

Protecting South Africans from “Petty” Digital Crimes: A Case for Urgent Funding

Executive Summary

South Africa is facing a fast-growing digital crime crisis that is quietly devastating ordinary people. Pensioners, rural families, small business owners and financially stressed households are losing money, trust and security to scams that are often dismissed as minor or unavoidable. These crimes are not petty in their impact. For many victims, even a small financial loss is life-altering.

In 2023, financial crime cost South Africans an estimated R3.3 billion. Digital banking fraud alone accounted for more than R1.1 billion of those losses. Reports show sharp year-on-year increases in phishing, SIM-swap fraud and banking app scams, with very little money ever recovered by victims. South Africa now ranks among the top five countries globally for cybercrime density.

Digital platforms play a central role in this crisis. Scam advertisements posing as investment opportunities, job offers, health products or celebrity endorsements are routinely delivered to South Africans through social media and search platforms. These scams are not random. They are precisely targeted using advertising algorithms that identify people who are more likely to be vulnerable. International investigations and recent court rulings have shown that major technology companies earn substantial revenue from high-risk advertising while failing to adequately protect users or support victims.

This crisis is unfolding in a harsh economic environment. Rising electricity, transport and food costs mean that many households are already under severe pressure. When people are struggling to make ends meet, promises of quick income or financial relief become harder to ignore. This proposal deliberately avoids victim-blaming. Instead, it recognises digital crime as the result of structural inequality, platform design choices and limited access to reliable information and support.



The Proposed Response

This project proposes a three-year research and intervention programme led by The Noakes Foundation, in collaboration with South African universities, cybercrime experts and community partners. The work has three core objectives:

First, to understand who is vulnerable and why

The project will collect first-hand accounts from South Africans who have experienced digital crime in Cape Town, Durban and Johannesburg. This includes young people, older adults, rural and peri-urban residents, frequent social media users and middle-class professionals. The aim is to move beyond assumptions and build a grounded picture of how scams work in real lives.

Second, to design prevention tools that actually resonate

Insights from victims will be used to co-create educational content that reflects local realities and languages. This includes short videos, social media content and practical guidance delivered in multiple South African languages, rather than English alone.

Third, to test what works and build lasting capacity

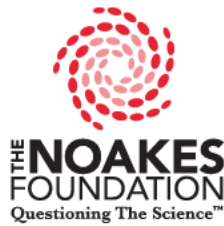
The project will evaluate whether these interventions improve scam awareness, confidence and reporting behaviour. At the same time, it will help build a sustainable national network focused on digital crime prevention, education and advocacy.

Why This Matters

Digital scams are not low-level crimes. The money they generate feeds organised criminal networks and, in some cases, links to human trafficking, extortion and violence. At the same time, repeated exposure to fraud erodes trust in digital banking, online services and public institutions. If left unaddressed, this crisis will undermine South Africa's economic resilience and digital future.

At present, South Africa lacks reliable public data on digital crime, research grounded in local lived experience and proven, culturally relevant prevention strategies. Most global research in this field comes from the Global North and does not reflect the realities of South African communities. This project directly addresses those gaps.





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Investment and Impact

The total cost of the three-year program is R3.34 million. This covers rigorous research, the development of multilingual educational materials, evaluation of impact, stakeholder engagement and sustainability planning. With this investment, the project aims to educate more than 100,000 South Africans, train community educators as fraud prevention ambassadors and produce policy-relevant reports and peer-reviewed research that can inform regulators, financial institutions and technology platforms. Funders will receive naming rights, acknowledgement across all public outputs and association with a high-impact initiative that protects citizens, strengthens digital trust and advances social justice. This is an opportunity to act decisively. By supporting this work, funders help protect dignity, security and participation in South Africa's digital economy, at a moment when it is urgently needed.

Kindly contact Jana jana@thenoakesfoundation.org with credible offers of interest.

Executive summary prepared by Karen Heath for The Noakes Foundation's Scamtution™ outreach project & DIGITAL VISIBILITY RISKS research.

A full version of the proposal developed by Travis Noakes and Gavin Harris is available on reasonable request from Jana.

