefit fraud in that the target is often the broader population rather than existing beneficiaries, yet they exploit the symbolic authority of the Social Security Administration for fraudulent ends.

The above categories illustrate the multifaceted nature of SSF in the United States. It ranges from small-scale misrepresentation at the individual level to highly sophisticated scams and organised operations. While some fraud arises from economic desperation, a growing proportion involves calculated exploitation of technological systems, bureaucratic gaps, and public trust in government institutions. As the SSA OIG (2024) observes, addressing this problem requires not only stricter enforcement but also public education, improved verification mechanisms, and cross-agency collaboration.

2.4.1.3 Exploring types of Social Security Fraud in the in Canada

In Canada, social security benefits are designed to provide financial support and social protection to eligible citizens, particularly the elderly, disabled, and families in need. The Canada Pension Plan (CPP) provides partial replacement of income for contributors and their families in the event of retirement, disability, or death, based on contributions made during the individual's working years (Canada, 2025a). Meanwhile, the Old Age Security (OAS) programmes offers a residence-based pension to individuals aged 65 and older who meet Canadian residency requirements, regardless of their contribution history (Canada, 2025b). These programmes, along with supplementary benefits such as the Guaranteed Income Supplement (GIS) and family benefits, are intended to alleviate poverty, promote social stability, and ensure that vulnerable populations have access to a basic standard of living. Collectively, these benefits represent the foundation of Canada's social security system, which is structured to provide predictable and equitable financial support. Despite this framework, the system faces challenges from individuals or groups attempting to exploit vulnerabilities for personal gain. Understanding the benefits available is crucial to comprehending how fraudulent activities can undermine their objectives and threaten the sustainability of public funds.

Fraud in the Canadian social security system takes multiple forms, often exploiting gaps in verification, administrative oversight, and public awareness. One of the most common types is misrepresentation, where claimants provide false or incomplete information regarding income, assets, or household circumstances in order to receive benefits they are not entitled to (Government of British Columbia, 2025). This can include underreporting employment income to maximise benefits, failing to disclose marital status changes, or continuing to claim survivor or disability benefits after eligibility has ended. Misrepresentation not only results in direct financial losses to the system but also places an administrative burden on service providers tasked with identifying and correcting fraudulent claims. The presence of misrepresentation cases also impacts public perceptions of social security, contributing to a narrative that benefits are widely abused, despite evidence that most Canadians comply honestly with programme requirements (Canada, 2024).

Another significant type of social security fraud in Canada is identity theft, particularly involving Social Insurance Numbers (SINs), which serve as key identifiers in the system.

Fraudsters may steal or misuse SINs to apply for benefits in someone else's name or manipulate personal data to gain unauthorised access to payments (Canadian Anti-Fraud Centre, 2025). This form of fraud can have long-lasting consequences for victims, including bureaucratic complications, credit issues, and even potential legal challenges when fraudulent claims are detected. Criminal networks have been known to use identity theft systematically, submitting large numbers of fraudulent applications to claim benefits illegitimately. Countermeasures include enhanced verification procedures, cross-referencing databases, and biometric validation to ensure that only eligible individuals receive benefits. Despite these safeguards, the continuous adaptation of fraudulent methods means that identity theft remains a persistent risk to the integrity of Canada's social security programmes.

Third-party facilitation represents another complex dimension of social security fraud. In such cases, intermediaries such as friends, family members, or unauthorised benefit advisors assist others in obtaining benefits fraudulently. These facilitators may coach applicants on how to provide misleading information, complete application forms inaccurately, or submit claims on behalf of individuals who are ineligible (Government of British Columbia, 2025). This type of fraud is particularly concerning because it often targets vulnerable populations, including older adults, individuals with limited digital literacy, or those unfamiliar with bureaucratic procedures. The impact is twofold: claimants may lose portions of their rightful benefits, while the system struggles to detect and prevent fraud hidden behind multiple layers of intermediaries. Addressing third-party facilitation requires robust monitoring mechanisms, educational campaigns for beneficiaries, and clear reporting channels to expose and reduce fraudulent activities.

Finally, technological exploitation has become increasingly relevant as Canada's social security system relies more on digital applications and online platforms. Fraudsters exploit vulnerabilities in these systems through automated mass submissions, login credential theft, or the manipulation of software glitches (Canada, 2024). While artificial intelligence and algorithmic systems are employed to detect suspicious activity, these tools sometimes generate false positives or fail to detect sophisticated fraudulent behaviour. Preventing technology-driven fraud requires constant system updates, the ethical auditing of AI tools, and integration of multiple verification sources, including cross-agency databases. Public education also plays a critical role, helping beneficiaries understand potential risks and encouraging reporting of suspicious activity. Collectively, these measures aim to safeguard the integrity of the social security system and ensure that benefits reach the individuals for whom they are intended.

2.5 Social security fraud across the African scope

Social security fraud is not only an international challenge, but African countries have also been seen to fall victim to the crime. In Kenya, the government continues to challenge the effectiveness of social protection programmes, particularly those aimed at supporting older persons. Mbugua (2015) highlights systemic weaknesses in the management of the Older Persons Cash Transfer Programme, noting administrative delays, poor monitoring, and limited outreach to remote beneficiaries. These inefficiencies create opportunities for fraudulent practices, such as the misallocation of funds or double claims, undermining the very purpose of social assistance. Critically, while the programme was designed to provide financial relief to vulnerable older citizens, structural challenges such as understaffed administrative offices and inadequate technological support exacerbate the risk of fraud and limit programme efficacy.

2.5.1 Social security fraud in Zimbabwe

Zimbabwe's social security system faces multiple interrelated challenges that undermine its effectiveness and inclusivity, particularly in protecting vulnerable populations. One of the foremost issues is the exclusion of the informal sector, which constitutes a significant portion of the workforce, leaving many workers without access to contributory schemes such as pensions, disability support, or family allowances (Nhede, Marumahoko & Ngorima, 2023). Coupled with this is the ineffectiveness of existing policies, which are often outdated and inadequately enforced, failing to respond to contemporary socio-economic realities such as rising unemployment, inflation, and economic instability. Administrative inefficiencies, including poor record-keeping, bureaucratic delays, and weak monitoring mechanisms, further compromise the timely disbursement of benefits and increase susceptibility to fraudulent claims. Limited public awareness exacerbates these problems, as many citizens especially those in rural or informal employment remain uninformed about their entitlements and the procedures for accessing social security benefits. Additionally, Zimbabwe's constrained economic environment, marked by hyperinflation and fiscal deficits, restricts the government's capacity to finance social protection programmes adequately, affecting both the coverage and quality of services.

Zimbabwe's social security system, administered through the National Social Security Authority (NSSA) provides several contributory schemes aimed at protecting workers and their dependents from financial vulnerability due to unforeseen circumstances. Among the key benefits are the Invalidity Benefit, the Survivor's Benefit, and the Children's Allowance. The Invalidity Benefit is a crucial component of the system, designed to provide financial support to contributors who become permanently disabled and are unable to continue employment (NSSA, 2025). This benefit is intended to ensure that disabled workers can maintain a basic standard of living despite losing their capacity to earn an income. By offering this safety net, the Invalidity Benefit acknowledges the structural responsibility of the state to protect workers against life-altering contingencies, mitigating the risk of poverty and social exclusion among disabled individuals. The provision of this benefit also reflects a recognition that disability is often an involuntary and unavoidable circumstance that requires collective social protection mechanisms rather than leaving affected individuals solely reliant on personal resources or family support.

The survivor's benefit extends social protection to the families of contributors who pass away, ensuring that dependents receive financial compensation following the death of the breadwinner (NSSA, 2025). This benefit emphasizes the broader social objectives of Zimbabwe's social security framework, which seeks to provide stability and continuity for households that might otherwise experience sudden economic shocks. By offering a structured financial pay-out, the Survivor's Benefit helps to prevent children and other dependents from falling into poverty and provides a degree of economic predictability during periods of mourning and adjustment. It also highlights the intersection between social security and family welfare, recognising that the loss of a contributor can have cascading effects on the household's financial security. Through this benefit, NSSA operationalises a form of intergenerational support that aligns with global standards for social protection, where families are safeguarded against the economic consequences of premature death.

Complementing the survivor's benefit is the Children's Allowance, which provides an additional layer of support for the children of deceased contributors (NSSA, 2025). This allowance reflects an understanding of the unique vulnerabilities faced by children who lose parental care and financial support. The Children's Allowance is particularly significant in contexts where extended family networks may not have the capacity to fully substitute for the deceased parent's contributions, and where children are at risk of disruption to education, health, and overall welfare. By targeting resources directly to children, this allowance ensures that essential needs such as food, education, and healthcare are partially secured, thereby promoting social equity and continuity of human capital development. Together, these three benefits illustrate the multifaceted approach of Zimbabwe's social security system, addressing individual, familial, and generational needs through contributory social protection measures. The interplay between the Invalidity Benefit, Survivor's Benefit, and Children's Allowance highlights a strategic focus on mitigating financial vulnerability at multiple levels, while also revealing the critical role of state-administered social security in enhancing societal resilience against shocks.

Fraud within Zimbabwe's social security system, particularly concerning the Invalidity Benefit, Survivor's Benefit, and Children's Allowance, manifests in various forms that exploit systemic weaknesses. One prevalent type is false claims, where individuals submit fabricated or exaggerated medical reports to qualify for the Invalidity Benefit, or falsify death certificates to claim Survivor's Benefits (Nhede et al., 2023; NSSA, 2025). Identity fraud is also common, with perpetrators using stolen or fictitious identities to access benefits intended for deceased or non-existent individuals (Mhone & Chigora, 2021). Collusion between NSSA officials and claimants further exacerbates the issue, leading to the approval of fraudulent applications through manipulated records or assessments. Additionally, document forgery, such as altering medical or death certificates, is frequently employed to deceive the system (Nhede et al., 2023). Exaggerated claims involve inflating the number of dependents or misrepresenting the age of children to unlawfully increase benefit amounts (Mhone & Chigora, 2021). Multiple claims occur when individuals attempt to claim the same benefit under different identities or accounts, exploiting verification gaps. Lastly, ghost beneficiaries non-existent or deceased individuals are sometimes created in the system to divert funds (NSSA, 2025). These fraudulent activities not only deplete resources meant for legitimate beneficiaries but also undermine public trust in the social security system. The National Social Security Authority (NSSA) has acknowledged these challenges, emphasizing the need for stringent verification processes and public awareness to combat fraud effectively (NSSA, 2025).

2.5.2 Social Security Fraud in Kenya

Kenya's social security system, managed primarily through the National Social Security Fund (NSSF), provides a variety of benefits designed to protect workers and their dependents against financial vulnerability arising from retirement, disability, or death. The retirement or old-age benefit ensures a regular income for members who reach the statutory retirement age or leave formal employment after prolonged contributions, thereby offering economic stability in later life (NSSF, 2025). Complementing this, the invalidity benefit provides financial support to contributors who become permanently disabled and are unable to continue working, safeguarding them from poverty due to involuntary incapacity (New Kenya Law Reports, 2022). The system also includes the survivor's benefit, which extends financial protection to the spouse, children, or other dependents of deceased contributors, ensuring that families do not endure sudden economic shocks upon the loss of a breadwinner (NSSF, 2025). Together, these benefits reflect Kenya's commitment to providing a safety net for formal-sector employees and their families, emphasizing both social protection and intergenerational support.

In addition to the various primary benefits, Kenya's social security system includes withdrawal benefits, which allow contributors who exit formal employment or emigrate from Kenya to access their accumulated contributions (NSSF, 2025). Other measures, such as funeral grants and partial disability allowances, further enhance the system's responsiveness to diverse life contingencies (UNOSSC, 2019). However, despite these provisions, gaps remain in coverage for informal-sector workers, who constitute a large proportion of Kenya's labour force, leaving them vulnerable to financial insecurity. These limitations highlight the need for ongoing reforms and inclusive strategies that expand access to social protection, improve administrative efficiency, and safeguard the integrity of the system against misuse. Overall, Kenya's social security framework illustrates a structured approach to managing life-cycle risks, although challenges in implementation and coverage continue to shape its effectiveness.

Fraud within Kenya's social security system, particularly involving the National Social Security Fund (NSSF), has been a persistent challenge that undermines the protection of workers and their dependents. One of the major forms of fraud includes the misappropriation of pension contributions and payments to fictitious or ineligible beneficiaries, which has resulted in substantial financial losses for the fund (Auditor-General, 2023; News24, 2024). Between 2013 and 2020, over 260,000 fraudulent pension claims were reported, amounting to approximately KSh 67 billion (516 775 935,22 United States Dollar), leaving legitimate retirees without their entitled benefits and in some cases, resulting in individuals passing away before receiving their pensions (News24, 2024). Additionally, irregularities in investment management and record-keeping have been identified, including unremitted contributions and discrepancies in fund valuation, suggesting both systemic vulnerabilities and opportunities for collusion or mismanagement (Auditor-General, 2023). Such fraudulent activities not only deplete financial resources but also erode public trust in the social security system, compromising its credibility and effectiveness in delivering social protection.

The National Social Security Fund has also experienced fraud through collusion between staff and third-party service providers, leading to losses in the form of inflated or fabricated claims (EACC, 2008). Historic cases, such as the irregular share trading by Discount Securities Limited, which resulted in losses of KSh 1.6 billion (12 340 917,86 United States Dollar) and a subsequent KSh 9.8 billion (75 588 121,87 United States Dollar) graft fine, highlight the significant operational and administrative risks within the system (EACC, 2008). Moreover, weaknesses in verification processes and limited oversight mechanisms have facilitated multiple claims and ghost beneficiaries, especially in pension and survivor benefits (UNOSSC, 2019). Efforts to curb fraud have included stricter auditing, enhanced transparency, and calls for stronger accountability measures within the NSSF; however, these measures have yet to fully address the systemic gaps that allow fraudulent practices to persist (Auditor-General, 2023; UNOSSC, 2019). Overall, fraud in Kenya's social security system poses both financial and social risks, necessitating comprehensive reforms to protect legitimate beneficiaries and ensure the sustainability of the fund.

2.5.3 Social security fraud in Ghana

Ghana's social security system is structured to provide financial protection to workers and their dependents through contributory pension schemes and other social protection initiatives. The main benefits include the old-age or retirement pension, which offers a regular income to members who reach the statutory retirement age or have contributed for a minimum number of years, ensuring financial security during retirement (Akomea-Frimpong et al., 2022). The invalidity or disability pension provides support to contributors who become permanently disabled and are unable to continue employment, helping to prevent financial hardship due to involuntary incapacity (Darko, 2016). These benefits reflect Ghana's efforts to safeguard contributors from poverty at different stages of life and provide a structured social safety net for vulnerable individuals.

In addition to the above primary benefits, Ghana's social security framework includes survivor benefits, which provide financial support to the spouse, children, or other dependents of deceased contributors, ensuring continuity of household income following the loss of a breadwinner (Morton & Lobez, 2016). Withdrawal or lump-sum benefits allow contributors who leave formal employment or emigrate from Ghana to access their accumulated contributions (Akomea-Frimpong et al., 2022). The Cap 30 pension scheme, specific to public sector employees, provides additional retirement gratuities and pensions for government workers, further enhancing social protection coverage (Darko, 2016). Collectively, these benefits demonstrate a multi-layered approach to social security, addressing the financial vulnerabilities of individuals and families while promoting intergenerational support and overall social welfare in Ghana.

Fraud in Ghana’s social security system, particularly within the Social Security and National Insurance Trust (SSNIT) and the Cap 30 pension scheme, has been a persistent challenge undermining the protection of workers and their dependents. One of the most common forms of fraud involves the misappropriation of pension contributions and payments to fictitious or ineligible beneficiaries, which has resulted in substantial financial losses (Darko, 2016). Internal control weaknesses, including poor verification processes and lack of oversight, have facilitated these fraudulent activities, allowing some individuals to manipulate records or submit false claims (Morton and Lobez, 2016). Such fraudulent practices not only reduce the available funds for legitimate beneficiaries but also erode public trust in the social security system, compromising its effectiveness in providing financial security to retirees, disabled contributors, and dependents.

In addition to misappropriation, scams targeting pensioners have become increasingly prevalent, including cases where fraudsters impersonate SSNIT officials to extort money or personal information from unsuspecting contributors (Ghana Web, 2017; Citi News, 2024). The Cap 30 scheme has also faced allegations of mismanagement and unauthorized payments, highlighting systemic vulnerabilities in public sector pension administration (Akomea-Frimpong et al., 2022). These instances highlight the critical need for robust internal controls, effective auditing, and stronger regulatory oversight to prevent fraud and safeguard the integrity of the social security system. Enhancing transparency and accountability within SSNIT and related pension schemes is essential to ensure that contributions reach their intended beneficiaries and that Ghana’s social protection objectives are achieved.

2.6 The nature of social security grants fraud in South Africa

Social security fraud (SSF) is a complicated concept with multi-faceted layered definitions that include legal, moral and governance dimensions that undermine the viability and integrity of welfare systems. Most cases of social security fraud usually involve a scenario whereby an individual receives benefits that have been awarded on false pretences (Jurgovysk et al., 2018; Kemp et al., 2020) or by lack of appropriate information on processes and procedures. In the South African context, SSF manifests as a complex combination of systematic breakdown, administrative inadequacies, and socio-economic desperation. There is widespread research that highlights the irregularities that exist in the distribution and management of social security grants either due to misrepresentation by claimants (claiming grants on behalf of non-existent or deceased people, faking identity documents, lying about income etc.), or due to the illicit behaviour of government employees (Davies, 2017; Handmaker and Matthews, 2019).

SSF has emerged as a critical challenge in the South African welfare system, particularly in urban centres like eThekwini Metropolitan. Defined broadly, social security fraud involves the intentional deception or misrepresentation by claimants or third parties to receive benefits to which they are not legally entitled (Jorens et al., 2020). It may also include collusion between officials and beneficiaries, misuse of information systems, or exploitation of policy ambiguities. In the case of eThekwini, such fraud largely includes identity theft, manipulation of medical records, and organised exploitation facilitated through institutional weaknesses. Therefore, an understanding of the nature of this phenomenon in eThekwini requires not just a theoretical understanding but an empirical examination of both administrative systems and community circumstances.

Lilley (2020) posits that social security fraud is more than an isolated criminal activity but rather a broader systemic problem that occurs where there are poorly administered state institutions. The author contends that fraud schemes flourish where 'the systems of accountability, detection and enforcement are weak' and where "discretionary decisions are opaque" (Lilley, 2020: 223). On the other hand, Du Toit and Lues (2021) argue that administrative gatekeeping mechanisms, such as document verification and medical assessments lack the necessary capacity to impede the multiple recurring applications, especially for adult individuals with disabilities. These applicants, who mostly have impairments that are unverifiable or marginal, eventually gain access to the system despite having been disqualified in the first instance, which points to significant procedural weaknesses (du Toit and Lues, 2021). This leniency and loopholes in the administration, coupled with the poorly trained personnel and lack of digitised platforms, provides a conducive environment within which fraud can thrive with minimal chance of detection.

It has previously been observed that bureaucratic inefficiencies in the South African Social Security Agency (SASSA) provide fertile environment for corruption, especially in the payment of disability grants where some applicants take advantage of family structures, falsify documents, or connive with health practitioners to qualify under false pretences. The social security system's vulnerability is further worsened by weak oversight and the lack of accountability, and grant payments that fail to reach deserving beneficiaries (Luthuli and Nirmala, 2024). The European Union framework conceptualises social security fraud as an "act of intentional deception with the purpose of obtaining improper or illegal benefits" (Jorens et al., 2020:5). In their recent publication, Hidas et al. (2025) draw a distinction between the term's 'error' and 'fraud,' suggesting that fraud is an intentional act, whereas error arises from systemic or informational shortcomings. This distinction is critical particularly in understanding the complex dynamics in municipalities such as eThekwini.

Mpedi (2022) explores the challenges within South Africa's social security system by examining the balance between formal social insurance schemes and informal access channels. The study highlights that the country's welfare system is notably fragmented, consisting of both contributory (insurance-based) and non-contributory (assistance-based) components. These structural divisions create loopholes that fraudsters exploit, particularly in areas such as means testing, eligibility verification, and beneficiary tracking. Consequently, this fragmentation has fuelled the increase of social security grant fraud, especially in urban settings like eThekwini, where perpetrators have developed sophisticated strategies to manipulate and abuse the system.

South Africa has witnessed an increase in the number of cases in social security fraud particularly linked to disability grant fraud, child support grant fraud and old age grant fraud. In a recent study, Kajita and Kang'ethe (2024) discuss that, amid the COVID-19 pandemic, the Social Relief of Distress (SRD) grant experienced a rise in a considerable volume of fraudulent claims, typically lodged using duplicated or deceased identities. It is critical to note that most fraudulent claims are reported in the urban areas such as eThekwini. This is further exacerbated by the lack of efficient biometric systems and ineffective inter-departmental coordination, which continues to hamper the real-time verification procedures required to successfully curb fraud.

The embeddedness of fraud in the contemporary South African context is due to structural and historical impediments. As noted by Schoeman (2019), the legal system in South Africa, (particularly its welfare architecture), functions within competing paradigms, on one end seeking justice through Eurocentric formalism or on the other, pursuing an Afrocentric communal ethos. Therefore, in a fragmented system, the social contract loses its integrity, and people will justify fraud as a survival strategy more than deviant criminal behaviour. In eThekwini, where there is chronic poverty, unemployment and inequality, fraud can be understood not only as illicit activity but even as resistance or a compensatory reaction to exclusionary marginalisation.

Social security fraud can occur when employees of financial institutions responsible for disbursing assistance to eligible beneficiaries deliberately accept or provide false information to manipulate the system and redirect resources to individuals who do not meet the qualifying criteria. Onnell (2018) explains that fraud can also involve members of the public submitting fraudulent documents to officials, sometimes without the officials' knowledge, to gain access to state resources to which they are not entitled. Such practices not only undermine the integrity of social welfare programmes but also deprive genuinely vulnerable populations of crucial support, intensifying social inequality and economic hardship. In urban areas, where administrative oversight is often more complex and the flow of resources higher, fraudsters have developed increasingly sophisticated methods to exploit systemic weaknesses. This includes falsifying identification, creating ghost beneficiaries, or colluding with insiders to bypass verification processes. The result is a cycle of mistrust between the state and its citizens, where those in genuine need may face delays or obstacles in accessing assistance, while public confidence in social security programmes erodes. Understanding these mechanisms is essential for developing targeted interventions that protect resources, improve oversight, and ensure that social grants fulfil their intended purpose of alleviating poverty and supporting vulnerable communities.

Social security fraud cases typically involve someone receiving benefits that have been calculated on a false premise (Morsa, 2018). For example, the person claims they are unemployed when in fact they are in paid employment, or they are single when in fact they are in a relationship. In addition, Jorens et al. (2020) posit that fraud cases can also involve people using false identities to direct payments to their own bank account, frauds involving false claims for care of children and frauds whereby a person receives benefits on behalf of someone who is dead or where multiple identities are used to obtain multiple benefits. There has also been considerable innovation with customers now able to claim benefits and provide information through technology such as voice recognition systems, mobile applications and electronic facilities (Button & Cross, 2017). As a consequence, a large proportion of social security fraud is committed online.

Several situations are viewed as social security fraud, including misuse of benefits, making false statements on claims, and buying or selling social security cards (Tautorian et al., 2016). Concealing information that affects eligibility for benefits is also considered to be fraud. People who represent social security recipients commit fraud if they misuse the benefits they are entrusted with (Lensvelt-Mulders et al., 2006). It is considered fraud when people knowingly provide inaccurate information when they apply for social security benefits (Levi, 2016). Anyone receiving social security disability benefits must inform the social security administration if they also receive workers' compensation benefits from their organisations where they are or were employed.

The magnitude of social security fraud is affected by several factors, such as the effort required to commit fraud, that is, effort may vary depending on whether it is an active or a passive act, where the offender supplies misleading information or simply does not supply sufficient information (Nicholas et al., 2019). The risk of detection of the crime. The gain that can be achieved in the fraud, and the importance of that gain for the offender. Encouragement from others to commit the crime. For example, a network of social security abusers invites newcomers into a fraud scheme. The significance of this is in how potential social security fraudsters are invited into this web and how those already in within the system tend to remain until they may be found.

Table 2.2: SASSA 2025 April Statistical report

Region	Care Dependency Grant	Child Support Grant	Disability Grant	Foster Care Grant	Grant-In-Aid	Old Age Grant	War Veteran's Grant	Total
Eastern Cape	25,920	1,924,745	178,994	48,373	74,345	638,475	–	2,890,852
Free State	10,308	699,424	73,303	14,928	21,796	237,039	–	1,056,798
Gauteng	25,207	1,975,641	126,120	31,748	35,861	799,559	2	2,994,138
KwaZulu-Natal	42,698	2,977,027	222,942	38,332	179,668	816,643	2	4,277,312
Limpopo	19,239	1,986,482	100,276	28,464	72,145	539,193	–	2,745,799
Mpumalanga	13,284	1,197,750	81,220	12,319	39,294	300,609	–	1,644,476
North-West	11,560	916,954	61,744	17,947	34,933	308,178	1	1,351,317
Northern Cape	6,393	337,212	53,702	7,757	42,853	101,485	–	549,402

Western Cape	18,765	1,026,630	148,396	31,643	35,489	426,223	2	1,687,148
Total	**173,374**	**13,041,865**	**1,046,697**	**231,511**	**536,384**	**4,167,404**	**7**	**19,197,242**

Source: SASSA 2025 April statistical report

According to Makinana and Umraw (2019) the state has already disbursed R21.8 million to compensate individuals who fell victim to social grant fraud, and, consequently, the government is allocating an additional R68 million to investigate the extent of this fraud. The scope of this problem is so severe that it affects even those who do not form part of any of the fraudulent activities associated with the South African Social Security Agency (Nyenti, 2016). This sets precedent that the promised social security is not as reliable as it should be and no organisation should be faced with such unprofessionalism at the Social Security Agency of South Africa.

A comparison between the Social Pension System (SOCPEN) database and the Government Personnel Salaries System (PERSAL) revealed that 41 000 public servants across various government departments in different provinces were receiving both salaries and social grant benefits from government, a discovery the DSD arrived at independently of the Special Investigative Unit (SIU) (DSD, 2014). While some public servants were legitimately entitled to social grants, particularly among low-level employees such as cleaners and gardeners, a significant number were not. These cases were of high priority to the national department. DSD worked in co-operation with the SIU on the civil servant cases in a strategy that prioritised cases based on the severity of the offence rather than prosecuting all civil servant fraudsters. The official position is that capacity issues militated against taking all civil servant fraudsters to court (Weigratz, 2019).

As part of the anti-fraud campaign the DSD offered indemnity from prosecution to beneficiaries receiving grants illegally (DSD, 2006). The indemnity offer covered the period from 1 December 2004 to 31 March 2005. Donovan (2018) argued that the minister did not immediately make clear, however, was that civil servants, social grant fraud syndicates and those already under investigation by the department or detected during the indemnity period would not qualify for the indemnity. Nor was the general public offering a blanket indemnity. Guidelines were developed to determine which cases warranted indemnity, prosecution and/or debt recovery. Applicants for indemnity were also required to submit documents motivating why they deserved indemnity and why they had committed the crime (Holzmann, 2016). Provincial committees were set up and given a mandate to assess which applicants were ‘indemnifiable’ based on the guidelines.

The Compliance Unit and the SIU had to check whether the provincial committees awarded or failed the applications on reasonable grounds. Grant payments to indemnity applicants were suspended pending review. Applicants were notified in writing of the outcome (Mosheshe, 2006). The whole indemnity project proved extremely tedious and time consuming as a result. This part of the anti-fraud campaign was the subject of extensive media coverage. The state's communications strategy involved the bulk-buying of media through the GCIS, as well as marketing and advertising, in both mainstream and community-based print and electronic media. In areas such as the Eastern Cape, departmental officials also held public meetings in a bid to encourage beneficiaries of illegitimate grants to reveal themselves. According to the department's 2006 Annual Report, 86 000 members of the public applied for indemnity. Five per cent of the applications were disregarded because they fell outside the guidelines. The remaining 85 500 applications were then distributed to the provincial committees mandated with reviewing and assessing applications. It is reported that this process was difficult because of 'serious capacity issues' in the provinces (Cape Argus, 2025).

2.6.1 Oversight, audit findings, and material irregularities

Oversight mechanisms and audit processes are critical components of social grant administration, as they provide both accountability and safeguards against fraudulent and irregular activities. In the case of SASSA, media reports and official statements consistently indicate that oversight has been insufficient, allowing material irregularities to persist across multiple grant types and provinces (Parliament of South Africa, 2024; GroundUp, 2025). For example, audits revealed that over a three-year period, the agency disbursed approximately R140 million in grants to deceased beneficiaries, a clear manifestation of systemic failures in monitoring and verification processes (GroundUp, 2025). These lapses suggest that audit mechanisms either lack the capacity to detect anomalies promptly or are insufficiently integrated into day-to-day operational management. Consequently, the delayed identification of irregularities not only facilitates the misappropriation of funds but also diminishes public confidence in SASSA's ability to enforce accountability and maintain operational integrity. Criminologically, these findings highlight how weak oversight functions as a structural enabler of fraud, creating an environment in which both opportunistic and deliberate exploitation of the system can occur (allAfrica, 2025).

Audit findings further illuminate recurring patterns of non-compliance and material irregularities, often linked to gaps in both procedural enforcement and institutional governance.

Reports indicate that SASSA has consistently struggled with reconciling its beneficiary database with civil registry records, contributing to the payment of grants to ineligible individuals (SkillsPortal, 2025; CareersPortal, 2025). The Auditor-General's observations, reinforced by media coverage, suggest that these discrepancies are not isolated but indicative of broader administrative weaknesses, including insufficient staff capacity, inadequate training, and fragmented interdepartmental communication (BusinessLive, 2024). The consequences are significant: not only do irregular payments drain public resources, but they also impede the agency's ability to prioritise legitimate beneficiaries. From a criminological perspective, these conditions exemplify how systemic deficiencies and ineffective oversight create a fertile environment for fraudulent practices, reinforcing the structural opportunities described by Routine Activity Theory.

Material irregularities also emerge through the inconsistent application of consequence management for officials implicated in wrongdoing. According to a parliamentary media statement, SASSA officials involved in material irregularities have not uniformly faced disciplinary or corrective action, suggesting a reactive rather than proactive approach to governance (Parliament of South Africa, 2024). Such inconsistencies in enforcement contribute to a culture of impunity, in which both internal and external actors perceive the risk of detection or sanction as low. Evidence of irregular payments being recovered, such as the R150 million returned to the agency from ineligible beneficiaries, demonstrates that while corrective action occurs post facto, it is often insufficient to prevent recurrence (allAfrica, 2024). This pattern of delayed enforcement reinforces the structural vulnerabilities inherent in SASSA's oversight framework, highlighting the importance of timely, systematic, and consistent audit and monitoring practices in mitigating social grant fraud.

In addition, oversight is further complicated by technological and procedural limitations within the agency. Despite efforts to digitise beneficiary information and implement biometric verification, reports indicate that significant delays and inconsistencies persist in the updating of records, cross-referencing with death registries, and flagging of potentially fraudulent claims (GroundUp, 2025; CareersPortal, 2025). These technological gaps exacerbate the agency's exposure to material irregularities, as oversight systems are often reliant on incomplete or outdated information. Criminologically, such vulnerabilities reflect the interplay between opportunity and capability: while motivated actors may exploit systemic weaknesses, the lack of effective auditing and real-time verification amplifies the probability and impact of fraudulent behaviours. The recurrent nature of these irregularities demonstrates that without robust and continuous oversight, material weaknesses within SASSA's administrative and technological infrastructure will persist, enabling both opportunistic and sustained fraudulent activity.

Finally, the synthesis of audit findings, media reports, and parliamentary oversight documents reveals a consistent trajectory of risk and irregularity across SASSA's operations. Reports of over 200,000 beneficiaries flagged for potential fraud, R150 million recovered in ineligible payments, and repeated instances of grants paid to deceased individuals collectively demonstrate systemic shortcomings in verification, monitoring, and enforcement (IOL, 2025; allAfrica, 2024; SkillsPortal, 2025). These documented patterns indicate that oversight mechanisms, while existent, have been insufficiently resourced, poorly integrated, and inconsistently applied across both national and provincial levels. The cumulative effect is a social grant administration system where material irregularities not only occur frequently but are often only detected after substantial financial leakage has taken place. From a criminological standpoint, this emphasizes the critical need for a multifaceted approach to oversight, combining technological enhancements, procedural rigor, consistent consequence management, and proactive auditing to reduce both the prevalence and impact of fraudulent activities within the South African Social Security Agency.

2.6.2 Empirical context: Patterns and practices of social security fraud in South African municipalities

A comprehensive review of available literature reveals that empirical evidence on eThekwini Municipality-specific social security fraud is relatively scarce. However, some national and municipal-level trends and pointers suggest pervasive vulnerabilities. Moosa and Patel (2020), based on Afrobarometer data and administrative reports refer to the mismatch between grant access and regulatory oversight. Their study is critical in that it focuses on the greater KwaZulu-Natal province and states that within the province, cases of fraudulent claims are significantly under-reported and mostly go unidentified due to a lack of auditing procedures and human resource capacity in local administration offices. This is crucial in understanding the dynamics within eThekwini Municipality and how it compares with the statistics in the province. This points to an outright accommodation and normalisation of dishonest behaviour. This normalisation signals an underlying institutional and cultural issue.

In examining disability grants, du Toit and Lues (2021) offer compelling proof of the administrative inefficiencies towards 'gatekeeping' in the Northern Cape that mirror identical weaknesses found in other South African urban areas such as eThekwini. Their critical study finds that “applicants with the same medical conditions repeatedly apply and are admitted into the system, only to be rejected later for the same reasons” (du Toit and Lues, 2021: 3). To further explain, this means that a single applicant can use a singular application multiple times as it may be rejected at first attempt but accepted at a second attempt. The implication here is that the inefficiency of SASSA’s screening system is not only exploited by applicants but also encouraged by a lack of systemic reform. The opportunistic exploitation of grant systems is further encouraged by the inadequacy of preventive mechanisms. For example, the 2011 Social Grants Disability Management Model (SGDMM), while trying to address and consolidate assessments, cannot effectively identify repeat patterns of fraud because it is not integrated into other government databases (du Toit and Lues, 2021). In most urban areas in South Africa, the high number of grant applications tends to overwhelm administrative personnel, leading them to routinely conduct shallow assessments, inadvertently making it much easier and simpler for repeat offenders to exploit the system.

The study by Kajita and Kangethe (2024:1137) concludes that one of the major paradoxes of the grant system in South Africa is that “grants have become both a lifeline and a site of corruption”. Their research attributes the culture of expediency as a fundamental enabler of this paradox. It is therefore argued that the state’s promises of increasing access are undermined by a lack of political will and adequate investment in institutional capacity to curb and prevent fraud. The issue of social grants access is used as political rhetoric by populist parties in order to gain electoral support and it lacks the subsequent mechanisms to ensure that fraudulent activities are deterred.

The evidence in the literature suggests that social security fraud in South Africa is not a matter of personal dishonesty but rather an institutional one, founded upon institutional weaknesses, socioeconomic exclusion, and moral ambiguities (du Toit and Lues, 2021). Consequently, addressing this phenomenon requires a multifaceted response, one that extends beyond punishment to encompass administrative modernisation, technological advancements, and civic engagement. Social security fraud points to broader systemic and administrative challenges in South Africa, and it continues to be enabled by the lack of adequate verification systems, bureaucratic ineffectiveness, and the forces of socio-political marginalisation. Without systemic reform and community-led accountability, efforts to curtail fraud are unlikely to succeed. Future interventions must consider not only the institutional but also the ethical and cultural dimensions of welfare fraud in localised contexts, such as eThekwini. While existing literature provides strong national and provincial insights, there is a dearth of municipality-specific empirical data. This research aims to fill this gap by investigating how fraud manifests specifically in eThekwini, how communities perceive its causes, and what systemic interventions can be co-designed to reduce its prevalence.

2.7 Factors influencing social security fraud in South Africa

Understanding public perceptions surrounding social security fraud is critical to designing effective preventative strategies, especially in municipalities like eThekwini where economic marginalisation, political dynamics, and institutional inefficiencies converge. Social security fraud is not merely a legal infraction; it is often perceived as a coping mechanism or a socially rationalised act in contexts marked by inequality and poverty. As noted by Torkelson (2022), the lines between ‘deserving’ and ‘undeserving’ welfare recipients are often drawn along ideological and class-based narratives that shape how people perceive fraud and its justification.

2.7.1 Economic desperation and the normalisation of social security fraud

Extant literature indicates that financial challenges or economic instability are widely attributed as a primary cause of social security fraud. For instance, critical qualitative in-depth research of households in the Mpumalanga province highlighted that the most recipients of the social grants are actively involved in the informal economy (Winchester et al, 2021). However, despite their engagement in informal economic activities, the respondents in the study justified minor fraudulent behaviour, explaining it on the basis that it helped struggling and poor families survive. This sentiment demonstrates a widespread moral ambiguity, particularly in peri-urban and township environments of eThekwini, where formal employment opportunities are scarce. Most of the residents of eThekwini, confronted by economic downturns and unemployment, regarded fraudulent applications as not only criminal activity, but as survival mechanisms legitimized by the state's inability to create employment opportunities.

Public discussions tend to be framed on the basis that individuals who exploited the system were simply 'reclaiming' what they believed was theirs due to historic and systemic injustices (Kajita & Kang’ethe, 2024). There is an underlying theme in the literature that suggests that social security grants in the South African context are a double-edged sword, on one end they act as a tool of assistance and on the other as a mechanism of exploitation. The findings from the study by Kajita and Kang’ethe (2024) imply that in communities facing acute challenges of poverty, unemployment and inequality, the perceptions of fraud are usually sanitised and not characterised as criminal but rather they are seen as means by the disenfranchised to reclaim their dignity from an unjust and uncaring system. The rationalisation of crime in this instance, exonerates the fraudsters and blames the system for not being able to adequately cater for the citizens' needs. These findings emphasise the notion that public perceptions are deeply shaped by local lived realities.

2.7.2 Lack of trust in social security administrative systems

The perception of fraud as a result of a systemic breakdown is compounded by a general lack of public trust in public institutions. There is generally widespread public scepticism on the integrity, fairness and consistency on the process and procedures involved in the allocation and disbursement of grants (du Toit and Lues, 2021). In the public narratives, issues most often raised are accusations of cronyism, corruption on the part of SASSA bureaucrats, as well as bureaucratic inefficiency. If individuals perceive the system as unjust or subject to manipulation by powerful groups, they may justify their dishonest actions as efforts to create a more just setting. This argument is supported by empirical data that demonstrates that lack of trust in government institutions correlates with a greater level of tolerance for deceptive activities.

The other critical influence on perceptions is public distrust of administrative integrity in the granting process. In their study, Luthuli and Nirmala (2024) conducted interviews with government officials and grant beneficiaries in KwaZulu-Natal and reported that many view the collaboration of insiders and outsiders as not just prevalent but also necessary in order to achieve results. These perceptions point to an understanding of corruption not simply as deviant from the norm, but instead as an instrumentally necessary component to deal with an unreliable system characterised by bureaucracy. Makore and Lubisi (2021) add an important theoretical aspect to this debate by contending that the social security system, with its Eurocentric structure, is culturally and administratively disenfranchising to local communities. The authors argue that interpretations of fraudulent activities ought to be understood within the context of epistemic dislocation, which they define as a sense among citizens that the system is not made for them (Makore & Lubisi, 2021). As such, this alienation, therefore, acts as a motivating factor for activities and actors that seek to circumvent and subvert a system that is perceived as unfair and inaccessible. Schoeman (2019) argues that the concept of justice in South Africa is undergoing a transformation from a strictly legalistic to a more socially conscious paradigm.

This shift, which resonates strongly in historically disadvantaged communities prioritises collective welfare and restorative justice over punitive measures. In these circumstances, individuals who commit social security fraud can be regarded as victims of structural injustice rather than offenders, forced to make ethical concessions for the purpose of survival.

Gender dynamics play a significant role in shaping public perceptions of fraud in society. Women in general and single mothers in particular form the largest constituency of grant recipients in the South African context. There are many mitigating factors to this status quo. Research shows that most of these women consider the social grants as their primary and reliable source of income (Winchester et al., 2021). Most of these women are either unemployed or involved in the informal economy. Furthermore, most of these women are the sole bread winners in female headed households and must balance their caregiving responsibilities with providing for their households. Therefore, with such a burden, when such women engage in fraudulent behaviour (commonly through manipulating identities or falsifying multiple registrations), these acts of criminality are usually rationalised using maternal sacrifice as a frame of reference. This discourse is powerful enough that even community leaders may be reluctant to report such fraud, viewing it as a critique of state failure more than individual culpability. In this instance, the state is castigated for its failure to empower and protect women as vulnerable members of the society hence pushing them into committing fraud as a means of survival and raising their families.

2.7.3 Migrant communities and perceived injustice

Societal cleavages and perceived inequalities in terms of access to benefits affect public attitudes towards fraud. As Khumalo (2023) argues, migrant workers from SADC countries are often accused (rightly or wrongly) of taking advantage of the grant system by using fake identities. These perceptions create xenophobic sentiments and suspicion, particularly in urban spaces like eThekwini Municipality, where competition for resources is so high. Khumalo (2023) states that while the Constitution can guarantee social protection to all, public opinion does not necessarily grant this munificence to the undocumented. Although evidence of large-scale migrants' scams is not readily available, the impression nonetheless influences local communities' knowledge of the legitimacy of social grants and the equity of their distribution. Public frustration emerges not only from actual cases of fraud but from perceived unfairness in the eligibility determination process.

One of the most complex findings across the literature is that social security fraud is often rationalised as a form of resistance or justice-seeking. This moral economy of fraud aligns with ' Schoeman s (2019) argument that post-apartheid justice can be explained outside of formal legality, maintaining that a society marked by entrenched inequality cannot afford a justice system that views every transgression through a punitive lens. There is evidence in the literature that some applicants actually commit fraud, but not for themselves, but to support dependents. These motivations are often tied to the inadequacy of grant amounts in meeting the actual cost of living. The disability grant, for instance, is frequently insufficient for covering medical needs, compelling some recipients to seek multiple registrations or exaggerate impairments to receive a larger benefit.

Furthermore, fraud is often perceived in terms of the deservingness of the alleged beneficiaries. Outrage is usually not targeted at any person who commits fraud but is specifically applied to individuals who are alleged to be abusing the system for no logical reason. Kajita and Kang'ethe (2024) indicate that able-bodied young men who receive grants through fraudulent means are usually perceived more negatively compared to single mothers or elderly persons. This moral ordering in terms of worthiness reveals that social attitudes do not have a general acceptance of dishonesty; rather, they are governed by nuanced moral judgments.

2.7.4 Corrupt officials as agents of social security fraud

Evidence from recent cases across multiple South African provinces demonstrates the vulnerability of social grant administration to employee fraud and internal misconduct. In Gauteng, for instance, eight SASSA officials and other individuals were arrested in connection with a card fraud syndicate, in which they were found in possession of Bank Cards and SASSA Gold Cards. The arrests, made in February 2025, highlight collusion between employees and external actors to illegally access grant funds, and the suspects were scheduled to appear in court in April 2025 (SASSA, 2025). Similarly, in the North-West province, one SASSA official was arrested for soliciting a bribe, demonstrating that individual misconduct extends beyond collusion with external beneficiaries to include acts of opportunistic corruption by employees themselves. Although the suspect was released on bail, this case illustrates the potential for internal governance weaknesses to facilitate corrupt behaviour when monitoring and accountability mechanisms are insufficient (SASSA, 2025). In the Eastern Cape, three officials were arrested for allegedly processing fraudulent grants. While the matter was provisionally withdrawn from court, both internal and criminal investigations are ongoing, indicating that employee-enabled grant fraud can involve multiple staff members and is not limited to isolated incidents. These cases collectively demonstration the risk posed by administrative inefficiencies and inadequate internal controls, which create opportunities for employees to manipulate grant processes for personal gain (SASSA, 2025). Taken together, these cases suggest that employee fraud in SASSA is facilitated by a combination of factors, including weak verification procedures, insufficient oversight, and the absence of timely consequence management.

2.7.5 Fraud by beneficiaries

Ordinary people may provide false information or evidence for a benefit claim. When people apply for social security benefits, they state that all the information they provide on the forms are true and correct to the best of their knowledge. According to Van Vlasselaer et al. (2013), if a person reports something they know is not true, it may be a crime, for example:

- An individual indicates on their application that they are not married when in fact they are married or living as such.
- An applicant claims to be blind and unable to drive a motor vehicle when in fact the individual possesses a valid driver’s licence and is observed driving.
- A person indicates they do not have any income, when in fact they make money from an outside source such as rental income or an insurance policy.

One of the most important obligations of a potential beneficiary of a social security scheme is to provide the relevant social security administrative body with complete and truthful pertinent information about his or her situation (Republic of South Africa, 2004; Mthethwa et al., 2016). The main type of social security ‘fraud’ perpetrated by ‘beneficiaries’ is steps taken to conceal the fact that applicants are not entitled to the relevant benefit (Goveia & Sosa, 2017). It has to be understood that many of the perpetrators of this type of fraud would be shocked to hear that their actions could be regarded as criminal. According to Mashingo (2019), to many, defrauding the ‘system’ is acceptable and they find it very hard to see social security administrations as victims of crime: *Why is it that social security fraud is regarded as perfectly acceptable and corrupt state officials can expect crowds of support at their trials?* Msomi (2018) attributes the erosion of South Africa’s value systems to the lack of legitimacy of laws during the apartheid era. As people found ways to circumvent laws that did not serve their needs, a culture of sidestepping the law was established, which remains intact even in democratic South Africa. It is here that the principle of solidarity comes in, as it is only when people realise that social security structures are not just faceless systems, but are there to provide benefits to real people, that their attitudes might change.

Should the current impression continue that government money is wasted, taxpayers will become increasingly reluctant to contribute towards social security (Mthethwa, 2019). Froneman (2018) argues that the same concern can be raised in the context of social insurance. Many employees who see amounts deducted from their earnings would prefer to have the cash in hand now, rather than the promise of benefits at a later stage. The knowledge that their contributions might be filling the employer's pockets or be used to pay benefits to people who are not entitled to such benefits, will only increase their resistance to contributing. This further weakens solidarity.

The Social Assistance Act 13 of 2004 itself creates an opportunity for fraud by allowing a beneficiary who is unable to collect his or her grant money, due to illness or other reasons beyond his or her control, to appoint and authorise another person to draw the grant on his or her behalf (Aswell, 2019). Particularly in the case of social grants for the elderly, fraudsters take advantage of the elderly and claim the grants on their behalf. The system has also been confronted with a multitude of claims that later turn out to have been made on behalf of deceased beneficiaries (Haurovi, 2019). One of the measures to combat fraud that will be discussed in the last section is the planned new identification system which will, it is hoped, halt the payment of grants to these 'ghost' beneficiaries, as it will create a link between the records of the Departments of Home Affairs and the Department of Welfare.

2.8 Socio-economic impacts of social security fraud on national development

In South Africa, and particularly urban municipalities like eThekwini, social security fraud influences economic redistribution, institutional trust, budgeting, and ultimately the development path of the country. Social security fraud is a costly phenomenon for the state, as it results in the draining of national resources, which are usually very scarce. As Jorens et al. (2020) have indicated, in most European countries, the overall fraud and error rate can represent up to 1% of all social security expenditure, which equates to billions of losses each year. In developing countries like South Africa, although there are no comprehensive national statistics of fraudulent allocations, the scale of such abuse is apparent through numerous instances of ghost beneficiaries, forged documentation, and systematic exploitation of loopholes in the grant distribution system. Ongoing complacency towards fraud will persist in undermining the financial sustainability of the welfare state, resulting in a lack of trust in the fiscal management of public funds. South Africa currently allocates approximately 3.5% of its Gross Domestic Product to social assistance programmes, benefiting more than 18 million individuals (Hidas et al., 2025). Kajita and Kang'ethe (2024:1138) note that "if even 5% of these grants are accessed fraudulently or replicated through corruption, the annual loss is astronomilheeical, both in monetary terms and symbolically." Fraud undoubtedly frustrates the state's redistributive objectives and diverts resources intended for developmental activities towards infrastructure development, education, and healthcare. In metropolitan centres like eThekwini, such financial distortions manifest as insufficient investment in community development, thereby reinforcing the dependency and poverty cycle.

One immediate and direct effect of social security fraud is the misdirection of scarce state resources to those who are not entitled to receive them. The study by Hidas et al. (2025) finds that fraud within the social security coordination system is a major drawback to effective allocation of resources. This kind of fraud results in the depletion of state resources and the national budget, which then cripples the state capacity to assist those in need. Gaffney and Millar (2020) stress that when resources meant to alleviate poverty are misdirected and wasted through fraudulent activities, the government's expenditure on social welfare is grossly affected. This is particularly worrying in the context of South Africa, where a large population is dependent on state social security grants. In the context of eThekwini, where extensive informal settlements and high unemployment rates are dominant, this misallocation of resources has the potential to exacerbate existing disparities by denying legitimate beneficiaries their assistance in time and in sufficient measure. Moreover, the misuse of the grant system discourages national development by entrenching a culture of dependency and reducing incentives for economic production. Lilley (2020) argues that when social welfare systems are manipulated or misused, they cease to function as springboards for human development and instead become barriers to positive development. This is particularly true when individuals who are capable of participating in the labour market choose instead to rely on unlawfully obtained grants. In these instances, the social safety net shifts from a supporting role to an economic alternative.

2.8.1 Discouraging honest participation and the erosion of moral ethics

Another less apparent but equally detrimental consequence of social security fraud is the undermining of public morale and confidence. When fraud is seen to go unrewarded, it is discouraging to honest citizens and provides a perception of inherent injustice in the system. This moral problem is discussed by Mashaba and Saurombe (2023), who argue that when beneficiaries observe others successfully manipulating the system, it creates an environment in which compliance is seen as naïveté rather than civic duty. When fraudulent activities continue unabated, the fabric of social security is eventually undermined and eroded. This delegitimization of the social security system transforms it from being a system of mutual responsibility into a contest of subversion. Fraud thus emerges as a culturally ingrained reaction to a perceived failure of the state.

2.8.2 Effect on developmental equity and targeting efficiency

Fraud does not only undermine the financial integrity and reputation of institutions but also confronts the very developmental goals of equity and inclusiveness. The unauthorised access to benefits by ineligible individuals often results in the exclusion and marginalisation of vulnerable groups in society who do not have the capacity to navigate the complex systems of administration (Khumalo, 2023). For instance, there continues to be widespread marginalisation of migrant workers based on their nationality while fraudsters continue to benefit illegitimately from the system. The irony lies in the structural inability to separate authentic and illegitimate claims, which has its most significant effect on the most marginalised, while at the same time benefiting those who can manipulate the system (Khumalo, 2023). The result is the misdirection of resources to the less deserving, which impacts the capacity of the state to provide benefits to the correct individuals. When the targeting mechanisms malfunctions, the welfare system becomes regressive as opposed to progressive, thereby unintentionally reinforcing existing inequalities. In the case of eThekwini, there are several other issues that contribute to the widening of the inequality gap, and these must be contextualised to fully appreciate the extent to which fraud has an impact on the general wellbeing of the people.

Another long-lasting consequence of social security fraud is its distortion of the states' development trajectory. The misallocation of resources and the accompanying inefficiency in service delivery negatively impact development programmes, including early childhood development, maternal health support, and school nutrition programmes. Luthuli and Nirmala (2024) argue that children from low-income families are often the innocent victims of social grant fraud, particularly when grants intended to benefit them are diverted to dishonest beneficiaries. It can therefore be argued that for every fraudulent grant claimed, there is one deserving child who goes without grants. Schoeman (2019) offers a philosophical justification for this matter, stating that courts must consider the effects that extend beyond generations, arguing that social security is not only about addressing immediate deprivation but also about laying the groundwork for future opportunities. When fraud robs the present, it limits the future, perpetuating cycles of inequality and disenfranchisement.

2.8.3 Political implications of social security fraud and the international diplomatic image

Fraud has significant political repercussions. Public attitudes towards an abused welfare system can be used in political discourses, thereby delegitimising the state's redistributive policies. Torkelson (2022:47) argues that “public trust in welfare systems is fragile, and narratives of welfare dependency and fraud are often used to question the viability of social spending.” In South Africa, the ruling party (African National Congress) is accused routinely of using social grants as a type of electoral currency, as evidenced by widespread allegations of extensive fraud that help promote public cynicism and alienation from state institutions. Kajita and Kang'ethe (2024) argue that the COVID-19 Social Relief of Distress (SRD) grant, although necessary, has been marred by allegations of corruption, casting doubt on the efficacy of state operations and raising concerns about political interference.

Social security fraud also risks undermining South Africa’s credibility in global governance and development cooperation circles. As international donors and development partners increasingly prioritise transparency and impact measurement, high-profile fraud cases can reduce foreign direct investment, donor trust, and technical cooperation. There is a likelihood that countries facing high levels of fraud-related problems will attract stringent conditionalities when borrowing and/or interacting with other countries and international institutions globally (Hidas et al., 2025). Therefore, South Africa, as a leading giant in Africa and an emerging economy, is more likely to have a tarnished reputation as a result of fraud, which may affect its diplomatic and strategic partnerships. For Mpedi (2022), a divided, poorly regulated social protection regime undermines South Africa's leadership claims in regional coordination efforts.

As the literature shows, the impact of social security fraud on institutional reputation cannot be overstated. Makore and Lubisi (2021) argue that large-scale manipulation of the grant system is a factor in the delegitimisation of the state and its welfare machinery. When the public perceives that grants are being allocated unfairly or corruptly, it undermines the legitimacy of institutions and results in a breakdown of social cohesion. The intersection of fraud and economic marginalisation also manifests in the form of service delivery failures. As noted by Luthuli and Nirmala (2024), when disability grants and other benefits are fraudulently claimed, the resulting strain on the system leads to longer processing times, reduced grant values, and insufficient outreach in vulnerable communities. This, in the long run, results in undermining the capacity of the state to develop and the effectiveness of social policy in its role to transform lives.

Moreover, the indirect economic effects of fraud include diminished investor confidence and a damaged macroeconomic climate. Jorens et al. (2020) posit that fraud associated with public expenditure undermines global confidence and decreases job opportunity investments in public administration and governance. This is a serious issue for municipalities like eThekwini, which aim to attract domestic and foreign investment for urban development and infrastructure projects.

2.9 Preventative efforts towards mitigating social security fraud

The prevention of social security grant fraud in South Africa requires a comprehensive approach that combines centralised institutional mechanisms with community-driven interventions, recognising that bureaucratic enforcement, e-audit systems, and administrative penalties alone are insufficient to address the socio-cultural, economic, and spatial dynamics of fraudulent behaviour (Du Toit & Lues, 2021). In contexts such as eThekwini, where digital literacy is limited and formal identification is not universally available, rigid procedural systems often produce inclusion and exclusion errors, allowing ineligible beneficiaries to exploit gaps while legitimate recipients remain underserved. Scholars argue that integrating indigenous leadership, traditional moral frameworks, and participatory governance can enhance local accountability, trust, and compliance, providing culturally grounded checks on fraudulent practices (Schoeman, 2019; Khumalo, 2023; Makore and Lubisi, 2021). Community-based digital tools, such as SMS tip-off lines, USSD reporting systems, and low-cost applications, can facilitate anonymous reporting and verification, complement state oversight while respecting the realities of local populations (Winchester et al., 2021; Du Toit and Lues, 2021).

Furthermore, awareness campaigns, civic education, and the active involvement of NGOs and faith-based organisations strengthen ethical norms, foster collective responsibility, and create safe spaces for monitoring and reporting (SCAT, 2021). Drawing on restorative justice principles and the African philosophy of Ubuntu, these integrated strategies emphasise not only the detection and punishment of fraud but also the rehabilitation, reparation, and moral engagement of communities, thereby creating a sustainable, context-specific framework that bridges the gap between formal state mechanisms and local social realities, ensuring that accountability is both effective and socially legitimate.

2.9.1 Centralised anti-fraud mechanisms

Conventional South African anti-fraud approaches predominantly rest on bureaucratic enforcement mechanisms, e-audit systems, and administrative penalties. These, however, tend to overlook the socio-cultural and spatial processes informing fraudulent behaviour among targeted communities. Du Toit and Lues (2021) argue that administrative gatekeeping roles in SASSA are bound by procedure rigidity as well as resource scarcity, especially in the remote or informal settlement areas. In their study, it was revealed that repeated fraudulent applications by undeserving individuals continue to be unnoticed due to the lack of community-based monitoring institutions. Likewise, INTERPORL (2024) refers to the overdependence on technology-driven solutions, cautioning that “in contexts marked by historic mistrust, algorithmic enforcement in the absence of human oversight can further alienate communities from the state.” In the eThekwini municipality, where most citizens are not digitally literate or lack formal identification, such centralised systems may culminate in more exclusion than detection, ultimately leading to inclusion and exclusion errors. The results highlight the need for indigenous knowledge-based interventions, participatory governance, and bottom-up accountability.

Scholars such as Schoeman (2019) have advanced critical and compelling arguments for community engagement in the fight against social security fraud. He advocates for the principles of restorative justice, which are interested not only in punishment but also in reparation, rehabilitation, and societal reintegration of the perpetrator. In eThekwini, this would involve engaging local leaders, social workers, and victimised families in resolving fraud cases in a manner that prioritises accountability and restorative healing. Restorative justice also acknowledges the collective nature of offences, which aligns with the values of African *Ubuntu,* which stresses the importance of togetherness and shared responsibility. As such, Schoeman (2019) goes on to advocate for the infusion of the principles of restorative justice into the frameworks of combating fraud.

The study makes profound contributions to the discourse "justice must be seen not as a distant legal process but as a lived community process, people must see themselves as co-guardians of public resources" (Schoeman, 2019: 6). In urban areas, where enforcement agencies frequently lack community legitimacy, such inclusive approaches can enhance accountability and trust. It is of critical importance to note that such efforts need to be context-specific and localised for them to be effective. Scholars like Khumalo (2023) insist that such models must integrate the vulnerable groups in society who are usually disenfranchised and excluded. The argument is that if such marginalisation is ignored, community efforts are likely to reproduce the social exclusion rather than mitigate the fraud. Community-based audits must therefore be rights-based, open, and mediated by third parties, such as non-governmental organisations (NGOs) or public defenders, who can guarantee impartiality.

2.9.2 Indigenous leadership and cultural structures

Indigenous leadership and cultural structures play a vital role in community-level accountability and are therefore important in preventing social grants fraud. In South Africa, grant distribution has largely been managed through bureaucratic processes, which often creates distance between state institutions and the everyday realities of communities. This gap sometimes allows fraudulent activities to go unnoticed because beneficiaries may not fully trust government officials or lack adequate information about procedures. Insights from Makore and Lubisi (2021) highlight that traditional leaders, elders, and faith-based figures are generally seen as more legitimate authorities within their communities, which means they can enhance trust and transparency in monitoring grant distribution.

One way this occurs is through the moral authority that indigenous leaders hold. Community elders, *izinduna*, and religious leaders are frequently regarded as custodians of ethical behaviour and collective wellbeing, which enables them to influence attitudes toward compliance. When these actors frame fraud not only as a violation of the law but also as a moral wrongdoing that harms families and neighbours, the message becomes more persuasive. Mogoane and Jansen van Rensburg (2024) observed that such moral framing encourages a shift from tolerating fraudulent practices to perceiving them as harmful breaches of communal trust, which strengthens informal prevention.

Cultural structures also create accessible platforms for civic education and reporting. Because of their close connection to everyday community life, traditional leaders are able to organise gatherings where citizens learn about eligibility criteria, reporting responsibilities, and the wider costs of fraud in language and formats that resonate locally. Makore and Lubisi (2021) note that these leaders reduce information asymmetry by explaining official processes in relatable terms, which directly addresses one of the drivers of fraud. In addition, the community-oriented environment of these gatherings provides safer and more trusted spaces for whistleblowing, compared to reporting directly to state offices, which some citizens perceive as intimidating or unresponsive.

The relevance of these roles becomes clearer when considered against the limitations of state systems. Reddy and Sokomani (2008) argued that weaknesses in formal oversight, particularly inefficiencies and corruption, often reduce public confidence in government structures. When this trust is lost, indigenous cultural systems can step in to restore balance by legitimising the grant distribution process and reassuring citizens that fraudulent practices will not be tolerated locally. By combining state oversight with the community legitimacy of indigenous leaders, prevention strategies become culturally relevant and more sustainable. Indigenous leadership and cultural structures contribute to fraud prevention by reinforcing moral accountability, improving access to reliable information, and creating safe reporting mechanisms. However, their influence should not be understood as replacing state efforts but rather as providing a complementary system of checks and balances that draws on local traditions of accountability and collective responsibility. When incorporated into broader national frameworks, these approaches strengthen resilience against grant fraud and enhance public trust in the welfare system.

2.9.3 Digital community tools

While digital systems alone cannot solve fraud, they can augment community interventions if rendered inclusive. In urban areas like eThekwini, online innovation must be data-cost sensitive, low-end phone friendly, and phone-sharing friendly. However, simple fraud-reporting applications, SMS tip-off lines, or USSD-based verification systems can allow communities to anonymously tip-off suspected fraud without fear of retribution. Winchester et al. (2021) note that although most beneficiaries observe fraud around them, they don't report it because they don't believe anything will happen, or worse, that they will be punished. Anonymous and community-verified technology platforms can provide a solution to this absence of accountability.

Fraud-fighting initiatives should be integrated into broader social development plans. As Winchester et al. (2021) observe, social grant fraud is typically a consequence of economic desperation. Therefore, solutions must be holistic and target not only fraud detection but also economic empowerment. Skills development training, small business financing, and employment facilitation can serve as alternatives to fraud dependence on grants. In eThekwini, for instance, community centres can be transformed into one-stop shops that offer both grant services and developmental support, thereby tackling the causes and removing incentives for fraud. Khumalo (2023) warns that digital interventions must not deepen surveillance or punitive control, especially for vulnerable groups. The aim should be to build community resilience, not state surveillance. Khumalo (2023) provides further insight into the potential of regional collaboration, particularly in areas with high migrant populations like eThekwini. He suggests that social insurance programs need to include mechanisms that are attuned to both diversity and mobility. For local authorities, this implies taking inclusive actions acknowledging the foreign nationals' presence but subjecting all beneficiaries to understandable and fair standards.

Community-based monitoring systems have been successful when combined with the support of technology. Du Toit and Lues (2021) emphasize the need to move away from bureaucratic management to participatory appraisal. The research encourages the building of community-level gatekeeping structures, in which local stakeholders scrutinise the qualifications of the applicants for official registration. By situating filtering mechanisms within the social life of the population, the risk of falsified submissions such as impersonation of identity or invented disabilities is greatly minimised. More importantly, this would enable the incorporation of culturally particular assessments that can complement, rather than contradict, formal administrative processes. Furthermore, public education efforts can be expected to play a significant role in attitudinal shift towards fraud. Moosa and Patel (2020), based on Afro-barometer data, point out that although there is widespread support for social grants, there is also an awareness that their abuse can delegitimise them. Community-based education programmes especially those delivered in local languages can foster greater awareness of the legal consequences of fraud and encourage ethical use of grants. When such campaigns are led by trusted community figures, such as teachers or religious leaders, they are more likely to resonate with residents and have a lasting impact on behaviour.

Kajita and Kang'ethe (2024) also call for openness and the engagement of civil society in the monitoring of grant systems. In the COVID-19 SRD (Social Relief Distress) grant distribution, numerous cases of fraud went undetected due to inadequate verification processes and the absence of community monitoring. The above authors advocate for establishing independent monitoring committees composed of community members and representatives from civil society organisations. Such institutions would not just monitor disbursements but would also collect complaints, conduct informal audit, and refer systemic issues to higher authorities. In eThekwini, this can be in the form of ward-level ‘Social Grant Integrity Forums’ but under municipal facilitation but with autonomous decision-making authority.

Finally, the most durable community-based intervention is not one of external enforcement but the development of an ethic of shared responsibility. This is captured in the philosophy of Ubuntu with its stress on interdependence and accountability to one another. As Schoeman (2019) states: “justice that is merely procedural cannot inspire; what inspires is justice that affirms people's belonging to a moral community.” To this end, schools, churches, clinics, and traditional councils must be capacitated or encouraged to incorporate anti-fraud messages into their daily programming. When grants ethics become a part of daily discussion, not merely as legal requirements, fraud ceases to have social legitimacy.

2.9.4 Awareness campaigns and civic education

In South Africa, social grants serve as a critical safety net for vulnerable populations; however, the system is susceptible to fraud, which undermines its effectiveness and erodes public trust (SASSA, 2022). Awareness campaigns and civic education are pivotal in mitigating such fraudulent activities by equipping beneficiaries and communities with knowledge and practical tools to prevent misuse of social grants. The South African Social Security Agency (SASSA) has recognized the importance of public awareness in combating grant fraud through initiatives such as the “Know Your SRD Grant Status” campaign (SASSA, 2022). This campaign educates beneficiaries about identity theft and the importance of safeguarding personal information, enabling citizens to verify their grant status and report discrepancies. By doing so, these campaigns enhance data accuracy and reduce the incidence of fraudulent claims, fostering greater accountability in grant administration (National Treasury, 2021).

Civic education complements awareness campaigns by informing the public about the ethical implications of fraud and its broader societal impact (Camic, 2021). Programmes facilitated by community organisations, local leaders, and NGOs foster a culture of transparency and responsibility, encouraging individuals to act as stewards of public resources. Such initiatives not only increase understanding of legal obligations but also motivate community members to actively participate in preventing fraudulent practices (Fadeyi Foundation, 2019).

Community-based monitoring mechanisms, supported by awareness and civic education efforts, have also proven effective in identifying and addressing fraudulent activities (Ilembe Municipality, 2021). When communities are informed and engaged, they are more likely to participate in oversight, report suspicious activity, and hold perpetrators accountable. This collective vigilance deters potential fraudsters and reinforces the integrity of grant distribution systems. Awareness campaigns and civic education are integral components of a comprehensive strategy to combat social grant fraud in South Africa. By equipping the public with knowledge and fostering a culture of accountability, these initiatives strengthen the social grant system and contribute to its sustainability.

2.9.5 The role of local NGOs and faith-based organisations in social security grants fraud

Local NGOs and faith-based organisations (FBOs) play a pivotal role in preventing social grant fraud in South Africa by actively engaging communities in oversight, education, and advocacy. Social grants provide essential support for vulnerable populations, but fraudulent activities undermine their effectiveness and erode public trust (SASSA, 2022). NGOs and FBOs bridge the gap between formal institutions and local communities, leveraging trust, local knowledge, and moral authority to enhance accountability and transparency. One key way these organisations help prevent fraud is through awareness campaigns and civic education. By educating beneficiaries about grant eligibility, reporting mechanisms, and the consequences of fraudulent activity, NGOs and FBOs reduce both opportunistic and deliberate misuse of grants (National Treasury, 2021). For instance, community workshops and information sessions conducted by NGOs provide beneficiaries with clear guidance on how to verify their grant status and recognise irregularities, fostering informed participation in monitoring processes (SCAT, 2021).

Additionally, NGOs contribute to community monitoring and capacity-building. Organisations such as the Social Change Assistance Trust (SCAT) train community members to track grant distribution, identify inconsistencies, and report suspicious cases to authorities (SCAT, 2021). These localised oversight mechanisms create multiple layers of vigilance, making it more difficult for fraudulent activities to go undetected. Community members become active participants in maintaining the integrity of social grants, which complements governmental monitoring efforts. Faith-based organisations, including the National Religious Association for Social Development (NRASD), leverage moral authority and social influence to promote ethical behaviour and discourage fraudulent conduct (NRASD, 2015). By embedding messages about honesty, integrity, and communal responsibility into religious activities and community programmes, FBOs encourage members to uphold ethical standards and report observed fraud. Their involvement strengthens community norms against misconduct and fosters a culture of accountability.

Furthermore, NGOs and FBOs provide safe reporting mechanisms and advocacy support. Platforms established by organisations such as Corruption Watch allow citizens to confidentially report suspected fraud, thereby reducing fear of retaliation and encouraging active community engagement (Corruption Watch, 2014). These measures ensure that fraudulent activities are brought to light and addressed promptly, increasing the deterrence effect. Local NGOs and FBOs help prevent social grant fraud through awareness campaigns, community monitoring, ethical education, and provision of reporting platforms. By engaging communities and fostering collective responsibility, these organisations strengthen the transparency, accountability, and overall integrity of the social grant system in South Africa.

2.10 Social security fraud in South Africa: a review of newspaper reports (2020–2025)

Newspapers play a critical role in reporting fraud cases, shaping public perception, and holding both individuals and institutions accountable. This literature review critically examines reported cases of social security fraud from 2020 to 2025, as documented in South African newspapers such as IOL, TimesLIVE, News24, and The Citizen. By analysing these reports, we gain insights into the patterns of fraud, systemic weaknesses, and SASSA's responses over time, highlighting both the scale and sophistication of fraudulent activities.

2.10.1 Social security fraud in 2020: rising awareness of beneficiary and insider fraud

In 2020, newspaper reports highlighted both individual and insider-driven social security fraud. IOL (2020) reported that a 54-year-old KwaZulu-Natal woman was charged with defrauding SASSA of R7.2 million (418,041.83 USD), yet released on R10,000 bail, demonstrating how large sums of public funds could be siphoned by individual actors. Similarly, The Citizen (2020) reported the conviction of a former SASSA employee for fraudulently obtaining a disability grant, emphasizing insider collusion and administrative vulnerabilities. Furthermore, IOL (2020) documented that over 200,000 social grant beneficiaries were flagged for potential fraud, resulting in delayed payments and directives for income disclosure within 30 days. These cases collectively reveal a dual challenge: the exploitation of the system by beneficiaries and the risk posed by internal employees with access to sensitive processes. Critically, newspaper coverage framed these instances not only as legal breaches but also as indicators of systemic weaknesses, highlighting the need for robust verification mechanisms. The extensive public attention drawn by these cases likely pressured SASSA to improve monitoring and auditing processes, reflecting the media's role in shaping policy responses and public accountability.

2.10.2 Social security fraud in 2021: fraud amid emergency relief programs

Newspaper reporting in 2021 continued to reveal the vulnerabilities of South Africa's social grant system. IOL (2021) reported that a former Department of Home Affairs official received a four-year prison sentence for fraud and corruption, illustrating how bureaucratic insiders could exploit procedural loopholes for personal gain. News24 (2021) highlighted that 66% of cases reported to the National Anti-Corruption Hotline in the first quarter of 2021/22 involved social grant fraud, particularly concerning the R350 (20,32 USD) COVID-19 relief grant. This indicates the heightened risk of fraud during emergency social assistance programs, where rapid deployment may compromise verification processes. Media narratives emphasized the financial losses to the state while accentuating the moral and legal breaches by public officials. The framing of these cases in newspapers suggested both systemic vulnerability and the necessity of effective governance measures, including stricter oversight and anti-fraud protocols. Critically, these reports reveal that crises such as the COVID-19 pandemic can exacerbate opportunities for exploitation, highlighting a recurring theme in South African media reporting on social security fraud. Overall, the media played a dual role, which is that of informing the public while indirectly advocating for institutional reform.

2.10.3 Social security fraud in 2022: economic magnitude and systemic implications

In 2022, newspaper reports concentrated on the financial scale and systemic implications of social grant fraud. IOL (2022) reported that SASSA lost over R536 million (US $29.78 million due to fraudulent grants, with more than 1,000 individuals were unduly benefiting from the system. Another IOL article emphasized that millions of Rand were lost through combined fraud and corruption, reflecting both the human and institutional costs of grant mismanagement. Newspapers highlighted not only the monetary losses but also the broader implications for SASSA's credibility and the integrity of public welfare provision. Critically, media coverage pointed to structural vulnerabilities in grant disbursement, indicating that existing verification and oversight mechanisms were insufficient to prevent large-scale exploitation. The reporting framed fraud as a socio-economic concern affecting both governance and public trust, illustrating the role of newspapers in highlighting systemic weaknesses and informing policy discourse. These cases stress that media attention extends beyond isolated legal cases, offering a lens into how fraud can compromise public service delivery and erode citizen confidence in state institutions.

2.10.4 Social security fraud in 2023: insider collusion and professional exploitation

In 2023, multiple high-profile cases of social security fraud were reported in South African newspapers, highlighting systemic vulnerabilities within the South African Social Security Agency (SASSA). A notable incident involved a Limpopo-based medical doctor and a former SASSA administrator who facilitated disability grant payments for individuals who were not disabled. The scheme involved certifying applicants as disabled and diverting grant payments, with some payments shared between the perpetrators and the beneficiaries. This case was uncovered following a tip-off and a subsequent sting operation by the Hawks, resulting in the arrest of 15 individuals aged between 28 and 58 (IOL, 2023). This highlights the risks of insider collusion, where individuals with access to sensitive information can exploit institutional processes for personal gain.

Another reported case involved Angelina Morongwe, a 45-year-old woman sentenced to five years imprisonment for defrauding SASSA grants, demonstrating that fraudulent activities are not limited to institutional insiders but also involve beneficiaries manipulating the system (SAPS, 2023). Collectively, these cases reveal a broader pattern of fraud where both professional collusion and opportunistic beneficiaries exploit weaknesses in verification and oversight. Media coverage plays a vital role in raising public awareness, framing these incidents as systemic challenges, and pressuring SASSA to strengthen internal controls, improve fraud detection mechanisms, and restore public trust (IOL, 2023; SAPS, 2023). The persistent reporting of such cases emphasizes the need for continuous institutional reform and the deployment of technological solutions to safeguard social grant administration.

2.10.5 Social security fraud in 2024: corporate and individual fraud intersections

In 2024, newspaper reports highlighted cases that involved both individual and corporate actors exploiting SASSA systems. TimesLIVE (2024) reported that a businesswoman was ordered to repay R123,000 after being found guilty of perjury, fraud, and theft related to SASSA grants.

News24 (2024) detailed the conviction of a company director who had received multi-million SAPS tenders, demonstrating that corporate actors could manipulate welfare processes for financial gain. Media framing in newspapers emphasised both the moral and financial implications of these cases, portraying fraud as a multi-layered problem affecting individuals, institutions, and corporate entities. Critically, these reports suggest that SASSA's anti-fraud measures must extend beyond beneficiary verification to include oversight of third-party and corporate interactions. Newspaper coverage thus plays an important role in exposing systemic vulnerabilities, highlighting the intersection of personal opportunism and institutional weaknesses in enabling large-scale fraudulent activity.

2.10.6 Social Security Fraud in 2025: scale, technological challenges, and institutional responses

Newspapers in 2025 reported an escalation in both the scale and technological sophistication of social security fraud. IOL (2025) highlighted public warnings about 'Ubuntu Life,' a fraudulent group misusing SASSA branding. TimesLIVE (2025) and The Citizen (2025) documented individual and institutional fraud, including fines, prison sentences, and multi-million-rand arrests involving SASSA officials in Johannesburg and Idutywa. Additionally, over 400,000 gold SASSA cards had not been migrated, raising concerns about potential exploitation (IOL, 2025). The Citizen (2025) reported SASSA's introduction of biometric systems to prevent fraud, representing institutional adaptation to evolving challenges. Critically, newspapers framed these developments as both administrative and technological issues, highlighting how media coverage informs public understanding of institutional responses. These reports illustrate that fraud in 2025 is multifaceted, combining traditional deception with cyber and identity exploitation, reinforcing the need for ongoing vigilance, technological innovation, and transparent governance.

A review of South African newspapers from 2020 to 2025 indicates that social security fraud is a persistent, multi-dimensional phenomenon involving beneficiaries, insiders, and corporate actors. Newspaper reporting consistently emphasised the financial losses, moral transgressions, and systemic weaknesses exposed by these fraud cases. Media coverage serves both as a source of public accountability and a lens for analysing institutional vulnerabilities, shaping perceptions of SASSA's effectiveness. Critically, the patterns revealed through newspaper reports suggest that combating fraud requires multi-layered interventions, including rigorous verification processes, technological safeguards, staff oversight, and public awareness campaigns. The continued reporting of fraud cases accentuates the indispensable role of newspapers in documenting, framing, and influencing responses to social security fraud in South Africa.

2.11 Conclusion

The review of literature on social security fraud in the eThekwini Municipality demonstrates that the problem is rooted in structural weaknesses, ethical ambiguities, and systemic failures rather than isolated individual acts. Fraudulent practices thrive on weak eligibility verification, poor oversight, and complicity among officials, while societal perceptions often rationalise fraud as survival or redress for historical injustices. This moral ambiguity fosters a climate in which deviance is tolerated, particularly among marginalised groups who rely on grants as their only stable source of income. The consequences of such fraud are severe, as it diverts scarce resources from deserving beneficiaries, erodes institutional legitimacy, and entrenches cycles of poverty and inequality. Yet, these same challenges highlight the need for more inclusive and community-embedded responses. Sustainable interventions must go beyond punitive legal measures and instead integrate restorative justice, Afrocentric values such as *Ubuntu*, and collective responsibility. Community leaders, local organisations, and civil society actors should be involved in monitoring, beneficiary screening, and ethics education. At the same time, digital innovations and youth-focused initiatives provide opportunities to reshape narratives around entitlement and accountability while strengthening grassroots resilience against fraudulent practices. In essence, social security fraud in eThekwini reflects both systemic vulnerability and social complexity. Addressing it effectively requires not only stronger enforcement but also proactive, community-driven reforms that rebuild trust, promote integrity, and transform grants into instruments of dignity and empowerment rather than conduits of dependency.

CHAPTER 3

THEORETICAL FRAMEWORK

3.1 Introduction

In social science research, a theoretical framework provides a structured lens through which a phenomenon can be systematically understood, explained, and analysed. A theory is defined as a set of interrelated concepts, definitions, and propositions that present a systematic view of phenomena by specifying relations among variables, with the purpose of explaining and predicting outcomes (Snyder, 2019). In fraud research, theoretical frameworks are essential because they allow researchers to identify the underlying mechanisms, motivations, and structural conditions that contribute to fraudulent behaviour. Such frameworks guide the formulation of research questions, inform methodological choices, and provide a foundation for interpreting empirical findings (Grant & Osanloo, 2014). By grounding research within a theoretical perspective, scholars can connect specific observations to broader patterns, ensuring analytical rigor and coherence. This study uses two complementary theories to examine social security fraud in South Africa. These are the Fraud Triangle Theory, propounded by Cressey (1953), which identifies three elements namely *Pressure*, *Opportunity*, and *Rationalisation* that collectively explain why individuals engage in fraudulent behaviour. The General Strain Theory by Agnew (2007) is the second theory used to explain social security fraud in this study. This theory emphasizes how negative experiences, stressors, and blocked goals create emotional strain that can motivate deviant behaviour, including fraud. By integrating these perspectives, the study captures both the structural and cognitive conditions that enable fraud (Fraud Triangle) as well as the emotional and psychological pressures that drive individuals toward unethical actions (General Strain Theory). This dual-theoretical lens provides a comprehensive approach for understanding the complex interplay between systemic vulnerabilities, personal stressors, and rationalisations that underpin social security fraud in the South African context.

3.2 Historical background and evolution of the Fraud Triangle Theory

The Fraud Triangle Theory was first conceptualised by Donald Cressey in 1953, in his seminal work *Other People's Money: A Study in the Social Psychology of Embezzlement*. Cressey sought to understand the conditions under which ordinary individuals, often perceived as trustworthy, engaged in embezzlement and other forms of financial misconduct. Through empirical studies and interviews with convicted embezzlers, Cressey observed that fraud typically arose when three elements converged: a perceived financial or non-financial pressure, an opportunity to commit fraud without detection, and a rationalisation that allowed the perpetrator to justify their behaviour as morally acceptable (Cressey, 1953). This triadic framework became the foundation of what is now widely recognised as the Fraud Triangle Theory, a model that continues to guide research and policy in both private and public sector fraud prevention.

Over the decades, the Fraud Triangle Theory has been refined and extended to account for new contexts and forms of fraudulent activity. Scholars such as Dorminey et al. (2012) have highlighted its applicability beyond traditional corporate fraud, including its relevance to public sector institutions, government grants, and social security systems. Research indicates that the theory is particularly effective in explaining fraud in environments where individual actors face significant financial or social pressures, and where systemic oversight may be insufficient. For instance, Lederman (2023) applied the Fraud Triangle Theory to tax evasion, demonstrating that pressures such as economic hardship, combined with weak institutional controls, and the rationalisation of evasion behaviour, are key predictors of fraudulent activity.

In South Africa, the Fraud Triangle Theory has been increasingly applied to understand misconduct in both corporate and public sectors, including municipalities, healthcare institutions, and social grant administration (Tshikovhi, Oseifuah & Reynolds, 2025; Pillay, 2017). An example of such application is seen in studies such as that of Mvunabandi et al. (2022) in their: "Factors affecting non-government organizations' financial statement fraud in South Africa: new fraud combined theory approach" and Johari et al. (2023) in their "Procurement fraud in the public sector: an analysis of fraud triangle elements and workplace spirituality" . Cases of social security fraud, particularly during periods of heightened demand such as the COVID-19 pandemic illustrate the continued relevance of Cressey's theory. Beneficiaries and employees alike may experience pressures, identify opportunities within the system, and rationalise their actions as justified, highlighting the multidimensional nature of fraud. The enduring significance of the Fraud Triangle Theory lies in its ability to integrate psychological, social, and systemic factors, providing a robust framework for understanding why fraud occurs and how it can be prevented.

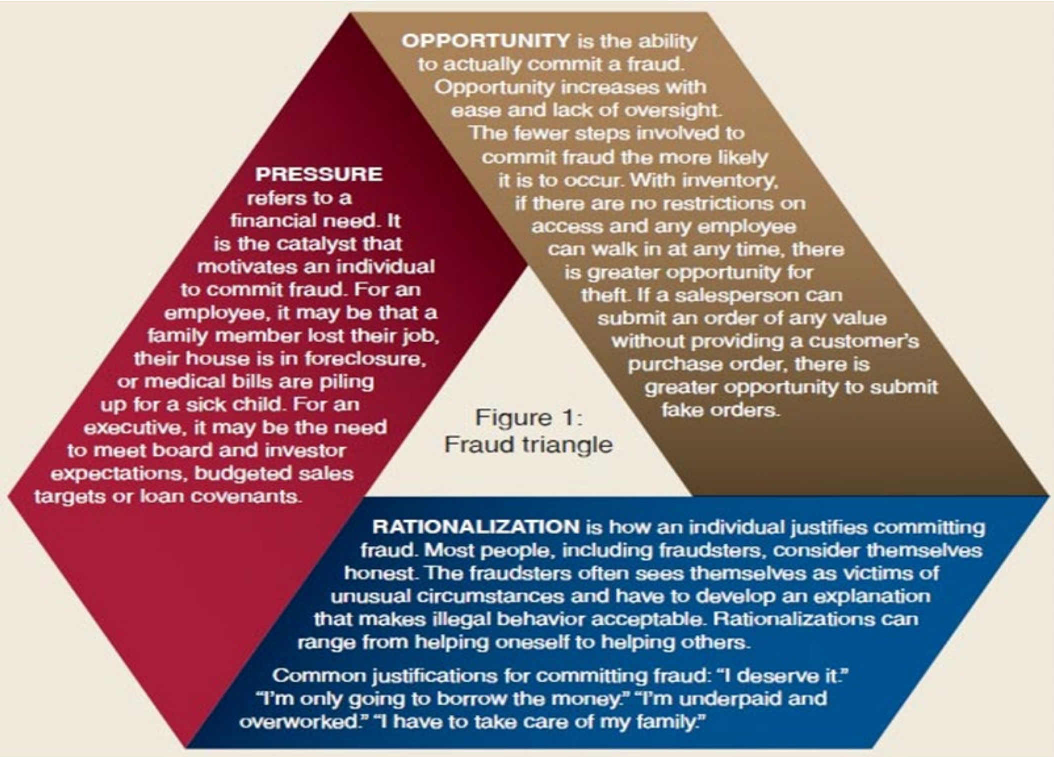
The evolution of the theory has also led to conceptual expansions such as the Fraud Diamond Theory, which adds the element of capability to the original triad, recognising that an individual's skills and position within an organisation influence their ability to commit fraud (Albrecht, Albrecht, Albrecht & Zimbelman, 2015). Nevertheless, the core elements of Pressure, Opportunity, and Rationalisation remain central to most analyses and continue to provide a practical and theoretically grounded lens for examining fraud in social security contexts.

3.3 Broad overview of the Fraud Triangle Theory

The Fraud Triangle Theory provides a systematic approach to understanding fraudulent behaviour, particularly in financial and administrative contexts. At its core, the theory posits that fraud occurs when three key elements namely Pressure, Opportunity, and Rationalisation coincide within an individual's environment (Cressey, 1953; Dorminey et al., 2012). Each element contributes uniquely to the likelihood of fraud, and together they form a comprehensive explanatory theory that is applicable across diverse contexts, including corporate, municipal, and social security systems.

Pressure represents the motivational force behind fraudulent behaviour. It can arise from financial hardships, social obligations, or personal desires for wealth or status. Individuals under significant pressure may experience heightened cognitive and emotional strain, increasing the probability of unethical behaviour (Aphek & Cojocaru, 2024). Opportunity, on the other hand, reflects systemic vulnerabilities that enable fraud, such as weak internal controls, insufficient oversight, or procedural gaps. When an individual perceives a chance to commit fraud without detection, the likelihood of engagement in such behaviour increases. Finally, Rationalisation pertains to the cognitive processes that allow individuals to justify their unethical actions, mitigating feelings of guilt or moral conflict (Lederman, 2023). Rationalisation often relies on the individual's belief that their actions are justified, whether due to perceived entitlement, systemic unfairness, or personal hardship. Figure 3.3 below illustrates the relationships that exist between the elements of the fraud triangle theory as unpacked in this section.

Figure 3.3: The Fraud Triangle Theory



Source: Wells, J.T.2011. Corporate Fraud Handbook: Prevention and Detection. 3rd edition, Hoboken, New Jersey, John Wiley & Sons, Inc.

In the context of South Africa's social security, the Fraud Triangle Theory is particularly relevant. Social grants, including the SRD, child support, old-age pensions, and disability grants, serve as vital economic support mechanisms for vulnerable populations. Yet, these systems are susceptible to abuse due to both individual motivations and systemic weaknesses. For example, news reports between 2020 and 2025 indicate multiple cases of beneficiaries and employees exploiting procedural gaps to access grants unlawfully (IOL, 2020; TimesLIVE, 2024). By applying the Fraud Triangle Theory, researchers can categorise and analyse these cases according to the three key elements, providing a structured framework for understanding fraud within the South African context. Moreover, the theory facilitates the identification of preventative measures, such as strengthening verification processes, enhancing employee training, and monitoring high-risk transactions (Tshikovhi, Oseifuah & Reynolds, 2025).

Extending the theory, contemporary research highlights that the three elements are not mutually exclusive but interact dynamically. For instance, pressure may make individuals more alert to opportunities, while rationalisation enables them to exploit these opportunities without moral restraint. Dorminey et al. (2012) argue that such interactions highlight the importance of integrated fraud prevention strategies that address both individual and systemic factors. In South Africa, this interaction is evident in cases where employees collude with beneficiaries, leveraging systemic weaknesses to obtain fraudulent payments while justifying their actions as corrective or compensatory for perceived injustices.

3.3.1 Pressure: The motivation behind fraud

Pressure, also referred to as motivation or perceived need, is one of the foundational elements of the Fraud Triangle Theory (Cressey, 1953). It represents the stress, need, or incentive that drives individuals toward fraudulent behaviour. In the South African social security system, economic pressures are particularly significant, as many beneficiaries rely on grants such as old-age pensions, disability grants, child support grants, and the Social Relief of Distress (SRD) grant for basic survival. News reports indicate that the SRD grant, introduced as emergency relief, became a target for fraudulent claims, as individuals submitted false or duplicated applications to secure financial assistance (IOL, 2020). The high stakes associated with limited financial resources create a compelling motivator for individuals to exploit weaknesses in the social security system.

Social pressures can further compound these economic drivers. In many South African communities, social grants are not merely personal resources but also support extended families and dependents. Individuals may feel obligated to maintain appearances or provide for their households, creating additional stress that can influence decisions to commit fraud. For instance, the case of over 200,000 beneficiaries flagged for grant fraud demonstrates how social obligations and community expectations intersect with personal needs, driving fraudulent behaviour on a large scale (IOL, 2020). These pressures are exacerbated in contexts of high inequality and limited social safety nets, highlighting the structural dimensions of motivation.

Personal pressures also play a critical role in shaping fraudulent actions. SASSA employees that are tasked with processing applications and disbursing grants, may face performance-related pressures or personal financial difficulties that make them more susceptible to collusion with beneficiaries or participation in fraudulent activities. The conviction of a former SASSA employee for disability grant fraud illustrates how workplace and personal pressures can combine, leading to deliberate exploitation of the system for financial gain (The Citizen, 2020).

These pressures interact with systemic vulnerabilities, increasing the likelihood that motivated individuals will identify and act upon opportunities for fraud.

Scholarly research reinforces the centrality of pressure in understanding fraud. Dorminey et al. (2012) emphasise that pressures are not merely financial; they can include social, psychological, and situational factors that interact with an individual's moral and cognitive framework. In the South African context, pressures are multifaceted, encompassing socio-economic deprivation, the need to meet social expectations, and personal obligations. Tshikovhi et al. (2025) argue that recognising the breadth of pressures is essential for designing effective fraud prevention strategies, as interventions that address only financial needs fail to capture the social and personal dimensions that drive fraudulent behaviour.

Finally, it is important to note that pressure alone is insufficient to cause fraud. According to Cressey (1953), pressure must intersect with opportunity and rationalisation for fraud to occur. In South Africa, news reports and scholarly studies reveal that individuals often experience intense financial or social pressures but do not commit fraud unless they perceive weaknesses in the system or find ways to justify their actions morally (Lederman, 2023; IOL, 2020; Pillay, 2017). This interplay between personal need, systemic vulnerability, and cognitive justification highlights the value of the Fraud Triangle Theory in analysing social security fraud. Understanding pressure in its full complexity allows policymakers to develop interventions that address both individual and structural drivers of fraudulent behaviour.

3.3.2 Opportunity: systemic enablers of fraud

Opportunity constitutes the second key element of the Fraud Triangle Theory. It refers to the conditions or situations that enable individuals to commit fraud without immediate detection (Cressey, 1953; Dorminey et al., 2012). In the context of South African social security, opportunity emerges primarily from systemic weaknesses, gaps in internal controls, and procedural vulnerabilities within the South African Social Security Agency (SASSA). For instance, between 2020 and 2025, multiple cases surfaced where SASSA beneficiaries or employees exploited these vulnerabilities. The arrest of a KwaZulu-Natal woman charged with R7.2 million (US $389,000) in SASSA fraud illustrates how the absence of stringent verification processes allowed her to manipulate the system over an extended period (IOL, 2020). Such instances highlight that even motivated individuals require the perception of opportunity to act on fraudulent intentions, emphasizing the critical role of institutional design in mitigating fraud risks.

Weak internal controls and oversight mechanisms remain a significant source of opportunity. The SASSA social grant system has historically faced challenges related to audit inefficiencies, delayed monitoring, and inadequate employee supervision. These weaknesses are particularly evident in cases involving collusion between employees and beneficiaries, where internal procedures failed to detect irregular transactions in a timely manner (Tshikovhi et al., 2025). For example, three SASSA officials were arrested in Johannesburg in 2025 for a multi-million-rand fraud involving gold cards and benefit disbursement (IOL, 2025). In this scenario, the combination of insufficient checks, complex procedural layers, and the potential for insider manipulation created an environment in which fraud could flourish, demonstrating that opportunity is both systemic and situational.

Technological gaps further exacerbate opportunities for fraud. While SASSA has attempted to modernise grant administration through biometric systems and digital applications, reports indicate that over 400,000 gold cards remained unmigrated as of 2025, creating vulnerabilities for duplication and unauthorized usage (IOL, 2025). Cybersecurity lapses, limited monitoring of digital applications, and delays in integrating new systems all provide fertile ground for fraudulent behaviour. In addition, employees responsible for processing applications may exploit system loopholes or weak authentication protocols to approve fraudulent grants. This illustrates how opportunity is shaped not only by organisational policies but also by technological infrastructure and operational effectiveness.

Opportunity is also influenced by organisational culture and informal practices. Studies have shown that in institutions where oversight is perceived as lax or where unethical behaviour is tacitly tolerated, employees are more likely to engage in fraudulent activities (Lederman, 2023). In South Africa, the conviction of a former SASSA employee for disability grant fraud demonstrates that internal culture and peer behaviour play a significant role in facilitating opportunity (The Citizen, 2020). When individuals observe colleagues exploiting systems without consequences, they may perceive similar actions as feasible and justified. Dorminey et al. (2012) argue that opportunity interacts with pressure and rationalisation, meaning that systemic weaknesses not only enable fraud but also reinforce cognitive justifications for unethical behaviour.

Finally, the manipulation of SASSA's social grant cards and payment systems illustrates the intersection of opportunity and systemic vulnerability. Cases reported between 2020 and 2025, including the theft of SASSA cards and the arrest of employees involved in distributing fraudulent payments, highlight how multiple actors can exploit procedural gaps simultaneously (News24, 2025; TimesLIVE, 2025). The high prevalence of such cases stress the importance of continuous monitoring, robust auditing, and technological upgrades. By analysing opportunity through the lens of the Fraud Triangle Theory, researchers and policymakers can identify both structural weaknesses and procedural lapses, providing actionable insights to prevent fraud and enhance the integrity of social security administration.

3.3.3 Rationalisation: justifying fraudulent behaviour

Rationalisation constitutes the cognitive process through which individuals justify unethical or illegal behaviour, thereby mitigating feelings of guilt or moral conflict. According to Cressey (1953), rationalisation is a critical component of the Fraud Triangle Theory because it transforms the perception of fraud from an unacceptable act into a seemingly legitimate response to perceived pressures and opportunities. In the context of South Africa's social security sector, rationalisation often manifests in multiple forms, including beliefs that the system is unfair, that the individual is entitled to the funds, or that exploiting procedural gaps is necessary to meet pressing financial needs. For example, beneficiaries of the Social Relief of Distress (SRD) grant have sometimes claimed multiple grants under false identities, rationalising their actions by referencing economic hardship during the COVID-19 pandemic (IOL, 2020). Such reasoning illustrates how moral and ethical boundaries can be reshaped in environments of systemic stress and socio-economic inequality.

SASSA employees have also been observed to employ rationalisation to justify participation in fraudulent schemes. News reports indicate that SASSA officials in Idutywa and Johannesburg colluded with beneficiaries to divert multimillion-rand grants, often framing their actions as corrective measures against bureaucratic inefficiencies or systemic inequities (News24, 2025; IOL, 2025). In these instances, employees rationalised their behaviour by perceiving the fraud as a minor transgression in the context of perceived organisational failure. Dorminey et al. (2012) highlight that rationalisation is often culturally and contextually informed, suggesting that societal norms, historical inequities, and perceptions of government inefficiency may amplify the cognitive justification for fraud in South Africa. This accentuates the importance of understanding rationalisation not as an isolated psychological trait, but as a socially and structurally embedded process.

Rationalisation may also take the form of comparing oneself to others or reframing actions as morally neutral. For example, beneficiaries who submit falsified applications may perceive that "everyone is doing it" or that the system is designed to be exploited due to poor oversight. Lederman (2023) argues that this comparative rationalisation diminishes personal accountability, allowing individuals to perceive fraud as a socially acceptable or necessary act. In the South African context, the widespread media coverage of fraudulent cases may inadvertently reinforce this rationalisation, as beneficiaries and employees see repeated instances of fraud occurring without immediate punitive consequences. Such patterns highlight the interconnectedness of pressure, opportunity, and rationalisation, reinforcing Cressey's (1953) premise that fraud is most likely when all three elements converge.

Another manifestation of rationalisation relates to moral licencing, where individuals justify fraud as compensation for perceived injustices or the lack of adequate compensation. Employees involved in the SASSA card fraud, for instance, sometimes rationalise their actions as a means to "balance" their efforts against the perceived low salaries or demanding work conditions, framing the misconduct as an adjustment rather than a violation (Tshikovhi et al., 2025). Similarly, beneficiaries may rationalise fraudulent grant claims as deserved relief in light of unemployment, poverty, or insufficient social support. These cognitive processes enable individuals to maintain a self-concept as morally acceptable while engaging in illegal or unethical behaviour, highlighting the psychological dimension of social security fraud.

Finally, rationalisation stresses the importance of ethical culture, awareness, and education in mitigating fraud. While systemic reforms such as biometric verification, enhanced auditing, and stricter controls address opportunity, and social interventions target pressures, rationalisation is often addressed through ethical training, moral reinforcement, and public awareness campaigns. Pillay (2017) emphasises that organisations that cultivate a culture of accountability, transparency, and ethical decision-making reduce the prevalence of rationalisation-driven misconduct. In the context of social security in South Africa, integrating ethical guidance into employee training and public outreach can complement systemic reforms, thereby tackling the cognitive justifications that enable fraud. By understanding rationalisation in depth, policymakers and researchers can develop holistic interventions that address not only structural vulnerabilities but also the psychological mechanisms that sustain fraudulent behaviour.

3.3.4 Integration and application of Fraud Triangle Theory to the South African context

The convergence of Pressure, Opportunity, and Rationalisation in the South African social security system illustrates the practical applicability of the Fraud Triangle Theory. Social security fraud in South Africa, as highlighted between 2020 and 2025, involves a combination of economic vulnerability, systemic gaps, and cognitive justifications. Over 200,000 beneficiaries were flagged for fraudulent activities, ranging from misrepresentation of income to collusion with employees, demonstrating the simultaneous presence of pressures and opportunities (IOL, 2020). These cases show that social grant fraud is rarely the result of a single factor; rather, it emerges from a complex interplay of personal, social, and institutional dynamics. Understanding this interplay allows researchers and policymakers to categorise fraudulent behaviour, predict high-risk areas, and design targeted interventions. By situating South African cases within the Fraud Triangle framework, it becomes possible to systematically analyse patterns, identify recurring vulnerabilities, and evaluate the efficacy of mitigation strategies (Dorminey et al., 2012; Tshikovhi et al., 2025).

Applying the theory further highlights the role of systemic weaknesses in enabling fraud. SASSA's operational challenges, including delayed audits, unmigrated grant cards, and insufficient monitoring of digital applications, create environments where fraudulent behaviour can flourish (IOL, 2025; News24, 2025). Employees and beneficiaries exploit these gaps, often rationalising their actions as justified responses to systemic inefficiencies. The case of SASSA officials in Idutywa and Johannesburg, who colluded to misappropriate multimillion-rand grants, exemplifies how structural weaknesses intersect with human motivations to create significant financial losses (TimesLIVE, 2025). Using the Fraud Triangle Theory as a lens, these cases can be understood not merely as isolated incidents, but as outcomes of interrelated pressures, opportunities, and rationalisations, emphasizing the need for holistic prevention strategies.

Moreover, the South African socio-economic context amplifies pressures and rationalisations. High unemployment, poverty, and historical inequalities intensify economic and social pressures on individuals, while perceptions of bureaucratic inefficiency and corruption in public institutions strengthen rationalisations for fraudulent behaviour (Pillay, 2017). For example, during the peak of the COVID-19 pandemic, the introduction of the SRD grant coincided with widespread unemployment, creating urgent financial pressures for beneficiaries and an influx of applications that strained SASSA's administrative capacity (IOL, 2020). These dynamics illustrate that fraud in South Africa's social security sector is not solely a legal or operational issue, but a socio-economic phenomenon influenced by broader systemic conditions, making the Fraud Triangle Theory an invaluable tool for understanding, analysing, and mitigating such behaviour.

3.3.5 Policy implications

The application of the Fraud Triangle Theory to social security fraud in South Africa carries significant policy implications. Understanding that fraud arises from the intersection of pressure, opportunity, and rationalisation allows policymakers to design multi-faceted interventions targeting each element. Addressing pressure requires social and economic policies that alleviate financial and social stressors, including timely grant payments, targeted poverty alleviation programmes, and robust support mechanisms for vulnerable populations (Tshikovhi et al., 2025). Reducing economic hardship diminishes the primary motivation for fraudulent behaviour, especially in high-risk groups such as unemployed adults, caregivers, and elderly beneficiaries.

Addressing opportunity necessitates institutional reforms, stronger internal controls, and technological upgrades. Cases of gold card fraud and collusion among SASSA employees highlight the need for enhanced verification mechanisms, comprehensive audits, and real-time monitoring of digital applications (IOL, 2025; News24, 2025). Policy interventions should focus on preventing collusion, ensuring transparency, and implementing robust checks and balances at multiple stages of grant administration. Biometric systems and digital tracking, coupled with regular oversight, can significantly reduce the availability of exploitable opportunities for fraud.

Finally, interventions targeting rationalisation are critical for fostering ethical behaviour among both employees and beneficiaries. Ethical training, awareness campaigns, and community engagement programmes can reduce cognitive justifications for fraud by promoting moral responsibility and accountability (Pillay, 2017; Lederman, 2023). In the South African context, integrating ethics into organisational culture and public education campaigns can help individuals recognise the broader social and economic consequences of fraudulent behaviour. Thus, by addressing pressure, opportunity, and rationalisation concurrently, policymakers can implement holistic, theory-informed strategies that enhance the integrity, efficiency, and sustainability of social security systems.

The Fraud Triangle Theory provides a comprehensive framework for understanding social security fraud in South Africa, integrating the psychological, social, and systemic dimensions of unethical behaviour. By examining the interaction between pressure, opportunity, and rationalisation, the theory explains why individuals engage in fraudulent actions, particularly in contexts of socio-economic vulnerability and systemic weaknesses. South African news reports from 2020 to 2025, including cases involving SASSA employees, beneficiaries, and multi-million-rand grant schemes, illustrate the convergence of these elements and their real-world impact on social security systems (IOL, 2020; TimesLIVE, 2025).

Applying the theory in this context reveals that fraud is rarely a result of singular causes. Instead, it emerges from a complex interplay of individual motivations, systemic gaps, and cognitive justifications. This understanding informs the design of comprehensive interventions that address each element of the triangle. Economic support programmes, institutional reforms, technological upgrades, and ethical training collectively reduce the risk of fraud, ensuring the effectiveness and sustainability of social grant administration. The Fraud Triangle Theory thus offers both an explanatory and prescriptive tool for policymakers, researchers, and practitioners aiming to strengthen South Africa's social security system.

Ultimately, integrating theoretical insight with empirical evidence from news reports and scholarly studies indicate the necessity of a multi-dimensional, context-specific approach to combating social security fraud. Recognising that pressures, opportunities, and rationalisations interact dynamically allows for nuanced policy solutions that go beyond punitive measures, fostering resilience, accountability, and fairness within social grant systems (Dorminey et al., 2012; Tshikovhi et al., 2025). The combination of theory and evidence provides a strong foundation for future research, ensuring that interventions are informed by both human behaviour and systemic realities.

3.4 Historical background and evolution of the General Strain Theory

General Strain Theory (GST) represents a significant evolution in criminological thought, emerging as an extension and refinement of earlier strain theories. Classical strain theory, first articulated by Robert Merton in the 1930s, focused primarily on the disjunction between societal goals and the legitimate means available to achieve them, arguing that individuals experiencing this gap might engage in deviant or criminal behaviour to attain their objectives (Merton, 1938). While Merton's theory offered important insights, it was largely limited to economic or material goals and did not adequately account for the diversity of social pressures or the role of emotions in motivating criminal conduct. Recognising these limitations, Robert Agnew developed the General Strain Theory in the early 1990s, broadening the conceptualisation of strain to include not only the inability to achieve positively valued goals but also the removal of positively valued stimuli and the introduction of negatively valued stimuli into an individual's life (Agnew, 1992). This expanded perspective allowed for a more nuanced understanding of the multiple stressors that can influence behaviour, capturing both material and psychosocial pressures that may drive deviance.

Agnew's contribution further emphasised the importance of emotional responses as mediating factors between strain and criminal behaviour. According to the General Strain Theory, it is not the strain itself that directly causes crime but the negative emotions such as anger, frustration, and resentment that individuals experience in response to strain (Agnew, 2007). These emotions increase the likelihood of deviant coping mechanisms, including theft, fraud, or other illicit activities, particularly when legal or socially acceptable coping strategies are unavailable or inaccessible. This insight is particularly salient in the South African context, where socio-economic inequalities, bureaucratic inefficiencies, and systemic corruption can amplify both strains and emotional distress. For example, beneficiary's dependent on social grants may experience heightened strain if payments are delayed, grants are denied due to administrative errors, or they observe widespread fraud going unpunished. Similarly, SASSA employees who face heavy workloads, low remuneration, and exposure to colleagues engaging in fraudulent behaviour may experience emotional pressures that make fraudulent activity appear to be a viable coping strategy (IOL, 2020; TimesLIVE, 2025). The General Strain Theory thus provides a lens to connect structural and psychological factors in understanding social security fraud.

The evolution of the General Strain Theory also includes empirical refinements and applications across diverse social contexts, highlighting its versatility and explanatory power. Early research focused primarily on and street crime, but subsequent studies extended the theory to white-collar crime, corporate misconduct, and public sector corruption (Agnew, 2007; Piquero & Brank, 2008). This expansion is particularly relevant for social security fraud, which often occurs in bureaucratic and institutional settings where employees and beneficiaries alike face complex strains and opportunities for deviance. In South Africa, multiple cases reported between 2020 and 2025 illustrate how strains such as financial hardship, unemployment, and systemic inefficiencies converge with opportunities and rationalizations to facilitate fraud. For instance, over 400,000 SASSA gold cards remained unmigrated in 2025, creating structural vulnerabilities that could exacerbate beneficiary strain and incentivise fraudulent behaviour (IOL, 2025). The General Strain Theory helps explain why individuals, confronted with such strains, may resort to deviance rather than lawful coping mechanisms.

Furthermore, the General Strain Theory has undergone theoretical expansion to include considerations of individual differences and social support networks. Not all individuals exposed to similar strains commit crimes; variation arises from personal characteristics, coping strategies, moral reasoning, and the presence of protective factors such as community support or family guidance (Agnew, 2007). This aspect of the General Strain Theory is crucial when analysing social security fraud in South Africa, as some beneficiaries facing economic pressures may seek legal assistance or community resources, while others exploit weaknesses in the system. Similarly, employees may resist or participate in fraudulent activities depending on ethical training, supervisory oversight, and organisational culture. By accounting for both structural and individual-level mediators, the General Strain Theory provides a robust framework for understanding the heterogeneity in responses to strain and for identifying points of intervention to prevent social security fraud.

The historical development and evolution of the General Strain Theory demonstrate its applicability beyond traditional frameworks, offering a comprehensive model for analysing deviance in institutional and bureaucratic settings. By integrating multiple sources of strain, the emotional consequences of these stressors, and the variability of individual coping mechanisms, the General Strain Theory provides a nuanced perspective on why social security fraud occurs in South Africa. The theory highlights the interaction between socio-economic conditions, organisational vulnerabilities, and human behaviour, making it an indispensable framework for this study. Its evolution from Merton's early strain theory to a more comprehensive explanation of crime and deviance highlights its relevance for contemporary analyses of public sector fraud, particularly within organisations such as SASSA that mediate critical social support services (Agnew, 1992; Dorminey et al., 2012; Pillay, 2017).

3.5 Overview of the General Strain Theory

Theoretical frameworks are essential in research because they provide a structured lens through which complex social phenomena can be understood, interpreted, and predicted (Snyder, 2019; Grant & Osanloo, 2014). A theory offers a systematic explanation of observed behaviours, identifies relationships between concepts, and guides the researcher in designing the study, selecting appropriate methodologies, and interpreting findings. In the context of social security fraud, a theoretical framework is particularly necessary as it allows the study to go beyond anecdotal or isolated cases, instead situating fraudulent behaviour within broader social, psychological, and organisational processes. By adopting a theoretical lens, the researcher can identify the underlying drivers, contributing factors, and mechanisms that perpetuate fraud, which is critical for designing effective interventions and policies. In this study, General Strain Theory, developed by Robert Agnew (1992, 2007), is employed as a central theoretical lens. The General Strain Theory posits that individuals are subject to various forms of strain or stressors that can produce negative emotional responses, which, if not managed appropriately, may result in deviant or criminal behaviour. The theory extends traditional strain perspectives by including multiple sources of strain financial, social, and personal and by emphasising the mediating role of emotions and coping mechanisms.

The General Strain Theory is particularly relevant to the South African social security system because both employees and beneficiaries of the South African Social Security Agency (SASSA) experience strains that may motivate fraudulent behaviour. Beneficiaries often face economic hardship, unemployment, family obligations, and social pressures, which can create intense motivation to exploit systemic vulnerabilities such as unverified grants, unmigrated SASSA cards, or loopholes in the Social Relief of Distress (SRD) grant process (IOL, 2020; TimesLIVE, 2025). Similarly, employees within SASSA may experience workplace strains such as low salaries, high workloads, job insecurity, and exposure to pre-existing corrupt practices. These stressors can lead to rationalisations that justify participation in fraudulent schemes, such as collusion with beneficiaries or misappropriation of funds. By examining these dynamics through the General Strain Theory, the study can systematically account for both environmental pressures and individual psychological responses, providing a more holistic understanding of fraud than would be possible through descriptive case studies alone.

Furthermore, the General Strain Theory allows for the integration of empirical evidence from both news reports and scholarly literature, which strengthens the explanatory power of the theoretical framework. The theory does not treat all stressors equally; it recognises that individuals respond differently to similar strains depending on personal characteristics, social support, and available coping mechanisms (Agnew, 2007). For instance, two beneficiaries facing financial hardship may react differently one may resort to fraudulent claims, while another may seek legal financial assistance or community support. Similarly, SASSA employees exposed to opportunities for fraud may either comply with ethical standards or exploit weaknesses depending on their perception of risk, moral reasoning, and personal pressures. This differentiation is essential for understanding patterns of social security fraud and for designing targeted interventions that address both the structural and human dimensions of the problem.

By situating social security fraud within the contours of the General Strain Theory, this study establishes a conceptual framework that connects strains, emotional responses, coping strategies, and deviant outcomes in a coherent explanatory model. The framework shows that fraudulent behaviour is not merely the result of opportunity or individual immorality but is deeply embedded in the interplay between personal pressures, organisational vulnerabilities, and socio-economic conditions. This approach aligns with contemporary criminological research, which emphasises the importance of understanding the causes of crime in context rather than in isolation (Agnew, 2007; Dorminey et al., 2012). In sum, the General Strain Theory provides both the theoretical grounding and the analytical lens necessary to explore, explain, and interpret social security fraud in South Africa, offering insights that can inform preventive strategies, policy formulation, and organisational reform.

General Strain Theory provides a broad conceptual framework for understanding the social and psychological processes that lead to deviant or criminal behaviour. At its core, the General Strain Theory asserts that individuals are exposed to various strains or stressors in their social environments, which create pressure to respond in ways that can be either constructive or deviant (Agnew, 1992; 2007). Unlike earlier strain theories that focused narrowly on economic goals, GST identifies multiple sources of strain, acknowledging that financial, social, and personal stressors can all contribute to deviant outcomes. In the South African context, particularly within the operations of the South African Social Security Agency (SASSA), strains are multifaceted. Beneficiaries may face economic hardship, unemployment, inadequate social support, and bureaucratic inefficiencies, while employees may encounter low salaries, high workloads, and exposure to systemic fraud. These strains, when left unmitigated, can generate negative emotions such as anger, frustration, and resentment, which increase the likelihood of engagement in fraudulent behaviour (Dorminey et al., 2012; Pillay, 2017). By incorporating both the structural and individual dimensions of stress, the General Strain Theory provides a suitable lens through which to examine social security fraud as a product of complex social, emotional, and organisational interactions.

The General Strain Theory identifies three primary types of strain namely the failure to achieve positively valued goals, removal of positively valued stimuli, and the introduction of negatively valued stimuli (Agnew, 1992). Failure to achieve positively valued goals occurs when individuals are unable to attain objectives that they consider important, such as financial stability, educational attainment, or social recognition. In the context of SASSA, beneficiaries may experience such strain when grant applications are delayed, reduced, or denied, creating economic stress that may push some toward fraudulent activity as a coping mechanism. Similarly, employees who are unable to achieve professional or financial goals may exploit systemic weaknesses to gain illicit benefits, such as manipulating grant allocations or engaging in collusion with external actors. The second type, removal of positively valued stimuli, arises when an individual loses something they value, such as a job, social support, or access to benefits. Examples in the South African social security system includes beneficiaries losing access to grants due to administrative errors, miscommunication, or bureaucratic inefficiency, and employees facing demotion or reduction of allowances, which can exacerbate emotional strain and increase the likelihood of unethical responses.

The third type of strain identified by the General Strain Theory is the introduction of negatively valued stimuli, which occurs when individuals are exposed to adverse conditions that create additional stress or hardship. For beneficiaries, this may include harassment from authorities, exposure to fraud by others, or delays in grant disbursement that lead to financial instability. For employees, negative stimuli may include workplace bullying, unethical practices by colleagues, or pressure to meet unrealistic performance targets, which can generate anger, frustration, and a sense of injustice. The General Strain Theory posits that these strains do not automatically result in deviance; rather, the emotional response to strain, and the availability of coping mechanisms, are critical mediators. In cases where legitimate coping strategies are unavailable or ineffective, individuals are more likely to resort to deviant behaviour, such as fraudulent claims, collusion, or the manipulation of SASSA systems (Agnew, 2007; Piquero & Brank, 2008).

A key strength of the General Strain Theory is its recognition of the emotional and psychological processes that link strain to deviance. While strains create pressure, it is the negative emotions elicited particularly anger, resentment, and frustration that motivate individuals to seek relief through illicit means (Agnew, 2007). In the South African social security system, these emotional responses can be observed in both beneficiaries and employees who feel powerless or marginalised by the bureaucratic and socio-economic environment. For instance, news reports from 2020 to 2025 highlight cases where individuals exploited SASSA systems or engaged in SRD grant fraud as a direct response to financial strain or perceived systemic inequities (IOL, 2020; TimesLIVE, 2025). By situating these behaviours within the contours of the General Strain Theory, it becomes evident that fraud is not solely an opportunistic act or a reflection of personal immorality but is deeply embedded in the interplay between socio-economic pressures, organisational weaknesses, and human emotional responses.

Moreover, the General Strain Theory accounts for variation in individual responses to strain, which is particularly relevant when analysing patterns of social security fraud. Not all beneficiaries or employees exposed to similar pressures engage in fraudulent behaviour; differences arise based on personal characteristics, moral reasoning, social support networks, and access to legitimate coping strategies (Agnew, 2007). For example, two beneficiaries facing delayed grants may respond differently: one may seek assistance from community organisations or legal avenues, while another may resort to fraudulent claims. Similarly, SASSA employees confronted with opportunities to commit fraud may resist or engage in unethical practices depending on ethical training, supervision, and prior exposure to corrupt practices. The General Strain Theory thus provides a comprehensive framework for understanding the heterogeneity of responses to strain, highlighting the need for nuanced interventions that address both structural vulnerabilities and individual behaviours.

The General Strain Theory's broad conceptualisation of strain, emotions, and coping provides a direct explanatory framework for social security fraud in South Africa. It enables the researcher to link specific types of strain experienced by beneficiaries and employees to emotional responses that may precipitate fraudulent behaviour. By integrating this theory with empirical evidence from South African news reports and scholarly literature, the study can identify not only the factors contributing to fraud but also potential avenues for intervention, such as social support programs, ethical training, and system strengthening measures (Dorminey et al., 2012; Pillay, 2017). This comprehensive overview establishes the General Strain Theory as a critical theoretical lens for understanding why social security fraud occurs, the conditions under which it is most likely, and the mechanisms through which interventions can mitigate risk, thereby providing a solid foundation for the subsequent sections on specific types of strain and behavioural outcomes.

3.5.1 Types of strain and their impact

The General Strain Theory (Agnew, 1992; 2007) asserts that deviant behaviour emerges when individuals experience strains conditions that generate stress, frustration, or blocked goals and lack adequate coping mechanisms. In the context of South Africa's social security system, both beneficiaries and employees are subject to multiple forms of strain that increase the risk of fraudulent behaviour. For beneficiaries, strains may include delayed or denied grants, bureaucratic inefficiencies, and socioeconomic hardships, while employees face professional pressures, low remuneration, and exposure to unethical practices. These strains evoke strong negative emotions, such as anger, frustration, and resentment, which can mediate the transition from strain to deviance. Furthermore, strains often overlap and accumulate, amplifying their impact and creating conditions where fraud is perceived as a rational response to systemic inequities and personal pressures. This section explores the different types of strain such as failure to achieve positively valued goals, removal of positively valued stimuli, introduction of negatively valued stimuli, and cumulative strains and examines how they influence engagement in social security grant fraud.

3.5.1.1 Failure to achieve positively valued goals

Failure to achieve positively valued goals occurs when individuals are unable to obtain objectives that they deem essential, such as financial stability, social recognition, or access to basic necessities (Agnew, 1992; 2007). Within SASSA, beneficiaries often experience this strain when grants are delayed, incorrectly allocated, or denied, leaving households unable to meet essential needs. The emotional burden of these failures, anger, frustration, and desperation can incentivise beneficiaries to exploit systemic loopholes, submit fraudulent claims, or collude with intermediaries to secure critical funds (IOL, 2020; TimesLIVE, 2025). Similarly, SASSA employees who are unable to achieve professional or financial goals may manipulate grant allocations or engage in collusion to achieve personal benefits. Research indicates that such strains, when coupled with negative emotions, significantly increase the risk of deviant coping strategies (Dorminey et al., 2012; Pillay, 2017).

3.5.1.2 The removal of positively valued stimuli

The removal of positively valued stimuli occurs when individuals lose something they consider valuable, whether tangible or intangible (Agnew, 1992). In the context of South Africa’s social security context, this can include the loss of social support, access to grant payments, or career opportunities. Beneficiaries may experience disruption in grant payments due to administrative errors, incomplete documentation, or systemic inefficiencies, creating both financial and psychological strain (IOL, 2020; News24, 2025). Employees losing privileges, allowances, or status within the organisation may perceive the system as unjust, increasing the likelihood of engaging in fraud. Observing peers benefiting from fraudulent activities without consequences can exacerbate perceptions of inequity and encourage participation in similar conduct. The emotional response to such losses, particularly resentment or frustration can drive both beneficiaries and employees toward illicit behaviour.

3.5.1.3 Introduction of negatively valued stimuli

The introduction of negatively valued stimuli occurs when individuals are exposed to adverse conditions that create stress or hardship (Agnew, 1992; 2007). For beneficiaries, this may include harassment by authorities, bureaucratic delays, or obstacles preventing access to social grants such as old-age pensions, disability grants, or SRD relief payments (IOL, 2020; TimesLIVE, 2025). For employees, negatively valued stimuli may manifest as workplace bullying, unethical practices by colleagues, or pressure to meet unrealistic performance targets. These conditions generate negative emotions, such as anger and frustration, which increase the likelihood of engagement in fraudulent behaviour. The South African socio-economic environment intensifies these stressors, demonstrating that fraud is often a maladaptive response to systemic and emotional pressures (Budhram & Geldenhuys, 2018; Dorminey et al., 2012).

3.5.1.4 Cumulative and overlapping strains

The General Strain Theory emphasises that the intensity, duration, and clustering of strains affect the likelihood of deviance (Agnew, 2007). Beneficiaries facing multiple, overlapping strains, such as unemployment, delayed grants, and family responsibilities are particularly vulnerable to committing fraud. Employees under cumulative strain from low salaries, high workloads, and exposure to colleagues committing fraud may rationalise unethical behaviour as a practical solution (IOL, 2020; TimesLIVE, 2025). Examining overlapping strains highlights the interplay between structural, social, and emotional factors in the emergence of fraudulent behaviour. This cumulative perspective demonstrates that systemic vulnerabilities and personal pressures often act in tandem to create conditions conducive to social security fraud.

3.5.1.5 Role of coping mechanisms and social support

The General Strain Theory also recognises the role of coping mechanisms and social support in moderating strain-induced deviance (Agnew, 2007; Pillay, 2017). Beneficiaries with access to positive coping strategies such as financial counselling, community support, or legal assistance are less likely to engage in fraudulent behaviour, even under significant strain. Conversely, the absence of coping mechanisms in under-resourced bureaucratic systems increases vulnerability to fraud. Employees lacking ethical guidance, supervision, or support may rationalise exploiting systemic weaknesses to resolve stressors. This aspect of the General Strain Theory highlights the importance of interventions aimed at reducing strain, strengthening coping mechanisms, and improving organisational and social support structures to mitigate social security fraud in South Africa.

3.5.1.6 Negative emotional responses and their role in fraud

Negative emotions play a central role in linking experienced strain to fraudulent behaviour, as proposed by the General Strain Theory (Agnew, 2007). Within the social security system, anger, frustration, and resentment arise from bureaucratic inefficiencies, delayed or denied grants, and perceived inequities, influencing both beneficiaries and employees. These emotions can weaken ethical considerations, justify rule-breaking, and motivate engagement in fraud as a coping mechanism. The interaction between cumulative strains and emotional responses highlights that SSGF is not merely opportunistic but a complex outcome of systemic pressures and psychological stress, underscoring the need for interventions that address both structural and affective factors.

3.5.1.7 Anger as a mediator between strain and fraud

Negative emotions are central to the General Strain Theory because they mediate the relationship between experienced strain and deviant behaviour (Agnew, 2007). Anger, in particular, is a powerful emotional response that arises when individuals perceive injustice, unfair treatment, or blocked goals. Within the South African social security system, beneficiaries may experience anger when grants are delayed, misallocated, or denied due to bureaucratic inefficiencies, leaving them unable to meet essential needs or provide for dependents (IOL, 2020; TimesLIVE, 2025). Similarly, SASSA employees may feel anger when they perceive inequities in promotions, salaries, or workload allocation. Anger can motivate individuals to engage in fraudulent activities as a coping mechanism to rectify perceived injustices or regain a sense of control. Scholarly literature highlights that individual experiencing anger are more likely to rationalise deviant behaviour, seeing it as justified or necessary to redress personal grievances (Piquero & Brank, 2008; Pillay, 2017).

3.5.1.8 Frustration and its influence on deviant behaviour

Frustration arises when individuals are repeatedly blocked from achieving their goals, whether due to systemic inefficiencies, socio-economic hardship, or organisational constraints (Agnew, 2007). In the South African social security context, beneficiaries may be frustrated by complex application processes, the lack of information, or administrative delays that prevent timely access to grants. Employees, on the other hand, may experience frustration when internal controls, policies, or hierarchical structures hinder their ability to perform effectively or achieve desired outcomes. These repeated obstacles can heighten stress and reduce tolerance for delays or setbacks, creating conditions in which fraudulent behaviour appears as a rational response to persistent frustration. Research indicates that frustration not only motivates individuals to seek alternative means to achieve goals but also weakens ethical considerations, increasing susceptibility to deviance (Dorminey et al., 2012; Budhram & Geldenhuys, 2018).

3.5.1.9 Resentment and perceived inequity

Resentment is closely linked to anger and frustration, and it develops when individuals feel they have been treated unfairly or deprived of what they perceive as rightfully theirs (Agnew, 2007). Beneficiaries who observe others exploiting the system while adhering to rules may develop feelings of resentment, leading them to justify fraudulent actions as a form of balance or fairness. Likewise, SASSA employees witnessing colleagues engaging in fraud without repercussions may rationalise similar behaviour to restore perceived equity. News reports between 2020 and 2025 illustrate multiple cases where both beneficiaries and employees engaged in fraudulent activities after perceiving systemic inequities or observing others' misconduct (IOL, 2020; TimesLIVE, 2025). The presence of resentment illustrates the importance of ethical oversight and equitable enforcement mechanisms to mitigate deviant behaviour in organisational and social contexts.

3.5.1.10 Interaction between emotions and strain types

The General Strain Theory posits that negative emotions interact with the types of strain experienced, influencing both the likelihood and form of deviant behaviour (Agnew, 2007). Anger, frustration, and resentment are often amplified when individuals face cumulative or overlapping strains, such as economic hardship combined with bureaucratic inefficiency. For beneficiaries, this may lead to submitting fraudulent claims, colluding with intermediaries, or attempting to bypass system controls. For employees, cumulative strain may result in misappropriation of funds, insider collusion, or manipulation of grant processes. This interaction demonstrates that fraudulent behaviour is not merely opportunistic but is a complex response to both systemic and emotional pressures. Understanding these dynamics is crucial for developing targeted interventions to reduce social security fraud.

3.6 Integration and application of the General Strain Theory to Social Security Fraud in South Africa

The General Strain Theory offers a robust lens through which to understand social security fraud in South Africa, highlighting the interplay between strain, negative emotional responses, and deviant behaviour. Strains are experienced when individuals are unable to achieve desired goals, encounter obstacles, or perceive inequities, creating psychological tension that can lead to unethical actions (Agnew, 2007). In the context of SASSA, both beneficiaries and employees face systemic and socio-economic strains. Beneficiaries often struggle with delayed grant payments, complex application procedures, and insufficient information, which prevent them from accessing financial assistance critical to their livelihoods. Employees, on the other hand, may experience job insecurity, high workloads, or inequitable treatment in terms of promotion and compensation. These strains, when unmitigated, produce negative emotional responses such as anger, frustration, and resentment, which, as the General Strain Theory posits, increase the likelihood of maladaptive behaviours, including fraudulent activity (Pillay, 2017; Dorminey et al., 2012).

Negative emotions are central to the strain-fraud nexus because they mediate the relationship between experienced strain and deviant behaviour. Anger, for example, may arise among beneficiaries who are unable to meet basic needs due to delayed or misallocated grants, compelling them to submit false claims or engage intermediaries to bypass bureaucratic obstacles (IOL, 2020). Employees may similarly rationalise insider fraud when they perceive inequities in workload, remuneration, or career advancement. Frustration, as a sustained emotional response to repeated obstacles, can further erode ethical boundaries, prompting individuals to justify behaviour that would otherwise be unacceptable. Resentment may also develop when individuals observe peers engaging in fraudulent activities without consequence, leading them to perceive the system as unfair and their own actions as morally permissible. In all cases, the General Strain Theory illustrates that the pathway from strain to fraud is mediated by these emotional responses, which amplify the likelihood of deviance when effective coping mechanisms are absent (Agnew, 2007; Lederman, 2023).

Coping mechanisms and moderating factors are therefore critical in understanding why some individuals succumb to fraudulent behaviour while others do not. The General Strain Theory highlights that the availability of social, organisational, and individual coping strategies can significantly reduce the impact of strain. Beneficiaries with access to supportive social networks, community organisations, or NGOs may find alternative means to navigate financial hardship, reducing the need to engage in fraudulent activity. To illustrate this, Budhram and Geldenhuys, 2018; National Treasury (2021) say that when these coping mechanisms and institutional safeguards are present, the negative emotional effects of strain are mitigated, decreasing the likelihood of social security fraud. Similarly, SASSA employees equipped with ethical training, mentorship, or professional development programs are more likely to handle workplace pressures constructively. Organisational moderators such as robust internal controls, audits, transparent grievance procedures, and equitable policies act to reduce opportunities and rationalisations for fraud. Technological interventions, including biometric verification and automated monitoring systems, further constrain the potential for deviant behaviour by making fraudulent actions more difficult to execute and detect

Examining SASSA cases from 2020 to 2025 illustrates the practical application of the General Strain Theory. Instances such as SRD grant abuse, disability grant fraud, and insider collusion reveal how strains, negative emotions, and inadequate coping mechanisms converge to produce fraudulent outcomes (IOL, 2020; TimesLIVE, 2025). Beneficiaries facing financial pressures, coupled with opportunities created by administrative weaknesses, frequently rationalised fraudulent claims as necessary for survival. Similarly, employees with insider knowledge exploited systemic vulnerabilities for personal gain, often justifying their actions by citing economic necessity, peer behaviour, or perceived unfair treatment. These cases highlight the General Strain Theory's assertion that deviant behaviour is not merely opportunistic but often a reaction to cumulative strains interacting with limited coping resources and weak organisational oversight.

Integrating the General Strain Theory with empirical findings from South African news reports and scholarly literature demonstrates that social security fraud is a complex phenomenon, shaped by socio-economic conditions, organisational structures, and individual psychological processes. The framework provided by the General Strain Theory complements other criminological models, such as the Fraud Triangle Theory, by contextualising individual motives within broader systemic and emotional landscapes. Pressure, opportunity, and rationalisation, as outlined in the Fraud Triangle, intersect with the General Strain Theory's emphasis on strain and emotional responses, providing a multidimensional understanding of why fraud occurs. For example, financial strain may create pressure (Fraud Triangle Theory) and evoke anger (General Strain Theory), opportunity may arise through weak internal controls, and rationalisation may stem from both perceived injustices and coping deficits. This integrated perspective enables researchers, policymakers, and practitioners to identify both the root causes and the enabling conditions of fraud, facilitating more comprehensive prevention and intervention strategies (Dorminey et al., 2012; Pillay, 2017; Lederman, 2023).

The application of General Strain Theory to social security fraud in South Africa reveals the intricate relationship between systemic strains, negative emotional responses, and deviant behaviour. By analysing the pressures experienced by both beneficiaries and employees, the emotional mediators that drive unethical actions, and the moderating role of coping mechanisms and institutional safeguards, the General Strain Theory provides a nuanced explanation for the prevalence and persistence of fraud within the SASSA system. This framework not only clarifies why fraudulent behaviour occurs but also guides the development of targeted strategies aimed at mitigating risk, strengthening ethical decision-making, and enhancing the integrity of social grant administration. In combination with the Fraud Triangle Theory, the General Strain Theory offers a holistic lens for understanding, predicting, and preventing social security fraud in the South African context.

The General Strain Theory offers a robust framework for understanding social security fraud in South Africa by emphasizing the interplay between strain, negative emotional responses, and deviant behaviour (Agnew, 2007). Strains occur when individuals are unable to achieve desired goals, encounter obstacles, or perceive inequities, creating psychological tension that can lead to unethical actions. In the context of SASSA, beneficiaries frequently experience delays in grant payments, complex application procedures, and insufficient information, which prevent access to essential financial support (IOL, 2020). Employees, on the other hand, may encounter job insecurity, high workloads, or inequitable treatment in terms of promotion and compensation, generating significant stress and dissatisfaction (Dorminey et al., 2012). These strains produce negative emotional responses such as anger, frustration, and resentment, which, according to the General Strain Theory, increase the likelihood of maladaptive behaviours including fraudulent activity (Pillay, 2017). The theory highlights that deviant act are often responses to these compounded pressures, rather than simply opportunistic or impulsive decisions.

Negative emotions mediate the relationship between experienced strain and fraudulent behaviour, shaping how individuals respond to their circumstances (Agnew, 2007). Anger, for instance, may develop among beneficiaries who are unable to meet basic needs due to delayed or misallocated grants, prompting them to submit false claims or enlist intermediaries to circumvent bureaucratic obstacles (IOL, 2020). Similarly, employees may rationalize insider fraud when they perceive inequities in workload, remuneration, or career advancement, interpreting their actions as justified responses to systemic unfairness (Lederman, 2023). Frustration arising from repeated obstacles erodes ethical boundaries, encouraging behaviour that would otherwise be unacceptable, while resentment may emerge when individuals witness peers engaging in fraudulent activities without consequence, reinforcing a perception that unethical behaviour is permissible (Dorminey et al., 2012; Pillay, 2017). These emotional dynamics illustrate the General Strain Theory's central argument that deviant behaviour often results from the interplay of strain and the individual's emotional response, particularly when adaptive coping mechanisms are absent.

Coping mechanisms and moderating factors critically influence whether strain translates into fraudulent behaviour (Agnew, 2007). The General Strain Theory emphasizes that social, organizational, and individual coping strategies can mitigate the effects of strain, reducing the likelihood of deviance. Beneficiaries supported by social networks, community organisations, or non-governmental organisations (NGOs) may find alternative ways to navigate financial hardship, lessening the need to engage in fraudulent activity (Budhram & Geldenhuys, 2018). SASSA employees who receive ethical training, mentorship, or professional development opportunities are better equipped to manage workplace pressures constructively (National Treasury, 2021). Organisational interventions, including robust internal controls, audits, transparent grievance procedures, and equitable policies, limit opportunities for fraud and reduce rationalization, while technological solutions like biometric verification and automated monitoring systems constrain the feasibility of deviant actions. By strengthening coping mechanisms and institutional safeguards, the negative effects of strain can be mitigated, lowering the incidence of social security fraud.

Empirical evidence from SASSA cases between 2020 and 2025 demonstrates the practical application of the General Strain Theory (TimesLIVE, 2025). Incidents such as SRD grant abuse, disability grant fraud, and insider collusion show how strains, negative emotions, and insufficient coping mechanisms converge to produce fraudulent outcomes (IOL, 2020). Beneficiaries under financial pressure often exploited administrative weaknesses and rationalized fraudulent claims as necessary for survival, while employees with insider knowledge took advantage of systemic vulnerabilities, justifying their actions based on economic need, peer behaviour, or perceived inequity (Dorminey et al., 2012). These cases exemplify the General Strain Theory's assertion that deviant behaviour is frequently a response to accumulated strains interacting with limited coping resources and inadequate organizational oversight, rather than solely an opportunistic choice.

Integrating the General Strain Theory with findings from news reports and scholarly literature highlights that social security fraud is shaped by socio-economic conditions, organizational structures, and individual psychological processes (Lederman, 2023; Pillay, 2017). GST complements models like the Fraud Triangle Theory by framing individual motives within broader systemic and emotional contexts. Financial strain can produce pressure (Fraud Triangle Theory) while evoking anger or frustration (General Strain Theory), opportunities may arise through weak internal controls, and rationalization may stem from perceived injustices and deficits in coping strategies (Dorminey et al., 2012). This multidimensional perspective enables policymakers and practitioners to identify the root causes of fraud and the conditions that enable it, facilitating more effective prevention and intervention strategies (Budhram & Geldenhuys, 2018). The General Strain Theory provides a nuanced understanding of the interplay between strain, negative emotions, and deviant behaviour in the South African social security system (Agnew, 2007). By examining the pressures experienced by beneficiaries and employees, the mediating role of emotions, and the importance of coping mechanisms and institutional safeguards, the General Strain Theory clarifies the drivers of fraudulent behaviour within SASSA.

3.7 The link between Fraud Triangle Theory and General Strain Theory

The Fraud Triangle Theory and General Strain Theory complement each other in explaining the occurrence of social security fraud by connecting structural opportunities, cognitive justifications, and emotional responses. On the one hand, in the Fraud Triangle Theory, Pressure, Opportunity, and Rationalization interact to create conditions conducive to fraudulent behaviour (Cressey, 1953; Dorminey et al., 2012). On other hand, the General Strain Theory emphasizes how strains such as financial hardship, blocked goals, or perceived injustice generate negative emotions like frustration, anger, or resentment, which increase the likelihood of deviance (Agnew, 2007). By linking these frameworks, Pressure in the Fraud Triangle Theory can be understood as the tangible manifestation of strain in the General Strain Theory, where economic or social stressors push individuals toward fraud. Similarly, the rationalization element in Fraud Triangle Theory aligns with the General Strain Theory’s explanation of how emotional strain influences cognitive processes, enabling individuals to justify unethical actions as reasonable or necessary under their circumstances.

In practical terms, the integration of these theories provides a comprehensive lens for understanding social security fraud in South Africa. Beneficiaries experiencing economic strain, such as unemployment or delayed grants, may perceive an opportunity in systemic weaknesses, including inadequate verification or internal control gaps within SASSA. The strain they experience amplifies the psychological appeal of exploiting these opportunities, while rationalisation allows them to reconcile their actions with personal and societal norms (IOL, 2020; TimesLIVE, 2025). Similarly, employees under institutional pressure, low salaries, high workloads, or performance expectations may exploit insider knowledge to manipulate grant distributions, justifying their actions through perceived fairness or compensation. Integrating the Fraud Triangle Theory and the General Strain Theory thus highlights how structural vulnerabilities, personal pressures, and emotional strain interact, producing a holistic understanding of why individuals engage in social security fraud.

3.8 Theoretical Synthesis

The integration of Fraud Triangle Theory and General Strain Theory provides a comprehensive analytical lens through which Social Security Grants Fraud (SSGF) can be understood. While the Fraud Triangle Theory explains fraudulent behaviour through the interplay of pressure, opportunity, and rationalisation, General Strain Theory offers insight into the socio-economic and emotional pressures that give rise to such behaviour. In the context of SSGF, structural inequalities, unemployment, and poverty generate strain among individuals, which manifests as financial and psychological pressure. Agnew (2021) confirms that persistent socio-economic strain significantly increases the likelihood of deviant coping mechanisms, particularly where legitimate opportunities are limited. This pressure aligns with the ‘pressure’ component of the fraud triangle, thereby increasing the likelihood of fraudulent behaviour when opportunities within the social grant system are perceived to exist. Recent empirical fraud studies continue to emphasise that opportunity remains a critical enabling factor, particularly in public sector environments characterised by weak internal controls and administrative inefficiencies (Association of Certified Fraud Examiners, 2024). Large-scale global evidence indicates that organisations consistently lose substantial resources to fraud due to systemic vulnerabilities and inadequate oversight mechanisms.

Furthermore, individuals may rationalise fraudulent actions as survival strategies in response to systemic deprivation. Contemporary literature highlights that rationalisation is often reinforced in contexts of inequality, where individuals justify misconduct as necessary or deserved under conditions of hardship (Free, 2022). In welfare-related fraud contexts, such rationalisations are frequently framed around survival, fairness, and perceived institutional failure. Thus, the combination of these theories allows for a more nuanced understanding of SSGF, linking macro-level structural conditions with micro-level decision-making processes. More recent scholarship has also reaffirmed the continued relevance of the fraud triangle, while suggesting extensions and refinements to better capture the complexity of modern fraud contexts (Roffia & Poffo, 2025) . This demonstrates that while the core components of the theory remain valid, their application benefits from integration with broader socio-economic theories such as General Strain Theory.

3.9 Conclusion

In conclusion, the integration of the Fraud Triangle Theory and General Strain Theory offers a holistic and robust framework for understanding the complex phenomenon of social security fraud in South Africa. The Fraud Triangle Theory provides a structural and cognitive perspective by identifying the three critical elements namely Pressure, Opportunity, and Rationalization that create conditions for fraudulent behaviour. Pressure reflects the financial, personal, or professional stressors that drive individuals toward unethical actions, opportunity highlights weaknesses within systems and organisational processes that make fraud feasible, and Rationalization explains how perpetrators cognitively justify their actions to reconcile them with their moral and ethical standards. General Strain Theory complements the above by emphasizing the role of emotional and psychological strain, illustrating how negative experiences, blocked goals, or perceived injustices provoke frustration, anger, and resentment that increase susceptibility to deviant behaviour. By combining these perspectives, it becomes clear that social security fraud emerges from a dynamic interplay comprising individual motivations, emotional responses, and systemic vulnerabilities, rather than being a culmination of a single cause or factor.

The dual-theoretical lens emphasizes that fraud is both a structural and human problem. Beneficiaries experiencing economic hardship, unemployment, or delays in grant disbursement often encounter strains that create internal pressure, while employees may face institutional pressures such as inadequate salaries, high workloads, or managerial expectations. These pressures, when coupled with opportunities arising from weak controls, gaps in verification, or insufficient oversight, create fertile ground for fraudulent activity. Rationalization, influenced by emotional strain, allows individuals to justify their unethical actions, whether by perceiving entitlement to funds, emulating others who have committed fraud without consequence, or minimising the impact of their actions on the broader social security system. The integration of these theories therefore illuminates both the motivational and situational factors that drive social security fraud, providing a richer understanding than either theory could offer alone.

Ultimately, integrating the Fraud Triangle Theory and the General Strain Theory demonstrates that social security fraud is a multifaceted issue shaped by a complicated combination of individual, organisational, and societal factors. It highlights that preventing fraud is not solely about detecting and punishing unethical behaviour but also about understanding the conditions that facilitate it and addressing the pressures and strains that motivate it. By applying this integrated framework, researchers, policymakers, and practitioners can develop more effective strategies to safeguard public resources, enhance accountability, and ensure equitable access to social support systems, ultimately contributing to a more transparent, ethical, and resilient social security infrastructure in South Africa. The next chapter is Methodology.

CHAPTER 4

METHODOLOGY

4.1 Introduction

The methodology chapter outlines the research processes adopted in this study, which investigates the dynamics of social security fraud, focusing specifically on eThekwini Municipality as the study setting. The choice of methodology was guided by the nature of the research problem, the study objectives, and the broader socio-economic and institutional context in which social security systems operate. This chapter provides a comprehensive representation of the research design and methodological decisions that were made to ensure that the study captures both the structural and institutional dimensions of fraud, as well as the lived experiences, perceptions, and beliefs of community members directly affected by social security grants. The study location, eThekwini Municipality, was purposefully selected because it is a site where social security fraud has been observed and where the researcher has existing familiarity, enabling rapport-building with participants and access to relevant local insights. This context is important because eThekwini, as one of the largest metropolitan municipalities in KwaZulu-Natal with a large population, presents a rich setting for exploring the interactions between beneficiaries, administrative systems, and community perceptions of fraud. Understanding fraud within this real-life context is critical to developing findings that are not only academically robust but also practically relevant for addressing systemic vulnerabilities.

A qualitative research approach was employed to provide an in-depth understanding of public perceptions of social security fraud. This approach allowed the researcher to engage participants directly in their environment, capturing subjective experiences, attitudes, and insights that are not easily observable through quantitative measures alone. An exploratory case study design was adopted to examine the phenomenon within its natural context, enabling a detailed, multi-layered investigation of social security fraud in practice. This design was particularly suitable for understanding the complexity of fraud, including its motivations, mechanisms, and impacts on both the community and institutional processes. The study also adopted an interpretivist paradigm, recognising that perceptions of crime, including social security fraud, are shaped by cultural, social, and political narratives. By prioritising subjective experiences, this paradigm enabled the researcher to capture the meanings and interpretations that eThekwini residents attach to fraudulent practices, revealing the interplay between individual behaviours and systemic structures. This interpretivist orientation informed the use of qualitative methods such as in-depth interviews, allowing participants to articulate their experiences openly and in their own words.

Participant selection and recruitment were carefully planned to ensure the inclusion of individuals with relevant knowledge and experience of social security grants. A purposive sampling strategy was employed to identify information-rich cases from both SASSA offices and the wider community. Data collection involved semi-structured interviews, which were conducted in an informal, conversational manner to encourage openness, particularly given the sensitivity of discussing fraud. Interviews were audio-recorded and transcribed verbatim, with participant coding employed to ensure confidentiality and anonymity throughout the research process. Data were analysed using thematic analysis, which allowed for systematic identification of patterns, relationships, and themes across participant responses while maintaining fidelity to the context in which the data were generated. Measures were implemented to ensure that the findings are reliable, accurate, and reflective of participants' perspectives. Finally, ethical considerations were central to the study, encompassing informed consent, voluntary participation, confidentiality, anonymity, and avoidance of harm. Permissions were obtained from relevant authorities, and all procedures adhered to ethical research standards to protect participants' rights and dignity. By providing this detailed methodological account, the chapter presents a clear and coherent roadmap for understanding the research process, ensuring that the study's findings are robust, credible, and contextually grounded.

Table 4.1: Chapter outline

4.1 Introduction	- Brief overview of the chapter - Purpose of methodology section
4.2 Location of the study	- Definition of study location (Creswell, 2014) - Historical and geographical background of eThekwini Municipality - Rationale for selecting the site - Researcher's familiarity with the area to build rapport
4.3 Research approach	- Qualitative research approach defined (Creswell, 2013a) - Justification for its use in exploring social security fraud - Strengths of qualitative inquiry for cultural, social, and experiential understanding
4.4 Research paradigm	- Interpretivist paradigm explained (Creswell, 2014; Schwandt, 2000) - Emphasis on socially constructed realities - Justification for understanding lived experiences and perceptions - Relevance to exploring fraud perceptions in local context
4.5 Research design	- Definition of research design (Lewis, 2015) - Case study approach explained (Crowe et al., 2011) - Justification: in-depth, real-life, time-bound analysis - Suitability for fraud research in eThekwini Municipality
4.6 Selection of participants	- Sampling definition (Creswell & Miller, 2013) - Non-probability sampling explained (Etikan et al., 2016a) - Justification: purposive selection of knowledgeable participants

	- Sample size: 30 participants (data saturation principle) - Explanation of data saturation (Guest, Bunce & Johnson, 2006; Ahmed, 2025)
4.7 Recruitment strategy	- Gaining approval from SASSA Provincial Office - Contact with officials and reminders for participation - Recruitment of public participants at SASSA offices - Use of posters in public areas (clinics, shopping centres - Justification for purposive and convenience sampling - Voluntary participation and ethical compliance
4.8 Data collection	- Definition of data collection (Cope, 2016) - In-depth interviews as primary method (Du-Plooy-Cilliers et al., 2014) - Inclusion of demographic information (age, gender, occupation) - Semi-structured interview schedule (open-ended, flexible) - Recording, transcription, and conversational style - Alternative: cell phone interviews with secure recording app - Advantages for sensitive topics such as fraud
4.9 Research instruments	- Researcher as key instrument (Patton, 1990; Shenton, 2004) - Semi-structured interview guide: design, flexibility, open-ended questions (Terre Blanche & Durrheim, 2006; Krueger, 1998) - Trustworthiness: piloting, feedback, reflexivity (Fusch & Ness, 2015)
4.10 Data analysis	- Definition of data analysis

	- Thematic analysis explained (Roberts, Dowell & Nie, 2019) - Link between research questions, literature, and themes
4.11 Trustworthiness of the study	- Explanation of trustworthiness in qualitative research (Schwandt et al., 2007; Anney, 2014) - Credibility – prolonged engagement, accuracy of findings - Confirmability – audit trail, reflexive journaling - Dependability – transparency, external review - Transferability – thick description, contextual details (Bunniss & Kelly, 2024)
4.12 Ethical considerations	- Consent, confidentiality, and anonymity - Gatekeeping – permission from eThekwini executives - Informed Consent/Authorisation – consent forms, participant rights - Avoiding Harm – minimising emotional and social risks - Confidentiality and Anonymity – pseudonyms, safe data storage - Participants Coding – pseudonyms/codes for anonymity and analysis clarity
4.13 Conclusion	- Summary of methodological choices - Alignment with research objectives - Establishing rigour, ethical compliance, and credibility

Illustration by researcher

4.2 Location of the study

The study location was eThekwini Municipality. A study location is a physical site of the study (Cresswell, 2014). This refers to the location from which the primary data will be collected from or where the object of examination is based. The first democratic election held in South Africa in 1994 permanently altered the atmosphere and character of Durban. By incorporating sizable regions to the north, south, and west of the city, Durban was further expanded in 1996 to form the Durban Metropolitan Region, or Durban Metro. An additional extension four years later, in 2000, produced the inclusive Durban Unicity, which was then named eThekwini, a play on the Zulu word iTheku, meaning bay or lagoon.

The study site was chosen because it faces social security fraud in some of the jurisdictions which this study seeks to solve. EThekwini Municipality is in KwaZulu-Natal province with an approximate population of 4 239 901 (Census, 2022). Apart from the fact that the Municipality is part of South Africa and is affected by social security fraud, the researcher hails from the municipal area. It is easy to develop rapport quickly with the research participants as the researcher is familiar with the area.

4.3 Research approach

This study used a qualitative research approach to attain an in-depth understanding of public perceptions of social security fraud within the South African Social Security Agency. Creswell (2013a) defines qualitative research approach as an approach that a researcher uses in the process of interacting with people and/or focus groups to go where participants are and to interview them practically by collecting data obtained in the participants' environment. This kind of approach is advantageous because it was established to understand views, perspectives and attitudes related to the phenomenon being studied and importantly it is still used currently in social science (Cope, 2014; Creswell, 2003). Furthermore, this approach is also inductive in nature, and a researcher engages with participants to generate knowledge and to draw conclusions (Onwuebbuzie et al., 2009). The major reason for employing this approach was that the researcher wanted to engage participants in getting their views, concerns, beliefs with specific reference to social security fraud.

4.4 Research design

The purpose of the research design is to provide the most valid, reliable and accurate approach in determining the answers to the research questions (Lewis, 2015). This research employed a case study design which was exploratory to gain an in-depth understanding of the complex dynamics of social security fraud within the South African Social Security Agency. Crowe et al. (2011), state that a researcher employs a case study when one aims at eliciting an in-depth, multi-pronged understanding of an activity, or issue in its real-life context. Similarly, a case study is basically an event that has happened or is happening, but the period is time-bound and it uses an in-depth approach (Karlsson, 2016; Ridder, 2012). This study focused on eThekwini Municipality and derived the data from direct interviews with. This is because the researcher was interested in getting in-depth understanding of the issue in a real-life context. Case studies, in their true essence, explore and investigate contemporary real- life phenomena through detailed contextual analysis of several events or conditions, and their relationships (Ebneyamini & Moghadam, 2018).

4.5 Research paradigm

There are a number of paradigms that one can employ in a research study. These are dependent on the study needs. This study seeks to understand public perceptions on social security fraud. The most relevant paradigm is interpretivism. The research paradigm used helped understand how the public in the eThekwini Municipality perceives social security fraud. Interpretivism is premised on the idea that people create their own meaning of the world through their subjective experiences and relationships, and that reality is socially created (Creswell, 2014; Schwandt, 2000). Since cultural, social, and political narratives frequently influence how people perceive crime especially social security fraud, an interpretivist approach enabled a deeper understanding of how eThekwini inhabitants perceive and react to this issue within their local context. This paradigm encourages the use of qualitative techniques to capture the richness and depth of these impressions, including focus groups and interviews (Lincoln & Guba, 1985). The interpretivist lens guarantees that the study goes beyond superficial statistics to reveal the values, presumptions, and beliefs that shape public perceptions of social security fraud in the municipality by placing a higher priority on lived experiences and meaning making.

4.6 Recruitment strategy

After receiving approval from the South African Social Security Agency Provincial Office to conduct interviews within their departments, the researcher-initiated contact with designated officials via email and telephone approximately one month before the study. Reminders were provided both telephonically and verbally as the interview dates approached to ensure participation. Public participants were recruited directly at South African Social Security Agency offices within the eThekwini Municipality. These offices experience high daily foot traffic, as community members visit to apply for or inquire about social grants, often returning multiple times due to administrative processes. This setting provided access to individuals who are actively engaged with the social security system and therefore able to provide relevant insights into the study topic. Additionally, posters were strategically placed in high-traffic areas such as shopping complexes, tuck-shops, and clinics to invite selected residents to participate in interviews. All the participants were approached respectfully, informed about the purpose and procedures of the study, and invited to participate voluntarily. This approach ensured a relevant, well-informed sample while upholding ethical standards.

4.7 Selection of participants

Creswell and Miller (2013) note that sampling is the process of choosing or selecting individuals or objects representative of the entire population in a study. The sample should be of the same characteristics as that of the entire population. A non-probability sampling technique was adopted in this study. This is a sampling technique where the samples are gathered in a process that does not give all individuals in the population an equal chance of being selected and it is used in cases where it is impossible to determine who the entire population is (Etikan et al., 2016a). The advantage of this strategy is that researchers can use their own discretion in selecting the subjects or units (Kothari, 2004). Due to the complexity of the work environment at SASSA, and the types of questions that need certain individuals to give answers to address the phenomenon, not all individuals in the target population groups were given an equal chance to be selected, hence non-probability sampling was selected.

This method is used for the identification and selection of information-rich cases for the most effective use of limited resources (Patton, 2002). This technique is ideal as it allows for the selection of participants who are knowledgeable about the phenomenon under study. Data will be collected until saturation is achieved. According to Guest, Bunce, and Johnson (2006: 59), "data saturation is referred to as the point when no new information or themes are observed in the data, the quality, and quantity of information.” The study used 30 participants from eThekwini Municipality. This sample size is guided by the data saturation principle which states that data saturation is typically reached between the 9th and 17th participant when conducting interviews and is reached at the stage of research where further interviews or responses stop producing new insights, themes, or patterns that speak to the objectives of the study (Ahmed, 2025). Put differently, when participant accounts begin to repeat and no fresh information is emerging, the researcher can conclude that the sample size is adequate to capture a full understanding of the phenomenon being studied. For this study, the researcher identified that saturation was reached at the 13th participant but continued to collect data across all 30 participants.

4.8 Inclusion Criteria and Exclusion Criteria

The inclusion criteria for this study were designed to ensure that participants possessed relevant knowledge and lived experiences necessary to provide meaningful insights (Subedi, 2021). The study included individuals aged 18 years and above, as they are legally capable of providing informed consent and participating in research independently. Participants were required to be residents of the eThekwini Municipality and to have either direct or indirect experience with the social grant system, including being beneficiaries, applicants, or community members familiar with grant-related processes. This approach aligns with qualitative research principles, which emphasise the selection of information-rich participants capable of generating in-depth, contextually grounded data. Furthermore, only individuals who were willing to participate voluntarily and able to communicate effectively in the language of data collection were included, ensuring both ethical compliance and the generation of rich, reliable narratives, as supported by contemporary qualitative research standards.

The exclusion criteria were established to maintain the focus, ethical integrity, and credibility of the study. Individuals below the age of 18 were excluded due to ethical considerations related to consent and vulnerability in research participation, which is a standard requirement in human subject research (Subedi, 2021). Additionally, persons who had no knowledge, awareness, or exposure to social grants or SSGF were excluded, as their contributions would not align with the study’s objective of exploring informed perceptions and experiences. Non-residents of the study area were also excluded to preserve the contextual relevance of the findings, given that social grant administration and experiences may vary across different regions. Moreover, individuals who were unwilling or unable to provide informed consent, or who experienced significant communication barriers that could compromise the quality of data collection, were excluded from the study (Arellano & Alcubilla, 2023). These criteria are consistent with qualitative research practices that prioritise relevance, ethical responsibility, and the credibility of findings.

4.9 Data collection method

Data collection is a central component of any research project as it enables the researcher to obtain empirical evidence that directly addresses the research questions. Cope (2016:35) defines data collection as "a systematic approach to gathering information from a variety of sources to get a complete and accurate picture of an area of interest." In qualitative research, data collection goes beyond merely obtaining information; it involves engaging with participants in a way that captures their lived experiences, perspectives, and meanings attached to a phenomenon. In this study, in-depth interviews were employed as the method of data collection, a strategy well-suited to exploring sensitive and complex social issues such as social security fraud.

In-depth interviews are described as a" qualitative method where researchers engage participants through open-ended questions to explore their opinions, beliefs, and experiences in detail" (Du-Plooy-Cilliers et al., 2014:30). This method was particularly appropriate for the current study as it allowed participants to articulate their perceptions of social security fraud within the South African Social Security Agency (SASSA) system, while also enabling the researcher to probe for deeper meaning. The richness of qualitative interviews lies in their ability to reveal not only the content of participants' responses but also the emotions, motivations, and contexts that underpin them. To ensure inclusivity and representation, demographic information such as age, gender, marital status, education level, and occupation was gathered at the beginning of each interview. Including demographic data made it possible to contextualise participants' perspectives and identify patterns of similarity and divergence across different social groups, thereby strengthening the depth and applicability of the findings (Creswell & Poth, 2018).

The interviews followed a semi-structured format guided by an interview schedule. The schedule was not rigid but open-ended, which allowed participants the freedom to express themselves fully while still ensuring that key areas relevant to the study's objectives were covered. Open-ended questions are a cornerstone of qualitative inquiry because they encourage participants to share their views in their own words, allowing the researcher to capture meanings that might otherwise be missed through fixed-response approaches (Bryman, 2016). The schedule included a typology of opening, introductory, key, and concluding questions that provided structure while still leaving space for spontaneity and participant-led directions in the conversation. This flexibility ensured that the interviews captured both common themes across participants and unique insights specific to individual experiences.

In practical terms, all the interviews were conducted in an informal and conversational manner to help participants feel at ease and to encourage open dialogue. This was especially important given the sensitivity of the topic, where issues of mistrust, stigma, and fear of victimisation could have hindered honest responses. With participants' informed consent, the interviews were audio-recorded to ensure accuracy and completeness of the data. Where in-person interviews were not possible, cell phone interviews were conducted using a secure recording application, following the same ethical and procedural standards. These recordings were later transcribed verbatim to prepare them for systematic coding and thematic analysis.

The inclusion of demographic information and the use of an open-ended interview schedule not only improved the richness of the data but also enhanced its transferability to other contexts. By situating responses within participants' social backgrounds and allowing them to construct their own narratives, the study was able to generate findings that reflect both the individual realities of participants and the broader societal patterns surrounding social security fraud. The responses were electronically recorded and later transcribed. The interviews were informal, conversational, and open-ended. All the interviews were electronically recorded with the participants' permission. A mobile phone interview (with app recorder) using a schedule was the second option for those who were unavailable, following the same procedure for interviewing.

4.10 Research instruments

The instruments used in this study were the researcher as the key instrument, a semi-structured interview guide. These instruments were selected to ensure the collection of rich, comprehensive, and trustworthy qualitative data aligned with the study's objectives. By combining the researcher's active role with the semi-structured interview guide, the study ensured that data collection was both rigorous and responsive to participants' experiences. This dual-instrument approach enhanced the richness, credibility, and trustworthiness of the data, allowing for the capture of nuanced, contextually grounded perspectives that could inform a comprehensive understanding of social security fraud in the eThekwini Municipality.

4.10.1 Researcher as key instrument

In qualitative research, the researcher serves as the primary instrument for data collection and analysis (Patton, 1990). The researcher's role involves actively engaging with participants, interpreting responses, and ensuring the accuracy and depth of the data collected (Jackson, 1990). For this study, the researcher was deeply involved in the design, piloting, and implementation of the data collection process. Adequate time was dedicated to understanding the SASSA system, the nature of social security fraud, and ethical considerations, including confidentiality, informed consent, and voluntary participation, to enhance the credibility and trustworthiness of the data (Fusch & Ness, 2015; Shenton, 2004).

4.10.2 Interview guide

A semi-structured interview guide was used as the primary tool for data collection. This instrument allowed participants to provide in-depth insights into the nature of social security fraud, motivating factors, socioeconomic consequences, and community-based interventions. The guide was developed after a thorough review of relevant literature and alignment with the study objectives. It contained flexible, open-ended questions, enabling the researcher to probe further when necessary and capture nuanced experiences (Blanche et.al, 2006). Following Krueger's (1998) framework, questions were organised into opening, introductory, key, and closing sections to ensure comprehensive coverage and facilitate rapport with participants.

4.11 Data analysis

Qualitative data analysis involves systematically examining and interpreting non-numerical data to uncover patterns, relationships, and themes (Çelik, Baykal & Memur, 2020). In this process, raw data are organised into manageable units through coding, which are then grouped into categories and abstracted into broader themes that reflect underlying concepts. Maintaining methodological rigour and transparency is essential for producing findings that are credible, trustworthy, and reflective of participants' perspectives, as highlighted by Roberts, Dowell, and Nie (2019). By examining participants' experiences and behaviours in detail, qualitative analysis allows researchers to gain a comprehensive understanding of complex social phenomena.

Thematic analysis offers a flexible yet systematic approach for identifying and interpreting patterns within qualitative data, as outlined by Braun and Clarke (2020). This method is particularly effective for studies that explore participants' subjective experiences, perceptions, and insights, because it enables detailed examination of both content and context (Braun, Clarke, Hayfield & Terry, 2020). By supporting an iterative and reflexive approach, thematic analysis accommodates the emergent nature of qualitative data while maintaining systematic procedures, which enhances the reliability and interpretive depth of the findings. The method ultimately allows researchers to structure and interpret complex qualitative data meaningfully.

In applying thematic analysis to this study, the first step was familiarisation with the data, involving verbatim transcription of interviews and repeated reading of the transcripts to gain an in-depth understanding of participants' responses (Lochmiller, 2021). During this phase, preliminary notes were taken to capture recurring ideas and emerging statements. Initial coding was conducted by identifying meaningful segments of data and labelling them to reflect key concepts, behaviours, or perceptions relevant to the research objectives (Braun & Clarke, 2020). These codes were examined and grouped into preliminary themes, which allowed patterns and relationships across participants' experiences to become evident (Camic, 2021). This step ensured that the analysis remained grounded in the data while reflecting participants' perspectives.

During reporting, themes were defined and described with illustrative verbatim quotations, which provided authentic evidence for the findings and ensured methodological transparency (Lochmiller, 2021; Roberts, Dowell & Nie, 2019). This approach enabled the study to capture the nuanced perceptions and lived experiences of participants. The resulting findings offer a comprehensive understanding of the phenomenon under investigation. Through the structured application of thematic analysis, the study systematically explored the qualitative data to uncover complex patterns regarding the nature, drivers, and consequences of social security fraud, consistent with the approaches outlined by Braun and Clarke (2020) and Camic (2021). By following steps including familiarisation, coding, theme development, refinement, and reporting, the analysis produced credible and meaningful insights that align with the study's objectives. The process ultimately provides a coherent interpretation of participants' experiences and perceptions in the context of the research problem.

4.12 Trustworthiness of the study

Trustworthiness stimulates trust, reliability and validity and it is regarded as the key criterion in ensuring truthfulness of the information assessed in terms of conformability, transferability, authenticity, credibility, and dependability (Haq, 2023; Schwandt et al., 2007). The information provided should prompt trust and confidence. Trustworthiness refers to reliability and validity in the context of quantitative research (Anney, 2014). Normally, trust is assessed based on people doing what they say they will do. In a qualitative study, there is no tangible evidence like numbers. Therefore, this study regarded information as trustworthy, such that even if the information can be verified by similar findings collected during any control visit (by anyone) or even if different researchers conduct the same interview with the same people the results, if trustworthy, should be similar.

4.12.1 Credibility

Credibility refers to the accuracy of findings interpreted by a researcher which cannot deviate from information provided by participants. To do this a researcher should have done in-depth interviews, in which the time spent with participants has been long enough to understand them better and to gain insight into their lives (Cope, 2014). Similarly, Foy et al. (2017) hold the view that credibility means that the information provided is precise and based on the researcher having spent sufficient time to become familiar with the area and the dynamics of those people. The findings could then be regarded as believable.

4.12.2 Confirmability

To ensure confirmability in this study, the researcher maintained a comprehensive audit trail, including detailed records of all interviews, and corresponding transcripts. Reflexive journaling was employed to acknowledge and manage potential researcher biases, ensuring that interpretations were grounded in the participants' perspectives rather than the researcher's assumptions (Ahmed, 2024). By keeping systematic records and practicing reflexivity, the study establishes that the findings reflect the authentic experiences and views of both SASSA employees and community beneficiaries, enhancing the overall trustworthiness of the findings.

4.12.3 Dependability

Dependability was achieved by providing a transparent account of the research design, data collection procedures, and analytical processes. The study applied consistent methods across all interviews, ensuring standardization of questions and procedures. Furthermore, an external review of the research process was conducted to assess the coherence and accuracy of data collection and analysis (Ahmed, 2024). This rigorous approach demonstrates that the study's outcomes are reliable and can be consistently traced back to the documented procedures, reinforcing the dependability of the findings.

4.12.4 Transferability

In qualitative research, transferability refers to the extent to which the findings of a study can be applied or adapted to other contexts, settings, or groups (Bunniss & Kelly, 2024). Unlike quantitative generalisability, transferability does not claim that findings automatically apply elsewhere; rather, it depends on the reader's assessment of the similarity between the study context and their own situation. To enhance transferability, researchers provide rich, detailed descriptions of the research environment, participant characteristics, and data collection procedures (Bunniss & Kelly, 2024). In this study, detailed accounts of the SASSA offices, social security grant processes, and the socio-economic conditions of participants are presented. This enables other researchers, policymakers, or practitioners to evaluate whether the findings regarding fraud pressures, systemic vulnerabilities, and rationalisations are relevant to similar organisations or social security systems elsewhere. By providing these contextual details, the study supports informed judgments about the applicability of its findings beyond the immediate research setting, thereby enhancing the practical and theoretical value of the research.

4.13 Ethical considerations

Ethical issues were considered in this study, which included the use of consent letters, ensuring confidentiality and anonymity, and obtaining authorisation from the ethical clearance committee through a certificate from HSSREC to conduct this study (Appendix A). Ethics involve moral behaviour that the researcher is required to observe as part of professional conduct on his/her part in conducting a research project (Blanche et al., 2006).

4.13.1 Gatekeeping

One of the key aspects of ethics in research is to request permission from gatekeepers to conduct the study. Gatekeepers are the people who provide the researcher with permission to enter their community, institution/organisation to conduct a study (Blanche et al., 2006). These include elected leaders, household heads, leaders in the community, who can give permission for research to be done or not and can decide who can be consulted and on what conditions.

The gatekeeper should be informed of the purpose of the study and its aims and objectives and the request to be granted by his/her office. The researcher sought permission to conduct interviews from the KwaZulu Natal, Social Security Executive manager who granted authority to grant permission for the study to proceed.

4.13.2 Informed Consent/ Authorisation

A consent form is a letter of introduction that sought permission from a gatekeeper to conduct the study (Christian et.al). The letter provided a clear description of the study, and all the guiding principles that were required to be known by the participants and the gatekeepers. The researcher informed the participants on the voluntary nature of participation, the right to withdraw without negative consequences, the purpose and period of the study, any possible risks and benefits involved, the assurance of confidentiality and anonymity and all contact information. Such a request was made in writing by the researcher to the gatekeepers using the letter of introduction, in which the gatekeeper was asked to provide his/her consent in writing and to sign the document. In this case, authorisation for the researcher to perform the study was requested from the relevant eThekwini Municipal executives in writing. Mumford (2018) argues that most participants do not read the consent form and do not pay attention to it. It is therefore important to ensure that the consent form is clearly understood for them to provide written permission in this letter. During the interview, all participants were given the consent form in which all the guiding principles were explained verbally prior to the interviews. Participants were then asked to sign an agreement to take part in the study.

4.13.3 Avoiding harm

The researcher ensured that participants were not harmed in any way by ensuring that the questions asked did not embarrass anyone. Painful memories were avoided, and it was indicated prior to the consent signing or interview that anyone has the right to postpone or to stop the interview or decide not to participate in the study for any reason whatsoever. In the social sciences participants may be harmed emotionally due to several reasons such as the inconvenience of the time of research, stress, sensitive discussion, undermining their contribution, questioning their intelligence or integrity and many more (Eves et al., 2018).

4.13.4 Confidentiality and anonymity

Confidentiality and anonymity are important ethical practices that ensure that the identities of the participants including sensitive items of information are protected and safeguarded

(Magnani et al., 2018). According to Wagner et al., (2012), anonymity means that the researcher does not know the identity or the source of sensitive information, whereas in confidentiality, a researcher will receive information about the participants, but such information will be kept strictly confidential, and it will not be shared with anyone. To maintain confidentiality and anonymity in protecting the identity of the participants, the researcher used pseudonyms during the interview process. The process of confidentiality and anonymity was maintained not only during data collection. This was continually maintained even after the collection of data, the analysing stage, and during documentation of the findings. For this data to be stored and to ensure safety, transcribed hard copies of data are now kept in a locked filing cabinet in the supervisor's office. In the supervisor's desktop computer and the laptop of the researcher, the relevant information is password protected in these computers. The effective disposal of information as per the university policy is undertaken after 5 years.

4.13.5 Participants coding

During the in-depth interviews, each respondent was assigned a unique code to protect their identity and ensure confidentiality. This coding system served multiple purposes throughout the research process. Firstly, it allowed the researcher to accurately track the source of each response during transcription, ensuring that the context and meaning provided by each participant were preserved. Secondly, the use of codes facilitated systematic coding of the data, making it easier to organise, categorise, and identify recurring themes, patterns, or anomalies across the dataset. Assigning codes also enhanced the efficiency and clarity of the analysis. By referring to participants through codes (example, participant 1), the researcher could cross-reference responses without revealing personal or sensitive information, thereby maintaining ethical standards related to anonymity. Additionally, the coding system helped in comparing responses between different demographic groups, such as age, gender, and occupation, which provided deeper insights into how various factors may influence perceptions or experiences related to social security grants and fraud. Overall, participant coding was an essential methodological step that ensured both ethical compliance and analytical rigor. It allowed the researcher to manage the qualitative data effectively while maintaining the integrity, confidentiality, and traceability of each participant's contribution throughout the study.

4.14 Conclusion

This chapter provided a comprehensive overview of the research methodology employed in this study, highlighting the systematic approach taken to ensure the trustworthiness of the study, and ensuring ethical integrity of the research. A qualitative research design was adopted, with a case study strategy guiding the investigation. This approach was deemed appropriate as it allowed the researcher to explore the experiences, perceptions, and behaviours of stakeholders in a detailed and context-specific manner, thereby aligning with the exploratory nature of the study. The study site was identified as the eThekwini Municipality, where a targeted population of relevant stakeholders was selected based on their direct involvement with or exposure to social security processes and related fraudulent activities. The selection of 30 participants was guided by the principle of data saturation, ensuring that the data collected would provide sufficient depth and breadth to answer the research objectives comprehensively. For this study, data saturation was reached at the 13th participant however, the researcher continued collecting data. The sampling technique and selection criteria were clearly summarised in a table, providing transparency and clarity regarding the methodological choices.

In-depth interviews were identified as the most suitable data collection tool, as they allowed for rich, detailed, and contextually grounded insights from participants. The chapter also discussed the steps taken to maintain data quality control, including trustworthiness, which comprised credibility, confirmability, and dependability. These collectively enhanced the rigor of the research process. Thematic analysis was outlined as the primary method for analysing the qualitative data, allowing the researcher to identify, code, and interpret emerging patterns and themes systematically. Ethical considerations were highlighted throughout the chapter, including obtaining informed consent, ensuring confidentiality and anonymity, and securing authorisation from relevant gatekeepers. These measures ensured that the study adhered to professional ethical standards, safeguarding participants' rights and wellbeing. Overall, one established a clear and robust methodological foundation for the study, demonstrating that the research design, sampling strategy, data collection, and analysis methods were carefully aligned to address the study objectives. Through the adherence to rigorous qualitative research principles and ethical standards, the study is positioned to generate credible, trustworthy, and meaningful insights into the phenomenon of social security fraud and the experiences of stakeholders involved. The next chapter is presentation of findings and discussion.

CHAPTER 5

PRESENTATION OF FINDINGS, DATA ANALYSIS & DISCUSSION

5.1 Introduction

This chapter is the first chapter that presents the first two objectives of this study which explored social security grants fraud in eThekwini Municipality. As highlighted in the problem statement, social security grant fraud presents both social and economic challenges, affecting vulnerable community members and undermining the integrity of the social grant system. Data were collected through in-depth qualitative interviews with 30 participants, purposively selected to reflect diverse perspectives on the issue. Thematic analysis was employed to interpret the data, resulting in four main themes aligned with the study objectives:

1. To understand the nature of social security fraud within the eThekwini Municipality.
2. To examine public perceptions regarding factors that motivate Social Security Fraud within the eThekwini Municipality.
3. To identify the socioeconomic consequences of social security fraud on national development.
4. To identify community-based intervention strategies that can be adopted to curb social security fraud.

The discussion of findings is presented across two chapters to provide a structured and coherent analysis of the study. Chapter Five focuses on understanding the nature of social grant fraud and its effects, while Chapter Six addresses the socio-economic consequences of such fraud and explores community-based prevention strategies. This division ensures that each aspect of the study is examined in depth, allowing the reader to engage with the findings systematically and meaningfully. Within each chapter, the discussion is further divided into two sections to correspond with the study's objectives. This approach allows for a detailed exploration of each objective, ensuring that the findings are presented in a logical and organized manner. Participants' perspectives are included verbatim where relevant, enabling their voices to inform the analysis directly and to highlight lived experiences in relation to social grant fraud. By presenting participants' accounts alongside the analysis, the study not only captures individual insights but also situates them within broader academic, policy, and socio-economic discussions. Before examining the study objectives in detail, this chapter first unpacks the demographics of all participants who contributed to the study. Providing this context is essential for understanding the backgrounds, experiences, and perspectives that shape the data. By doing so, the chapter establishes a foundation for interpreting the findings and ensures transparency regarding the composition of the sample. Overall, the chapter is designed to guide the reader through the findings in a coherent and comprehensive manner, connecting participants' experiences to existing literature highlighting both the systemic and human dimensions of social grant fraud.

5.1.1 Demographical presentation of the participants

The socio-economic demographics of the 30 participants in this study reveal a diverse yet representative sample reflective of the broader community within eThekwini Municipality. Participants ranged in age from the late twenties to mid-fifties, encompassing young adults to middle-aged individuals, thereby providing a cross-sectional perspective on social security grant fraud. Gender distribution was relatively balanced, with a slight predominance of female participants, which aligns with the general trend of women being more directly involved with social grant applications and caregiving roles in South African contexts. Educational attainment varied considerably across the sample, with participants possessing qualifications ranging from primary education through to tertiary certificates, highlighting differing levels of access to formal education and potential implications for socio-economic status and awareness. Marital status was similarly varied, including single, married, divorced, and widowed individuals, reflecting diverse household structures that may influence reliance on social grants. The occupational profiles of participants spanned informal employment, skilled labour, healthcare, and service sectors, highlighting the heterogeneity of economic engagement within the community. Collectively, these demographic characteristics provide essential context for understanding participants' perspectives and experiences regarding social security grants and the nature of associated fraudulent activities.

Table 5.1: Demographic details of the study participants

Participant	Age	Gender	Education Level	Marital Status	Occupation
1	45	Female	High School	Married	Domestic Worker
2	38	Male	Secondary School	Single	Construction Worker
3	52	Female	Primary School	Widowed	Vendor
4	29	Female	Diploma	Married	Nurse
5	34	Male	High School	Divorced	Security Guard
6	41	Female	Secondary School	Married	Teacher Assistant
7	48	Male	Tertiary (Certificate)	Married	Truck Driver
8	27	Female	Matric	Single	Retail Assistant
9	35	Male	High School	Married	Factory Worker
10	50	Female	Secondary School	Widowed	Social Worker
11	44	Female	Diploma	Married	Community Health Worker
12	39	Male	High School	Single	Salesperson
13	33	Female	Secondary School	Single	Administrative Clerk
14	30	Male	Primary School	Married	Driver
15	43	Female	Diploma	Divorced	Caregiver
16	55	Male	High School	Married	Farmer
17	31	Female	Matric	Single	Cleaner
18	42	Male	Tertiary (Certificate)	Married	Electrician
19	36	Female	Secondary School	Married	Waitress
20	47	Male	High School	Divorced	Carpenter
21	29	Female	Primary School	Single	Cashier

22	53	Male	Secondary School	Married	Security Officer
23	40	Female	Diploma	Married	Social Worker
24	37	Male	High School	Single	Mechanic
25	28	Female	Matric	Single	Waitress
26	46	Male	Secondary School	Married	Taxi Driver
27	32	Female	Diploma	Married	Nurse
28	39	Male	High School	Divorced	Security Guard
29	41	Female	Secondary School	Married	Retail Assistant
30	34	Male	Matric	Single	Construction Worker

Source: ***Researcher's illustration***

CHAPTER 5

SECTION 1

UNDERSTANDING THE NATURE OF SOCIAL SECURITY GRANTS FRAUD IN ETHEKWINI MUNICIPALITY

5.2 Section outline

Social security grants fraud in South Africa, particularly within urban settings such as the eThekwini Municipality, has evolved into a multifaceted challenge that reflects deeper social, economic, and institutional issues. This theme seeks to unpack the ways in which social grant fraud occurs within this context, drawing directly from the lived experiences and observations of community members who are either recipients of grants or closely acquainted with those who are. This section highlights how deeply embedded and structurally supported social grant fraud has become in certain areas of eThekwini. In presenting participants' testimonies, this theme not only identifies the types of fraud committed but also sheds light on the actors involved and the informal mechanisms that allow fraud to persist. Understanding these elements is crucial in developing an informed and context-sensitive response to grant fraud in South Africa. In essence, this section unpacks what community member know and understand about social security fraud as well as what they deem to be the causal factors for it.

5.2.1 High awareness of Social Security Grants

Among South African communities, social grants occupy a central role in sustaining livelihoods and shaping everyday conversations around survival and access to state resources. Far from being abstract policy provisions, these grants are lived realities that households depend on to meet basic needs such as food, education, and healthcare. Community members not only demonstrate awareness of the different types of grants available but also actively engage with the processes of applying for and maintaining them. This widespread knowledge highlights both the reliance on social security as a safety net and the collective understanding that surrounds it, reflecting how deeply embedded these grants are in the social fabric of life.

Findings in this study reveal a consistently high level of awareness of social security grants among participants, with nearly all participants being able to name and describe key grant types such as the Child Support Grant, the Old-Age Pension, and the Disability Grant. In many South

African communities, social grants are regarded as the primary means of survival for vulnerable households. They not only serve as a safety net but also form the foundation of daily subsistence, particularly for those who are unemployed or underemployed. This reality is reflected in the words of one participant who noted:

> *I know about child support, old-age, and disability grants. Many families in my community rely on these payments to cover basic needs like food, school fees, and medical expenses* (Participant 1, Female, 45, Domestic worker).

This testimony illustrates how social security provisions are deeply intertwined with household wellbeing, highlighting the dependence of families on state assistance to meet essential needs. For many households, grants function not as supplementary income but as the main or sole source of financial stability, bridging gaps created by high unemployment rates and persistent poverty (Patel et al., 2012). They determine whether children attend school, whether older people access medication, and whether basic nutritional requirements are met. This reliance also demonstrates the broader social role of the welfare system in cushioning vulnerable populations against the harsh effects of inequality and economic insecurity (Heinrichet al., 2022; Neves et al., 2009). At the same time, it reveals the fragility of household economies, where delays, errors, or fraudulent activity within the system can have immediate and severe consequences for everyday survival.

From the findings, it was evidenced that social grants in South Africa are widely recognized and frequently discussed within communities, which demonstrates both their importance and visibility in everyday life. This is echoed in a participant's reflection:

> *There are grants for older people, children, and people with disabilities. People around me discuss them all the time, so everyone seems to understand how they work and who qualifies* (Participant 6, Female, 41, Teacher assistant).

Such insights indicate how deeply embedded social security programs are in the social fabric, where awareness of eligibility and accessibility is shaped not only by government communication but also by community dialogue. This suggests that social grants are not only financial instruments but also cultural and social reference points around which community discussions about survival, entitlement, and fairness take place (Needham & Hall, 2023). The fact that grant-related knowledge circulates widely within communities' points to a collective consciousness about their value and accessibility, which in turn strengthens public accountability regarding who should benefit and under what conditions. Moreover, this widespread awareness highlights the role of informal knowledge-sharing networks in disseminating critical information, often filling gaps left by official communication channels. Ultimately, the prominence of grants in everyday conversations indicate both their necessity in mitigating poverty and their influence in shaping community perceptions of the state's role in social protection.

It can be argued from the findings that the awareness of social grants often extends beyond general knowledge to practical experience, as community members are directly involved in application processes for relatives or themselves. This practical involvement highlights both the administrative demands and the potential risks families face if procedures are not followed correctly. One participant explained:

> *I am aware of these grants because I have assisted family members with applications. Knowing the required documents and procedures is essential, as delays or mistakes can affect household income* (Participant 17, Female, 31, Cleaner).

This account reflects how grant access is not only about eligibility but also about navigating bureaucratic systems, where efficiency and accuracy are critical for sustaining household livelihoods (Patel, 2013). The participant's emphasis on documentation and procedure illustrates the layered complexity of accessing state support, where missing a single requirement can result in prolonged financial strain for entire families. It also demonstrates the extent to which individuals within communities become informal sources of expertise, guiding others through application processes and ensuring compliance with administrative requirements. In this way, knowledge of grant systems is not just institutional but is also socially reproduced through everyday interactions and shared experiences. At the same time, the narrative reflects how fragile household economies can be, as errors or delays in the bureaucratic process directly threaten access to food security, healthcare, and education.

From the above it can be argued that social assistance programmes are deeply embedded in the daily lives of South African citizens, particularly within the jurisdiction of eThekwini Municipality. The widespread knowledge of these grants is reflective of both their accessibility and their visibility within local communities (Masilela, 2022). Participants' references to specific grant types, often without hesitation, indicates not only awareness but familiarity, suggesting that these grants are not considered as distant state provisions but as regular features of social life. This awareness is not just theoretical but practical, rooted in lived experiences and observed realities. The frequency with which the grants were mentioned and the clarity of descriptions provided by participants highlight the critical role these grants play in household economies.

The implication of this high awareness is twofold. On the one hand, it reflects successful outreach and communication by government agencies such as SASSA, which administers these grants. On the other hand, the pervasiveness of grant knowledge may inadvertently contribute to their vulnerability. When information about eligibility and application processes is widespread, it becomes easier for individuals to identify loopholes, exploit system weaknesses, or coach others into misrepresenting themselves for fraudulent access (Smith, 2021).

Moreover, this level of public awareness reinforces the idea that social grants are not merely safety nets for the most vulnerable but also function as a critical income stream for many households (Waidler & Devereux, 2019). This centrality increases their perceived value and, in some instances, motivates the manipulation of the system for personal gain where child support grants are used for some other expenses outside the needs of the child. As such, while high awareness is crucial for ensuring legitimate access, it also creates an environment where fraud can more readily occur if accountability mechanisms are weak or compromised (Ngcobo, 2017). Overall, this theme points to a complex reality in which social grants are widely known and relied upon. They serve as both a symbol of state support and, at times, a system open to abuse. Understanding this duality is essential for framing policy responses that aim to preserve the integrity of the grants system while continuing to provide essential support to those in need.

5.2.2 Widespread perception and acknowledgment of fraud

Fraud within South Africa’s social security system, particularly in the administration of social grants has become a widely acknowledged concern among citizens, policymakers, and oversight bodies (Mashaba & Saurombe, 2023). Public discourse and media reports frequently highlight cases of corruption, fraudulent claims, and mismanagement within the South African Social Security Agency (SASSA), shaping perceptions that fraud is not only present but pervasive. This widespread acknowledgment reflects growing scepticism about the integrity of the system and fuels concerns about the misuse of resources intended for vulnerable populations. Understanding how communities perceive and recognise instances of fraud is crucial, as these perceptions influence trust in government institutions, compliance with regulations, and the overall legitimacy of social protection programmes.

A striking finding from the study is the unanimous agreement among participants that Social Security Grant Fraud (SSGF) is not only present but prevalent within the eThekwini Municipality. All 30 respondents acknowledged awareness of fraudulent activities related to social grants, with many describing these practices as common knowledge within their communities. This widespread perception suggests that fraud is not an abstract or hidden problem but one that is deeply ingrained in local social dynamics and, in some cases, even perceived as a routine survival tactic. Below are some assertions from the participants of the study:

> *In my community, everyone knows about these fraudulent practices. It's not something hidden or secret anymore. People talk openly about how some families manage to claim grants they are not entitled to, and even young people hear these stories. It feels like it has become part of everyday life, something everyone accepts, even if they don't personally take part in it. It's almost like an unspoken rule that everyone knows the system can be manipulated, and discussions about it happen casually at work, in the streets, and at social gatherings. (*Participant 4, Female, 29, Nurse)

> *Fraud is everywhere in our neighbourhood, and it's not surprising to anyone. I hear people discussing strategies and experiences almost every day, from friends to family members. It has become common knowledge that some people find ways to exploit the social grant system, and no one pretends it doesn't happen. In fact, it's so openly acknowledged that you can even hear younger people repeating what they have observed or been told. The issue has been normalized to the point where it almost feels like a part of life itself.* (Participant 7, Male, 36, truck driver)

> *Everyone in my area knows about social grant fraud, and it's talked about like it's a normal thing. People share stories about how some individuals manage to claim grants illegally, and there's hardly any shock when someone is caught. Even community events and social gatherings become spaces where people discuss these incidents casually. It has created a sense that fraud is embedded in our social fabric, and many people, including neighbours and relatives, seem to accept it as an inevitable reality rather than something to challenge* (Participant 12, Male, 39, Salesperson).

Participants' reflections indicate that fraud has become normalised in many settings, especially in contexts of high unemployment and poverty. Rather than being viewed strictly as a criminal act, fraudulent grant access is often framed in terms of necessity and informal adaptation to systemic shortcomings. The moral boundaries around fraud appear to be blurred for some individuals, particularly when survival is at stake. This normalisation is reinforced by the frequency with which participants cited first-hand knowledge of such practices, often involving friends, neighbours, or even relatives. In many accounts, this behaviour is not met with outrage but resignation or even empathy. To illustrate this, participants expressed that:

> *People cheat the system; it's something everyone in the community knows about. Some submit documents for children who don't live with them, and it goes unchecked* (Participant 27, Female, 32, Nurse).

> *Some people lie to get money they don't deserve. It's not really hidden; many view it as a way to survive when jobs are scarce* (Participant 3, Female, 52, Vendor).

> *There are individuals who claim grants they don't qualify for, and nobody seems to stop them. Relatives or neighbours sometimes do it, and people feel conflicted about condemning them* (Participant 1, Female, 45, Domestic worker).

The implications of this theme are significant. First, it suggests that efforts to curb fraud must address not only individual dishonesty but also the socioeconomic conditions that create incentives for it. Second, it raises questions about the legitimacy and effectiveness of social protection systems when they are widely perceived as being open to manipulation. Third, the perceived normalcy of fraud challenges the potential for community-led monitoring and whistleblowing, since many community members may view fraudulent behaviour as a justifiable or even necessary act (Ngcobo, 2017). This theme highlights that understanding grant fraud requires more than an institutional lens, it requires engagement with the lived realities of communities and an honest reckoning with the ethical ambiguities that arise when poverty meets bureaucracy. The widespread acknowledgment of social security grant fraud among community members in eThekwini is not just a sign of public awareness, but a reflection of a deeper, more complex relationship between citizens, the state, and the pursuit of economic survival.

5.2.3 Common forms of social security grant fraud

This theme delves into the various ways social security grant fraud is carried out within the eThekwini Municipality, based on the lived experiences and observations shared by the study participants. The participants highlighted a range of fraudulent tactics that have become relatively widespread, revealing the ingenuity and persistence of individuals who seek to exploit the system. These include using the identification documents of deceased individuals, falsifying medical or disability records, claiming grants for children who are not actually in the applicant's care, and even submitting multiple claims under different identities. Together, these practices paint a complex picture of how fraud operates at the grassroots level, often slipping through cracks in verification and monitoring processes.

Participants emphasized the troubling reality of using identification documents from deceased persons to continue claiming grants after the death of legal beneficiaries. This form of fraud takes advantage of delays or weaknesses in official death registrations and follow-up procedures, allowing fraudulent claimants to receive benefits for extended periods without detection. The participants noted:

> *Someone used another person's ID to claim a grant for years after they passed away. It only stopped when payments unexpectedly ceased, showing how vulnerable the system is* (Participant 3, Female, 52, Vendor).

> *Yes, someone was caught using her late husband's ID to keep receiving payments. Many in the community know of cases like this, which seem fairly routine* (Participant 6, Female, 41, Teacher Assistant).

> *Even healthy people manage to get disability grants. Some bribe officials or doctors to provide fake medical reports, making the system unfair for those truly in need.* (Participant 20, Male, 47, Carpenter).

In addition to these forms of fraud, participants reported that some individuals claim grants for children who are not actually under their care. This practice not only draw off resources from eligible families but also complicates the social and administrative tracking of beneficiaries. Matshediso (2022) attests that, when a child moves to a new caregiver, the original caregiver must notify SASSA, and the new caregiver must apply for the grant so that it follows the child.”. Failing to do so then result in a form of fraud. Below are some of the excerpts from participants who shared sentiments of being aware of such activities within their community:

> *I have seen people in my community continue to claim grants for children who are no longer living with them. Sometimes the child moves to live with relatives or friends, but the original caregiver does not report it to SASSA. It feels like people take advantage of the system, and it ends up taking resources away from families who truly need them. Everyone in the neighbourhood seems to know about this, and there’s almost an understanding that it happens frequently* (Participant 5, Male, 34, Security guard).

> *Many people claim grants for children they no longer care for. I know of cases where the children have moved in with grandparents or aunts, but the grant keeps going to the original caregiver. This creates a lot of confusion when officials try to check who the actual beneficiary is. It is something everyone talks about quietly because it’s common knowledge that it happens, even though it is considered fraud by SASSA* (Participant 10, Female, 50, Vendor).

Double claiming, where fraudsters submit applications under multiple identities to receive multiple grants, was also noted as a method to maximise illicit gains. These practices collectively highlight the extent to which fraud is ingrained in some communities, perpetuated by the opportunity created through systemic weaknesses (Naidoo & Pillay, 2017). The SRD grant was seen as one where this act is found predominantly. Participants shared:

> *My own child, who is still in high school, tried to apply for the SRD grant, but the system would not allow it. We were told that their details were already registered, which shocked me. It made me realise that some people must be using other individuals’ information, like students’ IDs to claim grants. The community talks about this a lot, and it seems to happen more often than anyone wants to admit* (Participant 12, Female, 44, Domestic worker).

> *I have heard of people using the IDs of drug addicts or even students to claim SRD grants. Sometimes it’s just one person doing it, but at times it’s organised, something*

like a syndicate. Everyone in the community seems to know this happens, and it really frustrates those who genuinely need the money (Participant 8, Female, 28, Waitress).

In my area, some people find ID documents of others, like young students or addicts, and use them to take the SRD money. Often, it's not done alone; it can be a coordinated effort, almost like a syndicate. People talk about it quietly, but it is widely known that this happens frequently (Participant 14, Female, 46, Vendor).

The findings from this theme highlight the need for improved oversight and stricter verification procedures to protect the social security system from exploitation. Without addressing these common methods of fraud, the sustainability and fairness of social grants are at risk, potentially depriving vulnerable individuals who genuinely depend on this vital support. Strengthening collaborations between government agencies, enhancing data verification technologies, and increasing community vigilance are critical steps to combat the fraud mechanisms identified by participants.

5.2.4 Involvement of intermediaries and insider corruption

The involvement of intermediaries and insiders in fraudulent activities within government service delivery, particularly in the healthcare and social grants sectors points to a deeply entrenched governance and accountability crisis. Participants in the study consistently report the active participation of government officials, healthcare workers, and so-called "consultants" in processes that enable fraud. This not only reflects individual misconduct but exposes the structural weaknesses and ethical decay within public institutions (Khumalo, 2023). A key issue emerging from the responses is the active facilitation of fraud by officials within government offices. These insiders use their access and authority to assist individuals in creating fraudulent documentation for financial compensation. As some participants explained:

I know people at SASSA who help applicants get grants if they pay a small fee. They tell you exactly which forms to submit and how to bypass normal procedures (Participant 1, Female, 45, Domestic worker).

Certain officials guide people on claiming multiple grants using different IDs. They give step-by-step advice, making it easier for those who can afford to pay (Participant 2, Male, 38, Construction worker).

Colleagues at the clinic explain how to fill forms to get grants illegally. They suggest what documents to bring and who to approach for approval (Participant 4, Female, 29, Nurse).

*Medical staff sometimes write disability certificates for people who are healthy. This undermines the system for those genuinely in need (*Participant 10, Female, 50, Social worker)

This undermines the integrity of the healthcare system, distorts eligibility assessments, and diverts resources from those who are genuinely in need. It also reflects how professional codes of ethics can be violated when oversight is weak or non-existent (Luthuli & Nirmala, 2024). When medical professionals issue false disability certificates or provide misleading assessments, it not only erodes trust between patients and healthcare providers but also compromises the credibility of the broader social welfare system. The Fraud Triangle Theory posits that individuals engage in fraud because three factors exist (pressure or incentive, motivation and opportunity (Isahak et al., 2023). Vulnerable populations, who rely entirely on accurate medical evaluations for grant eligibility, are disproportionately affected, as their access to critical support is delayed or denied.

Moreover, the normalisation of such unethical practices can create a culture in which new staff perceive misconduct as acceptable or even expected, perpetuating systemic corruption. The consequences extend beyond individual beneficiaries; they affect community perceptions of fairness, reduce public confidence in government institutions, and exacerbate socioeconomic inequalities. Over time, the repeated exploitation of professional authority can lead to a situation where both healthcare and social welfare systems are viewed as instruments that can be manipulated for personal gain, undermining efforts to maintain transparency, accountability, and social equity. This calls for vigorous monitoring, stringent accountability mechanisms, and continuous ethics training to restore integrity and ensure that grants reach those who legitimately require support. Below are some of the statements that indicate just how aware the community is of these dynamics:

A former official was involved in helping with fraud; this official was not permanently working at SASSA but was a Work Integrated Learner. That's how she knew everything happening there and who to speak to when you wanted to do a SASSA card illegally (Participant, 29, Female, 41, Retail assistant).

Social workers hear colleagues advising clients on grants they don't qualify for. Guidance includes document preparation and insider tips on submission timing (Participant 23, Female, 40, Social worker).

This indicates that the knowledge and access gained during official tenure can continue to be exploited after one departs from public service, making the fight against corruption even more complex. It also highlights the long-term damage caused by a lack of accountability mechanisms during and after employment in public institutions (Mabasa et al., 2022). These testimonies collectively paint a picture of a systemic failure, where the very individuals tasked with safeguarding public resources become the enablers of exploitation. This has multiple implications. When citizens observe or hear of government employees and medical professionals engaging in corruption, confidence in public institutions is eroded. The perception that fraud is widespread and unpunished leads to cynicism and disengagement from civic processes. Fraudulent claims made possible through insider assistance result in social grants and medical benefits being disbursed to individuals who do not qualify, ultimately denying access to those with legitimate needs. The reliance on intermediaries and the payment of bribes means that those with financial means can game the system, while the poor, often uninformed or unable to pay for such assistance, are left excluded. Thus, corruption deepens existing inequalities. The repeated involvement of insiders and professionals in unethical conduct may normalise such behaviour, especially for new or junior staff. Over time, corruption is no longer seen as deviance but as part of the institutional culture.

5.3 Discussion

The data presented in this chapter reveal a deeply entrenched and multi-layered problem of social security grants fraud in eThekwini Municipality, highlighting the extent to which fraudulent practices have become integrated into everyday survival strategies. Far from being isolated or exceptional incidents, the findings suggest that the phenomenon is prevalent in communities as it was observed, and in some cases, silently accepted as part of the socioeconomic landscape. Participants' testimonies reveal not only the technical mechanisms by which fraud is committed but also the underlying structural, moral, and institutional dynamics that enable its persistence. At its core, this phenomenon must be understood as not just a failure of compliance but as a reflection of the complex interplay between poverty, bureaucracy, and moral negotiation in post-apartheid South Africa (Budhram & Geldenhuys, 2018; Agnew & Brezina, 2019). The normalisation of fraud, the roles played by intermediaries and public officials, and the strategic manipulation of medical and identity documentation collectively point to a crisis of governance and public trust.

One of the most striking revelations in the data is the extremely high level of awareness among community members regarding the various types of social grants and the procedures for accessing them. The ability of nearly all the participants to accurately name and describe major grant types including the Child Support Grant, the Old-Age Pension, and the Disability Grant points to a society where state assistance is not peripheral but central to the fabric of daily life. This universal awareness is both a testament to the visibility and accessibility of social assistance, and a potential vulnerability in the system. When knowledge about eligibility criteria and application processes becomes widespread in an environment of economic scarcity, it can be weaponized. As Goveia and Sosa (2017) note, high public literacy about welfare mechanisms, when combined with weak oversight, creates fertile ground for exploitation. The data suggest that the very success of government outreach and information provision may inadvertently contribute to increased opportunities for fraudulent manipulation, particularly when loopholes are widely known and shared within communities.

Furthermore, the widespread acknowledgment and tacit tolerance of fraud among participants signals a critical erosion of moral boundaries around state support. While some respondents expressed disapproval of fraudulent behaviour, many framed it as a regrettable but understandable reaction to poverty and exclusion. Phrases such as "people cheat the system" or "people lie to get money they don't deserve" reflect a resigned, almost neutral tone indicative of a public consciousness that sees SSF less as criminal deviance and more as informal adaptation. This aligns with broader theories in the sociology of deviance, which argue that when formal structures fail to meet the needs of a population, informal systems including illicit ones emerge to fill the void (Agnew & Brezina, 2019; Gottschalk & Gunnesdal, 2018). Fraud, in this context, is not merely an ethical lapse but a coping mechanism rooted in socio-economic desperation. The implications here are profound: addressing social security grant fraud requires not only technical solutions and tighter regulations but also structural interventions that reduce the economic pressures driving such behaviours.

A deeper dive into the common forms of fraud described by participants reveals the creativity and complexity of tactics employed. Using the identity documents of deceased individuals, falsifying disability reports, claiming grants for non-existent or non-dependent children, and submitting multiple applications under different aliases are all indicative of systemic weaknesses. These methods exploit specific gaps in inter-departmental coordination, data verification, and post-approval monitoring. For example, delays in death registration or poor integration between the Department of Home Affairs and SASSA can allow fraudulent payments to continue unchecked for months. Such gaps are not merely technical oversights but symptoms of institutional fragmentation. Scholars such as Mthethwa, Barbour and Thinyane (2016) and Mthethwa (2019) have pointed out that in many contexts, the lack of integrated digital infrastructure and poor bureaucratic interoperability create numerous entry points for fraud. The study's findings support this view, illustrating how easily such vulnerabilities are manipulated in practice and suggesting the urgent need for systemic reform.

Equally concerning is the involvement of public officials, healthcare professionals, and intermediaries in facilitating fraudulent access to grants. Participants' accounts of being "coached" at government clinics or receiving fraudulent documentation from corrupt doctors point to a rot within the very institutions tasked with safeguarding public resources. When frontline service providers who are supposed to be gatekeepers become enablers of fraud, the problem escalates from individual misconduct to institutional complicity. The data even suggest that knowledge of how to defraud the system is passed on by former officials, demonstrating the long-term risks posed by insider knowledge and weak post-employment accountability structures. Pillay (2017) and Budhram and Geldenhuys (2018) emphasize that insider corruption not only undermines policy effectiveness but also corrodes public trust in state institutions. In the context of eThekwini Municipality, such corruption creates a two-tiered access system: those with money or insider connections can game the system, while genuinely needy citizens are often left to navigate a maze of bureaucracy unaided.

Institutionalised fraud also has a significant impact on public perceptions of legitimacy and fairness. As Budhram and Geldenhuys (2018) warn, when citizens observe that corruption goes unpunished or worse, is rewarded faith in the rule of law deteriorates. The data reveal a pattern where corrupt practices are not hidden but openly discussed and, in some cases, passed on as advice. This informal dissemination of fraud techniques further entrenches the problem by normalising unethical behaviour across generations and social networks. It also undermines community-driven accountability mechanisms: how can citizens be expected to report fraudulent behaviour when such acts are seen as rational responses to poverty, or when those committing fraud are friends, neighbours, or even family members? The result is a form of collective disengagement, where both perpetrators and bystanders become complicit in moving a broken system forward. Thus, any intervention must include not only institutional reform but also community re-engagement efforts that rebuild trust and redefine collective responsibility.

Importantly, these findings do not suggest that communities are inherently dishonest or morally bankrupt. Rather, they highlight how poverty, inequality, and a history of institutional betrayal shape ethical reasoning and survival strategies. As Gottschalk and Gunnesdal (2018) argue, in contexts where state systems are perceived as exclusionary or corrupt, citizens may feel morally justified in circumventing them. The narratives captured in this study align with that argument, revealing a nuanced moral economy in which fraud is simultaneously condemned, rationalised, and even encouraged. Participants who acknowledged knowing others who engaged in fraud did not always express condemnation instead, they offered explanations that emphasised hardship and necessity. This moral ambiguity complicates simplistic “zero tolerance” approaches to fraud and calls for a more nuanced policy response that balances enforcement with empathy and socioeconomic support.

In light of these findings, policy interventions aimed at curbing social security grant fraud must be multifaceted. Strengthening data verification systems, improving inter-agency collaboration, and deploying advanced digital monitoring tools are necessary first steps. However, these must be accompanied by reforms that restore institutional integrity such as regular audits, whistle-blower protection, and stringent accountability for public officials. Moreover, addressing the root causes of fraud such as unemployment, food insecurity, and access inequality must remain central to any sustainable solution (Goveia & Sosa, 2017; Mabasa et al., 2022). Equally important are public education campaigns that frame fraud not just as a legal issue but as a collective moral failure that undermines the very purpose of social grants. Initiatives that promote transparency, citizen monitoring, and community feedback loops can help re-establish the social contract between the state and its citizens.

Ultimately, the persistence of social security grant fraud in eThekwini is not just a reflection of administrative failure; it is a mirror held up to the broader challenges facing South African society. It reflects the tensions between legality and legitimacy, between need and entitlement, and between survival and morality. This discussion has sought to unpack those tensions through the voices of community members who experience them first-hand. Their testimonies compel us to look beyond punitive frameworks and instead consider what kind of social protection system can truly serve the needs of the most vulnerable while preserving integrity and fairness. Until those questions are answered with sincerity and structural commitment, social grant fraud will remain not only a criminal issue but a symptom of deeper societal ailments. The direct involvement of intermediaries and insiders in facilitating fraud, as supported by multiple first-hand accounts, reveals that corruption is not peripheral but central to the functioning of some public systems. If left unchecked, it will continue to erode social justice, weaken institutional credibility, and compromise the delivery of essential services. A multi-layered response, rooted in governance reform, ethical leadership, and civic engagement, is urgently required.

5.5 Section conclusion

In conclusion, the findings presented in this section illustrate that social security fraud in eThekwini Municipality is a deeply embedded, structurally reinforced, and morally complex phenomenon. What emerges from the data is not merely a catalogue of fraudulent practices, but a broader reflection of how poverty, institutional inefficiencies, and weakened public trust intersect to shape everyday survival choices. The normalisation of unethical practices within communities, driven by both economic hardship and perceptions of state failure, display the urgent need to re-examine conventional, punitive approaches to fraud prevention. As highlighted throughout the chapter, fraud is often framed not as deviant behaviour but as a rational, if morally ambiguous, response to socio-economic marginalisation. Ultimately, the persistence of social security grant fraud in eThekwini reflects deeper national challenges related to governance, social justice, and the moral economy of survival. The testimonies of participants make it clear that any lasting solution must go beyond technical reforms; it must rebuild the legitimacy of public institutions, restore citizen confidence, and create socio-economic conditions that reduce the need for illicit coping strategies. Without these broader changes, fraud will continue to manifest not only as a criminal act but as a symptom of systemic failure. This chapter therefore lays the groundwork for rethinking policy responses in a manner that is both context-sensitive and socially just, ensuring that the social protection system can fulfil its mandate while preserving integrity and fairness.

CHAPTER 5

SECTION 2

CAUSAL FACTORS FOR SOCIAL SECURITY GRANTS FRAUD WITHIN THE ETHEKWINI MUNICIPALITY

5.6 Section outline

The findings of this study reveal that Social Security Fraud (SSF) in the eThekwini Municipality is a multifaceted phenomenon shaped by a complex interplay of socioeconomic pressures, shifting community norms, and institutional weaknesses. Participants' narratives demonstrate that fraud cannot be understood merely as an individual act of dishonesty but rather as a behaviour embedded within broader structural realities that influence decision-making. This section presents five interconnected themes explaining the motivations behind SSF: desperation driven by poverty and unemployment, the growing normalisation of fraud within communities, insider facilitation through systemic corruption, ethical dilemmas and conflicted morality, and perceived system failure and exclusion, alongside calculated economic opportunism. Together, these themes illustrate how economic hardship and social strain create conditions under which fraud becomes a perceived necessity, how repeated exposure to fraudulent practices reshapes moral boundaries and community attitudes, how institutional actors enable fraudulent behaviour, and how individuals navigate moral tensions and respond to systemic inequities. Additionally, the data highlight how some participants exploit opportunities for personal gain when enforcement is weak, viewing fraud as a low-risk economic strategy rather than solely a survival mechanism. By examining these themes collectively, this section provides a holistic understanding of how SSGF emerges, persists, and becomes entrenched within everyday life, revealing that the problem is not merely individual but deeply structural, moral, and systemic.

5.6.1 Desperation driven by poverty and unemployment

One of the most compelling and frequently mentioned themes emerging from the data is the deep and pervasive sense of desperation driven by poverty and unemployment, which participants consistently identified as the primary motivation behind social security grants fraud (SSGF) in the eThekwini Municipality. For the vast majority of participants, engaging in fraud was not understood as an act of selfishness or criminal intent but rather as a painful, survival-based decision shaped by circumstances beyond their control. Fraud, in this context, was framed as a last resort when legitimate avenues of survival had been exhausted.

Similar findings were observed in other South African contexts, where communities situated in poverty-stricken rural areas viewed social grant fraud as closely tied to unemployment and economic marginalisation (Mogoane & van Rensburg, 2023). In a detailed qualitative exploration of grant fraud experiences, it was revealed that individuals often felt compelled to participate in or tolerate fraudulent practices because of overwhelming financial need, with unemployment being a key factor driving such behaviour (Mogoane, 2023). These insights mirror the reflections of participants in the present study, who explained that the inability to secure stable employment despite repeated efforts left them with little choice but to seek alternative means of survival, including fraudulent access to grants. Their narratives capture the hopelessness of living in an economy where jobs are scarce, and opportunities are unevenly distributed. Below are some of the key participant responses that align with this argument:

> *Life is too expensive, and jobs are scarce. You look around and see others getting grants they don't deserve, so you think why not me. I am working now but I got my fake grant when I was unemployed.* (Participant 5, Male, 34, Divorced, Security Guard)

> *I finished school years ago but still no work. How do you survive with nothing? Isipoki (ghost grant) becomes the only way to put food on the table.* (Participant 11, Male, 29, Single, Unemployed)

> *I have been looking for work for almost six years. At some point you feel pushed into fake grants because without a grant there is just no way to live.* (Participant 20, Female, 32, Single, Street vendor)

These testimonies demonstrate how unemployment creates fertile ground for fraudulent activity, transforming fraud from a moral dilemma into a perceived necessity. In such cases, fraud is not imagined as opportunistic theft but as a coping mechanism within a failing economic system. It highlights the structural conditions that enable fraud, where the absence of reliable employment transforms desperation into an incentive for rule-bending. Research confirms that in South Africa, limited employment opportunities and entrenched poverty perpetuate dependence on social grants, while simultaneously creating vulnerabilities that can lead to fraud (Zreika & Iqbal, 2024). Similarly, analyses of poverty-driven survival strategies show that inadequate access to stable employment forces individuals into precarious alternatives, including fraudulent practices, in order to meet basic household needs (du Toit et al., 2009). Public discourse also acknowledges this pattern, with commentators observing that rising poverty and unemployment are increasingly driving ordinary people towards scams and other forms of fraudulent behaviour (eNCA, 2025). Furthermore, comparative studies on employment and poverty demonstrate that poor-quality job markets in South Africa amplify feelings of desperation, leaving individuals with little to no choice but to resort to unlawful coping mechanisms when survival is at stake (Bhorat et al., 2020). Likewise, the burden of caregiving intensifies this desperation with single parents and caregivers frequently reporting situations where hunger and the basic needs of children outweighed their capacity to comply with the law. Some sentiments listed below cement what current studies have indicated.

> *If you have no food and your children are hungry, you will do what you must* (Participant 17, Female, 31, Single, Cleaner).

> *Being a single father is also tough. No one helps you. Fraud is the only way I can manage to buy school shoes and food for my kids* (Participant 27, Male, 38, Widowed, Taxi driver).

> *The government doesn't understand what we go through as mothers. Sometimes lying for a grant is the only way to keep children alive* (Participant 2, Female, 36, Single, Domestic worker).

This group of voices captures how caregiving responsibilities intensify vulnerability to fraud, making dishonesty appear as an act of sacrifice or protection rather than deception. Parents' decisions to engage in fraudulent activities were not motivated by greed but by an overwhelming duty to preserve their children's dignity and survival. Fraud, in this sense, becomes entangled with parental love, turning a criminal act into a moral shield against hunger and neglect. Even those who were employed described themselves as "working poor," with wages too low to cover basic expenses. For this group, fraud did not replace income but rather supplemented it, filling the gaps between salaries and the actual cost of living. These testimonies highlight how employment alone does not guarantee financial security, particularly in precarious labour markets where wages are stagnant and living costs continue to rise. One employed participant echoed sentiments below:

> *Even if you are working, it's not enough. School fees, rent, transport… It's too much. People use fake papers to qualify for grants because it helps them survive.* (Participant 8, Female, 27, Single, Retail Assistant)

These testimonies demonstrate how even employment fails to shield individuals from desperation, blurring the boundaries between legality and survival. They reflect how systemic issues such as low wages, rising costs of living, and extended family responsibilities stretch households beyond their financial capacity, making fraud seem like an acceptable 'second income'. Research shows that many employed South Africans remain as the 'working poor' because their wages are insufficient given large households and rising costs of essentials (Feder and Yu, 2019). Likewise, young adults from poor households in Khayelitsha report persistently unstable earnings that leave them vulnerable to financial shocks (Spyropoulos, 2016). It is for this reason that some participants claimed that even formal employment doesn't shield them from resorting to illegitimate means as a supplement of income.

5.6.2 Normalisation and widespread awareness of grants fraud

An equally significant and concerning theme that emerged from the interviews is the normalisation of social security grants fraud (SSGF). Participants from a wide range of socio-economic and educational backgrounds openly acknowledged that SSGF is not only common but is often viewed as an accepted feature of everyday life. This normalisation of fraud, or the process through which unethical practices become socially tolerated or even expected, poses a profound challenge to the integrity of the grant system and the effectiveness of anti-fraud interventions (Garidzirai & Chikuruwo, 2020). Unlike occasional dishonesty hidden in shame, fraud here is spoken about with striking casualness, illustrating how deeply it has seeped into community norms. Participants repeatedly described SSGF as "an open secret," something known to be happening all around them, yet rarely spoken about publicly or reported. The omnipresence of the practice, combined with a lack of accountability or visible consequences, has contributed to a climate where fraudulent behaviour is met with resignation rather than outrage. Fraud, in this sense, has become part of the social fabric in certain communities (Mabasa et al., 2022). Participants suggested that the repetition of fraudulent acts without punishment not only desensitizes people but also creates an environment where dishonesty is no longer perceived as abnormal. The following excerpts illustrate these sentiments:

Everyone knows someone who is committing fraud. It happens so often that it is not even shocking anymore. People in the community have become used to hearing about fraud, and it seems like it has become a normal part of life rather than something unusual or alarming (Participant 19, Female, 36, Married, Waitress).

Fraud is not talked about like gossip. Everyone hears about it, shares stories, and knows who is involved, but no one really stops it. It spreads through the community as if it were just everyday news, showing how common and accepted it has become (Participant 4, Female, 29, Married, Nurse).

People do not even whisper about it anymore; they talk openly, as if it is nothing serious. This demonstrates that fraud has become normalised in the community, and people feel no shame in discussing it or engaging in it themselves (Participant 21, Male, 40, Married, Shop Assistant).

These remarks not only reveal the extent of public awareness but also indicate a troubling desensitization to fraudulent activity. Where fraud may have been viewed as shameful or deviant, it is now perceived as mundane and widespread because it no longer surprises or disturbs the community. This shift in moral perception reflects how economic desperation, weak enforcement, and visible patterns of corruption have reshaped societal attitudes toward grant fraud (Khumalo, 2023). Thus, normalising such behaviour, communities effectively lower the ethical threshold, redefining fraud as survival-driven pragmatism rather than a breach of trust (Cosme, 2021).

For many, SSGF is no longer seen as a rare or isolated incident committed by a few dishonest individuals. Rather, it is described as an organized, almost industrialised practice that mirrors the logic of a business enterprise. This reveals how deeply fraud has embedded itself in social and economic life, making it appear less like misconduct and more like a parallel economy. Participants' comparisons to business or trade expose how normalised structures of fraud operate, sometimes with the help of intermediaries or corrupt officials. Below are some sentiments to this effect:

It is happening more and more these days. People treat it like a business, planning carefully so they can get grants again and again. It is not just a one-time thing anymore; it feels like a regular way for some families to survive and make money. (Participant 9, Male, 35, Married, factory worker)

Fraud is not only done by one person. There are groups of people who work together to help each other get grants using fake papers. They share tips and help each other, so it becomes easier to trick the system. (Participant 23, Female, 42, Married, Community health worker)

Some government workers even help people do fraud. This makes it feel like it is part of the system. When officials take part, people think it is normal and safe to get grants this way. (Participant 7, Male, 33, Single, Security guard)

The comparison to a business is not incidental; it highlights the idea that SSGF has become systematised and possibly coordinated, involving not just desperate individuals but also intermediaries and enablers, including government officials working in these structures. This further normalises the behaviour by turning it into something structured, profitable, and even imitated (Garidzirai & Chikuruwo, 2020). As participants suggest, the involvement of officials erodes the distinction between legality and illegality, blurring the moral compass that might otherwise discourage fraud. Once the system itself is seen as compromised, resistance to fraudulent practices weakens considerably.

Several participants mentioned knowing family members, neighbours, or acquaintances who had successfully applied for grants under false pretences. These admissions were often made in a tone of casual familiarity rather than disapproval. In some cases, participants even described helping others with fraudulent applications or being advised by peers on how to 'play the system'. The community-level spread of such knowledge contributes significantly to normalisation, as it is no longer a hidden activity but a shared, collective experience passed on as practical advice. Below sentiments reinforce this:

My cousin was able to get a grant for her baby even though the baby's father is working and providing support. She explained to me the steps she followed, and even told me how I could do the same if I wanted to. This shows how people share information among family members to find ways to get money from grants. (Participant 25, Female, 28, Single, Waitress)

You often hear people say things like, 'Go to this clinic inside the hospital, they will help you.' People in the community know which places make it easier to get grants. It has become common knowledge where to go if you want to get support quickly, even if the rules say otherwise. (Participant 14, Male, 30, Married, Driver)

> *Neighbours talk to each other about which documents they can change or fake. Many people start doing this because someone in the community gave them advice. It spreads easily because people trust the tips from those they know.* (Participant 6, Female, 31, Single, Cleaner)

These quotes illustrate how informal networks and word-of-mouth contribute to the normalisation of SSGF. When people within the same social spaces reinforce fraudulent behaviour, either through direct encouragement or by sharing success stories, the behaviour is no longer considered illicit; it becomes an acceptable part of survival (Jorens et al., 2020). In this sense, fraud is a learned behaviour passed down through family or community like a survival skill, rather than condemned as misconduct. The replication of fraudulent techniques shows how social learning plays a role in its normalisation (Comse, 2021). This normalisation has significant consequences. First, it undermines deterrence because if everyone is doing it and no one is getting caught, then the risk of engaging in fraud seems minimal. Second, it corrodes the moral values that underpin community life. What is right or wrong becomes less defined by legality and more defined by what is possible or socially accepted. Third, it erodes trust in public institutions. When community members perceive that the system can be manipulated without consequences, or that insiders are complicit, their faith in government fairness and justice diminishes.

Another issue that emerged in the data was that those in power mirror behaviour for the community. Tabore (2023) says that power has the ability to influence behaviour because power has a corrupting effect on behaviour, that is, corruption among leaders and those in positions of power can influence ordinary people's attitudes toward social grant fraud. When high-level officials engage in corrupt practices and are not held accountable, small-scale fraud is often perceived as less serious or even justified. Large-scale corruption creates a sense of moral imbalance, leading individuals to rationalise taking small amounts from social grants, such as child support, as acceptable (Mashaba & Saurombe, 2023). Similarly, when misconduct by leaders goes unchecked, public trust erodes, and ordinary citizens may feel that engaging in fraudulent activities is harmless or necessary to meet personal needs (Transparency International, 2020). This demonstrates that social grant fraud is not only a matter of personal financial need but is also shaped by broader societal norms, perceptions of inequality, and a lack of accountability within the system. Below are some sentiments shared by the community:

People see big people stealing millions, so they think, why can't I get a little for myself? It's just R350 (20,37 USD) for a child grant and compared to the large amounts stolen by powerful people, it feels small and harmless. Many people feel that taking this small amount will not cause real harm, especially when they see corruption happening at higher levels without consequences. (Participant 12, Male, 39, Married, Salesperson)

When leaders are corrupt, small acts of fraud feel less serious compared to what they do. Ordinary citizens notice how much wrongdoing goes unpunished at the top, and it makes them feel like minor fraud is acceptable. It gives people a sense that the rules do not apply equally, and that bending them a little for personal benefit is understandable. (Participant 16, Female, 45, Married, Street vendor)

If those in power are not punished for their wrong actions, how can ordinary people be expected to feel guilty for doing something similar? People compare themselves to those at the top and feel that if corruption goes unchecked among leaders, it is reasonable to try and benefit themselves through small fraudulent acts. This creates a cycle where fraud becomes normalized within the community. (Participant 28, Male, 37, Married, Taxi owner)

These reflections draw attention to a broader ethical disconnect. For many, SSGF is not seen as morally equivalent to large-scale corruption, instead it is framed as a justified act of resistance or self-help, especially when compared against systemic government failures or elite theft. Thus, its normalisation is not only about frequency but also about how fraud is morally interpreted and socially ranked (Khumalo, 2023). Participants' voices show that people recalibrate morality in line with visible realities, that is, if fraud is widespread and elite corruption goes unpunished, then small-scale dishonesty becomes not only normalised but even rationalised as fair.

5.6.3 Insider facilitation and systemic corruption

While earlier themes in this study have emphasized poverty and unemployment as primary motivators for Social Security Grants Fraud (SSGF), this theme reveals a more insidious and systemic issue, which is the active facilitation of fraud by insiders and institutional gatekeepers. These actors include government officials, hospital personnel, social workers, and healthcare professionals who, rather than preventing fraud, enable it through various mechanisms. Their actions elevate SSGF from isolated acts of individual desperation to a networked and institutionalise d practice with far-reaching implications (Luthuli & Nirmala, 2024). Across a diverse cross-section of participants, there was consistent awareness of systemic corruption operating within institutions that are supposed to safeguard the grant system's fairness. These insiders who occupy positions of authority and trust are implicated in coaching applicants, falsifying documentation, and certifying fraudulent claims. Such conduct does not merely breach administrative rules; it represents a collapse in ethical standards and exposes deep vulnerabilities within state infrastructure. Some of the participants cited instances of coaching by saying:

> *Some people at clinics/ hospitals 'coach' you through it, like a process. Sometimes you find that there is a Home Affairs mobile office located at hospitals to assist with the registration of new babies. This is where the corruption easily manifests.* (Participant 4, Female, 29, Nurse)

> *There's even a doctor who signs for fake disabilities. This doctor works with the people at SASSA.* (Participant 10, Female, 50, Social Worker)

To fully appreciate the scope of insider corruption, this theme is unpacked into three operational categories that were most frequently cited by participants:

1. Creating Fake Documents
2. Coaching People on What to Say
3. Submitting False Medical Reports

5.6.3.1 Creating fake documents

One of the most prevalent forms of insider facilitation involves the manipulation or fabrication of official documents, which plays a decisive role in enabling fraudulent access to social grants. These documents, ranging from identity papers, income declarations, and proof of residence to supporting affidavits and medical reports, are crucial gatekeepers in determining grant eligibility (Jorens et al., 2020). When insiders deliberately falsify or alter such documents, the entire verification process is compromised, making it almost impossible to distinguish between legitimate applicants and those exploiting the system.

Participants in the study described how officials sometimes "adjust" income levels on paper to reflect poverty where there is none, or certify medical conditions that do not exist, thereby creating artificial pathways to eligibility. The fact that such manipulations occur within formal structures lends them an air of legitimacy, since fraudulent applications that are stamped, signed, or certified by officials are rarely questioned further down the administrative chain. This dynamic not only illustrates the technical side of fraud facilitation but also highlights the power imbalance between grant applicants and state officials, where access to documentation often hinges on the willingness of insiders to collude. In such contexts, the very tools meant to safeguard public resources become the instruments of their exploitation, undermining both the fairness of the system and the public's trust in institutional integrity. Participants averred the following:

> *You hear people say, 'Go to this person; they will help you make the documents right. Usually, this is done through what is called (Sticks) this is the informal name used to distinguish the middleman between officials and the community because the process normally goes through them.* (Participant 14, Male, 30, Driver)

> *I know there are individuals, sometimes inside government offices, who assist people in creating fake documents for a fee. We call the person Sticks.* (Participant 1, Female, 45, Domestic Worker)

> *People know who to contact inside Home Affairs or SASSA. They don't do it themselves they pay someone who has insider access and knows exactly how to manipulate the system*. (Participant 7, Male, 48, Truck driver)

The prevalence of social grant fraud can be explained through the Fraud Triangle Theory, which identifies three key elements that lead to fraudulent behaviour, namely pressure, opportunity, and rationalisation. Opportunity becomes especially significant when officials within government offices facilitate or tolerate fraudulent activities, because they provide guidance, access, and insider knowledge that allow individuals to manipulate the system without being detected (Cressey, 1953). As a result, the involvement of these officials lowers the barriers to committing fraud and creates structural conditions that ordinary citizens could not exploit on their own. Moreover, rationalisation emerges when people observe that those responsible for enforcing rules are themselves participating in or condoning wrongdoing, which normalises fraudulent behaviour and allows individuals to justify their actions as acceptable or harmless (Tickner & Button, 2021).

At the same time, economic and social pressures motivate individuals to supplement their income through social grants, particularly when these grants constitute a critical source of livelihood. Therefore, the combination of financial strain, opportunities created by complicit officials, and rationalizations supported by social norms significantly increases the likelihood of fraudulent activity (Cressey, 1953; Tickner & Button, 2021). Altogether, the Fraud Triangle Theory demonstrates that social grant fraud is not merely a matter of individual morality, but is heavily influenced by systemic opportunities, economic pressures, and social justifications that collectively normalize the behaviour.

5.6.3.2 Coaching people on what to say

In addition to forging documents, insiders also actively coach applicants on how to speak, present themselves, and respond during interviews or assessments. This guidance goes beyond casual advice; it is structured and deliberate, ensuring that applicants convey the "right" information in a way that appears credible and consistent with eligibility criteria, as noted by Garidzirai and Chikuruwo (2020). Such coaching can involve rehearsing responses, emphasising certain personal hardships, downplaying contradictory information, or even demonstrating non-verbal cues that suggest authenticity, highlighting the findings of Luthuli and Nirmala (2024). This form of facilitation is particularly damaging because it transforms what should be a rigorous evaluative process into a performance, where fraud is rehearsed, polished, and effectively hidden from scrutiny. Importantly, this not only shields the applicant from detection but also normalises deceit within institutional processes, creating a culture where manipulation and misrepresentation become routine survival strategies rather than exceptional violations.

They know exactly what to say to make the application go through because someone has taught them. This shows that knowledge about how to manipulate the system is shared within the community, and people are trained or guided by others who already know the process, making it easier to commit fraud (Participant 27, Female, 32, Nurse)

The above statement illustrates how knowledge and skills to commit fraud are socially transmitted, creating what can be described as a 'learning network' within the community. The respondent emphasizes that individuals do not figure out how to manipulate the system entirely on their own; instead, they are taught or guided by others who already understand the procedures. This highlights the role of opportunity in the Fraud Triangle Theory, as the presence of knowledgeable intermediaries reduces the complexity and risk of committing fraud

(Cressey, 1953). The phenomenon reflects an element of rationalization. When community members see that others have successfully navigated the system with guidance, they may perceive the act as acceptable or normal, justifying their own participation. The communal sharing of fraudulent knowledge also demonstrates how fraud can become normalised within social networks, reinforcing patterns of unethical behaviour. In essence, findings highlight that social grant fraud is not solely an individual choice but is facilitated and encouraged through community-level interactions, training, and informal mentoring.

5.6.3.3 Submitting false medical reports

Perhaps the most ethically troubling form of insider facilitation involves falsifying medical reports, particularly in relation to disability grants or illness-related support. Sekele (2017) argues that this practice puts medical professions under ethical scrutiny. Respondents repeatedly indicated that certain medical practitioners were signing off on fake disabilities or exaggerating conditions, thereby enabling individuals to access grants for which they were not genuinely eligible. This closely links with the Fraud Triangle Theory which posits that fraud takes place where there is a combination of opportunity, pressure and mainly rationalisation that encourages a person to engage in crime (Kassem & Higson, 2012. This illustrates that Social Security fraud has multiple role players all with own individualistic pressures that push them towards committing this crime. Below are some statements shared by participants regarding accounts of falsification of documents:

> *There's even a doctor who signs forms for people claiming fake disabilities. Some of these individuals are not truly disabled, but the doctor provides the necessary documents so they can qualify for social grants. This makes it much easier for people to commit fraud without being caught* (Participant 10, Female, 50, Social worker).

> *Some people are perfectly healthy, but with the right paper from a doctor, they are able to receive the grant. The medical certification makes the application appear legitimate, even though the person does not meet the true eligibility requirements* (Participant 23, Female, 40, Social worker).

> *Doctors sometimes just rubber-stamp the forms without checking if the person really qualifies. They sign the documents as if everything is in order, and people pay them to*

> *do it. This process has become routine in some cases, making it a known way for people to get grants improperly* (Participant 20, Male, 47, Carpenter)

The phenomenon described in the above verbatim quotations illustrates how social grant fraud is facilitated by medical professionals, creating a critical opportunity for individuals to manipulate the system. In some cases, doctors sign medical certificates for individuals who do not genuinely qualify for disability grants, effectively bypassing the system's checks and balances. Reports from South Africa have documented similar cases, where medical doctors were arrested for falsifying medical information to help applicants obtain grants (Medical Brief, 2023a; Medical Brief, 2022). These incidents show that insiders with authority and specialised knowledge here, doctors play a significant role in enabling fraud, reducing the technical barriers and risks for those seeking to exploit the system.

5.6.4 Ethical dilemmas and conflicted morality

One of the most complex and emotionally charged themes to emerge from the interviews is that of ethical conflict and moral ambiguity. Unlike the clear-cut categorizations of 'right' versus 'wrong' often assumed in policy and enforcement frameworks, the lived realities of many participants' show that decisions related to SSGF are frequently made under conditions of moral compromise. Participants described scenarios where the imperative to survive and provide for their families clashed with their personal values, cultural teachings, or religious beliefs. This theme reveals the internal struggles and ethical tensions that characterise many acts of grant-related fraud where wrongdoing is acknowledged yet viewed as unavoidable given the surrounding socioeconomic pressure.

5.6.4.1 The divide between morality and survival

For many, participation in or contemplation of fraud was not a reflection of personal dishonesty but a direct response to poverty, hunger, and systemic neglect. General Strain Theory (Agnew, 1992) posits that individuals under significant strain or pressure are more likely to engage in deviant behaviour when they experience blocked access to legitimate means of achieving socially valued goals. In this context, participants did not take pride in fraudulent behaviour, nor did they view it as an ideal solution. Instead, they described a deep moral discomfort, where their actions contradicted the values, they were raised with. However, this discomfort was frequently overridden by the urgency of survival, particularly when children, elderly parents, or other dependents were involved. Below are some sentiments echoed by participants in the study:

> *I still try to live honestly, but poverty strips people of their morals.* (Participant 11, 44, Community Health Worker)

> *I never wanted to lie, but when my kids were hungry, I didn't see another way.* (Participant, Male, 39, Single, Taxi Driver)

> *You know it's wrong, but the bills won't wait. Sometimes you have to do what you must to survive.* (Participant 18, 33, Divorced, Domestic Worker)

The statements above illustrate how material deprivation and economic strain can erode ethical boundaries, pushing individuals to compromise their integrity in order to meet basic needs. According to the General Strain Theory, the inability to achieve financial security through legitimate means creates pressure that may lead to crime as a coping mechanism (Agnew, 1992). The participant's desire to remain morally upright is evident, yet structural forces chiefly poverty and limited social support often make ethical behaviour a luxury few can afford. In this context, social grant fraud becomes not just a criminal act but also a form of resistance to systemic exclusion, where accessing funds through illegitimate means is perceived as reclaiming a portion of what is owed. Individuals who feel abandoned by the state and unsupported by formal employment channels are therefore more likely to resort to fraud as a survival strategy, demonstrating how structural strain translates into deviant behaviour (Agnew, 1992).

5.6.4.2 Expressions of guilt, regret, and shame

Beyond the rationalisation of fraudulent acts, some participants shared personal feelings of guilt and remorse. These emotional responses accentuate the fact that while many may engage in fraudulent activity, it often leaves a psychological and moral residue. Unlike hardened criminality, SSF particularly among working-class individuals appears to be loaded with personal conflict, indicating that ethics still hold meaning, even when violated. In a study conducted by Mbanjwa et al., (2018), similar sentiments were observed where community members engage in activities of crime but hold feelings of remorse thereafter. The above statements were echoed by participants:

I regret what I did, but I had no choice at the time (Participant 15, 43, Caregiver).

I helped my cousin get the grant because she had no food, but every night I felt guilty for bending the rules to ensure she could eat (Participant 4, 29, Married, Nurse).

I felt ashamed after applying for a grant I wasn't entitled to, but my family was starving, so I couldn't stop myself from doing what was necessary to survive (Participant 20, 36, Single, Construction worker).

The above verbatim quotations convey the emotional weight of engaging in fraud. Participants do not deny their actions; instead, they place them within the context of circumstantial necessity. The phrase 'no choice' highlights the absence of viable alternatives, particularly for those in precarious or low-paying jobs. The regret expressed is not just about breaking the law but about violating their own sense of self and morality. This dynamic was echoed by other participants who acknowledged assisting relatives or friends in fabricating applications not out of greed, but out of empathy and desperation. These stories reflect a broader moral economy, where helping one another survive may, at times, override adherence to legal norms.

5.6.5 Perceived system failure and exclusion as a motivating factor for social security grants fraud

A powerful theme that emerged from the interviews is the perception that the social security system is failing those it is meant to serve particularly the most vulnerable, impoverished, and deserving individuals. While some participants acknowledged or justified fraudulent acts, others conveyed a deep sense of frustration, helplessness, and exclusion, especially when they had complied with all procedures but were still denied access to social grants. For these individuals, the system is not simply inefficient and it is structurally unjust. Many expressed the belief that the grant system is no longer about need or fairness, but about who knows how to manipulate it or who has insider access. This systemic disappointment becomes a motivating factor for fraud, as individuals shift from viewing fraud as a crime to seeing it as a necessary response to a system that no longer serves them.

5.6.5.1 Rejection and disillusionment among the deserving grants applicants

Many participants shared feelings of anger, frustration, and disbelief at how easy fraudulent applications succeed while those who are honest are turned away. According to the General Strain Theory, such experiences constitute objective strain, where individuals perceive themselves as being unfairly treated or blocked from achieving socially valued goals through legitimate means (Agnew, 1992; Agnew & Brezina, 2019). This perceived injustice creates pressure that may motivate individuals to abandon lawful avenues and consider illegitimate methods. For participants who followed proper procedures often at personal cost only to be denied, the result was not simply disappointment but a shift in mindset. Fraud began to appear not as immoral, but as a rational response to systemic inequity. Participants conveyed this sentiment clearly:

> *People like me get turned away while others lie and get approved, which feels unfair and discouraging* (Participant 21, 29, Cashier, Primary Education).

> *I wait in lines for hours, do everything right, and still get nothing, but others just pay someone and get the grant, making the system seem biased and unjust* (Participant 2, 38, Single, Construction Worker).

> *You follow the rules, and you get punished; people who cheat are the ones benefiting, which makes it hard to stay honest when honesty doesn't pay* (Participant 13, 31, Married, Retail assistant).

The statements above illustrate how strain resulting from blocked opportunities and perceived inequity produces emotional responses such as anger, resentment, and disillusionment, which in turn can motivate deviant behaviour (Agnew, 2006; Mazerolle et al., 2000). When honesty appears to be punished and dishonesty rewarded, individuals may rationalise fraud as a justified reaction to a broken system. The General Strain theory highlights that not all strain leads to criminality, but repeated exposure to unfair treatment and systemic exclusion increases the likelihood that individuals will adopt rule-breaking as a coping mechanism (Agnew and Brezina, 2019). Consequently, these dynamics erode trust in state institutions and normalise the perception that bending or breaking rules is sometimes necessary for survival.

5.6.5.2 Bureaucracy and institutional inefficiency

Participants frequently highlighted how excessive bureaucracy, inconsistent procedures, and poor service delivery discourage engagement with formal systems and encourage fraudulent behaviour. Many described repeated visits, lost files, and confusing instructions, while observing others obtain grants through bribes or insider connections. The General Strain Theory suggests that when legitimate avenues to achieve socially valued goals such as accessing social grants are blocked, individuals experience strain, which can increase the likelihood of deviant coping (Agnew, 1992; Agnew and Brezina, 2019). Participants explained that:

> *It makes us lose trust in the whole system, because no matter how carefully you follow the rules, it doesn't guarantee results* (Participant 26, 46, Taxi driver).

> *I did everything by the book, but nothing worked. Others just knew the right people and got their grant, which makes the system seem unfair and biased* (Participant 5, 34, Divorced, Security guard).

> *The system seems designed to fail honest people. That's why some turn to fraud it feels like the only option when following rules leads nowhere* (Participant 8, 27, Retail assistant).

These accounts show that bureaucratic inefficiency generates strain, leading to frustration, anger, and disillusionment. When following procedures produces repeated rejection while others succeed through manipulation, participants perceive fraud as a rational response to structural barriers. In this context, avoiding the system is less a moral failure and more a practical strategy to overcome institutional obstacles (Mazerolle et al., 2000).

5.6.5.3 Fraud as a calculated economic opportunity

While much of the discussion around SSF has focused on socio-economic desperation, exclusion, and systemic failure, the data also reveal a parallel motivation rooted in deliberate opportunism. Unlike individuals who commit fraud as a survival strategy, some engage in fraudulent grant acquisition for financial gain, personal comfort, or social status. This distinction is significant because it highlights a moral shift in some communities, where fraud is increasingly viewed not only as a survival tactic but also as a low-risk economic strategy (Agnew, 1992; Agnew & Brezina, 2019).

Some participants observed that certain individuals or families collect multiple grants, sometimes under different names or identities, despite being employed or financially stable. These actions are not driven by necessity but by the perception that the system is poorly monitored and easy to exploit. In this context, grant fraud becomes a form of supplemental income, akin to informal trading or hustling, but requiring significantly less labour. Participants described it as a ‘business’ or ‘side hustle’, reflecting systematic planning and execution often involving multiple actors, including family members, corrupt officials, and intermediaries (Cressey, 1953; Tickner and Button, 2021). Below are some sentiments:

> *It’s happening more often. It’s like a business now* (Participant 9, 35, Factory worker).

> *Some people plan it like a job; they know the process, use multiple names, and even involve their family* (Participant 17, 31, Cleaner).

> *I see families collecting grants for more than one person, even when they’re working. It’s just extra money, not survival* (Participant 12, 39, Salesperson).

This phenomenon can be understood through the General Strain Theory, which suggests that individuals respond to strain not only from poverty and exclusion but also from perceived inequities and frustration with systemic failures (Agnew, 1992; Mazerolle, Piquero & Capowich, 2000). In this case, repeated bureaucratic inefficiency, rejection, and visible injustices create pressure that can motivate opportunistic behaviour, even among those who are materially stable (Agnew & Brezina, 2019). Simultaneously, the fraud triangle theory provides an additional explanatory lens, emphasising that fraud arises when three conditions converge: perceived pressure or incentive, opportunity, and rationalization (Cressey, 1953; Tickner & Button, 2021).

In the case of calculated grant fraud, the incentive is financial gain, the opportunity arises from weak enforcement and insider access, and rationalisation is facilitated by the perception that the system is unfair or failing its rightful beneficiaries. Fraudsters view grant collection as a low-risk, high-reward strategy, often justifying their actions by pointing to systemic failures or the fact that others are benefiting through dishonest means (Cressey, 1953). This dual-theoretical perspective highlights that SSGF is not solely a product of economic necessity but also of rational calculation, moral flexibility, and institutional weaknesses. Addressing SSGF therefore requires interventions that go beyond policing fraud, encompassing improvements in transparency, fairness, and accountability within the social security system to reduce both the pressures and opportunities that facilitate fraudulent behaviour (Agnew & Brezina, 2019; Tickner & Button, 2021).

5.7 Discussion

The findings from this study illuminate the intricate and multi-layered nature of Social Security Fraud (SSF) within the eThekwini Municipality. This phenomenon cannot be understood simply as isolated incidents of individual wrongdoing or moral failure. Instead, it is deeply embedded within structural realities such as chronic poverty, rampant unemployment, and systemic social exclusion. South Africa, like many developing countries, faces persistent high rates of poverty and unemployment, with social grants often serving as critical lifelines for vulnerable households (Alfers, 2020). However, findings indicated that these economic hardships do not just push individuals toward fraud out of greed or laziness, but rather as a desperate survival strategy in contexts where legitimate economic opportunities are scarce or non-existent.

Participant's narratives revealed how poverty creates a context in which fraudulent practices become normalised and even seen as justified forms of economic coping. This finding resonates with broader literature on social protection in developing countries, where informal or illicit strategies emerge as adaptive responses to exclusion from formal economies (World Bank Group, 2018). Thus, poverty serves both as a direct cause and a legitimising context for social grant fraud, complicating simplistic moral judgments and requiring policies that address root socio-economic inequalities.

It is crucial to situate SSF within the broader social protection ecosystem, which itself suffers from significant gaps and inefficiencies. Despite the South African government's efforts to create an extensive social grant program, administrative barriers, rigid eligibility criteria, and bureaucratic inefficiencies often exclude some of the most vulnerable from accessing benefits (IEJ & AFD, 2025). This exclusion fuels a sense of desperation and injustice among those who are denied support, reinforcing the notion that fraudulent means may be the only viable option for survival. Research on social protection systems globally highlights that where safety nets are partial or unevenly enforced, informal economies and illicit practices tend to proliferate as households navigate precarious livelihoods (Seekings & Nattrass, 2020). Therefore, SSF must be understood not simply as criminal deviance, but as a symptom of broader social protection failures that leave people with limited legitimate options for survival. This reframing should encourage policymakers to focus on expanding inclusivity and accessibility of social grants, as well as improving administrative transparency, to reduce the incentives for fraud and foster social trust.

While poverty and exclusion provide the primary motivations for fraud, the role of institutional corruption and insider facilitation is a critical dimension that elevates SSF from sporadic acts to a systemic issue. The presence of intermediaries or 'brokers' within government departments and healthcare settings reveals how corruption operates as an enabler and multiplier of fraudulent activities. These brokers often exploit vulnerabilities in administrative systems to help claimants falsify documentation or certify eligibility illegally, effectively institutionalising fraud (Mhone, 2021). This dynamic not only increases the scale of fraud but also undermines the capacity of state institutions to detect, prevent, or sanction wrongdoing effectively. Similar patterns of corruption in social welfare programs have been documented across Africa, where frontline workers abuse their positions for personal gain, compromising program integrity and public confidence (Kjellsson et al., 2018). Such insider corruption suggests that tackling grant fraud requires strengthening institutional checks and balances, improving staff accountability, and fostering ethical cultures within social service agencies. Without addressing these governance weaknesses, efforts to curb fraud will remain superficial and insufficient.

Institutionalised corruption within social grant systems has profound implications for governance and public trust (Comse, 2021). When government officials and healthcare professionals collude in fraudulent practices, it signals a deeper erosion of administrative integrity and ethical standards. This collusion compromises the legitimacy of the social protection system and fuels public cynicism about state capacity and intentions (Ulriksen & Plagerson, 2023). Corruption in social services reduces citizen trust and compliance, thereby weakening the social contract between the state and its citizens. This erosion of trust is especially damaging in contexts of high socio-economic vulnerability, where effective and trusted state support is most needed. Furthermore, the normalisation of corrupt practices within institutions creates a feedback loop, where fraud becomes routine and difficult to eradicate, as it is embedded in the very processes meant to deliver aid.

The systemic nature of grant fraud points to the routinisation and normalisation of corrupt behaviours within institutional processes. Mabasa et al. (2022) argues that rather than being aberrant or isolated, fraud is often embedded within administrative workflows, facilitated by informal networks and tacit understandings among staff and claimants and this routinisation signals institutional decay, where corrupt acts become part of the 'business as usual' in service delivery. This phenomenon poses considerable challenges for enforcement agencies, as detecting and dismantling normalised corrupt networks requires not only technical audits but also cultural and organisational change. It also suggests that policies focusing solely on individual punishment fail to address the systemic incentives and pressures that drive corruption. Instead, institutional reform must aim at changing organisational cultures, improving transparency, and creating incentives for ethical behaviour. Only through such comprehensive approaches can social grant systems regain functionality and legitimacy.

Importantly, the ethical dilemmas faced by individuals involved in SSF reveal the moral complexity underlying these behaviours. Participants' accounts reveal that fraud is rarely a straightforward act of selfishness but rather a contested, often reluctant choice made under duress. The General Strain Theory offers a useful lens to understand these complexities by situating illegal actions within social relations and ethical negotiations rather than viewing them as detached crimes (Agnew, 1991; 2001). For many participants, fraudulent claims are framed as morally 'justifiable' given the socio-economic hardships they face, highlighting the dissonance between legal norms and lived realities. This moral ambiguity challenges binary understandings of fraud as simply right or wrong and suggests that policy responses should be sensitive to these ethical tensions. Empathy and a nuanced understanding of claimant motivations can help design interventions that reduce fraud while addressing the root causes that compel such behaviour.

The internal conflicts experienced by individuals involved in grant fraud further illustrate this moral ambiguity. Many participants expressed feelings of guilt, regret, or ambivalence, indicating that their fraudulent actions are not taken lightly. This emotional complexity points to a cognitive dissonance between survival imperatives and personal values, suggesting that fraud is often a reluctant strategy in response to exclusion and neglect rather than a casual disregard for law. The researcher however argues that supportive programs that combine fraud detection with social support, counselling, and livelihood opportunities could more effectively address the drivers of fraudulent behaviour while respecting claimant dignity.

The sense of systemic failure and exclusion that participant's report serves as a powerful motivator for engaging in fraudulent practices. Many participants expressed frustrations with bureaucratic inefficiency, repeated application rejections, and perceived arbitrariness in enforcement, which foster feelings of alienation and disempowerment. Such experiences undermine citizens' trust in state institutions and decrease their willingness to comply voluntarily with regulations. When honest applicants witness fraudulent claimants obtaining benefits with apparent impunity, it fuels cynicism and resentment, further eroding social cohesion and legitimacy This feedback loop reinforces fraud as a rationalised response to perceived unfairness and systemic neglect. Addressing these challenges requires systemic reforms to enhance transparency, accountability, and citizen participation in social protection programs, rebuilding trust and legitimacy in the process.

The broader governance literature confirms that perceptions of unfair treatment and institutional opacity are significant predictors of non-compliance and corruption (Abegaz, 2025). Therefore, tackling SSF demands more than enforcement; it requires building a responsive, transparent, and accessible social protection system that citizens perceive as fair. Enhanced grievance mechanisms, clear communication about eligibility and procedures, and participatory monitoring can empower beneficiaries and reduce feelings of exclusion. Thus, by improving the legitimacy of social grant administration, the government can foster greater voluntary compliance and reduce incentives for fraudulent behaviour. In this way, combating fraud becomes intertwined with strengthening democratic governance and social inclusion.

Beyond poverty-driven motivations, this study reveals an emerging trend where Social Security Fraud is exploited as a calculated economic opportunity by some actors. Fraud becomes a commercialized activity or ‘side hustle’, pursued not solely for survival but as a means of profit and social status (Estrada-Robles et al., 2020). This shift signals a troubling moral transformation within some communities, where the boundaries between legitimate livelihood strategies and illicit profiteering blur. The researcher argues that understanding this dimension requires a nuanced policy approach that differentiates between fraud born of desperation and that driven by opportunism, ensuring responses are proportionate and targeted.

Informal economies shows that illicit activities often become normalised economic strategies in contexts where formal employment is limited and state capacity weak (Estrada-Robles et al., 2020). In such environments, illegal practices are integrated into livelihood portfolios and local economies, creating resilience but also perpetuating governance challenges. Similarly, the collusion between public officials and claimants in grant fraud exemplifies how corruption networks operate symbiotically, complicating detection and enforcement (Mungiu-Pippidi, 2018). Therefore, tackling grant fraud must involve dismantling these networks through coordinated law enforcement, institutional reform, and community engagement strategies that disrupt the incentives for collusion.

Another key motivator for SSF, especially among female participants, was the burden of care. Participants spoke of having to provide for children, ill family members, or elderly parents responsibilities that often outpace the amount provided through legal grants. As Goldblatt (2014) outlines, the social grant system in South Africa, while progressive in design, disproportionately relies on women to carry the weight of familial support without offering proportional economic opportunities. In this context, fraud becomes a morally justifiable act, aimed at protecting dependents rather than self-enrichment. The justification is deeply rooted in the ethics of care rather than individual greed. In fact, Donovan (2018) highlights how many grant recipients navigate complex financial and social systems not to exploit them, but to fulfil urgent needs where the formal state has failed.

Participants in this study often described fraud as a last resort a way to bridge gaps left by inflexible bureaucracies or delayed applications. Their narratives challenge the dominant legalistic framing of fraud by illuminating the emotional and moral terrain beneath these acts. Important to note is that technological innovation offers promising tools for improving the integrity and efficiency of social grant systems (Naidoo, 2025). Biometric verification, digital identity management, and automated fraud detection algorithms can reduce opportunities for identity fraud and streamline application processes (World Bank, 2021). However, technology alone cannot solve underlying social or institutional problems. Therefore, technology must be integrated with reforms that strengthen institutional capacity, ethical standards, and social support systems to achieve sustainable impact.

Ethical training and capacity building for social service professionals are critical to transforming organisational cultures and reducing insider corruption. Frontline workers often face complex pressures and ethical dilemmas, requiring ongoing professional development and clear codes of conduct to promote integrity (Wathne, 2021). Creating safe and confidential channels for whistleblowing, alongside incentives for ethical behaviour, can help disrupt normalised corruption. Institutional leadership in this context plays a vital role in modelling ethical standards and establishing accountability frameworks that deter misconduct. Such internal governance reforms complement external anti-corruption measures, contributing to more trustworthy social protection systems.

Beyond material deprivation, many participants expressed feelings of betrayal and distrust toward government institutions which was noted as another central motivation for SSGF. Participants cited examples of witnessing others secure grants through connections or manipulation, while their own legitimate needs were dismissed or delayed. This aligns with Jorens et al. (2020) who assert that inconsistencies and inefficiencies in social security administration foster public resentment and can normalise fraudulent behaviour. For many, fraud was not only a way to survive but also a symbolic form of retribution, a way to claim what they felt was rightfully theirs. This sense of injustice is particularly potent when applicants perceive the system to be corrupt or selectively enforced. Chetty & Pillay (2017) also critiques how the weak independence and inconsistent performance of anti-fraud institutions erode public faith in state fairness. Participants' thus saw their actions not as deviant but as an attempt to correct structural imbalances. Fraud, in this framing, emerges from relational breakdowns between the citizen and government, making motivation both political and personal.

The primary driver for SSF identified in the study is structural poverty. Several participants highlighted that basic survival needs often outweigh legal or ethical considerations. This is not unique to this context, Budhram and Geldenhuys (2018) emphasize how economic vulnerability and social marginalisation can push individuals to manipulate systems designed to support them. Findings indicated that households depending entirely on grant income are particularly susceptible, as employment remains elusive. Similarly, Mashigo (2019) notes that even with improved grant payment systems, recipients still face barriers to sustaining livelihoods, leading some to consider fraud as a means of supplementing income. The lived experiences shared in this study align with broader trends in South Africa, where poverty, unemployment, and inequality collectively undermine public trust and adherence to formal processes. Many participants framed their fraudulent actions not as criminal but as necessary, which echoes Wiegratz's (2019) argument that fraud in impoverished contexts is often socially constructed as rational behaviour, shaped by everyday struggles rather than moral deviance.

5.8 Section conclusion

The findings of this study demonstrate that SSF in the eThekwini Municipality is a multidimensional phenomenon shaped by economic, social, institutional, and moral factors. Participants' accounts reveal that poverty, unemployment, and systemic exclusion are at the forefront of motivations, positioning fraud as a survival mechanism rather than a mere ethical lapse. Single parents, informal workers, and unemployed youth described engaging in fraudulent activities to secure basic necessities such as food, shelter, and education, highlighting the direct link between socioeconomic vulnerability and rule-breaking behaviour. Alongside these material pressures, the normalisation of fraud within communities reinforces participation, as individuals observe peers or family members benefiting without consequence, creating social validation for behaviours that would otherwise be condemned.

The presence of insider facilitation through the support of public officials, healthcare practitioners, and administrative staff further entrenches fraud by transforming individual acts into coordinated networks, legitimising deception on paper, and signalling to community members that the system itself is complicit. Ethical dilemmas permeate these experiences, with participants expressing guilt, regret, and moral conflict, highlighting that fraud is not simply opportunistic but often a morally negotiated decision in the face of economic and systemic pressures.

Bureaucratic inefficiency, procedural inconsistencies, and perceived institutional failure were highlighted as significant drivers of disillusionment and rationalised rule-breaking. Repeated delays, lost files, and complex administrative requirements foster a sense of futility in adhering to official channels, motivating individuals to seek alternative pathways to secure social grants. While necessity dominates the motivation for many, others engage in fraud opportunistically, exploiting the system for financial gain or social advantage, demonstrating a moral shift in certain contexts where grants are seen as an accessible business. This combination of desperation, normalised community behaviour, insider facilitation, and opportunistic exploitation illustrates the complex and interrelated nature of SSGF, emphasising that punitive measures alone are insufficient to address the problem. Overall, the researcher argues that addressing SSF requires systemic reform, enhanced transparency, community-based ethical engagement, and socioeconomic interventions that restore trust, uphold fairness, and reduce vulnerability. Only through a comprehensive approach that acknowledges the full spectrum of motivations can policymakers develop strategies that are both effective and socially just, ensuring that social protection fulfils its intended purpose without compromising integrity or moral accountability.

5.9 Overall Conclusion

This chapter has presented a comprehensive discussion of Social Security Grant Fraud (SSGF) within the eThekwini Municipality, structured into two interrelated sections that collectively addressed the study objectives. Section 1 focused on understanding the nature of social grant fraud, including the mechanisms through which it is perpetrated and the actors involved. This included fraudulent practices such as the misuse of identity documents, falsification of disability claims, multiple applications under aliases, and facilitation by intermediaries, healthcare professionals, and public officials. The section highlighted how these practices exploit systemic weaknesses, including bureaucratic inefficiencies, fragmented administrative systems, and gaps in inter-agency coordination. By detailing the operational realities of fraud, Section 1 provided a foundational understanding of “what” constitutes SSGF and “how” it operates within the social grant system.

Section 2 built on these findings by examining the socio-economic, moral, and governance dimensions of SSGF. It explored the motivations driving fraudulent behaviour, including structural poverty, unemployment, care responsibilities, and opportunistic profiteering. Section 2 also highlighted the moral ambiguity experienced by participants, showing that fraud is often perceived as a justified or necessary strategy rather than a simple ethical violation. Furthermore, it examined the broader consequences of SSGF for governance and public trust, including the erosion of institutional legitimacy, normalisation of corruption, and weakened social cohesion. By contextualising the mechanisms and actors identified in Section 1, Section 2 demonstrated that these operational practices are deeply embedded within social, economic, and ethical realities.

Together, Sections 1 and 2 illustrate that SSGF is not merely a collection of isolated criminal acts or individual moral failings but a complex, socially and institutionally embedded phenomenon. Section 1 established the technical and structural aspects of fraud, while Section 2 provided insight into the socio-economic, moral, and governance factors that sustain and legitimise it. This connection between the two sections demonstrate the multifaceted nature of SSGF and the need for interventions that address both the operational and contextual drivers of fraudulent behaviour. This chapter has demonstrated that addressing social grant fraud requires more than punitive measures or isolated technical solutions. By linking the mechanisms and actors of fraud with the socio-economic and moral factors that sustain it, the chapter provides a holistic view that informs both policy and practice. It also sets the stage for subsequent chapters, which will further explore the socio-economic consequences of fraud and potential community-based strategies for prevention, ensuring that the study’s findings contribute meaningfully to both academic discourse and practical interventions.

CHAPTER 6

2 PRESENTATION OF FINDINGS, DATA ANALYSIS & DISCUSSION

6.1 Introduction

Understanding the socioeconomic consequences of Social Security Fraud (SSGF) is essential for appreciating its profound impact on national development in South Africa and the need for effective community-based prevention strategies. Social security grants form a cornerstone of the country's social protection system, designed to reduce poverty, promote social equity, and enhance the well-being of vulnerable populations. This chapter will examine the multifaceted consequences of SSGF across individual, community, institutional, and national levels, drawing on participants' experiences to demonstrate how fraud undermines the intended role of social protection. It will explore the personal and household impacts of fraud, its effects on community trust and social cohesion, and the institutional strain placed on SASSA and related state structures. This chapter is divided into sections. Section 1 will analyse how SSF exacerbates inequality, weakens public confidence in government systems, and ultimately stalls national development. Finally, the discussion will highlight the broader national repercussions of social grant fraud, illustrating how the misallocation of resources delays development initiatives, widens socioeconomic gaps, and threatens the long-term sustainability of South Africa's welfare system. Section 2 on the other hand will look into what can be done to curb social security fraud. This section outlines a range of interconnected strategies aimed at preventing and mitigating fraud, illustrating how institutional, technological, legislative, and community-based mechanisms can work together to build a more transparent, accountable, and resilient social security system in South Africa.

CHAPTER 6

SECTION 1

CONSEQUENCES OF SOCIAL SECURITY GRANTS FRAUD ON NATIONAL DEVELOPMENT AND COMMUNITY-BASED STRATEGIES FOR PREVENTION

6.2 Section layout

This section explores the consequences of SSGF on national development while simultaneously highlighting community-based strategies for prevention. Key subthemes include personal financial and emotional distress, community trust breakdown, institutional failures, deepening inequality, national-level repercussions, and ethical challenges faced by individuals involved in or affected by SSGF. Drawing on qualitative insights from affected individuals and communities, this analysis stresses the urgent need for comprehensive interventions that not only curb fraud but also address the structural and social factors that enable it, thereby safeguarding the integrity of social welfare programs and promoting sustainable development.

6.2.1 Consequences of social security grants fraud on national development

National development encompasses not only economic growth but also social progress, good governance, institutional integrity, and equitable resource distribution. The effective functioning of social welfare programs is therefore critical to achieving these multidimensional objectives. When SSGF occurs, it diverts limited public resources away from legitimate beneficiaries, undermining poverty alleviation efforts, deepening socioeconomic inequalities, and impeding human capital development by restricting access to essential services such as healthcare, education, and social support. Beyond financial impacts, fraud erodes public trust in government institutions, weakens governance, and compromises the rule of law, creating both social and moral consequences that ripple through communities. Furthermore, SSGF exacerbates emotional and financial distress for affected households, fosters social fragmentation, and generates ethical dilemmas for individuals caught between survival needs and legal obligations.

6.2.2 Personal financial and emotional distress

A profound and deeply troubling theme that emerges from the data concerns the extensive personal harm caused by Social Security Grants Fraud (SSGF), particularly in terms of both financial stability and emotional well-being. Across numerous accounts, participants conveyed how fraudulent activities, primarily the unauthorized use of their identities or documentation, resulted in wrongful denials, significant delays, or outright loss of access to social security grants critical to household survival. This loss is not merely an administrative inconvenience but a severe disruption with cascading effects on individuals' capacity to meet essential needs such as food, shelter, healthcare, and education. For many participants, the grant is often the primary or sole source of income for their households; therefore, being deprived of it plunges them deeper into economic insecurity and exacerbates already precarious living conditions (Mogoane, 2023).

Below are some accounts by the participants in line with this:

> *That moment changed everything for me. I was angry, confused, and powerless. The fact that someone used my name without my knowledge made me feel invisible to the system.* (Participant 25, 36, Married, Waitress)
>
> *I had to support two households because someone stole my brother's identity. We didn't qualify for the help he needed. I had to pick up shifts and sacrifice rest just to make sure he was taken care of.* (Participant 28, 38, Widowed, Taxi driver)
>
> *When my children couldn't get their school uniforms because the grant was delayed due to fraud, I felt helpless. I couldn't sleep at night thinking about them.* (Participant 30, 42, Married, Informal trader)

These accounts reflect the cascading consequences of SSGF, showing that personal financial loss is inseparable from emotional and psychological distress. The trauma experienced by victims diminishes trust in social welfare systems and erodes social cohesion, demonstrating that SSGF has implications far beyond individual households, affecting national development and institutional legitimacy (Mogoane, 2023; Langton, 2021; SASSA, 2024).

The financial strain caused by SSGF extends well beyond simple monetary loss; it translates into real-life hardships that affect entire families. Some participants detailed how the absence of expected grants forced them to make painful trade-offs, such as reducing meals, foregoing medical treatment, or pulling children out of school. Others reported seeking alternative, often unstable or informal, income sources to compensate, thereby exposing themselves and their families to further risks and vulnerabilities. Below are some of the assertions by participants to this effect:

> *When the money didn't come, I had to choose between buying electricity or buying food. At the end of the day, we just ate once, and even that was not enough. It really broke me because my family were asking why things had changed so suddenly.* (Participant 26, 46, Taxi driver).

> *I missed two clinic appointments because I didn't have taxi fare. The grant was supposed to help with my medication, so when it was gone, everything fell apart. I just had to stretch whatever tablets I had left, and it made my condition worse. I was not working by that time* (Participant 5, 34, Divorced, Security guard).

This redistribution of financial burden imposes considerable stress on caregivers and breadwinners, who must navigate the dual challenges of economic scarcity and caregiving demands (Agnew, 1992; DeLiema & Burnes, 2021). Participants also described the emotional and psychological toll of SSGF, including feelings of anger, helplessness, and frustration. These experiences demonstrate the strain caused by financial deprivation and systemic failure, aligning with General Strain Theory, which posits that stressors such as financial hardship and injustice generate negative emotions that can influence both behaviour and perceptions of legitimacy (Agnew, 1992; Mazerolle, Piquero & Capowich, 2000). The unauthorized use of personal information, combined with bureaucratic inefficiencies and visible inequities, also links to the Fraud Triangle Theory, particularly the rationalization and pressure components, highlighting how structural failures create circumstances that amplify psychological distress (Cressey, 1953; Tickner & Button, 2021).

Social security fraud affects the economy. Legitimate grant beneficiaries are sometimes deprived access to grants when the illegitimate beneficiaries takeover. This reduces household consumption, increases reliance on informal or precarious income sources, and perpetuates cycles of poverty, all of which weaken local economies and limit human capital development (Mogoane, 2023). Children deprived of education and essential nutrition due to grant loss may face long-term developmental deficits, undermining the country's future workforce potential.

Second, the social and psychological impact erodes trust in public institutions. When citizens feel excluded, powerless, or unfairly treated due to fraud, social cohesion weakens, and the legitimacy of government programs is questioned (DeLiema & Burnes, 2021; Langton, 2021).

Widespread disillusionment can reduce compliance with social policies, diminish civic engagement, and increase social tensions, all of which compromise efforts to implement developmental programs effectively (Langton, 2021), SSGF can contribute to a cycle of institutional inefficiency and corruption. Perceived injustice and the visible success of fraudulent actors can normalise unethical behaviour, creating a culture where rule-breaking is accepted as necessary for survival or economic advancement. This further undermines institutional capacity, reduces state revenue efficiency, and diverts resources away from programs meant to support development objectives (SASSA, 2024). Overall, the financial deprivation and emotional harm caused by SSGF reduces the effectiveness of social safety nets, impede human development, and threaten the stability and legitimacy of public institutions.

6.2.3 Breakdown of trust within communities

A prominent theme that emerged from the interviews is the profound breakdown of trust and social cohesion within communities, closely tied to the widespread normalisation of SSGF. Participants described how the increasing prevalence of fraud has eroded the communal values of cooperation, shared responsibility, and mutual aid. Where communities once functioned as supportive networks, they now experience fragmentation, suspicion, and moral disillusionment. Individuals who uphold ethical standards often face ridicule or social exclusion, exacerbating isolation and fostering a survivalist mentality that prioritises opportunism over collective well-being.

Many participants spoke about fraud becoming an ‘open secret,’ known and tacitly accepted across social groups. This normalisation has shifted community morals, making fraudulent behaviour exceptional but expected, and sometimes necessary, to survive economic hardships. Such erosion of trust and social cohesion is consistent with scholarly findings that link the prevalence of corruption and fraud to weakened communal values and declining cooperation (Cosme, 2021). This widespread acceptance weakens the social fabric and fuels a culture of mistrust and resentment. Below are statements that illustrate just how deeply this is evident in the community:

> *Everyone in this area knows someone who has lied or cheated their way into getting a grant. It’s become so common that people don’t even react with surprise anymore. It’s almost like it’s expected now, like part of how you survive.* (Participant 19, 36, Waitress)

There's no respect anymore for people who try to do things honestly. When you don't cheat, people laugh at you or treat you like you're foolish. It feels like playing by the rules just leaves you behind while others get ahead by bending or breaking them. (Participant 26, 46, Taxi Driver)

We used to support one another, share what we had, and work together. Now it's every person for themselves. Everyone is looking out only for their own interests because they don't trust anyone else to help them. (Participant 29, 41, Retail Assistant)

The role of intermediaries, locally referred to as 'sticks,' significantly exacerbates community mistrust and contributes to the normalization of SSGF. These middlemen act as bridges between community members and government offices, including home affairs, hospitals, clinics, and SASSA, facilitating fraudulent activities through document forgery, coaching applicants on what to say, and leveraging insider connections (Corruption Watch, 2014). Their involvement institutionalises these practices, making fraud appear routine and accessible, while simultaneously undermining trust in public institutions. Insider facilitation further compounds this betrayal, as health workers and government officials are sometimes implicated in enabling fraudulent claims (DA, 2024). By guiding applicants, providing insider knowledge, or approving false claims, these officials compromise the integrity of the system and signal that manipulation is acceptable. Consequently, the combined effect of intermediary networks and insider facilitation is a deep erosion of confidence in both social and governmental structures, reinforcing the perception that fraud is not only expected but often necessary for survival (SASSA, 2023). Below are some instances of intermediaries cited by participants:

It's happening more and more frequently, almost like a business now. People know where to go, who to speak to, and how to get their paperwork done quickly, even if it's not legitimate. The whole system feels like it's run by these middlemen who profit off everyone else's desperation (Participant 9, Male, 35, Married, Factory worker).

At some clinics, there are people who don't just ignore fraud, they actively help you. They guide you through the process and tell you exactly what to say and how to fill out forms so you can get approved. It's like they're running an informal service, coaching people step-by-step (Participant 4, 29, Married, Nurse).

I heard from a colleague that there's even a doctor who signs off on fake disability claims, even when people are perfectly healthy. It's really upsetting because medical professionals should be the ones protecting the system, not abusing their positions to help people commit fraud (Participant 10, 50, Married, Social Worker).

The increasing effect of these dynamics is a fractured social environment, where mistrust hampers collective efforts for transparency, accountability, and social justice. The moral disillusionment and practical challenges generated by normalised fraud and insider facilitation pose serious obstacles to community development and cohesion. A powerful consequence of SSGF revealed in the interviews is the breakdown of trust and social cohesion within communities. Participants emphasised that SSGF does not only harm the state but erodes the moral and social fabric of communities and families.

In many communities, particularly those already grappling with poverty and limited resources, trust among residents is essential for survival from sharing resources to watching over each other's children or helping one another navigate bureaucratic systems. However, the normalisation of fraudulent activities and the rise of intermediaries have severely disrupted these fragile support networks. The breakdown is evident in the assertions below:

We used to help each other. If someone was sick or didn't have food, we'd collect what we could. Now people are suspicious. No one believes the next person. Everyone wants something for themselves. When you hear someone got a grant, you wonder if it was real or fake. We helped each other before. Now it's every person for themselves. (Participant 29, 41, Married, Retail Assistant)

Everyone knows someone who lied to get a grant. It's no longer shocking. In fact, when someone says they got approved, you immediately assume they faked something or paid someone. It makes it hard to trust anyone. Some people even look down on those who didn't cheat the system, like you're stupid for being honest. (Participant 19, Female, 36, Married, Waitress)

Fraud has changed how we relate to each other. People are always questioning motives, and helping someone now feels risky because you never know if they're being honest or just looking out for themselves. (Participant 30, Male, 38, Divorced, Security Guard)

The above statements signal the erosion of community norms and the emergence of a perverse value system where fraud is no longer condemned but expected and, in some cases, admired. Honest individuals are increasingly isolated or mocked, while those who 'beat the system' are viewed as clever or resourceful. This cultural inversion has serious long-term implications as it delegitimises lawful behaviour, marginalises the morally upright, and undermines efforts to promote integrity and accountability. This reveals how trust has been replaced by suspicion and shame, further isolating individuals and weakening community resilience. The emergence of informal power structures like the 'sticks' not only exploits vulnerable people but displaces legitimate governance and accountability mechanisms within the community. Instead of people relying on the state for services, they now rely on intermediaries who manipulate the system, deepening inequality and disempowerment (Corruption Watch, 2014; DA, 2024).

Findings also revealed a profound moral conflict among participants, who recognised SSGF as ethically wrong yet feel compelled by socioeconomic pressures to participate or consider participation. This ethical tension is not a simple choice between right and wrong but a complex negotiation shaped by poverty, survival imperatives, and social expectations. Participants expressed how the harsh realities of financial deprivation can erode moral convictions, leading them to compromise personal ethics to provide for themselves and their families (News UJ, 2024; TechCentral, 2024). Below are some sentiments shared by participants:

> *I still try to live honestly, but poverty strips people of their morals. When you see your children hungry and bills piling up, you start to question what is right and what you can actually afford to do. Sometimes, it feels like the system is forcing you to choose between your principles and your family's survival* (Participant 11, 44, Community Health Worker).

> *I regret what I did, but I had no choice at the time. It was either that or watch my children suffer. Even now, I carry the shame, but sometimes I wonder what the alternative really was. When the system fails to support you, people make choices they would never make otherwise* (Participant 15, 43, Caregiver).

> *Helping my neighbour fill out forms we knew weren't completely correct felt wrong, but if I didn't, their kids would go hungry. You try to survive, and the law feels far away from your daily reality* (Participant 22, 39, Security Guard).

Reflections above highlight how structural inequalities and relentless economic hardships can override ethical considerations, creating conditions where fraud becomes a reluctant survival strategy rather than an act of greed (News UJ, 2024). It demonstrates that fraud is often motivated by necessity and that moral boundaries become blurred when basic needs are at stake. Further complicating the moral landscape is the social dimension, where assisting family members or neighbours in circumventing rules is sometimes seen as an act of compassion or survival solidarity. This communal aspect introduces shades of grey into the black-and-white moral discourse surrounding fraud, indicating that the community's survival mechanisms can challenge formal legal and ethical frameworks. The researcher therefore argues that any effective anti-fraud strategy must be sensitive to the socioeconomic realities that drive moral compromises.

6.2.4 Institutional failure and erosion of public trust

Another theme that emerged from the interviews is the profound moral conflict faced by individuals who engage in SSGF. Participants consistently acknowledged that such actions are ethically wrong, yet socioeconomic pressures, persistent poverty, and structural inequalities frequently compel participation. This tension exemplifies how individuals navigate competing imperatives such as the adherence to moral norms versus survival in a context where basic needs cannot be reliably met (Mogoane & van Rensburg, 2023). The erosion of personal ethics in these situations reflects the way structural deprivation can override internalised moral codes, producing a moral calculus where fraud is not an expression of greed but a reluctant strategy to ensure family survival and household sustainability (Mashaba, 2023). Below are some assertions by participants in support of this theme:

> *I still try to live honestly, but poverty strips people of their morals. When you see your children hungry and bills piling up, you start to question what is right and what you can actually afford to do. Sometimes, it feels like the system is forcing you to choose between your principles and your family's survival.* (Participant 11, 44, Community Health Worker)

The participants' account illustrates the complex psychological landscape behind SSGF, revealing the emotional toll, including feelings of guilt, shame, and anxiety. The moral discomfort described by participants suggests that fraud is rarely perceived as desirable or acceptable, even when it becomes a pragmatic necessity (Vally, 2016). Instead, it underlines the tension between ethical self-conception and external constraints, such as economic deprivation and bureaucratic inefficiency, which systematically disadvantage the most vulnerable. For many participants, survival imperatives forced decisions that conflict with their ethical ideals, a scenario consistent with General Strain Theory, which posits that individuals under persistent financial and social strain may resort to illicit behaviours as coping mechanisms when legitimate avenues are blocked (Agnew, 2006; Agnew and Brezina, 2019).

> *I regret what I did, but I had no choice at the time. It was either that or watch my children suffer. Even now, I carry the shame, but sometimes I wonder what the alternative really was. When the system fails to support you, people make choices they would never make otherwise.* (Participant 15, 43, Caregiver)

The social dimension further complicates ethical decision-making. When individuals assist neighbours or relatives in circumventing formal procedures, their actions are often framed as necessary interventions within a context of systemic neglect. Such acts, while technically fraudulent, emerge from a logic of mutual aid and community survival rather than self-serving opportunism. This dynamic reveals how social norms and communal expectations intersect with structural deprivation to produce ethically ambiguous behaviour (Cosme, 2021). It also illustrates the way SSGF can become normalised within communities, especially when structural barriers make access to grants difficult and inconsistent, leading to widespread rationalisations of fraud as morally permissible in contexts of necessity (Mogoane & van Rensburg, 2023).

> *Helping my neighbour fill out forms we knew weren't completely correct felt wrong, but if I didn't, their kids would go hungry. You try to survive, and the law feels far away from your daily reality.* (Participant 22, 39, Security Guard)

These reflections collectively emphasise that addressing SSGF requires interventions that go beyond enforcement and punishment. Holistic approaches must recognise the socioeconomic realities driving ethical compromises, incorporating social support, economic empowerment, and institutional reform to mitigate the pressures that normalise fraudulent behaviours. Vally (2016) argues that addressing the root causes, such as systemic poverty, bureaucratic inefficiencies, and lack of social safety nets, policy interventions can restore trust, reinforce moral and civic norms, and ultimately reduce the prevalence of SSGF. In this context, combating fraud is not only a matter of policing but also of strengthening the moral and social fabric of communities, thereby aligning enforcement with broader developmental and social justice objectives.

The widespread prevalence of SSGF in South Africa has far-reaching implications for national development, particularly by undermining social cohesion, economic stability, and institutional trust. Communities that were once grounded in cooperation, mutual aid, and shared responsibility are increasingly fragmented, as fraud becomes normalised and opportunistic behaviour is tacitly accepted (Reddy & Sokomani, 2008). This erosion of communal trust diminishes collective action, reducing participation in local development initiatives and weakening social capital. Simultaneously, the reliance on intermediaries or 'sticks' and the involvement of insiders in facilitating fraudulent activities signal to citizens that state institutions are ineffective or corruptible, further eroding public confidence and civic engagement (Mogoane & van Rensburg, 2023).

Economically, fraudulent claims divert resources from the most vulnerable households, exacerbating poverty, food insecurity, and limited access to education and healthcare, which in turn hampers human capital development and workforce productivity (Mashaba, 2023; Vally, 2016). The normalisation of fraud also fosters a culture of opportunism and moral compromise, weakening respect for the law and civic responsibility, and creating long-term challenges for governance and ethical public behaviour (Reddy & Sokomani, 2008). Moreover, increased administrative burdens on social welfare institutions reduce their capacity to implement developmental programs efficiently, further straining public resources (Mogoane & van Rensburg, 2023). Collectively, these factors illustrate that SSGF is not merely a legal or ethical problem but a developmental impediment, necessitating integrated interventions that restore trust, strengthen institutional capacity, and support communities in addressing both economic need and social integrity.

6.2.5 Perceived system failure and exclusion

Findings indicate that the social security system is failing those who need it most, creating a profound sense of exclusion and disillusionment among genuine beneficiaries. Participants described going through the proper channels, submitting all required documentation, and yet being denied grants. This denial is often attributed to bureaucratic inefficiencies such as lost paperwork, rigid eligibility criteria, or understaffed offices (Reddy & Sokomani, 2008; Mashaba, 2023). The emotional impact of this exclusion is significant leave individuals feeling invisible and marginalised within a system meant to offer protection and support (Mogoane & van Rensburg, 2023). Below is an illustration from some participants:

> *I went to the office, waited in long lines, brought all my papers, but they just said no. Then I hear about people who lie or pay someone, and they get the grant right away. It's like the rules don't apply to everyone. People like me get turned away while others lie and get approved. It makes you feel like you don't matter, like the system is made for others, not for people like me.* (Participant 21, 29, Single, Cashier)

> *When you see honest people being rejected while others cheat their way in, it makes you lose trust in the whole system. Why bother applying honestly when it feels like the system is broken? I know many who stopped trying because they felt it was pointless. This kind of failure hurts communities because people stop believing that government programs are there to help. It's not just moneyit's about losing hope and respect for institutions.* (Participant 26, 46, Married, Taxi driver)

These accounts reveal the deep frustration and sense of injustice felt by those who follow rules yet are left behind. Systemic failures fuel perceptions of inequality, where access to grants seems to depend less on need or legitimacy and more on one's ability to manipulate or circumvent the system. Bureaucratic inefficiencies, including frequent document losses, inconsistent communication, and excessive delays, compound the hardship faced by vulnerable communities and translate directly into missed opportunities for food, education, and basic survival needs (Mashaba, 2023; Vally, 2016). These are key issues that push people. One participant asserted as listed below when asked what they think are the effects of fraud on national development reflecting that personal interest led to developmental interest:

> *Fraud makes the poor even poorer. You are already struggling to feed your family, and then you find out someone used false papers to get the grant you were denied. What are you left with? Just hunger and shame. The ones who cheat get ahead, and we're left behind.* (Participant 29, 41, Married, Retail Assistant)

A combination of these perspectives demonstrates how systemic exclusion motivates some to resort to fraud out of desperation or disillusionment. The frustration expressed here is not only about being excluded from economic support but also about being marginalised from a system that claims to be pro-poor. This erodes trust in institutions and diminishes the redistributive potential of social grants, creating a cycle in which the system's intended purpose to alleviate poverty and promote equity is undermined (Reddy & Sokomani, 2008; Mogoane & van

Rensburg, 2023). Below are additional remarks that feed into this narrative of a perceived systematic failure that is seen as pro-fraud.

> *I believe some people are getting three, four grants under different names, while others can't even get one. Where does that leave us? These people use the money for luxuries while we can't afford bread. It's like the system was hijacked."* (Participant 16, 55, Married, Farmer)

> *We are punished for being honest. I know of people who lie, pay people off, and they get approved quickly. But when I applied for help for my mother who is sick and can't work, we were told there's a backlog. Months went by, and nothing. It makes you feel like the poor are invisible unless they cheat too.* (Participant 26, 46, Married, Taxi driver)

> *My sister's daughter can't go to school because they didn't get the grant. Meanwhile, I know people whose kids don't even live here, but they still get money every month. That's how inequality grows. It starts from birth now.* (Participant 12, Male, 39, Single, Salesperson)

Overall, these narratives highlight the profound consequences of perceived system failure and exclusion on both individuals and communities. When social security mechanisms fail to reach the people who need them most, legitimate beneficiaries experience not only material deprivation but also emotional distress and social marginalisation (Reddy & Sokomani, 2008; Mogoane & van Rensburg, 2023). The resulting sense of injustice and disillusionment undermines trust in public institutions and fosters cynicism towards governance structures, ultimately weakening the social contract (Vally, 2016). This environment of exclusion can drive individuals to consider or engage in fraudulent activities as a coping mechanism, perpetuating cycles of inequality and reinforcing the perception that the system favours those who exploit it.

6.2.6 National repercussions and stalled development

While the effects of SSGF are most immediately felt at the personal and community levels, participants demonstrated a deep awareness of its broader consequences for national development. Many participants articulated how fraud undermines the state's capacity to fulfil its developmental mandate by draining public resources, weakening institutions, and eroding public trust. There was a shared concern that when fraud becomes systemic and unchecked, the increasing damage extends beyond localities, compromising service delivery, national planning, and the country's overall growth trajectory (SASSA, 2024; Prusa, 2024).

> *We are already a country with limited resources and now imagine a big part of the budget going to people who lied or paid someone to fake papers. That money was meant for school feeding schemes, clinics, even roads. When there is fraud, the government delays those things. So, in the end, it's not just the fraudster benefiting; it's everyone else losing out. We all pay the price.* (Participant 23, 40, Married, Social Worker)

> *When you work hard, pay your taxes, and see no improvement, it's frustrating. But then you hear about people cheating the grant system and living better than those who do things right. It's not just financial; it's psychological and social. You start to feel like playing by the rules is for fools. That's dangerous for a country.* (Participant 28, 39, Single, Security guard)

Fraud within social protection systems has been shown to reduce overall spending on essential services such as health, education, and social welfare, disproportionately affecting vulnerable populations and deepening inequality (GroundUp, 2024; Moneyweb, 2024; Daily Maverick, 2023). Participants noted that such misallocation delays essential services and compromises the legitimacy of public institutions, reinforcing perceptions of unfairness. One participant averred that:

> *We always talk about building a new South Africa, but how can that happen when corruption is everywhere even in social grants? It teaches young people that cheating is normal. It eats away at our identity. People stop believing in the country. If we can't fix the basics like who gets help, how will we fix bigger things?* (Participant 30, Male, 34, Married, Construction Worker)

While these reflections align with evidence showing that corruption in social protection systems erodes public trust, fosters inequality, and weakens the redistributive potential of welfare programmes (Department of Social Development, 2025), mismanaged funds reduce developmental capacity and exacerbate social stratification, leaving those in genuine need feeling marginalised and invisible. The following excerpts illustrate that:

If the poorest are cheated, then the whole nation is cheated. Because grants are not just about money. They are about dignity, about saying the government sees you and cares. When fraud takes that away, we all lose something important as a country. (Participant 2, 43, Divorced, Caregiver)

My sister's daughter can't go to school because they didn't get the grant. Meanwhile, I know people whose kids don't even live here, but they still get money every month. That's how inequality grows. It starts from birth now. (Participant 12,39, Single, Salesperson)

Findings indicate that the increasing impact of SSGF extends beyond immediate financial losses. It affects social cohesion, diminishes trust in institutions, and undermines long-term national development objectives (SASSA, 2024; Daily Maverick, 2023). Without effective enforcement, institutional reform, and community-based prevention strategies, the integrity of social protection systems and their intended role in promoting equity and reducing poverty remains compromised. Some participants said:

I went to the office, waited in long lines, brought all my papers, but they just said no. Then I hear about people who lie or pay someone, and they get the grant right away. It's like the rules don't apply to everyone. People like me get turned away while others lie and get approved. It makes you feel like you don't matter, like the system is made for others, not for people like me (Participant 21, 29, Single, Cashier)

When you see honest people being rejected while others cheat their way in, it makes you lose trust in the whole system. Why bother applying honestly when it feels like the system is broken? I know many who stopped trying because they felt it was pointless. This kind of failure hurts communities because people stop believing that government programs are there to help. It's not just money; it's about losing hope and respect for institutions. (Participant 26,46, Married, Taxi Driver)

Fraud makes the poor even poorer. You are already struggling to feed your family, and then you find out someone used false papers to get the grant you were denied. What are you left with? Just hunger and shame. The ones who cheat get ahead, and we're left behind. (Participant 29, 41, Married, Retail assistant)

These perspectives demonstrate how systemic exclusion motivates some to resort to fraud out of desperation or disillusionment. The frustration expressed in the excerpts above are not only about being excluded from economic support but also about being marginalised from a system that claims to be pro-poor. This erodes trust in institutions and diminishes the redistributive potential of social grants, creating a cycle in which the system's intended purpose to alleviate poverty and promote equity is undermined (GroundUp, 2024; Moneyweb, 2024; Department of Social Development, 2025).

6.3 Discussion

From the findings it was evidenced that SSGF poses significant challenges to national development by diverting essential public resources away from critical social and infrastructural services. Participants expressed concern that misappropriation of public funds diminishes the state's ability to prioritise developmental needs, further straining already limited resources. This observation aligns with literature identifying corruption and fraud in social welfare systems as key barriers to achieving sustainable development, particularly in resource-constrained contexts (Transparency International, 2019).

Important to note is that SSGF erodes public trust in government institutions which is a vital intangible asset for national development. When citizens perceive fraud as widespread and unchecked, confidence in the fairness and effectiveness of public systems deteriorates, leading to a disengagement from civic duties such as tax compliance and voting (Transparency International, 2019). Such distrust weakens democratic participation and social cohesion, which are critical for governance and development (Rothstein, 2011). Corruption within social welfare programs reduces institutional legitimacy and hampers the formation of social capital necessary for collective action. Participants reported feelings of frustration and disillusionment, demonstrating how SSGF undermines moral and civic values foundational to the social contract that supports effective governance and development progress.

The data also highlighted the intergenerational consequences of SSGF, showing how fraudulent access to grants deepens inequalities across generations and perpetuates cycles of poverty and exclusion (Rustamava & Sharifzoda, 2025). Participants noted that children denied access to education due to misallocated grants suffer setbacks in human capital development, vital for long-term economic growth and competitiveness. This observation aligns with research by Rustamova and Sharifzoda (2025) emphasising that social protection programs play a crucial role in breaking poverty traps and fostering human development; therefore, their compromise through fraud represents a setback for both individuals and national socio-economic. Deprivation of education and healthcare resources due to fraud reduces the future workforce's productivity, undermining the country's developmental prospects (World Bank, 2021). The significance of this is that fraud not only affect current earning but also the future potential of an individual as well as the country.

Furthermore, the normalisation of fraud within social security systems fosters a culture of corruption that threatens national identity and ethical standards, with far-reaching developmental implications (Cosme, 2021). Participants highlighted concerns that widespread fraud 'teaches young people that cheating is normal,' signalling risks of moral decay and erosion of societal values crucial for cohesive development. Entrenched corrupt practices distort citizens' perceptions of fairness and justice, reducing motivation for honest participation in both economic and civic life (Cosme, 2021). This dynamic creates a vicious cycle where unethical behaviour weakens institutional effectiveness and the rule of law both prerequisites for attracting investment and fostering innovation. In essence, social grants symbolise state care and dignity; thus, fraud not only steals financial resources but also erodes the legitimacy and moral authority of the state (Alkire et al., 2015). The researcher argues therefore that, combating SSGF, therefore, extends beyond financial accountability to preserving national unity, trust, and the ethical foundations of development.

From the findings the researcher found that beyond fiscal implications, SSGF erodes institutional credibility and public confidence, which are foundational for development. As evidenced from the findings persistent fraud fosters perceptions of a rigged system, fuelling public cynicism and disengagement. Thus, institutional trust is a key element of social capital, enabling collective action and legal compliance essential for governance. Rothstein (2011) argues that distrust fosters social fragmentation and weakens national identity and cohesion, which are critical for implementing long-term development plans and reforms. Fraud thus creates a vicious cycle where institutional weakness fuels further disenchantment, reducing citizen participation and limiting democratic accountability and progress.

The intergenerational impact of SSGF entrenches poverty and social exclusion across generations. Denied access to education and healthcare due to misappropriated grants impairs skill acquisition and upward mobility, reinforcing inequality. This is consistent with research highlighting the importance of social protection programs in human capital development and breaking poverty cycles (World Bank, 2018). When grants fail to reach intended beneficiaries, the result is a less skilled workforce ill-prepared for a modern economy (UNICEF, 2019). Over time, this leads to slower growth and reduced competitiveness, as large population segments remain marginalised and economically inactive (African Development Bank, 2019). Safeguarding the integrity of social welfare programs is thus critical to ensuring inclusive and sustainable development.

Additionally, the normalisation of fraud corrodes national values and ethical standards, further undermining development efforts. Cultural acceptance of cheating the system or fraud damages societal norms and discourages ethical behaviour, reducing social cohesion and trust necessary for effective governance and economic activity (Cosme, 2021). In contexts where corruption becomes normalised, citizens lose faith in the rule of law, discouraging investment, entrepreneurship, and innovation key economic drivers (Acemoglu & Robinson, 2012). Because social grants represent state responsibility and citizen dignity, fraud diminishes not only financial resources but also government moral legitimacy (Alkire et al., 2015). The researcher is of the notion that addressing SSGF will require a multifaceted approach that will restore ethical norms alongside institutional reforms.

Further to this, SSGF imposes a psychological and social toll on honest citizens who perceive cheating as rewarded and integrity punished, fostering societal polarisation and resentment. This perception of injustice exacerbates inequality and social unrest, undermining social cohesion essential for stable governance and economic development (Kolhe & Bhat, 2024). Alienation of law-abiding citizens reduces their willingness to participate in collective efforts such as tax payment and community initiatives, destabilising the social contract necessary for development policy implementation (Kolhe & Bhat, 2024). These further emphases the notion that SSGF affects both the individual and the community at large.

6.4 Section conclusion

The findings of this study demonstrate that SSGF is far more than a financial irregularity; it is a multidimensional threat that undermines South Africa's developmental trajectory, weakens institutional legitimacy, and erodes the ethical foundations of society. The evidence shows that fraud within the grant system diverts critical resources away from essential public services, deepens inequality, and entrenches intergenerational cycles of poverty. Beyond its economic impact, SSGF diminishes public trust in government institutions, weakens social cohesion, and disrupts civic participation elements that are fundamental to effective governance and sustainable development. The normalisation of fraudulent behaviour further corrodes societal values, fostering a culture of dishonesty that compromises the rule of law and discourages investment and innovation. Ultimately, SSGF emerges as a systemic issue with far-reaching consequences, affecting not only current beneficiaries but future generations and the nation's collective developmental potential. Addressing this challenge therefore requires comprehensive reforms that strengthen institutional capacity, restore public confidence, and reinforce ethical norms, ensuring that social protection systems fulfil their intended purpose of promoting equity, dignity, and inclusive national development.

CHAPTER 6

SECTION 2

COMMUNITY-BASED STRATEGIES AGAINST SOCIAL SECURITY FRAUD IN SOUTH AFRCICA

6.5 Section layout

Addressing social security fraud in South Africa requires a comprehensive, multi-layered approach that recognises both the structural vulnerabilities within the grant administration system and the everyday socioeconomic pressures that shape beneficiary behaviour. As the findings of this study have shown, fraud is not merely the result of deliberate criminal intent but is also influenced by administrative inefficiencies, limited awareness, fear, stigma, and broader community dynamics. These complexities highlight the need for strategies that move beyond punitive enforcement alone and instead integrate administrative reforms, technological innovation, community involvement, and supportive educational interventions. A holistic strategy is therefore essential to strengthen the integrity of the social protection system, safeguard public resources, and promote ethical participation among beneficiaries. This section outlines a range of interconnected strategies aimed at preventing and mitigating fraud, illustrating how institutional, technological, legislative, and community-based mechanisms can work together to build a more transparent, accountable, and resilient social security system in South Africa.

6.5.1 Community-based strategies against Social Security Fraud

Social-security fraud (SSF) poses a serious threat to the integrity and effectiveness of South Africa's social-protection systems, as it diverts vital resources intended to support the most vulnerable members of society. Traditional top-down enforcement approaches, which rely primarily on punitive measures and bureaucratic controls, have demonstrated limited success in fully addressing the problem (OECD, 2020). In response, research and practice increasingly highlight the value of community-based strategies as a complementary and effective avenue for preventing social-grant fraud (Campbell Collaboration, 2016). These strategies emphasise local engagement, trust-building, and shared responsibility among beneficiaries, community leaders, service providers, and government agencies (Campbell Collaboration, 2016; SASSA, 2024). By recognising that combating fraud is not only a technical or legal challenge but also a social one, community-based interventions seek to change attitudes, enhance knowledge, and foster collective accountability.

Leveraging existing social networks, cultural norms, and everyday interactions, these interventions create environments that encourage transparency, honesty, and timely compliance. In South African contexts, where complex socio-economic factors, historical legacies, and institutional mistrust shape beneficiaries' experiences, community involvement is particularly crucial. Community-based initiatives can bridge these gaps by providing accessible education, personalised support, and culturally sensitive communication, thereby empowering individuals to actively participate in fraud prevention and reinforcing ethical behaviour within social-grant systems.

6.5.2 Public education campaigns on traditional and contemporary communication channels

Participants in the study consistently highlighted the critical role of public education campaigns in enhancing awareness about social security grants, eligibility criteria, and the consequences of fraud. According to participants s, leveraging familiar and accessible communication platforms, such as radio broadcasts, WhatsApp groups, voice notes, and posters, ensures that information reaches diverse segments of the population, including those with limited literacy or restricted access to digital technology (Claremont Scholarship, 2021; Government of South Africa, 2023). Participants emphasised that education campaigns need to be not only frequent but also culturally sensitive, delivered in local languages, and timed to coincide with moments when the community is most receptive (Claremont Scholarship, 2021; PMC, 2021).

Participants' narratives suggest that a lack of accessible and clear information perpetuates misinformation and unintentional fraud, and that consistent, reliable communication can foster a culture of compliance grounded in trust and mutual accountability (ISSA, 2020; Government of South Africa, 2023). Evidence from international and local contexts shows that well-designed campaigns using multiple media channels significantly improve understanding of eligibility criteria and reporting mechanisms, thereby reducing both deliberate and unintentional fraudulent activities (Claremont Scholarship, 2021; ISSA, 2020). Below are some of the accounts from participants that tie into what this subtheme reflects:

> *Put grant info on the radio, especially during peak travel times we drivers can play it too. It is important that people hear the information while they are commuting because that is when most of us are traveling and listening to the radio. Many people don't have time to read letters or check notices, so broadcasting it during the day ensures that more beneficiaries actually get the message and can act on it* (Participant 26, 46, Married, Taxi Driver)

> *Use what we already have, savings clubs, stokvels, WhatsApp groups. Let's add grant info to our conversations. These are spaces where we meet regularly and trust each other. If grant information is included in these discussions, more people will understand their rights, ask questions, and know what to do. It also makes it easier to reach those who might not see official notices or announcements* (Participant 29, 41, Married, Retail Assistant)

> *People need to hear it in their language, not just official letters or notices that many don't understand. Many people can't read or understand the formal language used in letters, so if information is delivered in the language we speak every day, it will be easier to understand and follow. It also helps people feel included and respected, and encourages them to engage properly with the processes for grants* (Participant 3, 52, Widowed, Vendor)

These perspectives collectively highlight the importance of integrating both traditional and modern communication channels to maximise the effectiveness of information dissemination across diverse segments of a community. Traditional modes remain vital for reaching populations that rely on familiar, culturally embedded forms of communication, similarly, modern platforms offer speed, interactivity, and broader reach, particularly among younger and more technologically connected community members (Government of South Africa, 2023). When used in a complementary manner, these channels create a synergistic framework that not only enhances accessibility but also ensures that messages are culturally resonant, widely distributed, and tailored to the varying needs of different demographic groups within the community (Claremont Scholarship, 2021)

Timely dissemination of grant information, particularly before deadlines, was also highlighted as an essential behavioural nudge to ensure beneficiaries act responsibly participants also spoke about the need for proactive reminders:

Send bulk WhatsApp messages before deadlines. Even a simple voice notes in isiZulu saying, that-all employed people must visit SASSA offices to report that they no longer qualify for the grant, failing to do so means you are committing a crime. That would help. (Participant 6, 41, Married, Teacher Assistant)

Posters don't work as well, but a WhatsApp chatbot would work better. You message it and it tells you if you still qualify, and how to fix things." (Participant 25, 28, Single, Waitress)

Taken together, these narratives indicate a clear preference for campaigns that integrate traditional media, digital tools, and culturally contextualised messaging. Such campaigns are not merely information delivery mechanisms but serve as instruments to empower communities, reduce inadvertent fraud, and build trust between beneficiaries and social grant administrators. Studies corroborate these insights, showing that communication strategies adapted to the linguistic, social, and technological realities of target populations significantly improve program effectiveness and reduce errors in social grant administration (Ulrichs et al., 2020; Akin et al., 2020). Importantly, participants highlighted that the credibility of the message source is as critical as the channel itself; information from trusted local figures, institutions, or government agencies enhances compliance and encourages responsible behaviour. The combination of accessible media, timely reminders, culturally sensitive content, and credible delivery represents a community-centred approach that directly contributes to the prevention of SSGF and fosters sustainable civic engagement in grant administration processes.

6.5.3 Training community members as grant literacy champions / advocates

One of the most compelling themes emerging from participants' narratives is the power of community-driven education through the training of local individuals as grant literacy champions or advocates. This strategy is viewed not merely as a method for disseminating information but as a transformative approach that leverages existing social networks and trust within communities to tackle SSGF at its roots (PMC, 2021; ISSA, 2020). Participants emphasised that equipping trusted community members with relevant knowledge and communication tools could bridge the gap between formal grant administration systems and the complex, lived realities of beneficiaries. The idea of grant literacy champions resonates deeply with the participants' experiences and their desire for a more accessible, personalised, and respectful intervention (INTOSAI, 2022). Below are some sentiments shared by the participants:

> *Let's have a Grant Info Chatbot on WhatsApp... Also, train us young women in the community as grant literacy champions. We'll educate others.* (Participant 25, 28, Single, Waitress)

> *I think we should create Community grant champions like we do with health volunteers. Young people can be trained to go door to door, educating people about eligibility, deadlines, and how to cancel. That way, people learn in a familiar, non-threatening space.* (Participant 29, 41, Married, Retail assistant)

> *We need every corner of society to take part... Taxi associations should be part of this. We talk to thousands of people daily. Give us posters, pamphlets, even 2-minute grant education messages to play between songs and maybe even talk to our passengers about. A lot of conversations take place in taxis*. (Participant 26, 46, Married, Taxi driver)

These insights shows that advocacy extends beyond formal roles; everyday community figures such as taxi drivers, shopkeepers, and church leaders possess extensive informal networks that are vital for spreading accurate grant information. These influencers naturally intersect with diverse populations who may otherwise remain isolated from formal communication channels, making them invaluable assets in combating fraud. In this light, grant literacy champions serve as conduits for social capital, translating bureaucratic language into culturally relevant and comprehensible knowledge. The International Labour Organization (ILO, 2021) reported that peer educators embedded within communities significantly improve program uptake and compliance, especially in settings where trust in formal institutions is low. Their credibility and cultural competence enable them to engage beneficiaries more meaningfully than traditional communication methods. Similarly, ideas42 (2022), studying Kenya's social protection programs, found that community grant ambassadors increased beneficiary knowledge by 40% and reduced non-compliance by 25%, illustrating tangible benefits of this approach. In South Africa, pilot programs by the Department of Social Development involving community liaison officers align closely with participants' suggestions. Early evaluations indicate that these officers reduce misinformation and improve compliance by offering personalized support (Department of Social Development, 2023). The positive outcomes of these pilots suggest scalability and sustainability for grant literacy champions as a complement to existing administrative structures.

Digital technologies also present promising avenues when integrated with community advocacy. Luvinga and Kessy. (2024) found that mobile platforms combined with peer educators enhance message reach and behavioural change in low-resource settings. Participants' enthusiasm for using WhatsApp and other accessible platforms for communication dovetails with this evidence, indicating that hybrid approaches combining technology with human interaction are most effective. The implications of training community members as grant literacy champions are profound. This model decentralises grant education and oversight, making the system more resilient, adaptable, and culturally responsive. It can be argued that beneficiaries supported by peers rather than distant officials are more likely to engage honestly with grant conditions, reducing both unintentional and intentional fraud. Thus, empowering community members fosters local ownership of social protection programs, enhancing accountability and reinforcing social justice principles.

Champions, grounded in their communities, can identify emerging challenges, misunderstandings, and barriers that may not be visible to centralised bureaucracies (PMC, 2021). Thus, by communicating in local languages and culturally appropriate ways, they can effectively dispel myths and fears that undermine compliance. However, the successful implementation of this strategy requires careful planning. Champions must be selected based on trustworthiness, respect, and communication skills, and provided with thorough training and ongoing support to maintain accurate messaging. Gender, age, and social diversity considerations are critical to maximize reach and acceptance.

Technology use should be inclusive, ensuring those with limited digital skills are not marginalised. Ultimately, training community members as grant literacy champions offers a culturally grounded, sustainable, and powerful means to enhance social grant compliance, reduce fraud, and build trust between beneficiaries and institutions. It is a strategy that harnesses the strengths of community solidarity, peer influence, and local knowledge to promote social justice and effective social protection.

6.5.4 Community spaces as platforms for public education

The community is widely recognised as the foundation of social support and knowledge sharing, particularly in contexts where formal institutional outreach is limited or difficult to access. In the context of social security grants fraud prevention, participants consistently highlighted that community spaces such as schools, churches, clinics, salons, and spaza shops serve as vital nodes for education and awareness. These venues are not merely physical locations but social ecosystems where trust, routine interactions, and shared norms foster environments conducive to learning, dialogue, and behavioural change (De Weger et al., 2022; Marx & Sosa, 2017). Engaging beneficiaries within these familiar spaces helps to break down barriers of mistrust and fear often associated with formal government offices. This insight reflects the importance of meeting people where they already gather and trust, rather than expecting them to navigate intimidating or inconvenient government offices. Schools were frequently identified as important multipurpose hubs, not only educating children but also engaging parents and caregivers during regular school events. The above excerpts capture participants perspectives:

> *Taxi associations should be part of this. We talk to thousands of people daily. Give us posters, pamphlets, even 2-minute grant education messages to play between songs. SASSA must partner with people who are already in the heart of the community. Also, CPF members and pastors can help lead. We need every corner of society to take part.* (Participant 26, 46, taxi driver)

> *Health workers, teachers, and even crèche owners should be involved. These are the people who see the children and know the families. SASSA should work with us, train us, and create referral systems. Even ward-based outreach teams can help. The more we decentralise this system, the better.* (Participant 4, 2, nurse)

This demonstrates the potential of multi-sectoral collaboration, where education on grants and fraud prevention is embedded within the fabric of daily life rather than being sporadic or peripheral. By doing so, beneficiaries receive consistent, contextually relevant guidance from trusted figures, strengthening compliance and social cohesion (De Weger et al., 2022). The role of churches, salons, and spaza shops was also highlighted as they function as trusted social venues. This highlights the necessity of reaching beneficiaries in locations where they already feel comfortable and connected (Claremont Scholarship, 2025). Similarly, clinics were seen as pivotal education points because many beneficiaries regularly engage with health services for themselves or their dependents. Training healthcare workers as grant literacy advocates can transform routine visits into opportunities for education and support. These strategies, combined with culturally sensitive and linguistically appropriate messaging, strengthen community accountability, foster trust in public institutions, and empower beneficiaries to become active participants in protecting their social welfare.

6.5.5 Streamlining bureaucratic processes for enhanced service delivery

Findings indicated that in many communities affected by SSGF, the experience of navigating the bureaucratic system is marked by lengthy queues, complicated forms, and repeated visits to service offices. These hurdles create a significant barrier to accessing essential social grants, often discouraging honest beneficiaries from engaging fully with the process. The burden of standing in long queues or deciphering complex paperwork disproportionately affects vulnerable groups, including working adults, caregivers, and those with limited formal education or mobility (Marx & Sosa, 2017). As one participant expressed:

> *You go to the office early, but the line is so long and slow. Sometimes you spend the whole day there just to be told to come back tomorrow with more papers. It's exhausting, especially when you have a job or kids waiting.* (Participant 8, 27, Retail Assistant)

Simplifying the process by shortening queues and streamlining forms can alleviate these burdens, but the community dimension lies in how these changes are operationalised. Local involvement in service delivery, for example through trained community volunteers or 'grant literacy champions,' can assist beneficiaries in filling forms correctly, understanding their obligations, and preparing necessary documentation ahead of visits (Claremont Scholarship, 2025). This grassroot support makes the bureaucratic process more navigable and less intimidating, thereby fostering higher compliance and fewer unintentional errors. One participant noted:

> *If there was someone from the community helping us at the clinic or church, it would be easier to know what to do. Sometimes the forms confuse us, and if you fill it wrong, you get in trouble.* (Participant11, 44, Community health worker)

Moreover, decentralising service points by establishing mobile offices or grant buses staffed with community members can bring services closer to people in rural or peri-urban areas. This proximity reduces travel time and related expenses, which are often prohibitive for low-income households. It also encourages regular engagement with the system, as beneficiaries no longer need to endure inflexible office hours or endure long queues far from home. A participant who works as a taxi driver shared:

We have long working hours and little free time. If the grant services come to our community or even the taxi rank, it would help a lot. People would not have to lose wages or wait for hours. (Participant 26, 46, Taxi Driver)

The general strain theory posits that individuals experience strain when they encounter stressors that impede the achievement of socially approved goals, or when they perceive unfair treatment, loss of resources, or blocked opportunities (Agnew, 2006). In the context of social security grants, bureaucratic obstacles such as long queues, complex forms, and distant service points create strains that may generate frustration, helplessness, or feelings of injustice among beneficiaries. When these strains accumulate, some individuals may respond with negative coping mechanisms, including fraudulent behaviours, as a way to manage or alleviate the pressure. Conversely, by decentralising services, simplifying processes, and embedding support within communities through initiatives such as mobile offices, grant literacy champions, and localised education points these psychological pressures are reduced. In this regard beneficiaries perceive the system as fairer, more responsive, and respectful of their circumstances, which in turn diminishes the motivation to engage in dishonest practices.

When people feel the system is against them or too difficult to deal with, they give up trying. They might look for shortcuts or help from those who can bend the rules. (Participant 10, 50, Social Worker)

Reducing bureaucratic hurdles through shorter queues and simplified forms becomes an effective community-based solution only when it involves local participation and decentralisation of services (De Weger et al., 2022; Marx & Sosa, 2017; Claremont Scholarship, 2025). Such strategies ease access physically and psychologically, empower beneficiaries, and build trust in the social grant system. Embedding such services in communities transforms the system from an intimidating bureaucracy into a supportive structure that promotes fairness and reduces the temptation or necessity for fraud.

6.5.6 Accessible community-based services

A significant strategy that emerged from participant discussions and broader community-based prevention frameworks is the decentralisation of grant services into everyday spaces such as workplaces, local shops, and community centres emphasising convenience, inclusion, and support within familiar setting. This approach directly addresses some of the most persistent barriers to honest engagement with the social grant system, including long travel distances, extended waiting times, and inflexible office hours (De Weger et al., 2022). Thus, embedding such services within trusted and familiar environments, will allow beneficiaries to gain more accessible and immediate avenues to update, apply for, or cancel grants. This proximity reduces the burden of bureaucratic navigation and encourages timely compliance, which is critical to preventing both intentional and unintentional fraud (Claremont Scholarship, 2025).

From the perspective of the general strain theory, the traditional, centralised grant offices create structural strains that increase the likelihood of negative coping behaviours. According to Agnew (2001), strain arises when individuals experience stressors that block the achievement of socially approved goals, impose the removal of positively valued stimuli, or present negative stimuli. In the context of social security grants, long queues, complex paperwork, and inflexible office hours constitute objective and subjective strains, particularly for low-income beneficiaries, caregivers, and working adults (Agnew & Froggio, 2007). These strains generate negative emotions such as frustration, anxiety, and helplessness, which may motivate some individuals to engage in fraudulent behaviours as a coping mechanism (Brezina, 2017). Therefore, decentralising services, simplifying procedures, and integrating local support through community volunteers or grant literacy champions help mitigate these strains. In this regard, beneficiaries will perceive the system as fairer, more responsive, and respectful of their circumstances, which reduces the psychological pressure that can trigger negative coping mechanisms such as engaging in fraudulent behaviour.

Further, research indicates that the perception of strain is as important as the strain itself. Isom, Blackwell, and Hoyle (2015) emphasise that subjective experiences of blocked opportunities or unfair treatment strongly influence the likelihood of negative coping behaviours. Similarly, Carter (2024) highlights those interventions which reduce perceived strain, such as providing services in familiar, trusted community spaces, to increase compliance and prosocial behaviour. Therefore, embedding grant services within workplaces, schools, clinics, and local shops not only addresses practical barriers but also alleviates emotional and psychological stress, reinforcing honest engagement and trust in public institutions. In this way, community-based interventions do more than make services physically accessible they also function as a preventive mechanism by reducing the strains that GST identifies as catalysts for deviance. When beneficiaries experience fairness, respect, and supportive engagement, the risk of fraud diminishes, and compliance, trust, and social cohesion are strengthened (Agnew, 2006; Claremont Scholarship, 2025; Marx & Sosa, 2017). One participant indicated this by saying:

If I could just update my grant status at work or at the local shop near my home, I wouldn't have to miss a whole day's pay just to stand in line just to cancel my grant (Participant 10, 50, Social worker)

When beneficiaries perceive the system as inaccessible or punitive, the temptation to bypass official procedures whether by failing to report changed circumstances or using intermediaries increases. Therefore, decentralisation into workplaces or community hubs not only improves convenience but also fosters greater trust and willingness to comply. The community centres and shops are particularly important as they are embedded within everyday social networks, often serving as informal information hubs where conversations and advice circulate. Placing grant services in these locales harnesses existing social capital and can stimulate peer support and education. One participant noted:

People come to the clinic or the spaza shop every day. If the people there could help us understand the rules or help us fill forms, it would stop so many mistakes. (Participant 15, 43, caregiver),

This approach acknowledges that social protection is most effective when it adapts to beneficiaries lived realities rather than requiring beneficiaries to conform rigidly to institutional procedures. Overall, providing grant-related services in workplaces, shops, and community centres represents a tangible, community-grounded solution to longstanding accessibility and compliance challenges. Carter (2024) that situating support within the social fabric of communities, not only enhances convenience and timeliness but also builds trust, encourages peer accountability, and empowers beneficiaries to participate actively in safeguarding the integrity of the social grant system. It therefore holds strong potential as a cornerstone of effective SSGF prevention.

6.5.7 Grassroots partnerships for community empowerment

In the fight against SSGF, collaboration with influential local figures and institutions such as community leaders, non-governmental organisations (NGOs), and informal networks like taxi associations has emerged as a sustainable grassroots strategy. These partnerships leverage the social capital embedded in local networks, embedding a culture of accountability and grant literacy at the heart of everyday community life. Unlike top-down interventions, this community-driven approach is anchored in relationships of trust, shared responsibility, and social familiarity, making it contextually appropriate and behaviourally effective in curbing fraudulent practices associated with grant collection and administration. Organisations such as

Corruption Watch highlight the significance of community involvement in identifying and addressing fraudulent activities, showing that local vigilance and reporting can complement formal institutional oversight (Corruption Watch, 2014). Similarly, networks such as the Cape Organisation for the Democratic Taxi Association (CODTA) play a pivotal role in disseminating information, fostering trust among beneficiaries, and reinforcing community norms that discourage fraud (CODTA, 2025). SANTACO is another example of a similar network. This approach is deeply community-based because it draws on trusted structures already embedded in people's daily lives, ensuring that education, monitoring, and support are accessible, contextually relevant, and socially reinforced. Participants frequently emphasised the value of such collaborations in providing timely assistance and guidance, illustrating how local partnerships can enhance both compliance and social cohesion.

For example, Participants said these are of great assistance in the community and touched on personal stories:

> *People listen to pastors more than the government, because they see them every Sunday. If the pastor talks about doing the right thing with the grant, people will take it seriously*. (Participant 4, 29, nurse)

> *The NGO that helped me with my disability grant also taught us about not cheating the system. They said, 'you think it's small, but it hurts all of us.' That message stuck with me because they were helping, not judging.* (Participant 26, 46, taxi driver)

> *Some learners are the ones taking care of their siblings. If schools can explain the rules around child grants, those kids will follow them. Teachers must talk about these things.* (Participant 6, 41, teacher assistant)

These perspectives emphasised the dual role of schools not just as sites of learning but as community hubs that can support social accountability and early intervention in grant misuse. The value of these partnerships lies in reshaping community norms. In communities where grant fraud is normalised or seen as a clever survival tactic, the moral authority of trusted local figures can shift narratives towards responsibility and fairness (Corruption Watch, 2014; CODTA, 2025). Moreover, these collaborative efforts foster long-term institutional trust. When community members see their peers actively involved in maintaining grant integrity, their willingness to engage and report fraud increases (Marx & Sosa, 2017; De Weger et al., 2022). This grassroot ownership transforms fraud prevention from a legal imposition into a shared ethical commitment, thus the strength of this community-based intervention lies in its adaptability across diverse contexts. Whether in dense urban townships or remote rural villages, communities already have respected figures who can be trained, resourced, and recognised to champion grant integrity (Corruption Watch, 2014; CODTA, 2025).

6.5.8 Inclusive governance and community accountability

Community forums, grant review meetings, and participatory monitoring groups have emerged as critical platforms for building communal resilience and transparency in the prevention of SSGF. In contexts where institutional trust is low and state services feel remote or inaccessible, these localised public spaces function as bottom-up accountability mechanisms. These forums allow communities to reflect openly on both systemic inefficiencies and individual-level abuse of the grants system. These interventions are authentically community-based because they are led by local actors, take place in familiar communal spaces, and aim to safeguard vital social support systems through inclusive participation (Sash, n.d). This participatory approach allows fraud prevention to be demystified. Instead of anti-fraud strategies being understood as punitive or exclusively governmental, community members begin to see them as protective and empowering. Some participants indicated that they regularly attend monthly forums at their local community centres, where SASSA officials, community leaders, and residents come together to help beneficiaries with the process. One participant explained that:

> *At these meetings, we hear directly from SASSA and they also listen to us. People bring their stories. Someone spoke about a neighbour using another person's ID. It helps because now we know what is wrong and how to report things properly.* (Participant 08, 38, caregiver)

> *If you go to the grant meeting, even if it's not your business, you learn. And if you know someone doing fraud, you feel like you must say something because now we are all responsible.* (Participant 12, 41, unemployed)

Community forums, grant review meetings, and participatory monitoring groups represent a deeply rooted, socially legitimate response to Social Security Grants Fraud. They are community-based interventions in the truest sense are embedded in the everyday lives of citizens, reliant on local knowledge, and driven by collective will rather than top-down enforcement. Their power lies in their capacity to transform passive beneficiaries into informed stakeholders, to shift blame from individuals to systems, and to weave a network of ethical vigilance across households, neighbourhoods, and social institutions. In doing so, they create an ecosystem of prevention where fraud is no longer seen as a distant or private act, but a community concern requiring shared responsibility. Their continued support, regularisation, and resourcing could yield long-term gains in the integrity of South Africa's grant system and in the rebuilding of communal trust.

6.5.9 Community guardianship and local leadership in safeguarding SSGF

The involvement of community volunteers, members of the Community Policing Forum (CPF), and trusted elders emerged as a crucial community-based strategy in preventing SSGF. These actors hold unique positions of respect, trust, and influence in local communities, serving as essential intermediaries between formal institutions and the community's lived realities (Wantenaara & Govender (2023). Their role extends beyond passive observation to active participation in educating beneficiaries, monitoring compliance, and fostering ethical norms around grant use. Throughout the interviews, participants highlighted how these individuals often embody the moral fabric of the community, leveraging longstanding relationships and cultural authority to guide behaviour. Unlike official personnel, whose presence is often seen as distant or bureaucratic, these local actors maintain daily interaction with residents, giving them unparalleled insights into individual and household circumstances. This proximity allows them to detect anomalies or signs of potential fraud early, intervening informally before cases escalate into formal investigations (Wantenaara and Govender (2023).

The involvement of community volunteers, members of the Community Policing Forum (CPF), and trusted elders emerged as a crucial community-based strategy in preventing SSGF. These actors occupy unique positions of respect, trust, and influence in local communities, enabling them to function as intermediaries between formal institutions and the everyday lived realities of beneficiaries. Their role extends beyond passive oversight to active participation in educating recipients, monitoring compliance, and fostering ethical norms around in their communities. As Wantenaara and Govender (2023) argue, CPFs play a vital role in bridging the gap between communities and state institutions by fostering accountability and trust, which is directly applicable to preventing grant-related fraud.

Participants in the study highlighted that such figures often embody the moral and cultural fabric of the community, drawing on longstanding relationships and social authority to shape behaviour. Unlike official personnel, whose presence is often perceived as distant, intimidating, or bureaucratic, these local actors engage with residents in their daily routines, creating opportunities for informal education and early intervention (Wantenaara and Govender, 2023) Research shows that CPF members' close proximity allows them to identify anomalies or suspicious behaviours at an early stage, thereby preventing escalation into formal fraud cases (Makondo et al., 2021; Malatji et al., 2023). This proximity, combined with the cultural legitimacy of trusted elders, transforms fraud prevention from a reactive state-led function into a proactive, locally owned process that is both contextually sensitive and socially sustainable (Salomane, 2010). One participant said:

> *The elders know everybody's story in the area. They can tell when someone is not honest about their grant. People respect them, so when they say something, it carries weight.* (Participant 23, 40, Social worker)

The quote above illustrates how community elders are trusted figures capable of reinforcing social accountability through non-coercive means. Their authority derives not from official power but from the respect earned through years of service, wisdom, and cultural standing. This trust enables elders to act as educators, advisors, and sometimes mediators when disputes about grant eligibility or fraud arise. CPF members, meanwhile, perform a somewhat hybrid role combining community representation with formal oversight. Their presence in community meetings and forums, coupled with their mandate to maintain safety and order, positions them as vital stakeholders in fraud prevention. Participants appreciated how CPF members often visit their neighbourhoods, engage with residents, and explain the consequences of grant misuse in a language that they understand. One participant remarked:

> *The CPF officers come to our meetings and explain how fraud hurts us all. They don't just punish; they teach and listen."* (Participant 7,48, Truck driver)

This statement highlights key elements of this intervention's effectiveness which lies in its educational and participatory dimension. Rather than focusing exclusively on the enforcement of rules, CPF members act as conduits for dialogue, facilitating shared understanding and collective responsibility (Mokondo et al., 2021). This community-rooted approach aligns with findings that CPFs foster participatory governance, trust, and accountability, which in turn strengthens compliance with social and legal norms (Wantenaara & Govender, 2023). Beyond their role in education and monitoring, community volunteers and respected elders also play a pivotal role in helping beneficiaries navigate complex grant processes. As noted by Makondo et al. (2021), CPFs and local actors often serve as advocates in mediating between formal institutions and ordinary citizens, thereby reducing barriers caused by bureaucracy and misinformation. This practical support becomes particularly valuable for vulnerable groups such as the elderly, people with disabilities, or those with limited literacy skills, who are at risk of either exclusion from access or committing unintentional fraud through misunderstanding.

The researcher argues that, empowering community members to take ownership of these roles, the intervention will strengthen social cohesion and collective efficacy. The community becomes an active partner in safeguarding grant integrity rather than a passive recipient of top-down controls. This aligns with theories of participatory governance which argue that community ownership increases legitimacy, trust, and the effectiveness of social policies (Sash, n.d).

6.5.10 Integrity in confidential channels

An essential component of community-driven efforts to curb SSGF is the establishment and promotion of safe, anonymous reporting channels. Participants frequently highlighted the importance of confidential mechanisms that allow community members to report suspected fraud without fear of retaliation or social stigma. This strategy not only empowers individuals to take active roles in protecting the integrity of social grants but also inculcates a culture of vigilance and collective accountability. Johansson & Carey (2016) found that anonymous reporting channels significantly increase fraud detection rates, particularly when non-anonymous channels are viewed as risky by individuals concerned about reprisal.

Interpersonal relationships, kinship, and shared histories bonds are a source of strength and social support but can also create barriers to open confrontation or whistleblowing within communities. Participants noted that fear of ostracism, retaliation, or damaging family and neighbour relations often silences individuals who might otherwise report suspicious activities. The need for anonymous reporting avenues thus arises as a vital enabler of community participation in fraud prevention. Empirical evidence shows that when reporting channels are anonymous, perceptions of risk decrease and willingness to report increases, especially among those who face social or economic vulnerabilities (Kaplan et al., 2009; Peltier-Rivest, 2018). Below is a response from one participant reflecting how community ties can hinder fraud reporting:

> *People know each other here. If you tell on your neighbour, word gets around, and you become an outcast. But if there was a way to report without anyone knowing, more people would come forward.* (Participant 8, 27, Retail Assistant)

This quote illustrates how the social dynamics inherent in close-knit communities necessitate discreet, protected spaces for reporting. Without such anonymity, the fear of social consequences deters potential whistle-blowers, allowing fraudulent activities to persist unchecked (Johansson & Carey, 2016). Participants also emphasized the psychological burden on those who might consider reporting, highlighting the emotional risks involved when trust is broken within these intimate social circles. Some participants said:

> *I know what is happening with some of the grants in my community, but I cannot tell anyone. People start looking at you differently, and you risk losing friends or being judged. It's safer to keep quiet.* (Participant 15, 43, caregiver),

> *Even if I wanted to report it, I worry about what will happen to me. Some of these people are my neighbours, my family is connected to them. If I speak out, I might face retaliation or be shunned by the community.* (Participant 20, Female, 32, Single, Street vendor)

Safe reporting mechanisms have the potential to overcome these barriers by providing secure, confidential channels such as dedicated hotlines, suggestion boxes at community centres, or digital platforms that shield the reporter's identity (Peltier-Rivest, 2018). Findings reflected a strong preference for multiple accessible options to accommodate varying literacy levels, access to technology, and privacy concerns. One participant said:

> *Maybe we could have a box at the clinic or church where people can drop a note with a tip. No one will know who wrote it, and it would help catch fraud.* (Participant 15, 43, Caregiver)

The integration of community spaces like clinics and churches for anonymous tip off - collection further grounds this strategy as community-based, leveraging trusted local institutions familiar to residents. These venues act as safe havens where people feel comfortable participating in the collective effort to uphold grant integrity. Moreover, participants suggested the use of mobile phone technology for anonymous reporting, reflecting the increasing penetration of mobile devices even in low-income communities. SMS or WhatsApp platforms with dedicated fraud-reporting numbers were proposed as convenient and discreet tools. One participant said:

> *Almost everyone has a phone. If there was a number we could text about fraud and not say our name, it would be good. People can report without fear.* (Participant 2,38, Construction worker)

This recommendation highlights how digital tools can support community-based interventions by widening participation and reducing barriers to engagement. Participants also acknowledged the necessity for safeguards to prevent misuse of anonymous channels for malicious accusations, emphasising the need for proper vetting and follow-up by trustworthy local structures. The effectiveness of anonymous reporting is closely linked to community trust in those who receive and act on the information. Participants stressed that reports must lead to meaningful responses in investigations, corrections, or sanctions otherwise confidence in the system deteriorates and reporting declines. Taken together, safe, anonymous fraud reporting mechanisms represent a powerful community-based intervention by directly engaging residents as active protectors of social grant integrity (Peltier-Rivest, 2018). If the government addresses social and psychological barriers to whistleblowing and provide accessible, confidential channels, communities can harness collective vigilance without compromising social cohesion. This strategy not only increases the detection of fraud but also fosters a shared sense of responsibility and empowerment that is vital for sustained prevention.

6.5.10.1 Transparency in grant information sharing

Participants expressed that one of the foundational aspects of building trust and accountability lies in how information about social grants, including data on fraud and compliance, is communicated publicly (ISSA, 2017; Marx & Sosa, 2017). Many participants articulated frustration with past instances where data disclosure appeared punitive or sensationalised, leading to stigmatisation of entire communities or vulnerable individuals rather than fostering understanding or cooperation (Claremont Scholarship, 2025). The notion of 'dignity and care' in data sharing was strongly emphasised. Participants voiced that transparency must not come at the expense of respect for beneficiaries' privacy and social standing. Public discussions around fraud should avoid singling out individuals or groups in ways that breed shame, fear, or social exclusion (ISSA, 2017). Instead, participants advocated for collective awareness initiatives that focus on systemic issues, patterns of fraud, and the shared benefits of maintaining grant integrity. Such insights emphasise the complex balance between transparency and confidentiality. Participants indicated that respectful public sharing can demystify grant processes, clarify expectations, and create informed communities empowered to uphold fairness. This approach is inherently community-based as it situates information dissemination within trusted social spaces and networks, fostering collective rather than adversarial relationships between residents and authorities (Marx & Sosa, 2017). Below are some remarks from participants:

> *We don't want names thrown around in meetings or papers. It makes people afraid to come forward or talk about problems. If the government shares information, it must be done carefully, with respect.* (Participant 11, 44, Community health worker)

> *If people understand why the information is shared and how it helps protect the grant, they will be more willing to listen and get involved.* (Participant 23, 40, Social worker)

> *Tell stories about people who do the right thing. Show how we can all help keep the system fair. It builds hope and trust.* (Participant 6, 41, Teacher assistant)

The above reflections reveal that public sharing of grant data when conducted with dignity and care serves as a bridge to rebuild trust. It promotes accountability by making grant processes visible and understandable, while preserving the social dignity of beneficiaries. This transparent, respectful communication is a clear community-based intervention, as it invites participation, dialogue, and shared responsibility within the communities most affected by SSGF.

6.5.10.2 Transparent dialogue and active community involvement

Participants emphasised the vital importance of establishing and maintaining open communication channels between social grant administrators and community members (ISSA, 2017; Marx & Sosa, 2017). They described how the absence of transparent dialogue often leaves beneficiaries feeling alienated, confused, and powerless conditions that breed misinformation, mistrust, and, ultimately, non-compliance or fraudulent behaviours (Claremont Scholarship, 2025). Most participants highlighted that regular, two-way communication creates an environment where concerns can be voiced, questions answered, and misunderstandings addressed before they escalate into systemic problems.

The participants articulated that communication must be culturally sensitive, linguistically appropriate, and accessible to all segments of the community, including those who may have limited formal education or live-in remote areas. Many accentuated the value of face-to-face meetings, informal gatherings, and community events as forums for meaningful interaction beyond official offices or notices (ISSA, 2017). Thus, communication in familiar and trusted community spaces, such as local halls, churches, and social clubs, social grant administrators can foster stronger relational ties that enhance cooperation and mutual accountability.

Importantly, findings revealed that regular community engagement functions as a powerful preventative strategy for grant fraud because it humanizes the administrative process and reduces the social distance between beneficiaries and officials (Marx & Sosa, 2017). When residents feel heard and respected, they are more likely to report changes in their circumstances honestly and seek help proactively rather than hiding information out of fear or confusion. This engagement also provides a platform for community members to collectively discuss challenges, share experiences, and develop peer support networks that reinforce ethical norms (Claremont Scholarship, 2025). Below are some remarks to issues deliberated above:

> *Sometimes we wait for so long without any news or explanation. If they spoke to us regularly, told us what was happening or if there are changes, people wouldn't get frustrated or scared*. (Participant 18, Male, 42, Electrician)

> *When they come to our church or community hall to talk, it's easier to ask questions. People trust what they hear from someone standing with them, not just from papers or announcements.* (Participant 2, Male, 38, Construction Worker)

> *If we can meet regularly, share what's going on and help each other, it stops people from trying to cheat. We hold each other accountable.* (Participant 15, Female, 43, Caregiver)

Community forums and engagement sessions also serve an educational purpose by clarifying complex grant rules, eligibility criteria, and reporting obligations in everyday language (ISSA, 2017). This interactive approach helps demystify administrative procedures that often appear intimidating or opaque when communicated solely through formal documents or digital platforms. Several participants emphasised that learning in a social setting, where questions are encouraged and answered immediately, greatly improves understanding and compliance. Cosme, 2021) further argues that, these engagement opportunities open avenues for feedback, allowing administrators to better understand the lived realities of people in communities and adapt services accordingly. This responsiveness inculcates a sense of shared ownership over the grant system, transforming beneficiaries from passive recipients to active stakeholders. Some participants said:

At the meetings, when someone asks a question, others learn too. It's better than just reading a leaflet and feeling lost. (Participant 30, Male, 34, Construction Worker)

We can tell them what makes it hard to follow the rules in our community. When they listen, they can change things that work better for us. (Participant 5, Male, 34, Security Guard)

The success of these community-based interventions depends on consistent commitment from both state actors and community leaders to maintain open, transparent, and respectful communication. Participants expressed frustration when engagement was sporadic or symbolic, urging for institutionalisation of these dialogues rather than ad hoc meetings. They also stressed the importance of including diverse voices young and old, men and women, various occupations to ensure that engagement captures the full spectrum of community perspectives and needs. Below are excerpts from participants:

> *We are invited to meetings, but nothing ever changes afterwards. It feels like talking for the sake of talking. We need follow-up and action, not just empty discussions. Sometimes they call us for meetings, but it feels like they are just going through the motions. We need regular discussions where our concerns are really heard* (Participant 10, Male, 52, Taxi Driver)
>
> *Officials come, listen for a little while, and then leave. If they really want our input, they should meet consistently and show that our voices matter.* Participant 3, Female, 29, Community Health Worker)

This subtheme clearly illustrates that open communication and regular community engagement or involvement are not peripheral activities but essential components of an effective, community-rooted strategy to prevent SSGF. Therefore, by enhancing trust, clarifying expectations, and enabling collective problem-solving, these practices will help bridge divides, reduce misinformation, and build a resilient culture of accountability and support in communities.

6.5.11 Progressive accountability in fraud prevention

A crucial element identified by participants for effectively preventing Social Security Grants Fraud (SSGF) lies in implementing graduated, community-centred responses that escalate progressively from education to formal legal action. This graduated approach embodies a more humane and inclusive framework, recognizing the varied intentions behind fraudulent acts and the need to foster trust, learning, and correction before punitive measures are considered. Participants strongly emphasized that a one-size-fits-all punitive system only alienates beneficiaries and undermines the community's faith in social grant programs. Instead, beginning with education and warnings, followed by restorative justice interventions and, as a last resort, legal penalties, was seen as a sustainable community-based prevention strategy.

6.5.11.1 Education as the first line of defence

Education is widely recognised as the cornerstone of preventing unintentional fraud and fostering ethical grant use (Claremont Scholarship, 2025). Participants highlighted that many instances of SSGF arise from a lack of understanding about eligibility criteria, reporting obligations, and cancellation procedures. Rather than immediately penalising individuals, providing accessible, culturally sensitive education will empower beneficiaries with knowledge that enables compliance (SASSA, 2023). This approach resonates with the broader community empowerment ethos, where trusted local educators, health workers, and community leaders become key agents of change. Some said:

> *People need to know what is expected from them. When I explain how grants work at our clinic, many understand for the first time what can happen if they don't report changes.* (Participant 11, Female 44, Community Health Worker)

> *If we had regular sessions in our community halls or churches, people would feel less scared and more informed. Many just don't know what they should do.* (Participant 25, 28, Female, Waitress)

Marx and Sosa (2017) argued that educational initiatives achieve the greatest impact when they are deeply embedded within existing social structures, leveraging familiar community networks, leaders, and social gatherings. Delivering education in local languages and using accessible, culturally resonant methods such as storytelling, role-plays, or practical demonstrations ensures that information is easily understood, internalized, and applied. This approach reduces confusion, alleviates fear, and encourages active participation, particularly among community members who may have limited formal education or digital literacy. By situating learning within the social realities of the community, education not only informs individuals about the rules and consequences of fraud but also fosters a sense of shared responsibility, collective accountability, and reinforcement of social norms that discourage fraudulent behaviour. In this way, education as a community-based strategy extends beyond mere knowledge transmission, becoming a participatory process that strengthens communal cohesion and promotes ethical practices in managing social grants (Marx & Sosa, 2017).

6.5.11.2 Constructive guidance through gentle warnings

Findings indicates that warnings acknowledge that mistakes may happen and provide beneficiaries with a chance to rectify errors without facing immediate harsh consequences. From the findings participants indicated that warnings function as a bridge between informal education and formal enforcement, allowing for dialogue and support rather than alienation. Important to note is that they also create transparency and demonstrate the system's responsiveness, reinforcing trust (SASSA, 2024). Below are some sentiments some participants to this effect:

> *Warnings help people understand mistakes without feeling punished. It gives them a chance to fix things before it becomes a bigger problem.* (Participant 1, Female, 45, Domestic Worker, Married)
>
> *When neighbours get a letter telling them their grant might be affected, they talk about it and help each other fix things. It's better than fear and silence.* (Participant 3, Female, 52, Vendor, Widowed)
>
> *Some people ignore small mistakes because they're scared. A gentle warning makes them take it seriously without feeling scared of losing everything.* (Participant 5, Male, 34, Security Guard, Divorced)

The participants' narratives highlight the role of warnings as a supportive and educative tool rather than a punitive measure. Participants emphasised that warnings provide beneficiaries with an opportunity to correct errors before they escalate, framing mistakes as learning moments rather than transgressions. This reflects an approach to compliance, where individuals are encouraged to engage proactively with the system, fostering understanding and reducing anxiety about potential consequences. It also emphasises the psychological dimension of compliance by framing warnings as corrective rather than threatening, the system promotes trust and openness between beneficiaries and administrators (IOL, 2023)

6.5.11.3 Healing through restorative justice

Restorative justice, as advocated by many participants, offers a transformative approach that moves beyond punishment to healing and reconciliation. It involves bringing together affected parties such as beneficiaries, community representatives, and officials to discuss the harm caused by fraud and collaboratively find solutions that repair trust and prevent recurrence (Luedtke, 2014). This model aligns with community-based intervention principles by valuing local participation, shared accountability, and social cohesion. Some participants shared the following:

> *Instead of sending people straight to court, let them meet with community elders and officials. When you talk face-to-face, people understand better why it's wrong and want to fix things*. (Participant 7, Male, 48, Married, Truck driver)
>
> *Community meetings help people realise the impact of their actions. When neighbours see each other and talk openly, it's easier to prevent future mistakes.* (Participant 1, Female, 45, Married, Domestic worker)
>
> *Having elders mediate and guide discussions makes people more willing to admit faults and find solutions together. It's about fixing relationships, not punishing.* (Participant 4, Female, 29, Married, nurse)

By embedding community-based restorative justice processes in responses to wrongdoing, local actors become empowered to mediate disputes, facilitate dialogue between wrongdoers and affected parties, and support reintegration thereby shifting the burden away from over-stretched formal judicial systems. As Murhula and Tolla (2021) show, restorative justice in a South African context enables victims to have their voices heard, restores dignity, and offers more satisfactory outcomes than traditional punitive procedures This approach acknowledges the social and economic circumstances that often underlie non-compliance or misuse (such as poverty, misinformation, or desperation), and frames infractions not simply as crimes to be punished, but as harms to relationships and community trust making reparative justice a socially contextualised response. When restorative justice is institutionalised with respected community mediators, transparent procedures and inclusive participation it can transform enforcement into a process of learning, restitution, and collective responsibility. In this way, restorative justice fosters a shared commitment to grant integrity, encouraging voluntary compliance, mutual oversight, and sustainable, community-rooted accountability, rather than relying solely on coercion or retribution.

Community involvement in restorative-justice processes offer more than a symbolic alternative to punitive enforcement: it empowers local actors to mediate disputes, to reintegrate responsible individuals, and to share responsibility for maintaining social trust and order (Lanni, 2022). By engaging community members directly in restorative meetings or circles, justice becomes a collective endeavour rather than a state-dominated imposition reducing pressure on formal judicial systems and offering space for negotiation, accountability, and repair (Lanni, 2022). Such an approach recognizes the social and economic contexts in which wrongdoing occurs and permits sanctions to be calibrated to the harm and the offender's circumstances rather than applying blanket punitive measures. When restorative justice is institutionalised locally with community volunteers or trusted elders facilitating, and with transparency about the process it has the potential to transform responses to fraud (or misuse) from adversarial punishment to learning, reparation, and reintegration. This in turn nurtures a culture of collective commitment to grant integrity, embedding ethical norms within community life and encouraging voluntary compliance, mutual oversight, and shared accountability.

6.5.11.4 Legal penalties as a last resort

While education, warnings, and restorative justice play central roles, participants acknowledged that legal penalties remain necessary as a deterrent against deliberate, repeated, or large-scale fraud. Legal action should, however, be reserved for cases where other measures fail or fraud involves significant harm to community welfare. This measured use of penalties ensures fairness and preserves the social contract between the state and its citizens. Participants highlighted that repeated or intentional offenders require intervention through the formal justice system to signal the seriousness of protecting public resources.

South African newspaper reports provide evidence of such legal enforcement. For example, Angelina Morongwe, a 45-year-old beneficiary, was sentenced to five years imprisonment for defrauding SASSA grants (SAPS, 2023). In 2023, a Limpopo-based doctor and a former SASSA administrator were arrested for facilitating disability grants for non-eligible individuals, demonstrating the application of legal consequences to both beneficiaries and insiders (IOL, 2023). These cases illustrate that while preventative and restorative approaches are prioritised, legal penalties serve as a critical backstop, reinforcing compliance and deterring deliberate misconduct. Below are some assertions by participants to this effect:

> *If someone is caught cheating again and again, the law must come in. But for honest mistakes, the system should be forgiving and help people learn.* (Participant 30, Male, 34, Construction Worker)

I think people need to know there are real consequences if they keep breaking the rules. Education is good, but some people take advantage of the system. That's when the law must step in." (Participant 6, Female, 41, Teacher)

For small errors, we should guide people and show them the right way. But if someone deliberately defrauds the grant multiple times, legal action is the only way to protect the rest of the community." (Participant 7, Male, 52, Taxi Driver)

Legal penalties stress the seriousness of protecting public resources, but their effectiveness depends on community awareness that enforcement is just, consistent, and transparent (IOL, 2023). Legal penalties play a critical role in emphasizing the seriousness of safeguarding public resources and deterring deliberate misconduct. However, their effectiveness is not solely dependent on the severity of the punishment; it is closely linked to the community's perception of fairness, consistency, and transparency in enforcement. When legal action is applied in a predictable and equitable manner, and when communities are aware of both the rules and the consequences for violations, penalties serve not only as a deterrent but also as a reinforcement of societal norms and trust in public institutions

6.5.12 Integrating technology with community monitoring

The final intervention emphasised by participants was the importance of integrating technology with community monitoring. While participants were enthusiastic about innovations such as biometrics, SMS reminders, and apps, they were equally clear that technology alone would not solve the problem of fraud. Fraud prevention, they argued, requires human trust, cultural understanding, and social accountability qualities that machines cannot replicate. Participants therefore envisioned a hybrid system in which digital tools worked hand-in-hand with trusted community figures such as health workers, local leaders, social workers, or volunteers. These actors would use technology to identify irregularities but would also explain the processes, follow up with vulnerable households, and mediate disputes. This integration creates a 'dual-layer' of oversight where technology increases efficiency while communities ensure fairness and transparency (Sash, n.d). Participants said:

Technology can help catch mistakes or fraud faster, but it needs people on the ground who know the community to explain things and check that the system is working (Participant 11, Female, 44, Married, Community health worker).

A system is strong when people and technology work together. The computer finds problems, and the community confirms them (Participant 6, Female, 41, Married, Teacher assistant).

Even with the best technology, people still trust someone they know more than a message from a machine. That's why community workers are important (Participant 3, Female, 52, Widowed, Vendor).

This suggested hybrid model of fraud prevention reflects the very essence of a community-based intervention. It demonstrates that technology is most effective when it is rooted in relationships of trust and shared accountability Sash, n.d). As illustrated in the findings involving community figures, technology becomes less intimidating and more approachable, particularly for those who are digitally excluded. Furthermore, local monitors act as bridges between beneficiaries and officials, ensuring that beneficiaries' concerns are heard and that the system remains responsive. This two-way feedback strengthens transparency and service quality while building community trust in technological innovations. Ultimately, participants' reflections highlight that fraud prevention is not just about creating high-tech systems but about embedding those systems within the lived realities, values, and social norms of the communities they serve.

6.5.13 Addressing barriers and challenges to fraud

Addressing the barriers and challenges that obstruct effective fraud prevention is essential for understanding why social security fraud persists within communities despite ongoing monitoring and awareness efforts. The findings reveal that structural, psychological, and social dynamics intersect to shape how beneficiaries engage with the grant system, often creating conditions that unintentionally enable fraudulent practices. Participants emphasised that fear of punitive measures, stigma, and limited access to supportive guidance not only undermine compliance but also weaken trust between community members and authorities, restricting the success of community-based interventions. This theme therefore examines these interconnected barriers in detail, demonstrating how they influence behaviour, perpetuate cycles of non-compliance, and highlight the need for more empathetic, educational, and participatory approaches to fraud prevention. By exploring these challenges, the theme provides a foundation for understanding the complex human factors that must be addressed to promote ethical participation and strengthen the integrity of the social grant system.

6.5.13.1 Fear of punitive measures

Fear emerged as a significant barrier to effective fraud prevention in the social grant system. Participants described how the punitive nature of oversight often discourages beneficiaries from reporting changes in circumstances or seeking help, even when mistakes are unintentional. This fear drives secrecy and undermines transparency, inadvertently enabling fraud and weakening both formal and informal community monitoring. When fear dominates, compliance is motivated by avoidance rather than understanding, which reduces the effectiveness of community-based interventions (Ngema, 2020). Participants emphasised that empathetic engagement, supportive communication, and reassurance from authorities could mitigate this fear and foster a culture of openness.

Participants' reflections highlight how fear shapes behaviour, they reported hesitating to approach grant offices due to worry about being reprimanded or penalised, others admitted hiding errors on forms to avoid scrutiny, and some indicated that even small mistakes could feel overwhelming because of potential social stigma. Ngema (2020) supports this by mentioning that on a monthly bases people get arrested for fraud. This punitive method brews fear among intentional and unintentional perpetrators of fraud. From a theoretical perspective, this aligns with the General Strain Theory, which posits that negative stimuli, including fear of punishment or social ostracism, creates stress that may lead individuals to engage in deviant behaviour as a coping mechanism (Agnew, 1992). Collectively, these insights illustrate that addressing fear through supportive, non-punitive measures is essential for building trust, encouraging proactive reporting, and sustaining ethical grant. Below are some responses from participants to this effect:

> *People don't want to go back to the SASSA office once they've been scolded or threatened with legal action. They'd rather hide changes, even if it's by mistake, because the fear of punishment is too much* (Participant 11, Female, 44, Community Health worker).

> *Many people are scared to speak up about mistakes because they think they will be taken to court or fined immediately (Participant 1, Female, 45, Domestic Worker).*

> *Fear makes people quiet; even small errors are hidden because they don't want trouble with officials* (Participant 5, Male, 34, Security guard).

Fear can act as a significant barrier to effective participation in social grant systems, particularly when oversight is perceived as punitive or threatening. When individuals anticipate harsh consequences for mistakes, whether intentional or unintentional, they are more likely to conceal information rather than seek guidance or report changes in circumstances. This creates a climate where compliance is motivated by avoidance rather than understanding, undermining transparency and diminishing the effectiveness of preventative interventions (Devereux & Sabates-Wheeler, 2018; Plagerson et al., 2012). Excessive reliance on punitive measures can erode trust between beneficiaries and authorities, discouraging engagement with formal processes and weakening informal community monitoring mechanisms (Ulriksen & Plagerson, 2023). As a result, minor errors may be hidden, leading to cumulative issues that could otherwise be addressed proactively, and a culture dominated by fear shifts behaviour away from ethical participation toward risk avoidance, inadvertently creating conditions that enable fraud.

6.5.13.2 Stigma and social exclusion

Stigma emerged as a parallel challenge, where even unintentional non-compliance is perceived as morally wrong, leading to shame and social isolation. Participants noted that suspicion or accusations of fraud create a toxic environment, discouraging beneficiaries from seeking help, clarifying misunderstandings, or correcting errors. This social pressure exacerbates misinformation and fear, reinforcing cycles of error and non-compliance (Lundberg, 2024). Community-based interventions that promote understanding, normalise questions about procedures, and promote non-judgmental support were viewed as essential for reducing stigma and encouraging open communication. Participants' experiences illustrate the social consequences of stigma:

> *If someone's caught or even suspected of fraud, the whole community talks about them like they're criminals. It makes others afraid to admit mistakes or ask questions, so many suffer alone* (Participant 19, 36, Married, Waitress).
>
> *People hide problems because they don't want neighbours gossiping about them. It's stressful and keeps mistakes secret* (Participant 3, 52, Widowed, Vendor).
>
> *Shame stops people from asking for help. They feel judged even if it was an honest error* (Participant 13, 44, Divorced, Domestic worker).

The narratives provided by the participants highlight the pervasive social consequences of stigma associated with fraud, demonstrating how it extends beyond individual wrongdoing to affect broader community dynamics. Participant 19's account illustrates the chilling effect of communal judgment, where suspicion alone labels individuals as 'criminals', discouraging transparency and promoting isolation. This suggests that the moralisation of errors within the community produces a culture of fear, where beneficiaries may avoid seeking clarification or correcting honest mistakes to protect themselves from social censure. The participant's age, marital status, and occupation stress that stigma affects individuals across diverse demographic profiles, indicating its structural and social embeddedness rather than being confined to specific vulnerable groups.

6.5.13.3 Balancing enforcement with educational support

Studies suggest that punitive approaches alone often create fear and secrecy among beneficiaries, which can exacerbate non-compliance and reduce the effectiveness of social assistance programs (Headworth, 2019; Thompson, 2021). Immediate punishment for errors, even when unintentional, can discourage transparency and inhibit beneficiaries from seeking guidance, leading to repeated mistakes and reinforcing cycles of non-compliance (Kurita, Hori & Katafuchi, 2020).

Integrating educational support into enforcement frameworks has been identified as an effective strategy to mitigate these negative effects. Thus, providing clear guidance, explanations of rules, and opportunities for corrective learning prior to implementing penalties, beneficiaries are better able to understand obligations, engage responsibly with the system, and avoid future errors (Lundberg, 2024; Bain, 2024). This approach reflects a community-oriented justice model, where the focus shifts from punitive measures to empowerment and skill-building, promoting both compliance and trust between communities and authorities (Bolton, 2022).

Educationally-informed enforcement strategies also contribute to reducing the social stigma associated with welfare fraud. Evidence indicates that supportive guidance reduces feelings of shame and isolation among beneficiaries, promoting engagement and open communication within communities (Headworth, 2019). When education is prioritised, beneficiaries are more likely to ask questions, clarify misunderstandings, and correct errors proactively, thereby strengthening program effectiveness while maintaining individual dignity. Below are some responses in line with this:

*Punishing someone right away for a mistake that could be fixed just makes people hide things more. We need chances to learn and correct without fear (*Participant 13, 44, Divorced, Domestic worker).

Explaining mistakes first before punishment helps people understand and follow the rules better (Participant 6, 41, Married, Teacher assistant).

Education should come first, so people don't make the same errors and feel scared to ask questions (Participant 4, 29, Married, Nurse).

The participants' reflections highlight the critical importance of integrating educational strategies alongside enforcement measures within social grant systems. The responses collectively indicate that immediate punitive action often generates fear and secrecy, which discourages beneficiaries from openly addressing mistakes or seeking clarification. This creates a cycle where minor errors are concealed, potentially leading to repeated non-compliance and undermining the effectiveness of welfare administration (Headworth, 2019; Kurita et al., 2020). The emphasis on explanation and guidance before punishment reflects a corrective and preventative approach. Thus, providing beneficiaries with the opportunity to understand rules and rectify errors without fear, compliance is encouraged in a manner that preserves individual dignity and reduces stress (Lundberg, 2024; Bain, 2024). This aligns with the principles of community-oriented justice, where education is used as a tool to promote responsible behaviour while maintaining trust between authorities and the community (Bolton, 2022). Moreover, prioritising educational interventions helps mitigate the social and psychological effects of stigma. When beneficiaries are supported through learning rather than immediate penalisation, the fear of judgment and social exclusion is reduced, encouraging open communication and transparency (Thompson, 2021).

6.6 Discussion

Fraud in social grant systems undermines both public trust and the intended impact of social protection. The participants' perspectives in this study reveal a shared belief that community-based approaches are essential to reducing social security fraud in South Africa. Participants advocated for a shift from top-down punitive mechanisms to grassroots-driven strategies rooted in education, trust, and collective accountability. This finding aligns with Gottschalk and Gunnesdal (2018), who emphasised that anti-fraud strategies in social welfare systems are most effective when communities are empowered as co-protectors of public goods. Most participants rejected heavy-handed enforcement as a first response, calling instead for preventative measures that include local leaders, faith-based organisations, community policing forums (CPFs), and school-based outreach. The belief that 'people listen to those they know and respect' featured prominently. Chagunda (2019) supports this assertion, arguing that social cohesion enhances compliance with public sector rules when trusted intermediaries are involved. Participants thus envisioned a participatory framework where community voices are not only heard but actively shape anti-fraud practices.

Transparency and communication emerged as central pillars in building a fraud-resistant environment. Participants recommended that SASSA conduct regular community outreach to demystify grant processes and create open lines of communication. This approach is strongly supported in the literature, for example, Handmaker and Matthews (2019) argue that without transparency and communication, legal systems risk alienating the very populations they aim to protect. Participants also called for the public sharing of anonymised data on fraud cases to improve awareness without promoting stigma. This aligns with the work of Andon and Free (2020), who highlight that data transparency must be handled sensitively to avoid shame while still encouraging accountability. Participants wanted clarity on how fraud investigations are initiated, what penalties are applied, and how recovered funds are used. When such processes are obscure, they breed suspicion and reduce public cooperation. In this sense, Mashigo (2019) notes that mistrust of institutions is a major barrier to fraud reporting in South Africa. Participants affirmed this point, expressing that trust in institutions can only grow when agencies like SASSA actively explain their systems and follow through on reported fraud cases in ways that are procedurally fair and publicly visible.

Another major theme was the need for dignified, accessible reporting channels. Participants emphasised that whistleblowing must be anonymous, local, and non-threatening to ensure participation. Current methods such as national hotlines or online forms were seen as inadequate or inaccessible, especially in rural areas with low internet penetration. Instead, suggestions included local drop boxes, community monitors, and integration with existing structures like CPFs or ward councillor offices. These recommendations echo Haurovi's (2019) view that policy success hinges on local adaptability and cultural relevance.

Furthermore, participants argued that punitive measures should only follow after clear education campaigns. First-time offenders particularly those confused by documentation or misinformed by others should receive warnings and the opportunity for corrective action. This aligns with Gaffney and Millar (2020), who argue that criminalisation should not be the default approach to welfare fraud, especially in socio-economically vulnerable populations. Participants believed that a fair and educational system would reduce intentional fraud over time by increasing public understanding and reinforcing the idea that grants are a shared public asset. Desai (2020) supports this concept, asserting that proactive dialogue builds social responsibility and promotes ethical stewardship of state resources.

Equally significant was the notion that beneficiaries themselves should be viewed not just as recipients but as custodians of the grant system. Participants expressed a strong ethical motivation to protect the integrity of the grant programme, especially because they had first-hand experience of its life-changing benefits. Several noted that when fraud occurs, it creates a perception that 'everyone is doing it,' which undermines their efforts to maintain honesty. Headworth (2019) suggests that this moral ambiguity can be challenged by reinforcing ethical narratives within communities. Education campaigns, community dialogues, and values-based messaging were proposed as tools to reframe grants not merely as entitlements but as shared goods that require vigilance. Participants also warned against treating communities as passive bystanders in the fight against fraud. Instead, they should be equipped with knowledge and authority to act. Jorens et al. (2020) argue that participatory governance in social protection systems is not only more democratic but often more effective, as it promotes co-ownership and long-term engagement. This view was consistent across all participants requested clearer roles, easier access to SASSA officials, and regular community briefings that could become part of local civic life.

6.7 Conclusion

Section 2 of the chapter focused on strategies to prevent social security grants fraud (SSGF) through community-driven, participatory interventions. The analysis revealed that prevention is most effective when it is locally grounded, socially inclusive, and responsive to the specific challenges faced by beneficiaries. Participants highlighted the importance of public education campaigns and the training of community members as grant literacy champions, which increase awareness about grant eligibility, reporting mechanisms, and ethical responsibilities. By leveraging familiar community spaces such as schools, clinics, churches, and spaza shops, these initiatives create accessible and trusted points of contact, ensuring that information reaches even the most vulnerable or digitally marginalised community members.

Furthermore, the findings emphasised the significance of streamlining bureaucratic processes to reduce structural barriers. Long queues, complicated documentation, and distant service points often exacerbate frustration and inadvertently create opportunities for fraud. Interventions that decentralise services, simplify procedures, and provide outreach support directly address these vulnerabilities, thereby fostering compliance and reducing strain on beneficiaries. Grassroots partnerships with local leaders, NGOs, taxi associations, and Community Policing Forum members were also shown to enhance community ownership, trust, and accountability, embedding ethical practices into daily community life. Importantly, participants identified the need for safe and anonymous reporting mechanisms, which empower community members to act against fraud without fear of retaliation. This approach strengthens collective vigilance and reinforces a sense of shared responsibility for protecting social grants. Technology, including biometric verification and mobile applications, was found to complement these human-centered interventions, offering hybrid models that enhance monitoring while remaining accessible and trusted within the community context.

6.8 Overall conclusion

This chapter set out to achieve two primary objectives: first, to explore the consequences of Social Security Grants Fraud (SSGF) in South Africa, and second, to examine community-based strategies for preventing such fraud. To meet these objectives, the chapter was structured into two main sections. The first section focused on the consequences of SSGF, analysing how fraudulent practices affect not only the integrity of social grant systems but also the wellbeing of beneficiaries and the broader social fabric. The second section examined preventive measures, highlighting community-driven strategies that leverage local participation, social capital, and culturally appropriate communication to mitigate the occurrence of SSGF. By structuring the chapter in this manner, it was possible to establish a clear connection between understanding the problem and identifying actionable, contextually grounded solutions.

Section 1 revealed that SSGF carries profound social, economic, and institutional consequences. Economically, it diverts critical resources away from the most vulnerable, thereby undermining the effectiveness of social protection programs and exacerbating poverty and inequality. Socially, it erodes trust between beneficiaries and state institutions, while also creating tension within communities as fraudulent practices distort norms and expectations. Institutionally, SSGF burdens administrative systems, complicates service delivery, and diminishes the legitimacy of government oversight. Participants' narratives highlighted how long queues, bureaucratic inefficiencies, and lack of accessible information contribute to unintentional errors, while also creating opportunities for deliberate fraud. These consequences indicate the multifaceted impact of SSGF, demonstrating that it is not merely a legal or administrative challenge but a complex socio-economic issue that directly affects community cohesion, equity, and access to social support.

Section 2 explored preventive strategies that are grounded in community engagement and empowerment. Findings indicated that public education campaigns, delivered through both traditional and contemporary channels, enhance awareness of grant eligibility, deadlines, and reporting mechanisms. Training community members as grant literacy champions emerged as a particularly effective approach, leveraging local trust networks to disseminate knowledge and encourage compliance. Similarly, situating grant services in accessible community spaces, decentralising bureaucratic processes, and providing confidential reporting channels reduce both practical and psychological barriers to honest engagement. Participants emphasised the value of integrating local institutions such as schools, churches, taxi associations, and clinics, which serve as trusted sites for information dissemination and monitoring. Collectively, these strategies demonstrate that prevention is most effective when it is participatory, culturally sensitive, and responsive to the lived realities of beneficiaries. By fostering local ownership and ethical vigilance, community-based interventions help to transform fraud prevention from a top-down regulatory function into a socially embedded, sustainable practice.

A clear link between the two sections emerges when considering the rationale for prevention. The adverse social, economic, and institutional consequences outlined in the first section provide a compelling justification for the preventive strategies discussed in the second. Understanding how SSGF impacts communities, institutions, and vulnerable populations informs the design of interventions that are both practical and contextually appropriate. In essence, the consequences of fraud illuminate the areas where targeted, community-driven actions can be most effective. The chapter demonstrates that addressing SSGF requires a dual approach: recognising and analysing its multifaceted consequences while simultaneously implementing participatory, culturally informed strategies that empower communities to act as active guardians of social grant integrity.

This chapter highlights that combating SSGF is not solely a matter of enforcement or policy but necessitates a holistic approach that integrates awareness of consequences with proactive, community-based prevention. By linking the understanding of harm with actionable strategies, this chapter contributes to both theory and practice, highlighting that sustainable reduction of fraud is contingent upon community engagement, social accountability, and institutional responsiveness. Through these integrated efforts, beneficiaries, communities, and state institutions can collaboratively safeguard the integrity of South Africa's social protection system, promoting trust, equity, and social justice in the administration of social grants.

CHAPTER 7

INTERGRATIVE DISCUSSION, RECOMMENDATIONS & CONCLUSION

7.1 Introduction

This chapter presents a synthesis of the key findings of the study on social security fraud in eThekwini Municipality. The research set out to explore and understand the nature of SSF, public perceptions around its motivating factors, its socioeconomic impact on national development, and the community-based strategies that can be implemented to combat it. Building on qualitative data gathered through in-depth interviews with stakeholders including grant recipients, community leaders, and South African Social Security Agency (SASSA) officials, this chapter critically engages with each of the eight themes identified in the analysis chapter. By aligning these findings with existing literature and theoretical frameworks such as the General Strain Theory and Fraud Triangle Theory, the chapter draws meaningful interpretations of the causes and implications of social security in South Africa.

The chapter is organised into three main sections. The discussion section delves into the key findings in relation to each research objective, comparing them with past research to highlight new insights and areas for further research. The recommendations section outlines practical steps for policymakers, SASSA, and communities to enhance fraud prevention. Lastly, the conclusion offers a summary of the study's contributions and suggests directions for future research. In doing so, this chapter emphasises the importance of restoring community trust, leveraging technology, and designing responsive, localised interventions to mitigate social security fraud.

7.2 Integrative discussion

Underpinned by the methodological framework of this study, general conclusions were drawn in alignment with the four objectives that guided the research. These objectives focused on understanding the nature of social security fraud, the motivating factors driving its occurrence, the socioeconomic implications for national development, and the potential for community-based interventions within the eThekwini Municipality. Each objective is addressed below, providing an integrated narrative that links the findings to broader criminological implications.

7.2.1 Perceptions of community members on the nature of social security fraud

The first objective focused on understanding the nature of social security fraud within eThekwini Municipality. Data from the study revealed that social security fraud is a complex and deeply entrenched phenomenon, often viewed by community members as part of everyday life rather than an exceptional occurrence. Many participants described fraudulent activities such as falsifying medical records to secure disability grants, using identity documents of deceased persons to claim benefits, and accessing child support grants for children who were no longer in the caregiver's custody. These fraudulent practices were not perceived purely as acts of greed or intentional criminality; rather, they were often rationalised as survival strategies, particularly in households affected by chronic unemployment, food insecurity, and economic exclusion. A recurring theme was that, in settings where formal economic opportunities are scarce, individuals frequently resort to manipulative practices simply to sustain their families and meet basic needs. In this sense, fraud was framed not as a deviation from societal norms but as a response to structural inequality and perceived systemic inefficiencies within the South African Social Security Agency (SASSA).

The findings also highlighted the significant role of insider facilitation and systemic corruption in perpetuating fraudulent activity. The participants pointed to examples where healthcare practitioners issued fraudulent medical certificates, SASSA employees manipulated records, and intermediaries acted as brokers who coached applicants on how to exploit system loopholes. This insider involvement not only legitimised fraudulent activities but also created informal networks where fraud could be orchestrated with minimal risk. The existence of such networks highlighted a broader problem of governance failure, where the very institutions mandated to ensure grant integrity were compromised by corruption and unethical behaviour among some officials. The impact of this was twofold: it created an enabling environment for fraud to thrive and eroded public confidence in the social assistance system. Interestingly, several participants expressed conflicting emotions about their involvement or knowledge of fraudulent acts. While there was widespread awareness that these practices were illegal and unethical, many admitted that economic survival often outweighed moral or legal considerations. This moral dilemma illustrates the tension between individual needs and societal expectations, stressing how poverty, weak institutional oversight, and eroded trust in governance intersect to normalise fraudulent behaviour.

7.2.2 Motivating factors behind social security fraud

The second objective sought to explore the underlying factors motivating individuals to engage in social security fraud. The data revealed a spectrum of motivations ranging from genuine survival pressures to deliberate opportunistic exploitation of perceived weaknesses within the system. Poverty emerged as a primary motivator, with many participants highlighting how a lack of stable income and chronic unemployment pushed individuals to seek additional financial resources through fraudulent means. For example, caregivers described instances where child support grants were claimed for children not residing in their households, or where additional dependents were listed on applications to maximise payouts. Such practices were justified by some participants as essential for meeting day-to-day expenses, paying school fees, or covering healthcare costs in contexts where legitimate financial options were scarce or non-existent.

Beyond survival, the findings highlighted opportunistic fraud, where individuals who were not necessarily impoverished engaged in fraudulent claims simply because they believed there was little risk of being apprehended. Several participants emphasised that widespread perceptions of corruption within SASSA, coupled with inconsistent monitoring mechanisms, created an environment where fraudulent practices were viewed as relatively safe. Insider facilitation further incentivised fraud, as officials who manipulated application processes provided both expertise and protection from detection in exchange for informal payments or personal favours. Moral ambiguity played a significant role, with many respondents acknowledging guilt or internal conflict but justifying their actions as necessary responses to systemic inefficiencies or inequities. A subset of participants also expressed resentment toward the social security system, viewing fraudulent claims as a form of resistance or compensation for perceived injustices, including previous denial of legitimate applications or delays in processing. These motivations illustrate that social security fraud cannot be attributed to individual criminality alone but must be understood within a broader context of social discontent, institutional weaknesses, and limited economic opportunities. Addressing fraud therefore requires solutions that go beyond enforcement and consider the socioeconomic drivers of illegal behaviour, including poverty alleviation, ethical messaging, and transparent administrative reforms.

7.2.3 Socioeconomic consequences of Social Security Fraud on national development

The third objective examined the impact of social security fraud on individuals, communities, and the nation as a whole. At the individual level, findings showed that fraudulent activities often provided short-term financial relief but came with long-term consequences. Some perpetrators eventually faced penalties, repayment obligations, or reputational damage when their actions were exposed. Emotional stress and family tensions were also commonly reported, as fraud could generate feelings of guilt, fear of arrest, or strained relationships due to secrecy and stigma. At the community level, participants indicated that social security fraud undermined social cohesion by creating divisions between those who engaged in fraud and those who adhered to legal processes but were often left without adequate support due to resource constraints. Honest applicants, in particular, expressed frustration and resentment when they observed neighbours benefiting fraudulently while they struggled through bureaucratic processes or faced grant rejections. This erosion of community trust weakened collective responsibility for grant integrity and discouraged individuals from reporting fraudulent activity.

Institutionally, social security fraud had significant implications for governance and resource allocation. Fraudulent claims diverted funds from legitimate beneficiaries, thereby reducing the impact of social assistance programmes intended to alleviate poverty and inequality. Overburdened administrative systems were forced to expend resources on investigations and corrective measures, reducing efficiency and delaying legitimate service delivery. At the national level, social security fraud was linked to broader developmental challenges, including reduced fiscal capacity to invest in essential services such as healthcare, education, and infrastructure. Additionally, the normalisation of fraud contributed to a culture of impunity that eroded ethical values, undermined public confidence in government institutions, and weakened efforts to promote accountability. These findings suggest that the consequences of social security grant fraud extend beyond financial loss, impacting social trust, governance integrity, and long-term economic development. Addressing these impacts requires holistic strategies that combine improved oversight and enforcement with measures to rebuild public trust and foster a culture of ethical compliance across all levels of society.

7.2.4 Community-based intervention strategies to prevent Social Security Grants Fraud

The fourth objective focused on identifying community-based strategies to address SSGF, emphasising the role of local participation and shared responsibility. Findings highlighted education and awareness campaigns as crucial tools for reducing both intentional and unintentional fraud. The participants stressed that many individuals engaged in fraudulent behaviour because they lacked knowledge of eligibility criteria or misunderstood the consequences of providing false information. By providing clear, accessible information through community meetings, local radio broadcasts, and digital platforms, communities could increase understanding and discourage fraudulent practices. Further, the participants also supported safe and anonymous reporting mechanisms, noting that fear of retaliation often prevented individuals from reporting fraud. Creating confidential channels, such as anonymous hotlines or secure online platforms, was considered essential for empowering communities to take ownership of grant integrity without compromising personal safety.

Trust-building between SASSA and communities emerged as another critical theme. The participants argued that transparent communication, timely feedback on applications, and respectful treatment of beneficiaries were necessary to foster public confidence in the system. Technological innovations, including biometric verification systems, mobile reporting applications, and integrated databases, were also highlighted as tools for reducing insider manipulation and improving fraud detection. Importantly, participants recommended a graduated response model for dealing with fraudulent activities, beginning with educational interventions and corrective measures for first-time or unintentional offenders, while reserving punitive actions for deliberate, repeat, or large-scale fraud. This balanced approach recognises the socioeconomic pressures that contribute to fraud while ensuring accountability. Collectively, these findings indicate that sustainable fraud prevention must be grounded in community participation, ethical public messaging, accessible reporting systems, and technological innovation. Addressing social security fraud therefore requires not only enforcement but also partnership-driven approaches that empower communities to safeguard the integrity of social security systems.

7.3 Study contributions to academic knowledge

This study makes several important contributions to academic knowledge by advancing understanding of social security grant fraud within the South African context. First, it provides an empirically grounded exploration of public perceptions regarding the causes and consequences of social security fraud, an area that remains under-researched in the South African literature. The researchers' approach to incorporating qualitative insights from diverse participants, sheds light on both individual and systemic factors that facilitate fraudulent behaviour, including gaps in administrative controls, employee misconduct, and socio-economic pressures. Furthermore, the research highlights the potential of community-based interventions and participatory strategies as mechanisms for preventing and mitigating fraud, offering a novel conceptual perspective that links criminological theory with practical policy solutions. Collectively, these findings enrich existing scholarship on welfare fraud, governance, and social accountability, and provide a foundation for future research on the effectiveness of decentralised, community-driven approaches to fraud prevention in social security systems.

7.4 Recommendations for combating Social Security Grants Fraud (SSGF)

- Facilitate formal partnerships between SASSA, local NGOs, churches, schools, taxi associations, and Community Policing Forums (CPFs) to co-design and implement targeted social security fraud prevention programmes.
- Encourage municipalities and ward councillors to establish grant fraud prevention task teams at the community level, leveraging trusted local influencers to foster greater outreach and credibility.
- Establish participatory monitoring committees comprising grant recipients, community elders, youth representatives, and activists. These committees should oversee grant processes, report irregularities, and organize monthly forums to promote transparency and accountability. Additionally, develop grant review meetings where recipients and officials jointly assess grant eligibility, usage, and updates to build trust and cooperation.
- Launch sustained public education campaigns within communities that frame grant fraud as a collective harm rather than an individual strategy.
- Use local media, drama groups, and school debates to embed values of honesty, integrity, and public service into the fabric of community culture.

- Advocate for SASSA to adopt rehabilitative, rather than punitive, approaches when addressing first-time or low-risk cases, particularly those involving unintentional rule violations. Implement community-based conflict resolution and ethics workshops aimed at individuals who self-report or are found guilty of minor infractions to encourage compliance and ethical awareness.
- Create anonymous and safe reporting channels such as SMS hotlines, community suggestion boxes, and trusted intermediaries to encourage community members to report suspected fraud without fear of retaliation.
- Ensure regular feedback loops to communities regarding actions taken in response to reports, reinforcing trust and a sense of justice.
- Complement technological anti-fraud tools, such as biometric systems and automated alerts, with robust on-the-ground community education to prevent alienation of digitally marginalised populations. Pilot community-linked tech platforms that enable real-time verification by local committees before grant disbursements are approved.
- Integrate ongoing anti-fraud education into clinics, schools, social work visits, and Home Affairs offices to ensure continuous dissemination of accurate grant information and ethical messaging.
- Empower professionals like teachers, health workers, and social workers to serve as grant integrity champions who actively refer cases and disseminate crucial information within their communities.

7.5 Recommendations for future research

- Future research could investigate the psychological and ethical decision-making processes behind why individuals choose to commit fraud despite knowing its illegality. This would involve studying cognitive dissonance, moral rationalisation, and perceived risk within impoverished communities. A behavioural economics approach examining how people weigh short-term survival needs against long-term legal risks would provide insights that are currently absent from criminological discussions on social security fraud.
- While fraud at the community level is well-documented, insider facilitation is often discussed only anecdotally. Future research could focus specifically on the perspectives of SASSA employees, healthcare professionals, and intermediaries who are implicated in fraudulent networks. Exploring how institutional culture, workplace pressures, and

accountability systems influence unethical behaviour could provide new insights for anti-fraud governance reforms.

- This study revealed that fraud is often normalised and socially tolerated in some areas. Future studies could explore how community norms and peer influence shape attitudes towards fraud over generations. This research could compare communities with high fraud tolerance to those with low tolerance, identifying cultural, historical, or economic factors that influence ethical perceptions.
- There is little research tracking the long-term consequences for individuals who commit or benefit from fraudulent claims. Future research could follow fraudulent beneficiaries over time to understand how fraud affects their financial stability, social relationships, mental health, and interaction with state systems. This would provide a holistic view of whether fraud is truly a sustainable coping strategy or a cycle that entrenches poverty and dependency.
- While biometric systems and mobile applications (apps) are emerging, there is no deep research on how technology-driven anti-fraud interventions affect public trust and beneficiary experiences. Future research could examine whether these innovations enhance fairness and efficiency or whether they create new barriers for vulnerable populations, potentially leading to new forms of exclusion or unintentional fraud.
- This study emphasised the importance of community participation, yet little is known about how communities themselves could sustainably monitor fraud. Future research could design and pilot community-led oversight committees or citizen reporting frameworks, then evaluate their effectiveness compared to traditional top-down enforcement.

7.6 Conclusion

This study set out to explore public perceptions of social security fraud within the eThekwini Municipality, focusing on understanding the nature of fraudulent practices, the motivations behind their occurrence, their socioeconomic consequences on national development, and identifying potential community-based strategies for prevention. The findings reveal that social security fraud is a multidimensional issue, deeply rooted in structural poverty, unemployment, and systemic inefficiencies within the South African Social Security Agency (SASSA). Fraudulent practices, such as the falsification of medical documents, the use of deceased individuals' identities, and the manipulation of child support eligibility, were often perceived not simply as acts of criminal intent but as coping mechanisms for vulnerable households facing severe economic hardship. At the same time, the study revealed that insider facilitation and systemic corruption perpetuate fraud, eroding public confidence in social security programmes and undermining governance structures.

Motivating factors behind fraudulent activities were shown to extend beyond economic desperation, encompassing opportunistic exploitation of system weaknesses and, in some cases, resentment toward perceived bureaucratic exclusion or inefficiency. These motivations, combined with community-level normalisation of fraud, illustrate how ethical considerations are often overridden by immediate survival needs or distrust in public systems. The socioeconomic consequences are profound, with fraudulent activities leading to short-term financial gain for individuals but resulting in long-term harm to social cohesion, institutional credibility, and national development goals. Fraudulent claims divert resources away from deserving recipients, strain administrative processes, and contribute to a culture of impunity that threatens the sustainability of social welfare initiatives.

Despite these challenges, the study highlights the importance and potential of community-based interventions as a means of prevention. Public education campaigns, safe and anonymous reporting channels, and trust-building initiatives between administrators and communities were identified as essential strategies. The integration of technological innovations, including biometric verification and mobile reporting tools, coupled with a balanced response model that prioritises awareness and corrective education before punitive measures, was shown to have the potential to curb fraudulent practices sustainably.

Overall, this research demonstrates that addressing social security fraud requires a multifaceted approach that considers socioeconomic vulnerabilities, strengthens institutional accountability, and actively engages communities as partners in prevention. By shifting perceptions of fraud from being a socially tolerated survival tactic to being an ethically unacceptable act with long-term societal costs, policymakers and communities can work collaboratively to protect the integrity of social security systems. The study also opens avenues for future research, including deeper exploration of the psychological and ethical dimensions of fraud, the role of digital literacy, insider perspectives, and community-led oversight mechanisms. Such research would build on the findings presented here, contributing to more nuanced and effective responses to the persistent challenge of social security fraud in South Africa.

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APPENDICES

Appendix 1: Ethical Clearance Certificate

UNIVERSITY OF KWAZULU-NATAL
INYUVESI YAKWAZULU-NATALI

16 February 2022

Thobile Mbanjwa (212506428)
School Of Applied Human Sc
Howard College

Dear T Mbanjwa,

Protocol reference number: HSSREC/00002859/2021
Project title: A Criminological analysis on Public Perceptions of Social Security Fraud within the South African Social Security Agency (SASSA)
Degree: PhD

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 16 April 2021 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Please note the comment from the gatekeeper advising you to remove identifiers such as names, vernacular terms and geographical hints when writing up you dissertation

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid until 16 February 2023.
To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

All research conducted during the COVID-19 period must adhere to the national and UKZN guidelines.

HSSREC is registered with the South African National Research Ethics Council (REC-040414-040).

Yours sincerely,

[redacted]

Professor Dipane Hlalele (Chair)

/dd

Humanities and Social Sciences Research Ethics Committee
Postal Address: Private Bag X54001, Durban, 4000, South Africa
Telephone: +27 (0)31 260 8350/4557/3587 **Email:** hssrec@ukzn.ac.za **Website:** http://research.ukzn.ac.za/Research-Ethics

Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

INSPIRING GREATNESS

Appendix 2: Informed Consent (English Version)

School of Applied Human Sciences
University of KwaZulu-Natal
Howard College Campus

School of Applied Human Sciences
University of KwaZulu-Natal
Howard College Campus

INFORMED CONSENT LETTER

Dear Participant,

My name is Ms. Thobile Mbanjwa, and I am a PhD candidate at the University of KwaZulu-Natal, Howard College Campus, South Africa. I am conducting a research study titled: **"A Criminological Analysis on Public Perceptions of Social Security Fraud within the South African Social Security Agency (SASSA)"**.

The purpose of this study is to explore public perceptions of social security fraud, including its causes, consequences, and potential community-based interventions. Your area has been purposively selected for this research, and you have been selected to participate because your insights are considered valuable for understanding the phenomena. The information provided will be used solely for academic purposes.

Participation Details:

- The interview will involve asking you questions about your experiences, perceptions, and observations regarding social security fraud.
- The interview may take approximately one hour and can be split into shorter sessions if you prefer.
- Your confidentiality is guaranteed. Your responses will not be attributed to you personally but will be reported as general community perspectives.
- Any information you provide will not be used against you. Data collected will be used only for the purposes of this research.
- All collected data will be securely stored and destroyed after five years.
- Your participation is voluntary. You may choose not to participate, withdraw at any time, or stop the interview without any penalty or negative consequences.

- There are no financial or material benefits to participating; your contribution is entirely for academic purposes.

Consent to Record:

If you agree to participate, please indicate whether you consent to the use of recording equipment during the interview:

Type of Recording	Willing	Not Willing
Audio	☐	☐
Photographic	☐	☐
Video	☐	☐

Contact Information:

- **Researcher:** Ms. Thobile Mbanjwa
    - Email: 212506428@stu.ukzn.ac.za
    - Phone: [redacted]
- **Supervisors:**
    - **Primary Supervisor:** Prof. Shanta B. Singh, School of Applied Human Sciences, UKZN, Howard College Campus
        - Email: singhs@ukzn.ac.za
    - **Co-Supervisor:** Dr. Nomakhosi N. Sibisi, School of Applied Human Sciences, UKZN, Howard College Campus
        - Email: sibisin@ukzn.ac.za
- **Research Ethics Contact:**
    - P. Mohun, HSSREC Research Office
    - Tel: 031 260 4557
    - Email: mohunp@ukzn.ac.za

Thank you for considering participation in this research. Your insights are greatly appreciated and will contribute to a deeper understanding of social security fraud in South Africa.

Participant Declaration:
I have read and understood the information above, and I voluntarily agree to participate in this study.

Participant Name: __________________________

Signature: ________________________________

Date: _______________________

Researcher Name: __________________________

Signature: ________________________________

Appendix 3: Informed Consent (IsiZulu Version)

School of Applied Human Sciences

University of KwaZulu-Natal

Howard College Campus

Lunga Lomphakathi othandekayo,

LENA INCWADI IGUNYA LOKWENZA I-INTERVIEW

Igama lami ngingu- Thobile Mbanjwa. Ngenza iziqu zami zobudokotela phecelezi i-PHD e-University of KwaZulu-Natal, eThusini, South Africa. Ngiqoqa ulwazi oluhambisana nezifundo zami ngesihloko esithi-: A Criminological analysis on Public Perceptions of Social Security Fraud within the South African Social Security Agency (SASSA). Kulezizifundo ngiqoqa ulwazi mayelana nezinto ezidala ukuthi abantu bazibandakanye nomukhwabaniso wezezimali zakaSASSA. Izifundo zami zizama nokuthola ukuthi kungabe yini imiphumela yalesisenzo sobugebengu. Indawo iThekwini ikhethiwe ukuthi kube yiyo ekuzoqoqwa kuyona ulwazi kanti nawe ukhethwe ngokuyinhloso. Ulwazi ongipha lona ngiyolusebenzisa ezifundweni zami kuphela.

Nazo izinto okomele uzazi ngaphambi kokuba ungiphe imvumo yokuzibandakanya kanye nalezizifundo:

1. Akekho oyokwazi amagama akho nokuthi uke wadlala indima kulezizifundo

2. Umbuzo-mpendulwano lo uyokuhlala isikhathi esingange- hora kanti ingahlukaniswa ibe yizigaba uma ufisa.

3. Ulwazi oyongipha lona luzosebenza kulolucwaningo kuphela

4. Ulwazi luzogcinwa iminyaka emihlanu

5. Ungacela ukuyeka lombuzo-mpendulwano noma ngabe sesihambe safikaphi nayo.

Ayikho imali oyokhokhiswa yona ngalokho

6. Ayikho imali ozoyithola ngokudlala indima kulolucwaningo.

Uma uthatha isinqumo sokudlala indima kulolucwaningo, maka ibhokisi elifanele ngezansi

	Yebo	Cha
Isiqophamagama		
Isiqophamazwi		
Ukuqopha ividiyo		

Imininingwane kaMfundi

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Imeyili: sibisin@ukzn.ac.za

Ethics Research Office: HSSREC

Research Office,

Izinombolo:031 260 8350/4557/3587

Imeyili: hssrec@ukzn.ac.za

Ngiyabonga

Appendix 3: Gatekeepers Letter

sassa

Regional Executive Manager

SASSA KZN

1 Bank Street

Pietermaritzburg

3201

Dear Ms T. Mbanjwa,

RE: REQUEST FOR PERMISSION TO CONDUCT A STUDY WITHIN THE SOUTH AFRICAN SOCIAL SECURITY AGENCY (SASSA) IN KWAZULU NATAL

I acknowledge receipt of your letter requesting permission to conduct research at SASSA KwaZulu-Natal on "***A Criminological analysis on Public Perceptions of Social Security Fraud within the South African Security Service Agency (SASSA)***"

SASSA is a progressive Agency which promotes research that enhances knowledge and development. Please be advised that permission is granted for you to undertake this study in the offices of SASSA in KZN. Please present this letter when you access SASSA offices or engage with staff.

Of important note for you as you embark on this project is that SASSA cannot decree to its officials, customers, beneficiaries and stakeholders whether or not to participate in your research study. However, information that you will obtain from SASSA officials and beneficiaries should be treated with confidentiality whether in terms of the storage of data, analysis or during the publication process. It is advisable to remove identifiers such as names, vernacular terms and geographical hints when writing up your dissertation. Furthermore, SASSA cannot guarantee your safety as you go around its premises and does not promise you funding of your research study at any given stage.

The monitoring and evaluation department at SASSA Head Office will provide you with statistical information and approved reports on your subject matter of study if requested, and if information is available. I wish to thank you for choosing SASSA to collect data for your study please ensure that your research outcomes assist SASSA in Policy reviews and implementation. Will request that you provide the Agency with two copies of the final approved dissertation. Please also ensure that you provide an electronic copy of the report on pdf for it to be uploaded to the research repository of the Agency. You will also be expected to present your findings and recommendations to the regional management committee (REMANCO) at a date that will be communicated to you once your final dissertation has been submitted.

Regards,

[redacted]

Ms C.T.H. Mzobe
Regional Executive Manager
SASSA KZN
Date: 19/01/2023

Appendix 4: Interview Guide (English Version)

1. Can you describe what you know about social grants in South Africa?
2. Which types of social grants are you familiar with, and what do you understand about them? (e.g., foster care, child support, old age pensions)
3. Can you share if you know anyone who has been involved in social security fraud, and describe the situation?
4. Have you observed or heard of anyone assisting others to commit social security fraud? If so, please explain how this occurs.
5. Have you ever personally engaged in social security fraud? If yes, can you explain the circumstances and your experiences?
6. How would you describe the adequacy of these social grants for meeting the needs of community members?
7. In your opinion, what factors or circumstances lead people to engage in social grants fraud?
8. If you have engaged in social security fraud before, can you explain your reasons and what influenced your decision?
9. How does social security fraud affect you personally or your household?
10. What impact do you think social security fraud has on your community?
11. From your perspective, how does social security fraud affect South Africa as a whole?
12. In your view, what should be done when someone is found committing social grants fraud?
13. How can the community contribute to helping SASSA prevent or reduce grants fraud?

Appendix 5: Editor's Letter

Mufasa Research Consultancy SERVING WITH DISTINCTION

Serving with distinction

01 December 2025

To Whom It May Concern,

Re: Editor's Letter

A Criminological Analysis on Public Perceptions of Social Security Fraud within the South African Social Security Agency (SASSA)

Below is the scope considered during language editing of the above titled dissertation:

- Grammar check
- Sentence construction
- Spelling check
- Punctuation
- In-text referencing
- Formatting/document layout

As a professional editor, I pledge that the above aspects of the manuscript were, to the best of my knowledge, meticulously and correctly done at the time the work was sent to the candidate. However, I am not responsible for any corrections that were made after the editing process finalised.

Yours faithfully,

[redacted]

Venencia Nyambuya (PhD)

PhD in Media & Cultural Studies: UKZN (RSA)
Master of Arts in Media & Cultural Studies (*Cum laude*): UKZN
Bachelor of Science Honours in Media & Society Studies: MSU (ZW)
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London, United Kingdom
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Cell: +[redacted] **Email:** info@mufasarc.co.za **Web:** www.mufasarc.co.za
Address: 7 Chartham House, 180 Brand Road, Glenwood 4001, Durban, South Africa

Appendix 6: Turnitin Report

Turnitin Originality Report

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