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UCHUNGECHUNGE LWEKHASI LAMAQINISO
E-UNIVERSAL BASIC INCOME GUARANTEE

KUHLASELWA OGOGO: Umkhankaso wokuthathela izinyathelo ezinqala 'abakhwabanisa ngezibonelelo zikahulumeni'

Isifinyezo

- Uhlelo lwezibonelelo zikahulumeni lwaseNingizimu Afrika lubhekwa njengolugcwele inkohliso nokukhwabanisa—lapho khona kukhokhelwa abantu abangakufaneleki uthola izibonelelo, bese kuthi abantu abafanelekayo nabadinga usizo bangatholi lutho.
- Nokho, idatha esinayo ibonisa ukuthi iningi lokukhwabanisa ngezibonelelo zikahulumeni kwenziwa yizikhulu zikahulumeni kanye namanye amaqola aseceleni—hhayi abantu abahlomulayo.
- Uhulumeni uthembise ukuthathela izinyathelo ezinqala abakhwabanisa ngezibonelelo zikahulumeni ngezinqubo eziqinile zokuhlaziya, ubuchwepheshe bokuqinisekisa ukuthi umuntu nguye, kanye nokugadwa okukhulu kwedatha.
- Lezi zinyathelo zokulwa nokukhwabanisa zihlasela kakhulu abampofu—zibeke izinsolo kanye nezimfuneko zokuthobela imithetho kubantu abavamile abathola izibonelelo, kuyilapho zivumela inkohlakalo engaphakathi kuhulumeni kanye neyamaqola aseceleni ukuba iqhubeka.
- Lezi zimfuneko ziyiphutha futhi zibathwalisa kanzima abantu abadinga usizo, futhi zigcina zibandlulula abantu abaningi abafanelekayo.
- Abantu abahlomulayo bahlukunyezwa kabili kulolu hlelo—okokuqala bahlukunyezwa abakhwabanisi, bese behlukunyezwa yizinhlaka zikahulumeni ezibajezisela ukukhwabanisa okungabangelwanga yibo.
- Ukuze aqinisekise ukuthi wonke umuntu odinga isibonelelo uyasithola, uhulumeni kufanele ayeke ukhulasela abantu abathile kuphela, aqede inkohlakalo ezinhakeni zomphakathi, futhi athathele labo abafuna ukuzicebisa ngezibonelelo zikahulumeni ezihloselwe abantu abadinga usizo.

Isingeniso

Ukusebenzisa kabi, ukusaphaza kanye nokukhwabanisa izimali zomphakathi kungenye yezinselele ezinkulu iNingizimu Afrika ebhekene nazo. Masonto onke sihlale sizwa ngokusetshenziswa kabi kanye nokuphambukiswa kwezimali zabakhokhi bentela, futhi lokhu kunemithelela emibi kakhulu ekukwazini kwezwe ukukhokhela izinto ezibalulekile kanye nokunakekela abantu balo.

Umkhakha okukhulunywa kakhulu kuwo ngokukhwabanisa yizibonelelo zikahulumeni. Ukukhwabanisa izibonelelo zikahulumeni kubi kakhulu, ngoba kuhilela ukwebiwa kwezimali ezihloselwe ukusiza izingane ezintulayo nezimpofu, abantu abaphila nokukhubazeka, abantu abakhulile kanye nabantu abangasebenzi.

Leli phepha eliqukethe amaqiniso lidalula ukukhwabanisa ohlelweni lwezibonelelo zikahulumeni Nayi imibuzo esiyibuzayo: Lingakanani izinga lokukhwabanisa izibonelelo zikahulumeni? Ukukhwabanisa kwenziwa kuphi futhi kanjani? Ubani okwenzayo? Yini eyenziwa uhulumeni ukuze akuvimbele...futhi ingabe lokho kungenelela kuyasebenza?

Ngokusekelwe ezimpendulweni zale mibuzo, sincomela izindlela uhulumeni angazisebenzisa ukuze alwe kangcono nokukhwabanisa ohlelweni lwezibonelelo zikahulumeni, ukuze kuvikelwe amalungelo amalungu omphakathi adinga usizo.

ISIZULU



IZICI EZINE ZE-UBIG

- ✓ **WONKE UMUNTUE** – isebenza kubo bonke abantu abadala.
- ✓ **OKUYISEKELO** – isingatha izidingo eziyisisekelo.
- ✓ **IMALI ENGENAYO** – inzuzo yemali engena ngokuqhubekayo.
- ✓ **ISIQINISEKISO** – ihlinzekwa njengelungelo.

Ukukhwabanisa kwenzeka kuphi ohlelweni lwezibonelelo zikahulumeni, futhi kwenzeka ngezinga elingakanani?

Ukukhwabanisa kuchaza isenzo sokuzenza umuntu ongeyena noma sokukhohlisa abanye ngamabomu ukuze uzuze imali. Mayelana nezibonelelo zikahulumeni eNingizimu Afrika, ukukhwabanisa kwenzeka lapho umuntu noma abantu abangakufaneleki ukuthola imali yesibonelelo sikahulumeni, beyithola ngokukhohlisa ngamabomu.

Ukukhwabanisa kuyicala eNingizimu Afrika. Ukuze kufanelekele ukubhekwa njengobugebengu, ukukhwabanisa kumelwe kwenziwe ngamabomu futhi kuholele ekulimaleni komunye umuntu okwenzekile noma okungase kwenzeke.

Ingenye enkulu yokukhwabanisa okubikiwe ohlelweni lwezibonelelo zikahulumeni ngokwamanani kwenziwe yizikhulu zikahulumeni, izisebenzi kanye nosonkontileka, noma amaqola aseceleni njengababolekisi bemali...hhayi abantu abahlomula ezibonelelweni zikahulumeni.

KODWA

Izinyathelo zikahulumeni zokulwa nokukhwabanisa zigxile ekugadeni abantu abahlomula ezibonelelweni zikahulumeni kanye nokukhansela izibonelelo zikahulumeni.

I-DSD ne-SASSA zibika njalo ngonyaka ngokukhwabaniswa kwezibonelelo zikahulumeni, futhi zichaza amanani amacala okukhwabanisa abikwe kwabezomthetho. Le datha ibonisa ukuthi izikhulu zikahulumeni zakha inani elikhulu labantu "abazuze ngokungafanele" ohlelweni lwezibonelelo zikahulumeni.

Sihlola izigaba ezihlukahlukene zokukhwabanisa izibonelelo zikahulumeni ngezansi.

1. Ukukhwabanisa okwenziwa yizikhulu zikahulumeni kanye nosonkontileka

Olunye lwezinhlobo zokukhwabanisa ezaziwa kakhulu eNingizimu Afrika yilolo olwenziwa abantu abasebenza kwahulumeni noma izikhulu ezikwazi ukufinyelela izimali zomphakathi njengoba zihamba ezinqubweni ezifana nokuthengwa kwezinto, amathenda, kanye nokuhlinzekwa kwezinsizakalo eziyisisekelo. Lokhu kuwela ngaphansi kophahla lwenkohlakalo kahulumeni. Eminyakeni yakamuva kuye kwembulwa inkohlakalo yabantu abaningi abadumile ohlelweni lwezibonelelo zikahulumeni okuye kwabikwa kakhulu abezindaba futhi kwanciphisa ukwethemba kwabantu uhulumeni. Izehlakalo zokukhwabanisa okwenziwe yizikhulu zikahulumeni, izisebenzi kanye nosonkontileka eziye zabikwa abezindaba zihlanganisa:

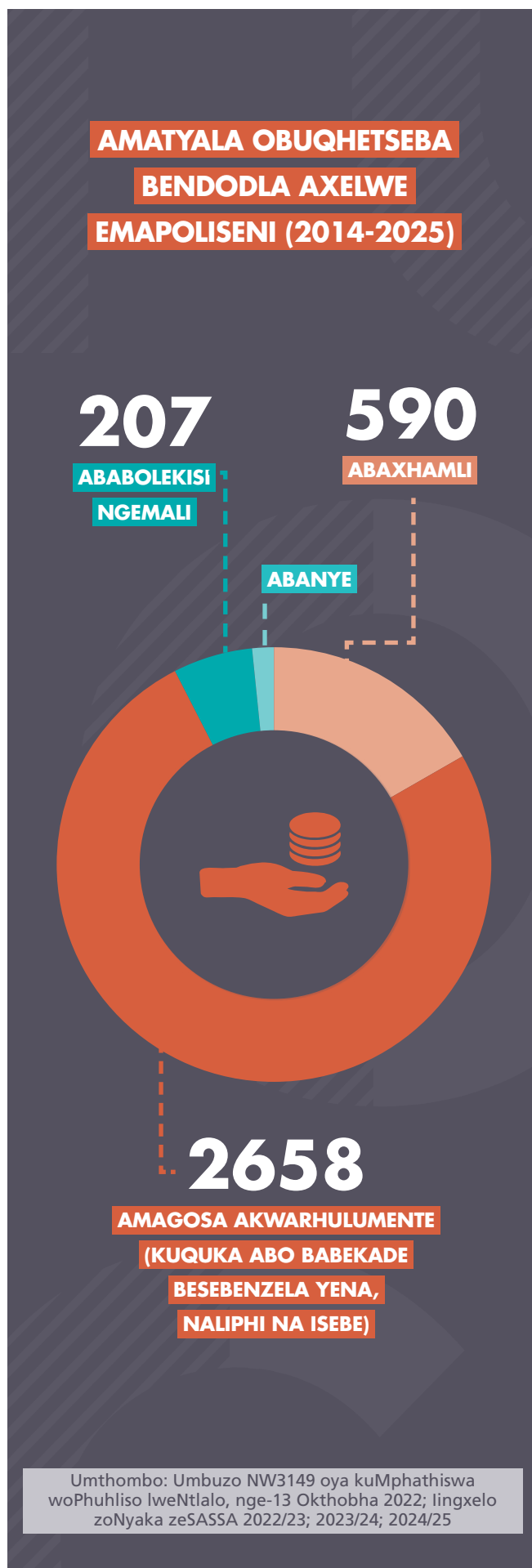
2025: Umphathi egatsheni le-SASSA usebenzisana nesisebenzi sasePosini kanye nomunye umuntu ukuze bebe izibonelelo ezifika ku-R250000 kubantu abahlomulayo ngokukopisha amakhadi abo nokukhipha leyo mali ngaphambi kokuba abahlomulayo bayikhiphe.¹

2025: Izikhulu ezintathu zase-SASSA ziboshwe eHhovisi Lasendaweni yaseDutywa, e-Eastern Cape, ngemva kokutholwa nomazisi kanye nemali engadalulwanga.^{2 3}

2025: Izikhulu eziyisishiyagalombili eJohannesburg SASSA ziphakathi kwabayishumi nanye abasolwa ngokweba u-R260 million ku-SASSA njengengxenye yalabo "abakhwabanisa ngamakhadi omgunyathi".⁴

2022: Isikhulu sasePosini sisolwa ngokuphambukisela kuye u-R200 000 wezibonelelo ezingathathwanga abahlomulayo.⁵

2018-2023: Kungenzeka kwenziwe ukukhwabanisa ehhovisi le-SASSA eCradock, e-Eastern Cape, lapho khona izibonelelo



zikhokhelwa “abantu abahlomulayo abangaphili” abangama-486, okuyinani elingaphezu kuka-R55m.⁶

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

2018-2021: Izikhulu ze-SASSA zishintsha ama-akhawunti asebhange abantu abahlomulayo bengazi bona bese bethatha izibonelelo zabo. Kamuva abahlomulayo babuyiselwa u-R21m.

2020: UMcwaningimabhuku-jikelele uthole ukuthi abayi-1513 abahlomula esibonelelweni se-SRD abaqondisi bezinkampani ezinezinkontileka nohulumeni. Akucacile ukuthi laba abahlomulayo bebenalo yini iholo elivela ezinkontilekeni ngesikhathi behlololwa isibonelelo (okungenza ukuthi ukusithola kwabo kube ukukhwabanisa).⁸

2014-2022: Umuntu uthola cishe u-R100 000 wenkokhelo Yesibonelelo Sabantu Abakhulile (OPG) yize engumnikazi wenkampani futhi ethole amathenda amaphoyisa afika ku-R60m. Lo muntu akazange amchazele u-SASSA ngezinye izimali azitholayo.⁹

2017-2022: Esinye isehlakalo somuntu othola u-R123 000 wezinkokhelo ze-OPG yize engumnikazi wenkampani enikezwe amathenda angu-R88m okuhlinzeka amaphoyisa ngefenisha.¹⁰

2020: Umbiko woMcwaningimabhuku-jikelele kaDisemba 2021 uthole ukuthi ‘izisebenzi zikahulumeni’ ezingu-5812 bezithola isibonelelo se-Covid-19 SRD ngo-2020 okuyisamba esingu-R5.8m. Uphenyo lokulandelela olwenziwe yi-DSD, SASSA ne-DPSA lwathola ukuthi ingxenye yaleli qembu belikufanelekela ukuthola isibonelelo (abantu abangasezona izisebenzi zikahulumeni) Ngokusekelwe kulokho okutholiwe okwasicilelwa, sikwazi ukulinganisa ukuthi cishe u-64% waleli qembu uthole isibonelelo ngokukhwabanisa—isamba esifika ku-R3.71m.¹¹

2020-2021: Izikhulu ezine zasePosini kwatholakala ukuthi ziphazamise ukusebenza kahle kwamasistimu enkokhelo, zakhulisa amanani esibonelelo futhi zasungula abahlomulayo abangaphili—zakhwabanisa u-R10.2m wemali yabantu abahlomulayo.¹²

2018-2019: Izikhulu ezintathu zase-SASSA zisebenzisana nabantu abathathu ukuze zithole abantu abangakhubazekile abazokhokhelwa ukuze babhalisele izibonelelo zokukhubazeka eTzaneen, Limpopo—inani abalikhwabanisile u-R300 000.

2018: Izamba zezibonelelo ezingama-87 okusolwa ukuthi ezokukhwabanisa ezifinyelela ku-R1.8m ezikhishwe yizikhulu ezimbili zase-SASSA e-Eastern Cape.¹³

Uhulumeni akakaze abike esidlangalaleni ukuthi yimali engakanani yezibonelelo zikahulumeni eye yebiwa kubantu abahlomulayo yizikhulu zikahulumeni eminyakeni yakamuva. Nokho, amacala angenhla amelela okungenani u-R354.88million wemali ekhwabaniswe ezibonelelweni zikahulumeni yizikhulu zikahulumeni kusukela ngo-2014.

2. Ukwebiwa kwemininingwane eyimfihlo ngezinga elikhulu

Olunye uhlobo lokukhwabanisa izibonelelo zikahulumeni, ukukhwabanisa okwenziwa abantu bangaphandle noma amaqembu ngezinga elikhulu, “ngokweba imininingwane eyimfihlo” noma ngokudalula izindawo ezibuthaka endleleni izibonelelo eziphathwa ngayo. Icala elidume kakhulu lalolu hlobo eminyakeni yakamuva kwaba yilelo lokusetshenziswa kwezinkulungwane zomasizi abebiwe ukuze kufakwe izicelo zezibonelelo ze-Covid-19 SRD.

Ngo-2024 kwatholakala ukuthi inani elikhulu ngendlela engavamile lezicelo lenziwa abantu ababesanda kuba neminyaka eyi-18 (ubudala bokufaneleka ukuthola isibonelelo).¹⁴ Kungenzeka ukuthi iqembu labakhwabanisi lasebenzisa

izinombolo zikamazisi zabantu ababesanda kuba neminyaka eyi-18 ukuze bavule izicelo zesibonelelo se-SRD ngaphambi kokuba abanikazi bomazisi bakwazi ukuzenzela ngokwabo.

Akucaci ukuthi ukwebiwa komazisi kwaholela ngempela yini ekukhokhelweni imali ngomgunyathi. Ukuze bathole imali yesibonelelo, abakhwabanisi kwakuzodingeka bavule ama-akhawunti asebhange futhi babhalise izinombolo zocingo egameni lalabo ababesebenzise omazisi babo.

3. Abantu abazimele abazuza ezibonelelweni zikahulumeni

Uhlobo lwesithathu lokukhwabanisa izibonelelo zikahulumeni lwenzeka lapho abantu abazimele bezuza noma bedla imali yabantu abathola isibonelelo zikahulumeni, ngokukhohlisa noma ngokuqamba amanga. Ngokwesibonelo, lokhu kungase kubandakanye ukudonsa imali noma ukuthatha imali kubantu abathola isibonelelo ngaphandle kwemvume yabo, noma ukukhangisa ngendlela eyinkohliso kusetshenziswa imininingwane eyimfihlo yabahlomulayo. Lokhu okokuqala ngezinye izikhathi kuyaphenywa futhi kukhishwe isijeziso, kuyilapho lokhu kwesibili kuyivela kancane ukuthi kuholele esijezisweni. Amacala akamuva kulesi sigaba ahlanganisa:

2025: Uhlelo olungekho emthethweni lokubolekisa ngemali lapho khona owesifazane oneminyaka engama-61 ubudala esolwa ngokugcina ngokungemthetho amakhadi alabo abathola isibonelelo ukuze akhiphe imali ema-akhawuntini abo ezibonelelo zikahulumeni njengendlela yokukhokhela imali mboleko.¹⁵

2025: Ukwanda kwemibiko yokudonswa kwemali okungagunyaziwe ezibonelelweni zikahulumeni okwenziwa abahlinzeki bezinsizakalo zezimali ngezinjongo zomshwalense kanye nemikhiziqo yepholisi kamasingcwabane, abantu abathola isibonelelo abaphikayo ukuthi bake bayibhalisele.¹⁶

2025: Kutholwe amawebhusayithi amaningana azenza iwebhusayithi esemthethweni ye-SASSA, ukuze aqoqe futhi adayise imininingwane yabantu abathola isibonelelo zikahulumeni.¹⁷

2012-2018: Inkampani enenkontileka ne-SASSA i-Cash Paymaster Services (CPS) isolwa ngokusebenzisa kabi imininingwane yabahlomulayo ekwazi ukuyifinyelela ukuze ibadayisele ngenkohlizo imikhiziqo yezimali futhi idonse imali esibonelelweni ngokungemthetho. Inkontileka ye-CPS ne-SASSA yanqanyulwa ngemva kwezikhhalazo zomphakathi kanye namacala asenkantolo amaningqi.¹⁸

4. Abantu abathola izibonelelo abangafanelekeli ukuzithola

Uhlobo lokugcina lokukhwabanisa esizwa ngalo njalo ohlelweni lwezibonelelo zikahulumeni, ukuthola kwabantu izibonelelo zikahulumeni bebe bengahlangabezani nezimfuneko zokufaneleka (okwaziwa nangokuthi amaphutha okufakwa). Ngokwesibonelo, abantu abathola iholo elingaphezu komkhawulo obekiwe wokufanelekela isibonelelo, kodwa abasitholayo noma kunjalo futhi izenzo zabo ezibhekwa uhulumeni ‘njengabathola imali emithonjeni emibili’.¹⁹

Ngokuvamile, lapho abezindaba kanye nezikhulu zikahulumeni zikhuluma ngokukhwabanisa izibonelelo zikahulumeni, lolu uhlobo okusuke kukhulunywa ngalo.²⁰ Kubalulekile ukukhumbula ukuthi ukuze isibonelelo sibhekwe njengesitholwe ngokukhwabanisa ngaphansi komthetho wobugebengu waseNingizimu Afrika, kumelwe sisekelwe ekukhohliseni ngamabomu. Ngamanye amazwi, abantu abathola izibonelelo kudingeka bazi ukuthi abakufanelekeli ukuthola isibonelelo bese bekhohlisa ngamabomu i-SASSA. Ezimweni eziningi abantu abafakiwe ephutheni basuke bengakhohlisanga ngamabomu, kodwa bafaka isicelo ngoba bekholelwa ukuthi bayafaneleka. Ngakho kubalulekile ukuhlukanisa phakathi “kwamaphutha okufakwa” kanye nokukhwabanisa.

Amacala asanda kubikwa okukhwabanisa kwabantu abahlomulayo ahlanganisa:

2012-2025: Kwatholakala ukuthi abesifazane abane bebethola isibonelelo Sezingane (CSG) “sezingane ezingaphili”— izitifiketi zazo zokuzalwa ezomgunyathi. Bayalelwa ukuthi babuyisele isamba esingu-R61 256 kuhulumeni.²¹

2020: Uhulumeni uthi abantu abangu-4 726 bathole isibonelelo se-SRD bengaphandle kwemingcele yaseNingizimu Afrika. Ukuze bafanelekele ukuthola isibonelelo, abantu kumelwe bahlale eNingizimu Afrika, ngakho lokhu kungase kube yinkomba yokukhwabanisa isibonelelo—nokho akucacile ukuthi laba bantu babehlala eNingizimu Afrika ngokuvamile yini.²²

2020: UMcwaningimabhuku-jikelele uthi abantu abangu-67 770 abathola izibonelelo ze-SRD kungenzeka abafaneleki ngoba kungenzeka bathola i-NSFAS, i-UIF, ezinye izibonelelo zikahulumeni, noma enye imali engenayo.²³ Nokho, isisekelo salesi simangalo sachithwa kamuva—njengoba izizindalwazi ezisetshenziselwe ukunquma lokhu zazinganembile futhi ziphelelwe yisikhathi.

Wezokuthuthukiswa Komphakathi uSisisi Tolashe uthe okusemqoka kuye ukulwa nokukhwabanisa nenkohlakalo.²⁴ I-SASSA isungule iyunitithi ezobhekana nokukhwabanisa ukuze ihlonze ukukhwabanisa okungase kwenzeke futhi isingathe amacala lapho evela.

Indlela uhulumeni asabele ngayo kulezi zehlakalo zokukhwabanisa ezikhathazayo ohlelweni lwesibonelelo kube ukuqiniswa kwemizamo yokuhlasela abampofu, ukuqinisekisa ukuthi izibonelelo zikhokhelwa kuphela abantu abangaphansi kwezinga elithile lemali engenayo.²⁵ Inkinga ngalokhu ukuthi imikhawulo yokufaneleka kwemali engenayo (ikakhulukazi yesibonelelo se-SRD) ibekwe phansi kangokuthi ngisho nabantu abanemali engenayo engaphezu kwalelo zinga basengaba mpofu kakhulu, futhi badinge usizo lomphakathi. Ngaphansi kwale ndlela yamanje esetshenziswayo, abantu abawela kulesi sigaba basengozini yokubhekwa “njengabakhwabanisi”.

Esikhundleni sokuvikela abantu abathola izibonelelo zikahulumeni ekuphangweni kwemali nasenkohlakalweni, uMgcinimafa Kazwelonke, i-DSD kanye ne-SASSA baqinisa izimfuneko zokufaneleka, futhi benza omama abaswele, abantu abakhulile, abantu abaphila nokukhubazeka, babukeke beyizigebengu egameni lokuvimbela ukukhwabanisa.

Ngo-2025, uMgcinimafa Kazwelonke wafaka imibandela yokuthobela imithetho esabelweni-mali sokusebenza se-SASSA, eyayichaza izinqubo okumelwe i-SASSA izisebenzise ukuze ibone abantu abathola izibonelelo ngendlela engafanele, ikhansela izibonelelo zabo futhi mhlawumbe ibathumele kwabezomthetho.²⁶ Ngezansi sihlaziya izinqubo, ukuthi zizokwazi yini ukunciphisa ukukhwabanisa ngezibonelelo zikahulumeni, nokuthi umthelela wazo obanzi uzoba yini.

Uhulumeni wenzani ngokukhwabanisa ngezibonelelo zikahulumeni?

UMnyango Wezokuthuthukiswa Komphakathi (i-DSD), i-SASSA kanye noMgcinimafa Kazwelonke bonke bathembisa ukuthatha izinyathelo ezinqala ukuze balwe nokukhwabanisa kwezibonelelo zomphakathi. UNGqongqoshe

Isinyathelo sokuvimbela ukukhwabanisa	Incazelo	Uhlobo lokukhwabanisa oluhlosiwe	Ukuphumelela kwaso	Umthelela
I-algorithm yengozi yokukhwabanisa	I-SASSA iqapha “idatha kanye ne-metadata” isebenzisa “i-algorithm eyinkimbinkimbi” emaka labo abafaka izicelo zesibonelelo kanye nabahlomulayo ababhekwa “njengabayingozi yokukhwabanisa”.	Abantu abangafaneleki - “amaphutha okufakwa”; Ukwephulwa kokuphepha/ukwebiwa kobunikazi	AKWAZIWA Mincane kakhulu iminingwane eyenziwe yatholakala mayelana nokuthi (1) iyiphi idatha esetshenziswa yi-algorithm, (2) isekelwe kumuphi umqondo (3) nokuthi inembe kangakanani ekunqumeni ingozi yokukhwabanisa.	Abantu abayizinkulungwane eziningi abathola izibonelelo ze-SRD ngendlela esemthethwe baye bamakwa yi-algorithm yengozi yokukhwabanisa futhi kwadingeka benze ukuqinisekisa okwengeziwe kwe-biometric ukuze bathole izibonelelo zabo. Abanengi abakwazanga ukwenza kanjalo. Emhlabeni jikelele, ukuhlungwa kwabantu abathola izibonelelo zikahulumeni nge-algorithm kuye kwaboniswa ukuthi kuyabandlulula futhi kunethonya elibi kubantu abaludinga kakhulu usizo. ²⁷
Ukuhlolwa kwama-akhawunti asebhange	I-SASSA ibambisana nawo wonke amabhange amakhulu aseNingizimu Afrika ukuze iqaphe njalo ama-akhawunti asebhange abantu abafaka izicelo kanye nawabahlomulayo, ukuze ithole ngokuzenzakalelayo uma benemali engenayo abangayic-hazanga.	Abantu abangafaneleki - “amaphutha okufakwa”	UPHANSI Imali engena ema-akhawuntini asebhange ayifani nemali engenayo. Abantu abanengi banemali ebhange yabo engeyona imali yabo engenayo - njengesondlo sengane, noma izimali mboleko. Ucwaningo lwe-IEJ luthole ukuthi u-76% wokwenqatshwa kwezibonelelo ze-SRD okwakusekelwe ekuhlolweni kwebhange kwakunganembile. ²⁸ Abanakekeli bemindeni, omama, kanye nemindeni yasemakhaya isemathubeni amakhulu okuhlukumezeka ngenxa yalokho. Ukuthembela ekuhlolweni kwama-akhawunti asebhange kukhuthaza abantu ukuthi basebenzise imali esesandleni—okuvula intuba enkulu engasetshenziswa abakhwabanisi.	Ukuhlolwa kwama-akhawunti asebhange: Kuvalela ngaphandle ingxenye enkulu yabahlomulayo abafanelekayo FUTHI Kuvumela abantu abangafaneleki ukuba badlale ngohlelo

Isinyathelo sokuvimbela ukukhwabanisa	Incazelo	Uhlobo lokukhwabanisa oluhlosiwe	Ukuphumelela kwaso	Umthelela
Ukuhlolwa kwesizindalwazi sikahulumeni	I-SASSA ihlola ngokuzenzakalelayo abafaka izicelo kanye nabahlomulayo kuzizindalwazi zikahulumeni kuhlangukanye i-UIF, i-SARS, i-NSFAS kanye nezinye, ukuze kuqinisekise ukuthi abanayo imali engenayo abangayidalulanga.	Abantu abangafaneleki - "amaphutha okufakwa"	UPHANSI Lezi zizindalwazi ngokuvamile zidlulelwe yisikhathi futhi azinembile. I-SASSA ivumile ngokuphindaphindiwe ukuthi ukuhlolwa kwesizindalwazi akuyona indlela ephumelelayo yokuqinisekisa. Nokho, uMgcinimafa Kazwelonke udinga i-SASSA ukuthi yenze lokhu kuhlola njengombandela wokuthola isabelomali sayo sokusebenza.	Ukuhlolwa kwesizindalwazi kubonise ukuthi kuvalela ngaphandle ngokungafanele ingxenye yesithathu yabo bonke abahlomulayo abafanelekile. ²⁹
Ukuhlola ehhovisi elibhekelele izikweletu	I-SASSA isebenzisa idatha eyabelwe amahhovisi abhekelele izikweletu ukuze imake ngokuzenzakalelayo abahlomulayo abasolwa ngokuba nezinye izimali ezingenayo, ukuze bahlolwe mathupha.	Abantu abangafaneleki - "amaphutha okufakwa"	UPHANSI Kubonakala sengathi izinqumo zokubuyekeza zisekelwe ezimezelweni zomlando ezihlinzekwa abahlomulayo lapho befaka isicelo sesikweletu. Eziningi zalezi zimemezelo zibonakala zidlulelwe yisikhathi futhi azihlobene nesimo sezimali samanjanj sabahlomulayo.	Abantu abathola isibonelelo sabantu abakhulile (abahola impesheni) kanye nabathola izibonelelo zokukhubazeka babonakala be-thintwa kakhulu yile nqubo—ngoba imininingwane edlulelwe yisikhathi isetshenziselwa ukubamaka njengabantu okungenzeka bayakhwabanisa—ehlubene nesikhathi esingaphambi kokuba bathathe umhlaphansi noma bakhubazeke. Lokhu kuholele ekutheni amakhulu ezinkulungwane zabantu asebekhulile nabakhubazekile kudingeke bathole amadokhumenti kanzima futhi bame emigqeni emahhovisi e-SASSA izinsuku eziningi ukuze bazame ukuphikisa ukuthi banemali engenayo. Akucaci ukuthi ukuhlola kwehhovisi elibhekelele izikweletu kuye kwaholela ekutholweni kwamacala okukhwabanisa.
Ukuhlolwa komuntu mathupha	Ngemva kokuba abantu emakweyi-algorithm yengozi yokukhwabanisa, ihhovisi elibhekelele izikweletu, ukuhlolwa kwebhange kanye nesizindalwazi, kudingeka baye ehhovisi le-SASSA bephethe amadokhumenti amaningi ukuze i-SASSA iqinisekise ukufaneleka kwabo ngokuqhubekayo.	Abantu abangafaneleki - "amaphutha okufakwa"	UPHANSI Ukuze kuvinjelwe ngokuphumelelayo okukhwabanisa, lolu hlobo lokuhlolwa mathupha komuntu kumelwe lufinyeleleke, luphumelele futhi lube nezinsiza. Ngeshwa i-SASSA ayinawo amandla okuhlola abantu. Abantu abangu-210000 babekwe ngaphansi kokuhlolwa ngoMeyi. Lapho sebefakwe ngaphansi kokuhlolwa, abantu baneyinyanga ezi-3 zokuphuthula ukuhlolwa kwabo, kungenjalo i-SASSA izobabheka njengabakhwabanisi. Kodwa-ke i-SASSA iveze ukuthi inamandla kuphela okuhlola abantu abangu-25000 kuphela mathupha inyanga ngayinye. Abantu abaningi abahola kancane abakwazi ukufinyelela ngokuqhubekayo imininingwaneni yokuxhumana efanayo, ngakho abakwazi ukuthola izaziso ezivela ku-SASSA zokuthi sebefakwe ngaphansi kokuhlolwa. Ukuphuthula ukuhlolwa kudinga ukuba umuntu athole amadokhumenti amaningi, njengezincwadi ezifungelwe, izitatimende zasebhange, amadokhumenti afungelwe kamazisi, amadokhumenti omshado, okuyinto edinga ukuba baye emahhovisi ahlukahlukene futhi bangene ezindlekweni ezihlukahlukene—konke okubangela izithiyi kulabo abahola kancane.	Abantu abaningi abakwazanga ukufinyelela inqubo yokuhlolwa mathupha, kungaba ngenxa yemigqa emide emahhovisi e-SASSA, izindleko zokuthola amadokhumenti okufakazela ukufaneleka kwabo, izindleko zokuhamba, ukukhubazeka ngokomzimba, noma ngoba abatholi isaziso sokuthi babekwe ngaphansi kokuhlolwa. Kulabo abangakwazi ukuphuthula ukubuyekizwa kwabo ngesikhathi esibekiwe, i-SASSA itha kuzobhekwa njengabakhwabanisi bese kudluliselwa kwabezomthetho, kanti izibonelelo zabo zizokhanselwa.

Isinyathelo sokuvimbela ukukhwabanisa	Incazelo	Uhlobo lokukhwabanisa oluhlosiwe	Ukuphumelela kwaso	Umthelela
“Yazi Ikhazimende Lakho Ye-elektronikhi” (eKYC) / Ukuqinisekisa nge-biometric	I-SASSA isebenzisa izindlela zokubhalisa ze-biometric kanye nokuqinisekisa (izigxivizo zeminwe kanye nokuqashelwa kobuso) ukuqinisekisa ubunikazi babantu abafake izicelo zezibonelelo kanye nabahlomulayo, kanye nokuqapha ingozi yabakhwabanisi abafaka izicelo zezibonelelo besebenzisa omazisi abebiwe.	Ukwepulwa kwezokuphepha, ukwebiwa komazisi, nabantu bangaphandle	KUPHANSI KUYA PHAKATHI NENDAWO Ngokwalokho okushiwoyo, ukuhlonza nge-biometric kungasiza ekuqinisekiseni ukuthi abafaka izicelo yibo ngempela. Nokho, uhlelo luthembele ekuhlanganisweni nesizindalwazi se-DHA Smart ID Card, okungaqinisekwa ngokusebenza kahle kwaso. Abantu abafaka izicelo zezibonelelo ngezinchwadi eziluhlaza zikamazisi abakwazi ukuqinisekisa ububona. Abantu abaningi abayitholi ilinki ye-SMS yokuqinisekisa. Abantu abaningi abakwazi ukufinyelela izinsiza ezidingekayo ukuze baphothule ukuqinisekiswa. Ubuchwepheshe bokuqaphela ubuso bubonise bubandlulula ikakhulukazi abesifazane abansundu.	Ukuqinisekiswa nge-biometric kuveza isithiyi esikhulu kulabo abadinga usizo kakhulu sokuthola izibonelelo zabo, okugcina kuvalela ngaphandle abantu abaningi abafanelekela ukuthola izibonelelo (ngokuvamile labo abaswele kakhulu).
Uhlelo lokufinyelela komsebenzisi i-biometric	Izikhulu zikahulumeni kudingeka ziqinisekise ububona nge-biometric ukuze zingeke kumasistimu angaphakathi.	Izikhulu zikahulumeni/izisebenzi	AKWAZIWA Iminingwane embalwa etholakala emphakathini mayelana nesimo salolu hlelo, ukusebenza kwalo noma ukuphumelela kwalo.	

Kuhlaselwa ogogo

Izindlela zikahulumeni zokuvimbela ukukhwabanisa ziyizindlela eziqondile ezivalela ngaphandle abaningi abafanelele ukuhlomula kunabakhwabanisi.

Kusukela ngoMeyi 2025, amakhulu ezinkulungwane zabantu abafanelekela ukuthola izibonelelo baye babanjwa ugibe lwemishini yokuqapha idatha ye-SASSA enamaphutha—yabamakela “ukuhlolwa” yihhovisi elibhekelele izikweletu kanye nokuhlolwa kwedatha. Laba bantu abathola izibonelelo abantu abadala, abantu abakhubazekile kanye nabanakekeli.

Abantu asebekhulile nabakhubazekile abangaphansi kwengcindezi baye baphoqeleka ukuba bame emugqeni izinsuku eziningi emahhovisi e-SASSA ukuze bazame ukufakazela ubumsulwa babo. Abanye baye babhekana nezimo eziphuthumayo zezokwelapha ngesikhathi benza lokho. Abaningi bathi abakaze bathole imali engenayo iminyaka eminingi noma amashumi eminyaka, kodwa basengozini yokubhekwa njengabakhwabanisi ngokusekelwe kudatha yabo yesikweletu sakudala.

Ucwaningo lubonisa ukuthi izindlela zokuqinisekisa ezizenzakalelayo ngokusebenzisa izizindalwazi zikahulumeni kanye namabhange ziye zaholela ekuvalelweni ngaphandle ngendlela engafanele kwengxenywe yesithathu kanye nengxenywe yabafake izicelo abafanelekayo. Nakuba abanye abantu abanemali engenayo abahlulekile ukuyidalula ku-SASSA bezodalulwa futhi izibonelelo zabo zikhanselwe, izindleko zalokhu kuzoba ukukhanselwa kwezibonelelo zabanye abaningi abafanelekela ukuthola izibonelelo.

Ukukhwabanisa kwenzeka ohlelweni lwezibonelelo zikahulumeni. Kodwa ikakhulukazi kwenziwa yizikhulu zikahulumeni kanye nabalekisi bemali abangamaqola kanye nabanye abantu abaseceleni. Noma kunjalo, besebenzisa indaba yokukhwabanisa, uMgcinimafa Kazwelonke kanye ne-SASSA bahlasela abantu abaludinga kakhulu usizo.

“Besilokhu simi lapha kusukela ngo-6 ekuseni namhlanje futhi sisemvuleni, thina bantu asebekhulile, futhi angazi ukuthi ukhona ozokwenza okuthile ngakho [...] siza lapha, sigcwalise wonke amafomu, sihambe, bese bebuya, bafuna amafomu engeziwe agcwaliswe.” – Ohola impeshene omi emgqeni eKapa, 21 Julayi 2025³⁰

“UTiffany (sisigodlile isibongo sakhe) ubezofaka kabusha isicelo sesibonelelo sakhe sokukhubazeka [...] kule nyanga akazange ayithole inkokhelo njengoba i-SASSA manje ifuna abonise ubufakazi bokudivosa nomyeni wakhe. Sekuphele iminyaka eyi-16 uTiffany ehlukeno nomyeni futhi akazi ukuthi ukuphi. “Nguye owangikhubaza,” kusho uTiffany, ohamba ngezinduku zabakhubazekile. Akanawo omunye umthombo wemali engenayo futhi kudingeke athengise ezinye zezinto zakhe ukuze akwazi ukukhokhela izinto zokuhamba kanye nerenti. – GroundUp, eThekwini, ngoJuni 2025³¹

“Ubeze ehhovisi le-SASSA ezocela ukuthi othile eze ekhaya lakhe azokhuluma [nomyeni wakhe], ngoba uyimpumpu futhi akakwazi ukusuka embhedeni.” Wayekhungenkile ngoba kwadingeka **“ashiye umyeni wakhe yedwa amahora amaningi”** ukuze abuze ukuthi kungani engayitholi imali yakhe yesibonelelo.”

– GroundUp, eThekwini, ngoJuni 2025³²

“Ngithathe umama ngo-5 ekuseni, noma ngaphambi kwalokho.”

Izinkulungwane zabantu bezikulowo mugqa, azikayitholi imali yazo yempesheni [...] Bame usuku lonke, bencike odongeni lwezitolo. Umama uthe yinto embi kunazo zonke ake wabhekana nazo.” – Indodakazi yomuntu oholo impesheni imi emgqeni eBelville, Agasti 2025³³

“Ngime [...] emigqeni emide emakhazeni

ngabe sengijikiswa nomama oneminyaka engama-87 ubudala ngenxa yamaphutha kumasistimu abo ezigxivizo zomunwe wedijithali. [...] Uma uhulumeni eqhubeka nokungawunaki lo mkhakha, lokho kuyosho ukuthi babenzele phansi abantu abadinga usize nabantu abadala abangaphansi kwengcindezi.”

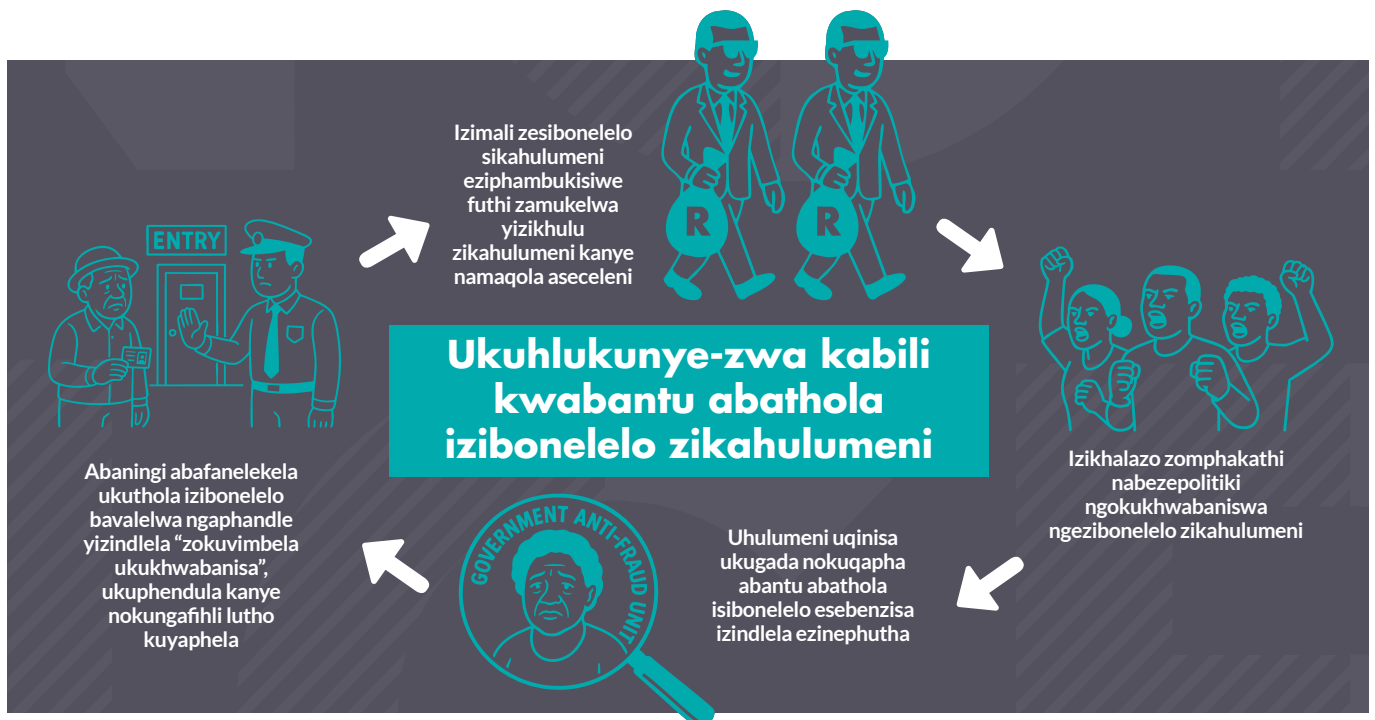
– Indodakazi yomuntu oholo impesheni, incwadi eya kumhleli, iGroundUp, Meyi 2025³⁴

Indlela yokuvikela abantu abathola isibonelelo

Ukukhwabanisa ngezibonelelo zomphakathi kuphuca abantu amalungelo abo futhi kususa izinsiza ezilinganiselwe kulabo abazidinga kakhulu. I-SASSA ithi izindlela zayo zokuvimbela ukukhwabanisa zihloselwe ukuvikela abantu abakufanelekelayo ukuthola izibonelelo, ukuqinisekisa ukuthi izibonelelo zabo zikahulumeni azipheleli ezandleni zabakhwabanisi. Kodwa, empeleni izinyathelo ezithathwe yi-SASSA (ngokuyalelwa uMgcinimafa Kazwelonke) aziphumeleli ekuvimbeleni izinhlobo zokukhwabanisa ezivame ukwenzeka ohlelweni lwezibonelelo.

Ngaphezu kwalokho ziqhubekisela phambili into ezihloselwe ukuyivimbela—ukuvalelwa ngaphandle kwabantu abaludinga kakhulu usizo lwesibonelelo sikahulumeni. Ukuze ivikelwe ngempela uhlelo lwezibonelelo zikahulumeni futhi igcine isibopho sayo sokunakela umphakathi, i-SASSA kanye noMnyango Wezokuthuthukiswa Komphakathi kanye nohulumeni wonkana kumelwe:

- Zikwenqabe ukusebenzisa izimfuneko zoMgcinimafa Kazwelonke ezingafaneleki, ezilimazayo nokungenzeka azikho emthethweni zokuvimbela ukukhwabanisa;
- Ziyeke ukuhlasele abampofu lapho khona abantu “abampofu kakhulu” bebhakwa njengabakhwabanisi;
- Ziqinisekise ukuqapha kwabantu kanye nokuphathwa ngendlela efanele kwamasistimu edijithali nazenzakalelayo abandakanyeka ekuhlonzeni abakhwabanisi;
- Zigxile ekuqedeni inkohlakalo phakathi kwezikhulu zikahulumeni kanye nabantu abazimele;
- Zilawule uMgcinimafa Kazwelonke futhi ziqinisekise ukwenziwa kwezinqumo ezifanele nezihambisana nentando yeningi mayelana nezibonelelo zikahulumeni, futhi
- Ziqinisekise ukuthi kukhona imali eyanele yawo wonke umuntu odinga isibonelelo.



Ukubonga

I-IEJ ithanda ukubonga u-Abigail May no-Vayda Megannon ngosizo lwabo ekuhloleni leli phepha lamaqiniso.

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Leli khasi lamaqiniso liyingxenywe yochungechunge lwethu olumayelana ne-universal basic income guarantee (UBIG) eNingizimu Afrika. Vakashela iphothali yethu ekhethekile ye-UBIG ngokuskena ikhodi ye-QR

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