



Novemba 2023

**AMANQAKU ALANDELELANAYO EPHEPHA LENKCAZELO
NGENGENISO ESISEKO EQINISEKISIWEYO**

UKUKHUSELA OGOGO

Ukunqanda ulwaphulo mthetho 'lobuqhetseba kwimali yendodla' eMzantsi Afrika

Isishwankathelo

- Inkqubo yendodla yaseMzantsi Afrika ibonwa njengegcwele ubuqhetseba—imali yendodla ihlawulwa abantu abangenalungelo lokuyifumana, nto leyo ethintela abantu abafanelekileyo nabasesechengeni bangafumani amalungelo abo.
- Nangona kunjalo, idatha ekhoyo ibonisa ukuba uninzi lobuqhetseba kwimali yendodla lwenziwa ngamagosa karhulumente kunye namanye amaqela axhaphazayo—hayi ngabaxhamli.
- Urhulumente uthembisa ukulwa nobuqhetseba kwimicimbi yezentlalo-ntle ngokusebenzisa uhlolisiso oluqinisiweyo, ukuqinisekisa iinkcukacha zeminwe kunye nokubeka esweni idatha enkulu.
- La manyathelo okulwa nobuqhetseba ajolise kakhulu kubantu abahlwempuzekileyo—ebeka ukurhanelwa kunye neemfuno zokuthobela imithetho kubantu abaqhelekileyo, ngelixa evumela urhwaphilizo olucwangcisiweyo kunye nokuxhatshazwa ngabaxhaphazi abakumashishini abucala ukuba kuqhubeka.
- Ezi mfuno zinzima kwaye kunzima kubantu abasengozini kakhulu ukuzithobela, kwaye zigqibela zikhuphela ngaphandle ngokungekho sikweni abantu abafanelekayo.
- Abaxhamli baxhatshazwa kabini kule nkqubo—okokuqala ngabantu abendza ubuqhetseba, emva koko baxhatshazwe ziiarhente zikarhulumente ezibohlwayayo ngenxa yobuqhetseba abangenaxanduva lwabo.
- Ukuqinisekisa ukuba wonke umntu ofuna indodla uyayifumana, urhulumente kufuneka asuse ukujolisa okuncinci, asuse urhwaphilizo kwicandelo likarhulumente, aze abathintele abo bafuna ukufumana inzuzo kubaxhamli abasengozini.

Intshayelelo

Ukusetyenziswa gwenxa, inkcitho kunye nobuqhetseba kwiimali zikarhulumente yenye yeengxaki eziphawulekayo ezijongene noMzantsi Afrika. Siva qho ngeveki ngokusetyenziswa gwenxa kunye nokuchithwa kwemali yabahlawuli berhafu kwaye oku kunemiphumela emibi kakhulu ekukwazini kukarhulumente ukuxhasa ngemali izinto ezibalulekileyo kunye nokunyamekela abantu belizwe.

Icandelo esiva kakhulu ngobuqhetseba kulo licandelo lemali yendodla. Ubuqhetseba kwindodla bugqithe emgcezi ngenxa yokuba buquka imali ebiweyo emele iye kubantwana abasengozini nabantwana abaphuma kumakhaya angathathintweni, abantu abakhubazekileyo, abantu abadala kunye nabantu abangasebenziyo.

Olu xwebhu lweenkcukacha luhlola ubuqhetseba kwinkqubo yendodla. Siyabuza: Lingakanani inqanaba lobuqhetseba kwindodla xa lilonke? Ubuqhetseba benziwa phi kwaye njani? Ngubani obenzayo? Yintoni eyenziwa ngurhulumente ukubuphelisa obubu qhetseba kwaye ingaba ezi ndlela zokungenelela ziyasebenza?

Ngokusekelwe kwiimpindulo zale mibuzo, sicebisa iindlela urhulumente anokuthi alwe ngazo ngcono ubuqhetseba kwinkqubo yendodla, ukukhusela amalungelo kunye nezinto ezimele zifunyanwe ngabantu abangathathi ntweni.



AMACANDELO AMANE E-UBIG

- ✓ **YOMNTU WONKE** – ifunyanwa ngabantu abadala.
- ✓ **ESISISEKO** – ibhatalela iimfuno ezisiseko.
- ✓ **INGENISO** – inzuzo yemali efumaneka rhoqo.
- ✓ **ISIQINISEKISO** – ibonelelwa njengelungelo.

Buvela phi ubuqhetseba kwinkqubo yendodla kwaye busebenza ngaluphi umlinganiselo?

Ubuqhetseba bubhekisela kwisenzo sokwenza iingxelo zobuxoki okanye ukukhohlisa abanye ngabom ukuze ufumane inzuzo yemali. Ngokuphathelelene izibonelelo zendodla eMzantsi Afrika, ubuqhetseba benzeka xa umntu okanye abantu abangenalungelo lokufumana imali yendodla, beyifumana ngokukhohlisa ngabom.

Ubuqhetseba lulwaphulo-mthetho eMzantsi Afrika. Ukuze kuthiwe lulwaphulo-mthetho, ubuqhetseba kufuneka ukuba benziwe ngabom kwaye bubangele ingozi yokwenyani okanye enokubakho komnye umntu.

Uhlahluty lwethu lubonisa

Ukuba uninzi lwezenzo zobuqhetseba ezixeliweyo kwinkqubo yendodla ngokwexabiso zenziwe ngamagosa karhulumente, abasebenzi kunye noonokhontrakha, okanye amaqela angaphadle axhaphazayo njengababolekisi bemali... hayi abaxhamli bezibonelelo.

KODWA

Urhulumente ulwa nobuqhetseba ugxile ekulawuleni abantu abafumana izibonelelo zemali kunye nokurhoxisa izibonelelo.

Qho ngonyaka I-DSD kunye neSASSA zixela ngobuqhetseba bezibonelelo zentlalo, kwaye zibonelela ngohlahluty lwenani amatyala obuqhetseba axeliweyo kumapolisa. Olu lwazi lubonisa ukuba amagosa karhulumente enza uninzi lwabantu "abaxhamle ngokungafanelekanga" kwinkqubo yendodla:

Siza kuhlola iindidi ezahlukeneyo zobuqhetseba kwindodla ngezantsi.

1. Ubuqhetseba obenziwa ngamagosa karhulumente kunye noonokhontrakha

Enye yezona ndlela zobuqhetseba ezaziwayo eMzantsi Afrika bubuqhetseba obenziwa ngabantu bangaphakathi kurhulumente okanye amagosa anokufikelela kwimali karhulumente njengoko beqhubeka neenkqubo zangaphakathi emsebenzini ezifana nokuthengwa kwempahla, iithenda, kunye nokunikezelwa kweenkonzo ezisisiseko. Oku kuwela phantsi korhwaphilizo olwenziwa kwarhulumente. Kwiminyaka yakutshanje kuye kwakho amabali amaninzi orhwaphilizo adumileyo kwinkqubo yendodla, nto leyo eye yatsala ingqalelo enkulu yamajelo eendaba yaza yabangela kwaphela ukuthenjwa kukarhulumente. Iziganeko zobuqhetseba ezenziwa ngamagosa karhulumente, abasebenzi kunye noonokhontrakha ezixelwe kwiindaba ziquka:

Ngo-2025: Umphathi wesebe leSASSA usebenzisana nomntu osebenza ethilini ePosini kwakunye nomntu ozimeleyo ukuba abe izibonelelo ezixabisa i-R250000 kubaxhamli ngokukopa amakhadi abo baze bakhuphe imali ngaphambi kokuba abaxhamli bakwazi.¹

Ngo-2025: Amagosa amathathu eSASSA abanjwe kwi-Ofisi yeNgingqi yaseDutywa eMpuma Koloni, afunyenwe enamaxwebhu ezazisi kunye nemali engachazwanga.^{2 3}

Ngo-2025: Amagosa asibhozo eSASSA aseGoli phakathi kweshumi elinanye atyholwa ngokuba i-R260 yezigidi zeerandi kwiSASSA njengenxalenye yeqela "Iamakhadi omgunyathi".⁴

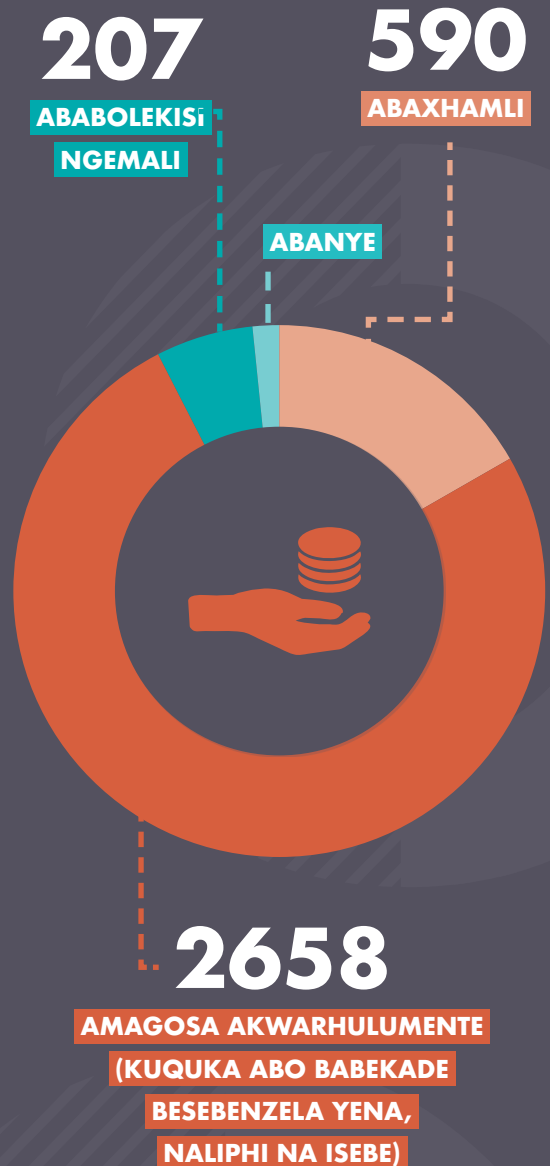
Ngo-2022: Kuthiwa igosa lePosi lisebenzise imali engange-R200 000 yendodla engatsalwanga ukuze lenze izinto zalo.⁵

Ngo-2018-2023: Ubuqhetseba obunokwenzeka kwi-ofisi

AMATYALA OBUQHETSEBA

BENDODLA AXELWE

EMAPOLISENI (2014-2025)



Umthombo: Umbuzo NW3149 oya kuMphathiswa woPhuhliso lweNtlalo, nge-13 Okthobha 2022; Iingxelo zoNyaka zeSASSA 2022/23; 2023/24; 2024/25

yeSASSA eCradock, eMpuma Koloni, apho izibonelelo zihlawulwa kubantu abangama-486 “abaxhamli abangekhoyo”, imali efikelelwa kwi-R55 yezigidi.⁶

Ngo-2020-2021: Umphathi wePosi udala abantu abangekhoyo abafumana izibonelelo kwinkqubo yePosi/SASSA aze abahlawule imali yesibonelelo eyonyusiweyo efikelele kwi R2.2 yezigidi.⁷

Ngo-2018-2021: Amagosa eSASSA atshintsha iikhawunti zebhanki zabaxhamli ngaphandle kolwazi lwabo aze aqokelele izibonelelo zabo. Kamva abaxhamli babuyisele i-R21 yezigidi.

Ngo-2020: UMphicothi-zincwadi Jikelele ufumanisa ukuba abantu abayi-1513 abangabaxhamli be-SRD babengabalawuli beenkampani ezineekhonthraki zikarhulumente. Akucaci ukuba abaxhamli babenayo na ingeniso evela kwiikhonthraki ngexesha ababefumana ngalo isibonelelo (nto leyo eyayiza kwenza ukuba ukufikelela kwabo kube yinkohliso).⁸

Ngo-2014-2022: Umntu uqokelela malunga ne-R100 000 kwintlawulo yeSibonelelo saBantu Abadala (OPG) nangona engumnini wenkampani ephumelele iithenda zenkonzo yamapolisa ezixabisa i-R60 yezigidi. Lo mntu usilele ukuchazela uSASSA ukuba unayo enye ingeniso.⁹

Ngo-2017-2022: Omnye umzekelo womntu oqokelela i-R123 000 kwiintlawulo ze-OPG nangona engumnini wenkampani enikwe iithenda ezixabisa i-R88 yezigidi zokubonelela amapolisa ngefentshala.¹⁰

Ngo-2020: Ingxelo yoMphicothi-zincwadi Jikelele kaDisemba 2021 ifumanise ukuba ‘abasebenzi bakarhulumente’ abangama-5812 bafumane isibonelelo se-Covid-19 SRD ngo-2020 esifikelela kwi-R5.8 yezigidi. Uphando olulandelayo olwenziwe yi-DSD, iSASSA kunye ne-DPSA lufumanise ukuba inxalenye yeli qela yayifaneleke okokuba ifumane esi sibonelelo (ayisasebenzi kwarhulumente). Ngokusekelwe kwezi ziphumo zipapashiweyo singaqikelela ukuba malunga ne-64% yeli qela lifumane esi sibonelelo ngobuqhetseba—nto leyo efikelela kwimali exabisa i-R3.71 yezigidi.¹¹

Ngo-2020-2021: Kufunyaniswe ukuba amagosa amane asebenzela iPosi ebesebenzisa iindlela zokuhlawula, enyusa ixabiso lezibonelelo kwaye edala abantu abaxhamlayo abangekhoyo—beqhatha abaxhamli nge-R10.2 yezigidi.¹²

Ngo-2018-2019: ETzaneen, eLimpopo, amagosa amathathu eSASSA asebenzisana nabantu abazimeleyo ukuqesha abantu abangakhubazekanga ukuba bafake izicelo zesibonelelo sokukhubazeka baza bathabatha intlawulo—ubuqhetseba buxabisa i-R300 000.

Ngo-2018: lintengiselwano emalunga namashumi asibhozo anesixhenxe zezibonelelo ezityholwa ngobuqhetseba ezifikelela kwi-R1.8 yezigidi ezicwangciswe ngamagosa amabini eSASSA eMpuma Koloni.¹³

Urhulumente akakaxeli esidlangalaleni ukuba ingakanani imali ebiweyo kubaxhamli bezibonelelo ngabasebenzi bakarhulumente kwiminyaka yakutshanje. Nangona kunjalo, la matyala angasentla amele ubuncinane i-R354.88 yezigidi zeerandi ezithathwe kwindodla ngamagosa karhulumente ukusukela ngo-2014.

2. Ukwaphulwa kokhuseleko okukhulu

Olunye uhlobo lobuqhetseba kwindodla bubuqhetseba obenziwa ngabantu bangaphandle okanye ngamaqela angaphandle ngomlinganiselo omkhulu, “ngokungena ngetshova” okanye ngokuxhaphaza ubuthathaka kwindlela ezilawulwa ngayo izibonelelo. Ityala elidumileyo lolu hlobo kwiminyaka yakutshanje kukusetyenziswa kwamakhulu amawaka eezazisi ezibiweyo ukufaka izicelo zezibonelelo ze-Covid-19 SRD.

Ngonyaka ka 2024 kwafunyaniswa ukuba inani eliphezulu

ngokungaqhelekanga lezicelo zenziwe ngabantu abasandula ukugqiba iminyaka eyi-18 (iminyaka ekufanele bafumane esi sibonelelo).¹⁴ Kusenokwenzeka ukuba iqela labaphangi lisebenzise amanani ee-ID zabantu abasandula ukugqiba iminyaka eyi-18 ukufaka izicelo zesibonelelo se-SRD ngaphambi kokuba abanini beSazisi bakwazi ukuzenzela ngokwabo.

Akucaci nokuba ubusela besazisi bubangele ukuba kwenziwe iintlawulo zobuqhetseba. Ukuze bakwazi ukufumana imali yesibonelelo, abakhohlisi kwakufuneka bavule iikhawunti zebhanki baze babhalise iinombolo zefowuni egameni labantu abasebenzise iSazisi sabo.

3. Abantu abangasebenzeli urhulumente abafumana inzuzo kwindodla

Uhlobo lwesithathu lobuqhetseba kwindodla lwenzeka xa abenzi bobuqhetseba abangasebenzeli urhulumente bezuza okanye bexhaphaza abaxhamli bezibonelelo, ngokukhohlisa okanye ukuxela izinto ngendlela engeyiyo. Oku kunokubandakanya umzekelo ukutsalwa okanye ukufunxwa kwemali kwizibonelelo zabantu ngaphandle kwemvume, okanye ukuthengisa ngokuxhaphaza abantu kusetyenziswa ukufikelela kwiinkcukacha zabaxhamli. Ngamanye amaxesha esi senzo sokuqala siyaphandwa aze atshutshiswe umntu ofunyenweyo kodwa azifane zibekho iziphumo zotshutshiso kwesi sesibini. Amatyala akutshanje kolu didi aquka:

Ngo-2025: Inkqubo yokwenza ityala engekho mthethweni apho ibhinqa elineminyaka engama-shumi amathandathu ananye eminyaka ubudala kuthiwa laligcina amakhadi abaxhamli ngokungekho mthethweni ukuze litsale imali kwiikhawunti zabo zendodla njengentlawulo yemali mboleko.¹⁵

Ngo-2025: Ukunyuka okuxeliweyo kwimali etsalwayo kwindodla ngabaxhasi beenkonzo zemali ukwenzela i-inshorensi kunye neemveliso zikamasingwabane, nto leyo abaxhamli abayiphikayo ukuba bayibhalisele.¹⁶

Ngo-2025: Iwebhusayithi ezininzi zifunyenwe zilinganisa iwebhusayithi esemthethweni yeSASSA, ukuze ziqokelele kwaye zithengise ulwazi lobuqu.¹⁷

Ngo-2012-2018: Unokhontraktha weSASSA iCash Paymaster Services (CPS) ityholwa ngokusebenzisa ukufikelela kwayo okuvunyelwe ngokusemthethweni kwinkcazelo yabantu abafumana indodla ukuze ijolise kubo ngokutsala iimveliso zezimali ezingekho mthethweni. Isivumelwano seCPS neSASSA sapheliswa emva kokukhalaza koluntu kunye namatyala amaninzi.¹⁸

4. Abantu abafumana indodla abangafanelekanga kuyifumana

Uhlobo lokugqibela lobuqhetseba esiva ngabo rhoqo kwinkqubo yendodla ngumba wabantu abafumana izibonelelo xa bengafikeleli kwiimfaneleko (okwaziwa ngokuba ziimpazamo zokubandakanywa). Umzekelo, abantu abanengeniso yobuqu engaphezulu komyinge wokuvavanya ukukwazi ukufikelela iimfuno ezisiseko abafumana indodla nekuthiwe ngurhulumente ‘bafaka isandla kwiingxowa ezimbini’.¹⁹

Ngokubanzi, xa kuthethwa ngobuqhetseba bendodla kumajelo eendaba nangamagosa karhulumente, olu luhlobo oluthethwa ngalo.²⁰ Kubalulekile ukukhumbula ukuba ukufikelela kwindodla kufuneka ukuba kusekelwe ekuchazeni gwenxa ngabom, ukuze kuthiwe bubuqhetseba phantsi komthetho wolwaphulo-mthetho waseMzantsi Afrika. Ngamanye amazwi, abo bafumana indodla kufuneka bazi ukuba abafanelekanga kwaye ngabom baqhatha uSASSA. Kwiimeko ezininzi abantu ababandakanyeka kwiimpazamo abazichazanga ngabom, kodwa bafaka izicelo kuba becingaukuba banokufaneleka. Ngoko ke kubalulekile ukwahlula phakathi “kweempazamo zokubandakanywa” kunye nobuqhophololo.

Amatyala obuqhophololo akutshanje axeliweyo kwabazuzi aquka:

Ngo-2012-2025: Kufumaniseke ukuba amabhinqa amane ebeqokelela iSibonelelo seNkxaso yoMntwana (CSG) "sabantwana abangekhoyo"—abaneziqinisekiso zabo zokuzalwa ezazingonyani. Bayalelwa ukuba babuyisele urhulumente imali engange R61 256 iyonke.²¹

Ngo-2020: Urhulumente uthi abantu abayi-4 726 bafumene isibonelelo se-SRD bengekho ngaphakathi kwemida yaseMzantsi Afrika. Ukuze abantu bafanelekele ukufumana esi sibonelelo, kufuneka bahlale eMzantsi Afrika ngoko ke oku kungabonisa ubuqhetseba bemali yendodla—nangona kunjalo akucaci nokuba aba bantu babehlala eMzantsi Afrika ngokwesiqhelo na.²²

Ngo-2020: UMphicothi-zincwadi Jikelele uthi abantu abayi-67 770 abafumana izibonelelo ze-SRD mhlawumbi babengafaneleki kuba basenokuba bafumana i-NSFAS, i-UIF, ezinye izibonelelo zentlalo, okanye enye ingeniso.²³ Nangona kunjalo, indlela esekwe ngayo eli bango yaye yagxekwa—njengoko iidatabheysi ezisetyenzisiweyo ukufumanisa oku bezingachanekanga kwaye ziphelelwe lixesha.

bemali yendodla. UMphathiswa woPhuhliso lweNtlalo uSisi Tolashe uthi eyona nto iphambili kuye kukulwa ubuqhetseba kunye norhwaphilizo.²⁴ ISASSA imisele isebe lokulawula ubuqhetseba ukuze ibhaqe obunokubakho kwaye ijongane namatyala xa evela.

Intsabelo karhulumente kwinkxalabo yobuqhetseba kwinkqubo yendodla iye yaba kukuqinisa ekulweni nentlupheko, ukuze kuqinisekise ukuba iindodla zihlawulwa kuphela abantu abafumana ngaphantsi kwemali ethile.²⁵ Ingxaki ngale nto kukuba imida yokufaneleka kwengeniso (ingakumbi kwisibonelelo se-SRD) iphantsi kakhulu kangangokuba nabantu abanengeniso engaphezulu kwelo nqanaba basenokuba sebhulwempini obukhulu, kwaye badinga uncedo lwemali yendodla. Phantsi kwendlela yangoku, abantu abawela kolu luhlu bajongene nomngcipheko wokuba bathiwe "njengabenza ubuqhetseba".

Endaweni yokukhusela abaxhamli bendodla ekuhlaselweni nakurhwaphilizo, iSebe lezeMali leSizwe, i-DSD kunye neSASSA ziqinisa iimfuno zokufaneleka, kwaye zenza oomama abangathathi ntweni, abantu abadala, kunye nabantu abaphila nokhubazeko babe zizaphuli-mthetho, oko kusenziwa phantsi kwesebe lokuthintela ubuqhetseba.

Ngonyaka ka 2025, iSebe lezeMali leSizwe labeka imiqathango yokuthobela umthetho kwibhujethi yokusebenza yeSASSA, echaza iinkqubo kunye neendlela ekufuneka iSASSA izisebenzise ukuze ibone abaxhamli bezibonelelo abangafanelekanga, irhoxise izibonelelo zabo kwaye mhlawumbi ibamangalele kumapolisi.²⁶ Apha ngezantsi sihlalutya iinkqubo, ukuba ziya kukwazi na ukunciphisa ubuqhetseba bezibonelelo zendodla, kunye nokuba impembelelo yazo ebanzi iya kuba yintoni.

Yintoni eyenziwa ngurhulumente malunga nobuqhetseba bendodla?

ISebe lezoPhuhliso loLuntu (i-DSD), iSASSA kunye neSebe lezeMali leSizwe bonke bathembisa ukulwa nobuqhetseba

Indlela yokuthintela ubuqhetseba	Ingcaciso	Uhlobo lobuqhetseba ekujoliswe kulo	Ukusebenza kakuhle	Impembelelo
I-algorithm yomngcipheko wobuqhetseba	ISASSA ijonga "idatha kunye ne-meta-data" ngokusebenzisa "i-algorithm ephucukileyo" ebeka uphawu lokuba abafaki-zicelo kunye nabaxhamli bezibonelelo babonwa "njengabangumngcipheko wobuqhetseba".	Abantu abangafanelekiyo - "iimpazamo zokubandakanywa"; Ukwaphulwa kokhuseleko/ubusela besazisi	AKUKWAZIWA Incinci inkcazelo eyenziwe yafumaneka malunga (1) nokuba yeyiphi idatha esetyenziswa yi-algorithm, (2) zeziphi iindlela esekwe kuzo kunye (3) nokuba ichaneke kangakanani ekugqibeni ngomngcipheko wobuqhetseba.	Amawaka abantu abafumana izibonelelo ze-SRD ngokusemthethweni baye baphawulwa yi-algorithm yomngcipheko wobuqhetseba kwaye kufuneka bajonge ukuqinisekiswa okongezelekileyo kwenkcazelo yeminwe ukuze bafumane izibonelelo zabo. Abaninzi abakwazi ukwenza njalo. Kumazwe ngamazwe, ukusebenzisa inkqubo yekhompyutha ukuze kukhangelwe abaxhamli bendodla ibonakalisiwe inefuthe elicalulayo neliyingozi kwabo basesichengeni. ²⁷
Ukuhlola iikhawunti zebhanki	ISASSA isebenzisana nazo zonke iibhanki ezinkulu zaseMzantsi Afrika ukujonga rhoqo iikhawunti zebhanki zabafaki-zicelo zezibonelelo kunye nabaxhamli, ukuze ibone ngokuzenzekelayo ukuba banengeniso engachazwanga.	Abantu abangafanelekiyo - "iimpazamo zokubandakanywa"	IPHANTSI Imali engenayo kwiikhawunti yebhanki ayifani nengeniso. Abantu abaninzi banemali kwiikhawunti yabo yebhanki engeyongeniso yabo - njengesondlo sabantwana, okanye iimali mboleko. Uphando lwe-IEJ lufumanise ukuba ama-76% okukhatywa kwezicelo zezibonelelo ze-SRD ngokusekelwe ekujongeni iibhanki bekungachanekanga. ²⁸ Abanakekeli beentsapho, oomama, kunye neentsapho zasemaphandleni zisengozini enkulu yokuba zihlwempuzekile. Ukuthembela eluhloleni iikhawunti zebhanki kukwakhuthaza abantu ukuba basebenzise imali eziinkozo—okushiya ithuba lokuba abantu abenza ubuqhetseba bangalisebenzisa.	Ukuhlola iikhawunti zebhanki: Ukungabandakwanya kwenxalenye enkulu yabaxhamliabafanelekileyo KWAYE Ivumela abantu abangafanelekiyo ukuba badlale le nkqubo

Indlela yokuthintela ubuqhetseba	Ingcaciso	Uhlobo lobuqhetseba ekujoliswe kulo	Ukusebenza kakuhle	Impembelelo
Ukuhlola oovimba bebkazelo bakarhulumente	iSASSA ijonga ngokuzenzekelayo abafaki-zicelo kunye nabaxhamli kwiidath-abheyisi zikarhulumente eziquka i-UIF, i-SARS, i-NSFAS kunye nezinye, ukuqinisekisa ukuba abanayo na ingeniso engachazwanga.	Abantu abangafanelekiyo - "iimpazamo zokubandakanywa"	IPHANTSI Amaxesha amaninzi, ezi dathabheyisi ziphelelwe lixesha kwaye azichanekanga. iSASSA ivumile ngokuphindaphindiweyo ukuba ukuhlolwa kwedatha akuyondlela isebenzayo yokuqinisekisa iindlela. Nangona kunjalo, iSebe lezeMali lifuna ukuba iSASSA yenze olu hlobo njengomqathango wokubonelela ngebhahethi yayo yokusebenza.	Ukuhlolwa kwedathabheyisi kubonisiwe ukuba kukhuphela ngaphandle ngokungafanelekanga ukuya kuthi ga kwisithathu sabo bonke abaxhamli abafanelekiyo. ²⁹
Ukuhlolwa kwamaziko enkcazelo yamatyala	iSASSA isebenzisa idatha ekwabelwana ngayo yi-credit bureau ukuze ibonise ngokuzenzekelayo abaxhamli abarhanelwa ukuba banenye indlela yokufumana ingeniso, ukuze bahlolwe ubuso ngobuso.	Abantu abangafanelekiyo - "iimpazamo zokubandakanywa"	IPHANTSI Kubonakala ngathi izigqibo zohlolo zisekelwe kwizibhengezo zembali ezinikwe ngabaxhamli xa befaka isicelo sokwenza ityala. Uninzi lwezi zibhengezo lubonakala luphelelwe lixesha kwaye alunanto yakwenza nemeke yezemali yangoku yabaxhamli.	Abafumana izibonelelo zabantu abadala (abadla umhlalaphantsi) kunye nabafumana izibonelelo zokuphila nokhubazeko babonakala ngathi ngabona bachatshazelwa kakhulu yile nkqubo—kuba inkcazelo ephelwe lixesha isetyenziselwa ukubakha ityala lobuqhetseba—okunxulumene nangaphambi kokuba bathathe umhlalaphantsi okanye bakhubazeke. Oku kukhokelele ekubeni amawaka abantu abadala naba phila nokhubazeko kufuneke bafumane amaxwebhu amaninzi baze beme emigceni kwii-ofisi zeSASSA instuku ezininzi ukuze bazame ukuphikisa ukuba banengeniso. Akucaci ukuba ukuhlola iicredit bureau kuye kwakhokelela ekubeni kufunyanwe amatyala okwenyani obuqhetseba.
Uhlolo lomntu ngamnye	Emva kokuba abantu bephawulwe yi-algorithm yomngcipheko wobuqhetseba, i-credit bureau, ukuhlola iibhanki kunye nedathabheyisi, kufuneka babonise kwi-ofisi yeSASSA ngamaxwebhu amaninzi ukuze iSASSA iqinisekise ukuba bayafaneleka ukuqhubeka.	Abantu abangafanelekiyo - "iimpazamo zokubandakanywa"	IPHANTSI Ukuze kuthintelwe ubuqhetseba ngempembelelo, le nkqubo yokuhlola ngokobuqu kufuneka ifikeleleke, isebenze kakuhle kwaye inikwe izixhobo. Ngelishwa iSASSA ayinawo amandla okusingatha uhlolo lobuqu. Abantu abayi-210000 babekwe phantsi kohlolo ngoMeyi. Bakuba abantu bafakwe phantsi kohlolo, baneenyanga ezintathu zokugqiba uhlolo lwabo kungenjalo uSASSA uzakuba jonga njengamatyala obuqhetseba. Nangona kunjalo, uSASSA udize ukuba inako ukwenza uhlolo lobuqu lwabantu abayi-25000 kuphela qho ngenyanga. Abantu abaninzi abanemivuzo ephantsi abanalo ithuba lokuqhubeka nokufikelela kwiinkcukacha ezifanayo zoxibelelwano, ngoko ke abanakufumana izaziso ezivela ku SASSA zokuba babekwe phantsi kohlolo. Ukwenza uhlolo kufuna ukuba abantu bafumane amaxwebhu amaninzi afana neengxelo ezifungelweyo, iingxelo zebhanki, amaxwebhu esazisi aqinisekisiweyo, amaxwebhu omtshato, afuna ukuba basebenzisane neearhente ezininzi kwaye bahlawule iindleko ezahlukeneyo—zonke ezi zibangela imiqobo kwabo banemivuzo ephantsi.	Abantu abaninzi abakwazi ukufikelela kwinkqubo yokuhlolwa ngokobuqu, nokuba kungenxa yemigca emide kwii-ofisi zeSASSA, iindleko zokufumana amaxwebhu okuqinisekisa ukufaneleka kwabo, iindleko zokuhamba, ukukhubazeka ngokomzimba, okanye ngenxa yokuba abafumani saziso sokuba babekwe phantsi kokuhlolwa. Kwabo bangeka gqibi uhlolo lwabo ngexesha elimiselweyo, uSASSA uthe baya kuthathwa njengamatyala obuqhetseba kwaye badluliselwe kumapolisa, kwaye izibonelelo zabo ziya kurhoxiswa.

Indlela yokuthintela ubuqhetseba	Ingcaciso	Uhlobo lobuqhetseba ekujoliswe kulo	Ukusebenza kakuhle	Impembelelo
“Yazi uMthengi Wakho nge-elektroniki” (eKYC) / Ukuqinisekiswa kwenkcazelo yeminwe	uSASSA usebenzisa iindlela zokubhalisa kunye nokuqinisekisa ngeminwe (iiminwe kunye nokubonwa kobuso) ukuqinisekisa isazisi sabafaki-zicelo bezibonelelo kunye nabaxhamli, kunye nokukhusela umngcipheko wabantu abanobuqhetseba abafaka izicelo ze-zibonelelo besebenzisa isazisi esibiweyo.	Ukwaphulwa kokhuseleko, ukubiwa kwesazisi, ngamaqela angaphandle	PHANTSI UKUYA PHAKATHI Xa kuthethwa nje, isazisi sokusebenzisa iminwe sinokunceda ukuqinisekisa ukuba abafaki zicelo ngabantu bokwenene. Nangona kunjalo, le nkqubo ixhomekeke ekudityanisweni kwedathabheyisi yeKhadi leSazisi esiphucukileyo se-DHA, apho ukusebenza kwayo kuyaphikisana. Abafaki-zicelo zesibonelelo se-SRD abaneencwadi zesazisi eziluhlaza abanakuqinisekisa isazisi sabo. Abantu abaninzi abayifumani ilinki ye-SMS ukuze baqinisekise. Abantu abaninzi abakwazi ukufikelela kwizixhobo ezifunekayo ukuze bagqibe ukuqinisekiswa. Itekhnoloji yokubona ubuso ibonakalisiwe ukuba iyabacalulula ngakumbi amabhinqa antsundu.	Ukuqinisekiswa kweminwe nobuso kubeka umqobo ekungenakudlulula kuwo ngabo basesichengeni ukuze bafumane indodla yabo, nto leyo egqibela ikhuphe abaxhamli abaninzi abafanelekileyo (ngokuqhelekileyo abo baswele kakhulu).
Inkqubo yokufikelela kubasebenzisi bebiometric	Amagosa karhulumente kufuneka aqinisekise isazisi sawo ngebhayometriki ukuze akwazi ukufikelela kwiinkqubo zangaphakathi.	Amagosa/abasebenzi bakarhulumente	AWAZIWA Incinci inkcazelo efunekayo elutwini malunga nemeko yale nkqubo, ukusebenza kwayo okanye ukusebenza kakuhle kwayo.	

| Ukusukela oogogo

Amanyathelo karhulumente okuthintela ubuqhetseba zizixhobo ezingasebenziyo ezithintela abantu abaninzi abanelungelo lokufumana inzuzo kunabantu abenza ubuqhetseba.

Ukususela ngoMeyi ka-2025, amawaka abantu abanelungelo lokuxhamla baye babanjiswa yinkqubo yeSASSA yokucupha—ephawulwe ukuba “imele ihlolwe” yi-credit bureau kunye nokuhlolwa kwedathabheyisi. Aba baxhamli ngabantu abadala, abantu abaphila nokhubazeko kunye nabanakekeli.

Abantu abadala nabaphila nokhubazeko kunye nabaswelelo baye banyanzelwa ukuba bame emgceni kangangeentsuku kwiiifosi zeSASSA ukuze babonise ukuba bamsulwa. Abanye baye bahlangabezana neengxaki zempilo ngelixa besenza njalo. Abaninzi bathi abakafumani ngeniso kangangeminyaka okanye amashumi eminyaka, kodwa basesichengeni sokubizwa ngokuba benza ubuqhetseba ngokusekelwe kwinkcazelo yembali yezamatyala.

Uphando lubonisa ukuba iindlela zokwenza uqinisekiso oluzenzekelayo ngokusebenzisa iidathabheyisi zikarhulumente kunye neebhanki zibangele ukuba phakathi kwesithathu nesiqingatha sabafaki zicelo abafanelekileyo bangabandakanywa ngokungafanelekanga. Nangona abanye abantu abanengeniso abasileleyo ukuyityhila kuSASSA baza kuchongwa kwaye izibonelelo zabo zirhoxiswe, ixabiso loku kuya kuba kukurhoxiswa kwezibonelelo zabaxhamli abaninzi abafanele ukuba bafanelekile.

Ubuqhetseba buyenzeka kwinkqubo yendodla. Kodwa ikakhulu benziwa ngamagosa ka rhulumente, nangababolekisi bemali abaxhapazayo kunye namanye amaqela angaphandle. Nangona kunjalo ngokwenyani imilinganiselo iSASSA iwathathile (ngokomyalelo kaNondyabo weSizwe) azisebenzi ukuthintela intlobo yobuqhetseba obuxhapakileyo kwi nkqubo yendodla.

“besime apha ukusukela

ngentsimbi yesi-thandatu kusasa kwaye sisemvuleni, thina bantu bakhulileyo, kwaye andazi ukuba ngubani oza kwenza nantoni na ngaloo nto [...] siza apha, sizalisa zonke iifomu, siyahamba, emva koko siyabuya, bafuna ezinye iifomu zigcwaliswe.”

– Umntu odla umhlala-phantsi ome emgceni eKapa, nge-21 kaJulayi 2025³⁰

“UTiffany (siyifihlile ifani yakhe)

waye kuphinda afake isicelo sesibonelelo sakhe sokukhubazeka [...] kule nyanga akafumananga ntlawulo njengoko iSASSA ngoku ifuna ukuba abonise ubungqina bokuqhawula umtshato nomyeni wakhe. UTiffany sele ehlukene nomyeni wakhe kangangeminyaka elishumi elinesithandathu kwaye akazi ukuba uphi. “Nguye owandikhubazayo,” utshilo uTiffany, ohamba ngeentonga. Akanawo omnye umthombo wengeniso kwaye kuye kwafuneka athengise ezinye zezinto zakhe ukuze akwazi ukuhlawulela iindleko zokuhamba kunye nerenti.

– GroundUp, eThekwini, ngoJuni 2025³¹

“Kuye kwafuneka eze eofisini

kaSASSA ukuze acele ukuba kubekho umntu oza kumtyelela ekhaya ukuze athethe [nomyeni wakhe], kuba uyimfama kwaye akakwazi ukuhamba ibe ulele ebhedini.” Wayenomsindo kuba kwafuneka “ashiye umyeni wakhe yedwa kangangeeyure ezininzi” ukuze abuze ukuba kutheni engazange ayifumane imali yakhe yendodla.” – GroundUp, eThekwini, ngoJuni 2025³²

“Umama ndimzise ngentsimbi

yesi-hlanu kusasa, ukuba bekungekho ngaphambi kwelo xesha.” Amawaka abantu ebebekuloo mgca ngabantu abangayifumenanga imali yabo yendodla [...] Bema imini yonke, beyame ngodonga lwevenkile. Umama uthe ngawona mava abuhlungu kakhulu awakhe wawafumana.” – Intombi yomntu ofumana indodla yabantu abadala ume emgceni eBelville, ngo-Agasti 2025³³

“Ndikhe ndafumana [...] imigca

emide ngaphandle kubanda kwaye ndjikiswa kunye nomama wam oneminyaka engama-shumi anesibhozo anesixhenxe ubudala ngenxa yeempazamo kwiinkqubo zabo zeminwe zedijithali. [...] Ukuba urhulumente uyaqhubeka nokungalikhathaleli eli candelo, oko kuthetha ukuba ubaphoxile abantu abadala abasengozini kakhulu nabaphelelwe lithemba.”

– Intombi yomntu ofumana indodla yabantu abadala, ileta eya kumhleli, iGroundUp, ngoMeyi 2025³⁴

Indlela yokukhusela abaxhamli

Ubuqhetseba bendodla buhlutha abantu amalungelo abo kwaye bususa izibonelelo ezinqongopheleyo kwabo bazidinga kakhulu. uSSASSA uthi amanyathelo ayo okuthintela ubuqhetseba ajoliswe ekukhuseleni abaxhamli abafanelekileyo, ukuqinisekisa ukuba izibonelelo zabo zendodla azipheleli ezandleni zabaqhetseba. Nangona kunjalo, eneneni amanyathelo athatyathwe ngu SASSA (ngokuyalelwa li-Sebe lezeMali leSizwe) awasebenzi ekuthinteleni iintlobo zobuqhetseba eziqhele ukwenzeka kwinkqubo yendodla.

Ngaphezu koko baqhubela phambili into abanokuthi bayithintele—ukungaqakwa kwabantu abasesichengeni ekufmaneni indodla. Ukuze ikhusele ngokwenene inkqubo yendodla kwaye igcine umsebenzi wayo wokunyamekela uluntu, iSASSA kunye neSebe loPhuhliso loLuntu kunye norhulumente ngokubanzi kufuneka:

- Lingavumi ukuphumeza iimfuno zeSebe lezeMali leSizwe ezingafanelekanga, eziyingozi nezinkuba azikho semthethweni zokuthintela ubuqhetseba;
- Liyeke ekujoliseni ubuhlwempu obuncinci apho abo bangabonwa “njengabona bangamahlwempu” kuthiwa ngabakhohlisi;
- Ukuqinisekisa ukuba abantu bayawujonga umsebenzi wabo kunye nolawulo olunenkathalo kunye noxanduva lweenkqubo zedijithali nezenziwa ngokuzenzekelayo ezibandakanyeka ekuchongeni amatyala obuqhetseba;
- Ukugxininisa ekususeni urhwaphilizo phakathi kwamagosa kunye nabantu abangasebenzeli urhulumente abafumana inzuzo;
- Ukulawula iSebe leziMali kuZwelonke nokuqinisekisa ukwenziwa kwezigqibo ezifanelekileyo, nezentando yesininzi malunga nezibonelelo zendodla
- Ukuqinisekisa ukuba kukho imali eyaneleyo kubo bonke abantu abadinga inkxaso-mali.



Umbulelo

I-IEJ ingathanda ukubulela u-Abigail May kunye noVayda Megannon ngoncedo lwabo ekhaziyeni olu xwebhu lweenkcukacha.

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Eli phepha lenkcazelo yinxalenye yongcelele lwamanqaku malunga nelungelo lokufamana imali yenkxaso esisiseko (nge-UBIG) eMzantsi Afrika. Yiya kwiwebhusayithi yethu yeUBIG ngokusekema iQR khowudi.

Amaphepha ennkcazelo kula manqaku athi:

1. Kutheni kuyimfuneko ukuba kubekho Imali Yenkxaso Esiseko eMzantsi Afrika?
2. Akukho mntu ushiywa ngasemva: Kutheni imali yenkxaso esisiseko ingcono kunokufumana inkxaso-mail ejoliswe kubantu abathile
3. Imisebenzi xa ithelekiswa Nenkxaso-mail: Ngaba ingqesho nemali yenkxaso esisiseko ziyaphikisana ngokwemigaqo-nkqubo?
4. Indlela i-UBIG enokuxhasa ngayo abantu abantwana babe sempilweni, abantu abadala bonwabe nokufunda komntu ubomi bakhe bonke
5. Indlela i-UBIG enokuhambisela phambili ngayo ukulingana ngokwesini kunye nokumanyana koluntu
6. Asikhutshwa nje: indlela i-UBIG enika ngayo abantu amandla okuphumelela
7. "But how will we pay for it?" Financing a UBIG (English only)
8. Ukuhlahlela indlela eya kwimali esiseko yenyanga nenyanga
9. Imibandela yokufuna umsebenzi yinqubomgomo embi: Kungani iholo eliyisisekelo kungafanele libe nemibandela
10. A true safety net: How a UBIG can support a Just Energy Transition (English only)
11. Priority number one: How a UBIG can help defeat hunger (English only)
12. The pitfalls of poverty targeting: The drivers and impacts of widespread exclusion from the SRD grant (English only)
13. Ukukhusela oGogo: Ukunqanda ulwaphulo mthetho 'lobuqhetseba kwimali yendodla' eMzantsi Afrika

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