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# The exploitation of South African Social Security Agency grant recipients' data

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## ABSTRACT

Data is power in today's society, but not all access to data is ethical or legal. When individuals or organizations are able to access unauthorized data, they can manipulate it or profit from it. In this article, the emphasis is on the South African Social Security Agency (SASSA) grant account holders and how their data is being used. The SASSA grant holders are vulnerable and poor, often with no one to assist them if they do not receive their full grant pay-out. A survey was done where 1000 questionnaires were given to helpers who visited SASSA pay-out points in Moloto in Pretoria and Katlehong in Johannesburg, who then assisted the grant holders with completing the questionnaire. A total of 534 completed questionnaires was then used to perform cross-tabulations and Pearson Chi-square analyses. The findings include that not all grant holders are sure of exactly the amount of money they should receive and discrepancies exist, especially in banking charges and unauthorized debits. The age groups of 70 and older and the females tend to receive less than their total SASSA grant pay-out more often compared to younger age groups and males. Future research can include expanding the survey to other provinces and more rural areas as well as to identify if there are similar trends in other countries where there are social grant programs and grant holders who do not receive their full payments.

**Keywords:** Data privacy, SASSA account privacy, data security, social grant holders.

## **INTRODUCTION**

Data are created every day, but not all user access to the data is ethical or legal. The increase in digital data has societal implications, especially in developing economies (Taylor, 2017), where the gathered data can be used to the detriment of the poor. Access to large volumes of data could increase inequality and threaten society (O'Neil, 2016). When used commercially, data is known for its ability to acquire, archive and rapidly analyse large amounts of data using models and algorithms (Wang, Kung, & Byrd, 2018). Data analysis has become very valuable as the information generated can be used to identify behavior patterns of individuals and groups (Dunlap & Dunlap, 2014). Illegal access to data cost South Africa approximately ZAR50 billion in 2014, with the amount increasing sharply annually (Van Niekerk, 2017).

The paper will explore how the data of the South African Social Security Agency (SASSA) grant holders are used when there is access granted to their accounts. The access can result in illegal and/or unethical behaviour. There are often differences in the amounts that SASSA grant recipients should receive and what they actually receive, resulting in the following research questions:

- What is the link between the amount that SASSA account holders were meant to receive and the amount they actually received?
- What are the reasons for these discrepancies?

The paper will start with providing a background of the South African grant holder and provide literature on how data can be used when obtained, followed by the research design. The findings and discussion will look at grant holders' accounts and look into reasons why some grant holders do not receive their correct amounts every month and finally the paper concludes with possible implications and future research.

## **BACKGROUND TO THE STUDY**

The population of South Africa is approximately 55.6 million (Radebe, 2017) with almost 17 million South Africans receiving a social grant, roughly 30% of the population (Malange, 2017). Recipients of social grants include a vulnerable segment of the population who are “too old to work” (pensioners); “too young to work” (child support grant holders); or too “sick/disabled to work” (disability grant holders) (Natrass, 2006). Fraudulent practices are currently moving away from the individual into corporate profit-making, with companies accessing data showing a sharp increase in profits (Etheridge & Van Zyl, 2017). The research will examine the prevalence of problems experienced by SASSA grant recipients in terms of not receiving their full grant payout monthly.

## **LITERATURE REVIEW**

There are many uses of data and one should not only look at data being stolen by imposters, but also look at all the positive ways that data can be used to impact individuals and communities. Often, data can be monetized or turned into profit. It would be senseless for someone to go to all the trouble and possible prosecution and not make money from the data obtained. The next subsection will explore what people are doing with data when it has been stolen.

### **How stolen data is used**

Cyber criminals have realized that it is easier and less risky to steal identities than to commit robberies (Waterson, 2017). Theft of data for resale, including identity and of intellectual property theft, motivate illegal access to big data. It is not always easy to anticipate a cyber-attack because criminal intentions vary and can include misuse of IT infrastructure to launch a bigger attack (Weaver, 2017). One way criminals have obtained personal information used for identity theft from SASSA beneficiaries is to send messages urging them to get new SASSA cards before a specific deadline. Beneficiaries have been publically warned to ignore such messages or people posing as SASSA representatives and urged to rather approach the physical SASSA offices for help (Mabena, 2017).

### **Use of legally acquired data**

Companies can access big data to make business decisions that can benefit the public in general or improve their own profits. Three examples are given below that is highlighted by Tene (2017):

1. The discovery of the adverse effects of the drug Vioxx was made possible because of data that was collected from clinical records that linked 27 000 cardiac arrest deaths from 1999 – 2003 to the its use
2. In the retail market, Wal-Mart is enabling its suppliers to monitor their stock levels at any Walmart store at any point in time, using the data that they provide to their suppliers.
3. Amazon has a feature called 'Customers who bought this also bought' which prompts users to complete additional purchases from that site. When using the above features, companies are able to improve their customer experiences.

### **Questionable outcomes from the use of data**

It is recognized that data obtained from social media such as Google and Facebook is not only used to increase advertising revenue; but also marketed to other end users who require the information for reasons that could be detrimental to consumers or invade personal privacy (Laguna, 2017). In South Africa, more than 17% of the population receive a social grant, with only 7 million tax payers (Gray, 2006). Those SASSA grant recipients who buy on credit or borrow money, have shared the hardship caused by high interest rates and fees that are paid on loans, which leave them with little or no money from their grants. This situation is partly due to money lenders and retail facilities failing to do an affordability check. From the National Credit Regulator's perspective, "It is a legal requirement for money lenders to perform an affordability check on potential borrowers before granting a loan. A credit provider must take practicable steps to assess the consumer or joint consumer's discretionary income to determine whether the consumer has the financial means and prospects to pay the proposed credit instalments" (GroundUp, 2017). It may also be due to criminal intent, where illegally obtained data is misused. Data can also be used to make a profit, as discussed in the next section.

## Turning data into profit

According to the National Cyber Security Centre (NCSC) (2017), there are two main ways that criminals can 'monetize' data they steal:

- They sell stolen data to other criminals that are able to exploit it. This is 'secondary fraud'. Criminal websites may be used to facilitate transactions. Payment is also made in cyber-currencies such as Bitcoin, which is hard to trace.
- When stolen data is used to exploit bank accounts, "money mules" may launder stolen money through various accounts until they can get 'clean' money into their hands.

Although cyber criminals consider this type of crime to be low risk, it is expensive because every piece of software, hardware or individual involved must be paid or bought. Consequently, cyber criminals aim at accessing very large datasets such as SASSA in order to obtain high value payouts, to compensate for the small profit margins (GroundUp, 2017). In the local South African context, the size of the SASSA database is made evident in the following quote from the website of Cash Paymaster Services (CPS), the firm that has previously managed SASSA payouts to beneficiaries in South Africa using the Universal Electronic Payment System (U.E.P.S) technology:

"Our CPS business unit deploys our U.E.P.S. - Social Grant Distribution technology to distribute social welfare grants on a monthly basis to over nine million beneficiaries in South Africa. These social welfare grants are distributed on behalf of SASSA. During our 2012, 2011 and 2010 fiscal years, we derived 41%, 47%, and 66% of our revenues respectively, from CPS' social welfare grant distribution business" (National Cyber Security Centre, 2017).

## SASSA Grant Types and Payment Amounts

In South Africa, a SASSA card is used to receive a monthly pay-out at a designated pay point, whereas an EasyPay cardholder receives the money in a bank account (Cash Paymaster Services, 2017). Money can be deducted from the EasyPay accounts, opening the door to fraudulent or

illegal deductions. The types of grants paid by the South African Department of Social Development are shown in Table 1 below:

**Table 1.** South Africa Social Grants in 2018 (SASSA, 2018).

<b>Grant Name</b>	<b>Grant Amount: 1 Apr 2018</b>	<b>Grant Description</b>
Social relief of distress		“Social relief of distress is a temporary provision of assistance intended for persons in such dire material need that they are unable to meet their or their families' most basic needs”.
Grants-in-aid	R360	“The applicant must be in receipt of a grant for Older Persons, Disability grant or a War Veteran's grant, and require full- time attendance by another person owing to his/her physical or mental disabilities”.
Child Support Grant	R400	Paid for children born after 31 December 1993.
Foster Care Grant	R920	Paid to foster parents provided there is a court order indicating foster care status and the child is in the care of the foster parents.
Care Dependency Grant	R1600	Paid for children under the age of 18 who have submitted a medical / assessment report confirming permanent, severe disability.
War Veteran's Grant	R1530	The recipient must be 60 years and over or must be disabled and must have fought in the Second World War or the Korean War.

<b>Grant Name</b>	<b>Grant Amount: 1 Apr 2018</b>	<b>Grant Description</b>
Disability Grant	R1600	Paid for individuals between 18 to 59 years of age who must submit a medical / assessment report confirming disability.
<b>Grants for Older Persons</b>		
- Old age (under 75 years)	R1600	Recipient of the grant must be 60 years or older.
- Old age (over 75 years)	R1620	

There are various regulations and laws that assist grant holders, below is a brief summary:

### **Laws and regulations that may influence SASSA grant accounts**

The following laws and regulations may be useful for preventing fraud and data theft from SASSA accounts:

- **The POPI Act on Data Privacy:** The Protection of Personal Information (POPI) Act deals with “promoting the protection of personal information processed by public and private bodies” (The Presidency, 2013).
- **The PAI Act on Data Privacy:** The Promotion of Access to Information (PAI) Act is used “To give effect to the constitutional right of access to any information held by the State and any information that is held by another person and that is required for the exercise or protection of any rights; and to provide for matters connected therewith” (The Presidency, 2000).
- **The Cybercrimes and Cybersecurity Bill on Data Privacy:** The Cybercrimes and Cybersecurity Bill lists “offences which have a bearing on cyber-crime and to prescribe penalties; to criminalize the distribution of data messages which is harmful and to provide for



interim protection orders; to further regulate jurisdiction in respect of cybercrimes; to further regulate the powers to investigate cybercrimes; to further regulate aspects relating to mutual assistance in respect of the investigation of cybercrime (The Presidency, 2016).

- **The Social Security Act:** The Social Security Act is “to provide for the establishment of the South African Social Security Agency as an agent for the administration and payment of social assistance; to provide for the prospective administration and payment of social security by the Agency and the provision of services related hereto; and to provide for matters connected therewith” (The Presidency, 2004)
- **The National Credit Act:** The National Credit Act is established “To promote a fair and non-discriminatory marketplace for access to consumer credit and for that purpose to provide for the general regulation of consumer credit and improved standards of consumer information; to promote black economic empowerment and ownership within the consumer credit industry; to prohibit certain unfair credit and credit-marketing practices” (The Presidency, 2006).

The two court proceedings below have been accessed to indicate how the above laws have previously been used to prevent cyber-crime linked to the theft of consumer data or information:

- **Extract from the Constitutional Court Ruling on 17 March 2017:** In the court case Black Sash Trust vs Minister of Social Development and Others, the case was brought by Black Sash against the Minister of Social Development around the lack of resolution in finding another provider to administer the payment of Social Grants to SASSA grant beneficiaries. In this case, specific mention was made around the protection of SASSA beneficiary information and having this information only being used for the payment of the grant (Constitutional Court, 2017).
- **Extract from the High Court Ruling on 9 May 2017:** In the court case Net1 Applied Technologies South Africa and Others vs Chief Executive Officer of the South African Social Security Agency and Others, the researcher has taken extracts from the court records in order to understand how the laws have been interpreted (North Gauteng High Court, 2017).

In summary, the second case was brought by the Minister and Department of Social Development and Others against Net1 and Others. The concern brought to the court was around the interpretation of the amendments to regulations 21 and 26A of the Regulations under the Social Assistance Act 13 of 2004, where the Minister of Social Development was seeking to stop all electronic debits, stop orders and electronic fund transactions (EFTs) on SASSA beneficiary accounts held at Grindrod. Essentially, the court ruled in favor of Net1 and Grindrod, saying that the amendments “do not operate to restrict beneficiaries in the operation of their bank accounts” therefore Net1 and Grindrod did not need to stop the debit orders on SASSA beneficiary accounts (North Gauteng High Court, 2017). The literature review has highlighted some of the obstacles that SASSA grant holders face in a country where data can be misused and be detrimental to the poor’s everyday living conditions.

## **RESEARCH DESIGN**

The problem is that if even a small portion of the social grants needed for subsistence of vulnerable, poor and unemployed people often do not receive their full grant pay-out every month. It is therefore essential to understand the technology behind this issue and make recommendations to help safeguard social grants and prevent access by criminals to data/information about vulnerable grant-holders in South Africa.

### **Research Methodology**

During October and November 2017, 1000 questionnaires were printed. The aim was to receive at least completed 500 questionnaires. The questionnaire was a one-page document that would be easy to complete and only the relevant additional information was asked of the respondent. No participants were forced to complete the questionnaire and therefore did so voluntarily. For those participants who were unable to write, assistants helped them to complete the forms. Questionnaires were completed by randomly selected grant holders, in total 534, who were collecting grants at SASSA Service Centers / SASSA Pay points and Bank ATMs two locations:

- Pretoria, Moloto Area, Gauteng Province
- Johannesburg, Katlehong Area, Gauteng Province

## Data Analysis

The statistical data analysis was completed using IBM SPSS Statistics 24 software. Cross-tabulations were used to compare data from the account owner, age and gender and the type of account to determine whether there was a link between the amount that SASSA account holders were meant to receive and the amount they actually received. This formed part of quantitative research methods, which can be defined as “the numerical representation and manipulation of observations for the purpose of describing and explaining the phenomena that those observations reflect” (Casebeer & Verhoef, 1997). The main reasons for the use of a quantitative approach was to analyse precise numerical data linked to the financial status of grant holder accounts (Johnson & Onwuegbuzie, 2004).

Qualitative categorical data analysis was also used to identify the reasons for debit orders and whether grant recipients received help to sort out illegal debits. Qualitative research methods can be defined as “the non-numerical examination and interpretation of observations, for the purpose of discovering underlying meanings and patterns of relationships” (Elo et al, 2014). The reason for the use of qualitative research was to give the researcher more insight into the answers provided by respondents, using their own words and context to explain themselves (McQuail & Windahl, 2015). This research method allowed for the context to be analyzed and find common concepts.

## MAIN FINDINGS

The demographics of the SASSA grant participants are shown in Table 2:

**Table 2.** Demographic distribution of participants.

<b>Participants</b>	<b>Frequency</b>
<b>Total</b>	<b>534</b>
Male	184

<b>Participants</b>	<b>Frequency</b>
Female	345
Unknown gender	5
<b>Age groups</b>	
18 - 30	179
31 - 40	81
41 - 50	36
51 - 60	31
61 - 70	105
70+	97
Unknown	5
<b>Types of account</b>	
EasyPay account	66
SASSA account	382
Unknown account	38

### **Analysis of the Survey Results**

Analysis of the questionnaires showed that 193 of the 534 questionnaires respondents did not receive their full grant and of those 193, 46 did not know why. This finding about of the discrepancies in grant payments was in line with previously published reports. One example can be found on the Parliamentary Monitoring Group's website from 2016:

“Last year, of the 13 thousand plus disputes recorded and investigated 77% were resolved in the beneficiaries' favor. In February alone, SASSA got more than 40 thousand queries”  
(Media Briefing, 2016).

The above numbers should be understood within the context that there are about 17 million grant recipients in the country, and even although the numbers of disputes or discrepancies seem small, they are still a problem.

The data collected was based on the differences in the amount the respondents believed they were meant to receive and the actual amount collected. These differences were consolidated as percentage difference at 10% intervals. On receipt of the responses on the questionnaire, some respondents did not know the grant amount they were meant to receive. This became apparent when respondents noted that they were receiving more money than expected. Some respondents were not aware of the increase in the grant amount as from 1 April 2017 and were still quoting values from 1 October 2016. This was corrected in the results and these respondents fell under the group with no discrepancies.

The questionnaire had 9 questions, divided into 2 sections, designed to understand whether there were debit orders that went off on grant holder accounts. The questions were asked in order to understand whether these debits were authorized or not. If respondents described unauthorized debits, they were asked if they received help from the authorities. The respondents were also asked to state their age, gender and the type of grant account they held.

The results were cross-tabulated around the differences between the grant amount they believe they were meant to receive and the grant amount actually received.

**Question:** Are you the account holder?

This question was asked of respondents to see whether there was a misuse of money when grants were collected on behalf grant recipients. Typically, parents collected the child grant on behalf of their children or adult children collected grants for elderly parents. The results from the sample showed that 82 of the 534 respondents were not the grant recipients, 15,64% of the sample size. Of these 82 respondents that collect a grant on behalf of someone else, 56% of grant recipients received their full grant amount without any deductions.

On closer inspection of the reasons given for the amount discrepancies, 13 out of the 82 respondents did not know why there was a discrepancy but they did volunteer some possibilities for the discrepancies for example “They say I took a loan and I didn't apply for a loan”, “They say it's because I changed from a SASSA card to an EasyPay card”, “I bought Eskom once and they always take R60 every month”, “The money differs every month so I accept what I get in my card”. Only 3 respondents did not know why there were discrepancies and received help in understanding the reason for the discrepancy. Two respondents were sent to another office to query the amounts, while 64 of the respondents did not query it and just accepted what they received. Of the respondents that were aware of the reasons for the discrepancy, 7 respondents cited “bank charges” as the reason for the discrepant amount. Other respondents cited “groceries, accounts, transport and Scorpion Legal” as reasons for the discrepancy.

Among the group of 82 respondents who were account owners and identified discrepancies 31 did not know the reason for the discrepancy. Feedback offered for the possible discrepancies included:

“They forced me to change my account to an EasyPay account and that's when the debits started.”

“They say I've borrowed money for Eskom.”

“They say I've borrowed their airtime.”

Only 12 of these respondents had requested help but had not received it or were still waiting for feedback. Overall, 71 respondents did not provide reasons for the discrepancies. Feedback from the assistants collecting the questionnaires were that some respondents were secretive about discrepancies. Reasons provided for the discrepancies included air-time and the payment of accounts and debts.

Analysis based on the Pearson Chi-Square test was used for the following null hypothesis

H<sub>0</sub>: No association was found to exist between whether the account belonged to the grant recipient or the difference in amounts received by the SASSA grant holder.

H<sub>1</sub>: A significant association was found to exist.

The Pearson Chi-Squared value was 0.046 which was  $< 0.05$ , therefore the null hypothesis was rejected and it is concluded that there is a significant association between the grant amount received and whether the grant recipient was the account holder or not, in Table 3 below.

**Table 3.** Significance of deductions from SASSA grants when the grant was not claimed by the account holder.

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.610 <sup>a</sup>	10	.046
Likelihood Ratio	18.341	10	.049
Fisher's Exact Test	16.416		
N of Valid Cases	534		

**Question:** Do you have a SASSA or EasyPay account?

This question was asked to ascertain whether there was any correlation between amount discrepancies and the type of account that the grant was paid into. This was asked because newspapers reported that grant recipients had issues if they changed from a SASSA account to an EasyPay account.

The total number of SASSA account holders in the sample was 420 and total number of EasyPay account holders in the sample was 111. It was found that 73.3% of SASSA account holders had no discrepancies, while only 37.8% of EasyPay account holders had no discrepancies. With EasyPay accounts, 10 respondents - 9% of the sample - did not know why there were discrepancies in grant money received; while 34 - 8% of the respondents with SASSA accounts did not know why there were discrepancies. When respondents were aware of the reasons for the debits, these were generally for airtime, loans and debts on SASSA accounts. This may point to the fact that all grant account holder information is shared with Net1 companies across the board irrespective of the type of account. The newspaper reports alluded to the issue that grant recipients were asked to change to an EasyPay account, before they were exposed to debits. It

was expected that no debits should go off SASSA accounts (as per the Regulations that govern the administration of Social Grants), yet the results showed that there were debits.

Based on the Pearson Chi-Square test to measure the null hypothesis it was found that the Chi-Squared value was 0.000 which was  $< 0.05$ , therefore we rejected  $H_0$  and concluded that there was a significant association between the account used to receive the grant money and whether the full grant amount was received or not, shown in Table 4 below.

**Table 4.** Significance of having a SASSA or EasyPay account.

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	89.817 <sup>a</sup>	20	.000
Likelihood Ratio	78.744	20	.000
Fisher's Exact Test	<sup>b</sup>		
N of Valid Cases	534		

**Question:** What is your gender?

This question was asked in order to understand whether there was a correlation between the amount received and the gender of the individual collecting the grant money. It was found that 73 females and 1 male did not give a reason for the difference in the grant amount received, however, 81.5% of males had no discrepancies in accounts, while only 58% of females had no discrepancies. Also, 31 females - 8.9% - and 13 males - 7% - did not know why there were debits on the grant accounts. This result does not point to there being profiling or targeting of a certain gender.

The Pearson Chi-Squared value was 0.000, which was  $< 0.05$ , therefore the  $H_0$  is rejected and it can be concluded that there was a significant association between the gender of the grant recipient and whether the full grant amount was received or not in Table 5.



**Table 5.** Significance of gender of SASSA grant holder.

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	46.741 <sup>a</sup>	20	.001	. <sup>b</sup>
Likelihood Ratio	52.939	20	.000	. <sup>b</sup>
Fisher's Exact Test	. <sup>b</sup>			. <sup>b</sup>
N of Valid Cases	534			

**Question:** What is your age range?

This question was asked to determine whether there was any targeting or correlation with the discrepancies, based on age of the grant holder. Of the 16 respondents that had airtime debits, nine were in the 18-30 age group. Of the 15 respondents that said the deduction was related to payment of a loan/debt/account, 10 were in the 61-70 age group. Of the 44 respondents that did not know why there was a discrepancy in the grant amount received, 12 were in the 18-30 age group and all were female; while 21 were in the 70+ age group with 12 being female.

Based on the Pearson Chi-Square test used to measure the below hypothesis;

H<sub>0</sub>: No association exists between the grant recipient's age and the difference in amounts the SASSA grant holder received.

H<sub>1</sub>: A significant association exists.

The Chi-Squared value was 0.051, which was  $> 0.05$ , therefore we reject H<sub>1</sub> and can conclude that there was no significant association between the age of the grant recipient and whether the full grant amount was received, shown in Table 6.

**Table 6.** Significance of age of SASSA grant holder.

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	78.899 <sup>a</sup>	60	.051
Likelihood Ratio	86.020	60	.015
Fisher's Exact Test	.000		
N of Valid Cases	534		

The above research findings answer the research question ‘What is the extent of the data theft in areas where communities rely on social development grants?’ Based on the results from the questionnaire shown in Tables 3 to 6, it appears that there is a trend where there were discrepancies in the expected grant amount expected and received, where the account owner did not know or understand the reason for the deduction further proves that data collected from SASSA grant holders was being used for purposes other than just payment of their grants. This can be construed as data theft.

## DISCUSSION OF THE RESULTS

The grant holders that experiences problems with unauthorized debits and money not being paid into their accounts every month, experienced mainly the following problems:

“I think it is because of bank charges”.

“The money differs every month so I accept what I get in my card”.

“It depends on the month so I'm not sure”.

“I don't know, they say my money is being saved in SASSA office”.

“Don't know, they say I've joined life insurance”.

“I don't know but they said they would deduct the interest but now I'm confused because they are deducting the money”.

“They didn't explain to me”.

Companies in South Africa can access SASSA grant holders' data and profit from it. Three examples are given below that is found in the literature:

1. 1Life, a company that sells funeral cover, have targeted especially elder grant holders with policies and assured them that their deductions are approved by SASSA, resulting in monthly deductions of more than the allowed 10% of the total grant (Vally, 2016).
2. Airtime for mobile phones and electricity bills are being deducted from accounts, items that are not being sold by SASSA (Ngwenya, 2016).
3. Cellphone contracts, insurance policies and other unknown deductions are taken form SASSA grant holders and the grant holders struggle to stop the deductions (Kgawane-Swathe, 2014).

It was also found that grant holders seldom received assistance that led to the resolution of the issue, sometimes leaving them vulnerable to further exploitation because they needed loans to supplement the missing income.

## **CONCLUSION AND FUTURE RESEARCH**

The main goal of this research was to ascertain whether there were discrepancies in the grant amount that grant recipients were meant to receive and what they actually received. It was shown that data theft was being experienced by SASSA grant holders as debit orders were being used to deduct money from SASSA accounts without the express permission and/or knowledge of grant holders. It was also found that the grant holders struggled to find help when a discrepancy arose. In today's data driven society, it is important to protect the poor from being exploited. In a developmental sphere, more should be done to highlight the potential negative impact of data. It is recommended that a similar study be conducted in other parts of South Africa and perhaps in other countries where there are problems with unlawful deductions from social grants. The findings could also be used to modify current laws and regulations to protect the data of SASSA grant holders from theft or exploitation.

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### APPENDIX 1 - THE QUESTIONNAIRE USED FOR THE DATA ANALYSIS

Interview questions of SASSA account holders		Reason for the question
What is your gender?	M <input type="checkbox"/> F <input type="checkbox"/>	To understand if there is a specific gender that is being targeted
What age group do you fall into?	10 - 20 <input type="checkbox"/> 21 - 30 <input type="checkbox"/> 31 - 40 <input type="checkbox"/> 41 - 50 <input type="checkbox"/> 51 - 60 <input type="checkbox"/> 61 - 70 <input type="checkbox"/> 70 and above <input type="checkbox"/>	Age group of the respondent, to also understand if there is targeting
Do you have a SASSA account or an Easy Pay account?	<input type="text"/>	Which type of account is more prone to having issues. In newspapers it seems people are forced to take an Easy Pay account in order to get the loan which is how all the issues start
Does the account belong to you or are you collecting on behalf of someone? Please explain.	<input type="text"/>	A mother may be collecting on behalf of a child...Also just to check that the age group doesn't distort the findings... We may think age group 30 can consent for debit order but maybe not on a child's grant money...
What is the amount you are supposed to receive in your SASSA Account?	<input type="text"/>	This will also support the above answer as there are different grant amounts for different people. Also checking whether people know how much they are meant to receive
What is the amount you actually receive in your SASSA Account?	<input type="text"/>	Highlighting whether there is a difference in amounts which will highlight whether we can ask questions on how come the amounts are different
<b>Answer only if there are differences in the amount.</b> Do you know why there is a difference? Please explain.	<input type="text"/>	To understand whether people are really being duped.
Have you authorised any of the debits on your account? Please explain	<input type="text"/>	To understand whether people understood what they were authorising
<b>Answer only if the debit orders where not authorised or have gone beyond what was authorised.</b> Have you received any help to stop the unauthorised debits? Please explain.	<input type="text"/>	To understand whether there is remedies for people that actually work. To understand whether people actually try to stop the debits.