

# From Shadows to Spotlight: Unmasking the Unnoticed Trend of Women Turning to Deadly Means for Financial Stability in South Africa

Sabelinah, M. Tshoane

Department of Law, Safety & Security Management, Faculty of Humanities  
Tshwane University of Technology, Pretoria, South Africa.

Corresponding author: [TshoaneSM@tut.ac.za](mailto:TshoaneSM@tut.ac.za)

© Author(s)

OIDA International Journal of Sustainable Development, Ontario International Development Agency, Canada.

ISSN 1923-6654 (print) ISSN 1923-6662 (online) [www.oidaijdsd.com](http://www.oidaijdsd.com)

Also available at <https://www.ssm.com/index.cfm/en/oida-intl-journal-sustainable-dev/>

**Abstract:** This paper delves into a disturbing yet often overlooked phenomenon in South Africa, the increasing trend of women resorting to drastic measures for financial stability, often with fatal consequences. Despite progress in gender equality and economic empowerment initiatives, many women continue to face significant financial challenges, pushing them to extreme actions. The article explores and sheds light on the socioeconomic factors driving women towards desperate measures, such as involvement in illicit activities or engaging in risky behaviors in South Africa. This qualitative article adopted a non-empirical research design: Systematic review, indirect observation schedules to identify and describe available research literature 'using systematic and explicit accountable methods and pre-specified formalised tools for searching and integrating literature. The collected data was examined through inductive textual content analysis. The findings revealed that multifaceted nature of this issue, encompassing economic disparities, cultural norms, and systemic inequalities. By unmasking this hidden trend, the paper aims to spark dialogue and prompt policymakers, activists, and community leaders to take concerted action towards addressing the root causes and providing viable alternatives for women seeking financial stability.

**Key words:** life insurance, woman, murder, serial killer. Black widow. Payment.

## Introduction

There are various forms of life insurance contracts, some offering payment upon death, while others provide benefits if an individual survives until a specific date. The crime of killing for insurance, though ancient, appears to persist, according to reports from popular media (Magubeni, 2023). Investigations by life insurers have uncovered numerous cases of fraudulent schemes, particularly involving women who purchase funeral insurance for victims they later murder to file insurance claims. Some instances include women orchestrating the deaths of their relatives for financial gain from insurance policies. One notable case is that of Rosemary Ndlovu, a convicted serial killer who murdered family members to claim life insurance payouts. Between 2012 and 2018, six individuals were brutally killed, allowing Ndlovu to allegedly collect nearly R1.4 million from insurance claims, often with the assistance of a hired hitman.

Agnes Segomotsi Setshwantsho, aged 49, is another example, having benefited from insurance claims following the deaths of her son in July 2023, her husband in 2016, and her two daughters in 2015 and 2005, respectively (Magubeni, 2023). In 2022, Penelope and Nonhlanhla Mthunywa were arrested and charged with murder, accused of killing their mother, Wanter Dlamini, to claim an insurance payout ([sabcnews.com](http://sabcnews.com), 2022). This discussion will focus on whole-life insurance contracts, which provide payouts upon the policyholder's death (Reinecke et al., 2013).

According to Times Live (2024), a case involving Onthatile Sebati, 23, and her two cousins, Tumelo and Kagiso Mokone, saw the trio convicted for the murder of Sebati's father, mother, pregnant sister, and brother. Sebati paid her cousins R100,000 from insurance payouts following the murders. In another case, Charmaine Bila, 38, is accused of masterminding the murders of her cousin and father to claim R320,000 in insurance money (Chulumanco, 2023). Similarly, in January 2019, Keletsang Martha Motladile allegedly hired a hitman to kill her

cousin, escaping detection while receiving a lump sum payout. She repeated the crime two months later by having her sister and nephew killed, collecting R347,000 in insurance payouts (Mzila, 2024).

In yet another case, Mologadi Mehlaphe, the daughter of an education department circuit manager who was murdered in what initially appeared to be a home robbery, was charged alongside two accomplices for conspiring to kill her father for insurance and inheritance money (Sekhwela, 2024). Additionally, in 2021, Lerato Mahlangu was arrested for the murder of her ex-lover and later accused of attempting to kill her stepfather, allegedly to cash in on insurance policies (Sibiya, 2023).

The Association for Savings and Investment South Africa (ASISA) reported a rise in fraudulent life insurance claims in 2021, highlighting that Ndlovu's case was not isolated. ASISA detected 4,287 fraudulent claims amounting to R787.6 million in 2021, marking a notable increase from the previous year. According to ASISA, funeral insurance policies, which are designed to pay out quickly without requiring medical examinations or blood tests, accounted for the highest number of fraudulent claims, followed by death cover, disability cover, hospital cash plans, and retrenchment benefits. Nazia Karrim, from the South African Fraud Prevention Service, noted an "aggressive growth" in fraud, with a 36% increase in 2023 and a 150% surge in scams.

### **Significant of the study**

The link between financial motives and criminal behaviour is well-established. However, the involvement of women in such activities, especially in the context of murder, presents a complex and multifaceted issue. Globally, women motivated by greed come from diverse backgrounds, yet they share a common determination to get rich quickly, irrespective of the cost. In South Africa, socio-economic disparities and the quest for financial stability are key factors influencing this disturbing trend.

The phrase "money makes the world go round" takes on a more sinister meaning when financial gain becomes the driving force behind murder, leading to a chaotic and disturbing reality. Historically, women have committed fatal acts in pursuit of monetary benefits. Worldwide, these women, motivated by greed, come from a variety of backgrounds, but they share a similar resolve to acquire wealth quickly, regardless of the consequences. While some take matters into their own hands and commit the murders personally, others opt to hire contract killers to fulfill their objectives. Despite progress towards gender equality, an alarming trend has emerged in South Africa where women resort to lethal measures to achieve financial stability. This phenomenon remains largely unnoticed and requires urgent attention to understand its root causes, implications, and develop effective interventions to prevent further loss of life and address underlying socio-economic disparities. Hence the paper seeks to bring light to the largely growing phenomena, which seems to be increasing while it takes long time for these deadly woman to be apprehended, just after committing their first murder.

### **Background**

Black widows Greed has frequently served as the driving force behind women who are commonly referred to as "black widows". The term "black widow" traditionally denotes the habit of a female spider that eats her mate after mating (National Geographic Kids, nd). However, in societal context, it has become a term to describe women who are suspected of murdering their husbands or partners, often for financial gain. The correlation between fear and black widows is readily apparent. Women may be driven to violence against their spouses or partners due to fear of potential abandonment or feelings of inadequacy. However, black widows ultimately act out of the desire for monetary gain (Rose, 2019).

There are numerous examples of South African woman who have committed murder to gain financially. In December 2006, Mulalo Sivhidzo, serving a life sentence at present, orchestrated the murder of her husband, Avhatakali Netshisaulu, after only six months of marriage, aiming to inherit his wealth. Engaging hitmen, including her husband's acquaintance, they burned him alive inside his car's trunk in December 2006 (Crime Series published in Servamus: September 2019).

Another case involved Nomqondiso Thembu from the Eastern Cape, who was sentenced to life behind bars in August 2020 for arranging her husband Arthur's murder to claim insurance benefits (Mitchley, 2020). Another woman is Phumaphi Gloria Gwebu who was sentenced to life incarceration in March 2023, for killing her husband, Siphoshe Shadrack Dimba. She confessed to obtaining five insurance policies on his life, one of which was to pay out R530 000 upon his death. Gwebu meticulously planned his murder to coincide with the policies' maturity for a significant financial gain. Hitmen were hired to strangle Dimba in their home whereafter they got rid of his body in a nearby river. This calculated murder was solely driven by Gwebu's greed for life insurance payouts, demonstrating a

callous disregard for human life. The discovery of Dimba's body and subsequent investigations exposed the grim reality of Gwebu's actions, leading to her arrest a year later, spurred by a confession from one of the hired hitmen (Mabuza, 2023).

Both the cases of Nomqondiso Thembu and Phumaphi Gloria Gwebu underscore the tragic outcomes of life insurance fraud fuelled by financial gain within intimate relationships. The black widow serial murderer is typically a woman who engages in the murder of three or more husbands or lovers throughout her criminal career, driven by financial or material gain (Bonn, 2015). These women exhibit traits of intelligence, manipulation and high organisational and strategic planning skills. Using persuasion tactics, they lure victims into their grasp and often carry out a protracted cycle of killings, sometimes spanning years between each murder.

### Literature Review

In 2021, South African life insurers identified 4,287 fraudulent and dishonest claims amounting to R787.6 million across various risk lines, a significant increase compared to the 3,186 claims worth R587.3 million reported in 2020 (Moodley, 2022). According to the Association for Savings and Investment South Africa (ASISA), the 2021 fraud statistics showed that funeral insurance remains the category with the highest incidence of fraud, followed by death cover, disability cover, hospital cash plans, and retrenchment benefit cover.

Life cover fraud gained public attention with the case of ex-police officer Rosemary Ndlovu, sentenced to life imprisonment for orchestrating the murders of six family members between 2012 and 2018 to collect insurance payouts (Hollard Life Solution, 2024). Munusamy (2024) highlighted that fraudulent practices in life insurance range from false death claims to beneficiary fraud and the creation of fake policies. With the continuous advancement of technology, fraudsters are developing more sophisticated schemes, requiring insurers to consistently improve their fraud detection methods.

Several instances of fraudulent insurance claims have been documented:

- In April 2022, a 60-year-old aunt and her 26-year-old cousin were arrested in Mthatha for forging a deceased relative's signature on Old Mutual insurance forms, attempting to fraudulently claim R600,000. However, forensic investigators flagged the signatures as fraudulent.
- In November 2021, Rosemary Ndlovu was sentenced to six life terms for killing several family members to obtain funeral insurance payouts.
- In the same month, a Western Cape pastor and his wife were found guilty of taking out life insurance policies on church members with the intent to have them killed by a hitman to collect the death benefits. The pastor received a life sentence along with an additional 252 years and three months in prison, while his wife was sentenced to 20 years, and the hitman received life plus 63 years.
- In February 2021, the Hawks arrested a financial adviser, Stephen van Rensburg, in Port Elizabeth for insurance fraud amounting to R1.9 million. Van Rensburg, a repeat offender, had previously been convicted for similar fraudulent activities targeting elderly women. He was sentenced to seven years for one case, paid a fine for another, and received a 10-year sentence for a third offense, with five years suspended under stringent conditions.
- In January 2021, eight individuals were arrested in Port Elizabeth and Welkom for involvement in insurance fraud totaling R280,000. An insurance broker allegedly masterminded the fraud, signing up multiple policies with different companies. Once the waiting periods expired, fraudulent death claims were submitted. A now-deceased doctor reportedly examined the supposed deceased, while the funeral parlour owner and staff facilitated fake burials, and syndicate members acted as beneficiaries and deceased persons (Nkwalase, 2021).

While these cases bring attention to criminal activities in funeral and death insurance claims, fraudulent disability and critical illness claims are also prevalent. In 2021, fraudulent and dishonest disability claims amounted to R195.9 million, while fraudulent funeral claims reached R128.2 million.

### Female Serial Killers Motivated by Financial Gain

A serial murder typically occurs when a perpetrator commits at least two separate murders, with a distinct "cooling off" period between each incident and the crimes are not driven by financial gain, eliminating witnesses or connected to terrorism, cultism, racism or gang involvement. However, there has been a shift in this profile, notably

in South Africa, where female serial murderers, such as Rosemary Ndlovu and Segomotsi Agnes Setshwantsho (who was arrested at the end of 2023), have emerged with a focus on financial motives. Rosemary Ndlovu, a former policewoman, who had alarming body count and meticulous planning, which involved obtaining insurance contracts under false pretences and orchestrating murders while maintaining a facade of normalcy (Crime Series published in Servamus: May and June 2024).

Prof Nirmala Gopal, a criminologist at the University of KwaZulu-Natal, suggests that the emergence of women as serial murderers for financial gain may be attributed to motives such as greed, revenge, survival or the thrill of evading capture. "Women enjoy almost equal socio-political status in South Africa and with greater participation in the economy, they realise that killing family members is an easy way to claim insurance benefits. Of course, they do not commit these crimes expecting to be caught. They probably believe that as women they are less likely to be suspects," (Costa, 2023). Female serial murderers driven by financial motives exhibit a high level of organisation and precision, often using channels such as life insurance policies or social security checks for reimbursement (Harrison, Ho and Bowers, 2015).

### **Comfort and Financial Gain as Motivations in Female Serial Murderers**

Dr Scott Bonn, an American criminologist, clarifies that the primary motivation for comfort/gain in female serial murderers is material gain, making them perhaps the most ancient and straightforward type among serial murderers. These individuals primarily aim for financial benefits and an enhanced lifestyle through the act of murder. While there are certain resemblances between comfort/gain murderers and hired assassins, they belong to distinct categories. Comfort/gain murderers are not professionals like hitmen, as they choose their own targets and do not receive payment from a third party for their murderous acts. Instead, they commit murder driven by an emotional need for comfort or security. Often, the victims of comfort/gain murderers are family members or close associates. Following the murder of a loved one, a comfort murderer typically waits for a while before striking again to allow any suspicions among those close to them to settle. They frequently resort to the use of drugs or poisons, with arsenic being a notable choice for killing their victims. A crucial criminological observation is that female serial murderers often fall into the comfort/gain category (Bonn, 2021). However, some may enlist the help of a hitman, as was clear with Rosemary Ndlovu.

### **The Procurement of Hitman Services**

Some perpetrators who commit murder for financial gain often enlist the services of contract killers or hitmen. In contrast to serial murderers who personally select their victims, these contract killers receive specific instructions from their "contractors/ employers", who compensate them generously for carrying out targeted killings. While contract killers may share some characteristics with serial murderers, such as reaching a minimum threshold of victims, their primary motivation lies in fulfilling a business transaction rather than satisfying emotional or psychological needs. Unlike serial murderers, contract killers do not experience a need for a cooling-off period between murders due to the pragmatic nature of their actions (Bonn, 2021).

In September 2023, Garth de Klerk, the Chief Executive Officer of the Insurance Crime Bureau, highlighted that financial distress, particularly driven by poverty, has driven some individuals, predominantly women, to hire contract killers to secure insurance payouts. The dire financial circumstances and greediness, particularly among the middle class, push some woman to resort to crime and fraudulent activities to meet basic needs and financial obligations, such as mortgage and vehicle payments (Costa, 2023).

### **Female Perpetrators Committing Murder for Insurance Money**

There is an alarming trend of how long-term insurance policies, particularly life insurance and funeral policies, are being exploited by perpetrators orchestrating murder to obtain benefits. The moral and legal ramifications of these deliberate murders for financial profit through insurance schemes raise profound concerns, undermining the ethical principles of insurance and disregarding the value of human life. It is baffling how insurance companies can continuously issue policies, some with premiums as low as R50 a month for funeral plans, all to the same beneficiary, while maintaining an "all's good, business as business" attitude. In the case of Rosemary Ndlovu, it took six horrific murders and many years for anyone to realise that this frequent mourner and funeral attendee was exploiting policy after policy for financial gain (Thamm, 2024).

After the Rosemary Ndlovu case, another disturbing case emerged - this time involving Segomotsi Setshwantsho from the Northern Cape. By the end of 2023, Setshwantsho was arrested in Pretoria on suspicion of orchestrating the deaths of several family members for the sake of insurance payouts, revealing a grim narrative driven by betrayal

and avarice. The unravelling of this narrative was the result of a thorough investigation by the SAPS, spurred on by tips from concerned relatives. The investigation unveiled Setshwantsho's alleged role in the death of multiple family members: her husband in 2016, her son in July 2023 and her two daughters in 2005 and 2015. Although initially deemed as natural, one death was later reclassified as suspicious, suggesting a troubling pattern of exploiting life insurance policies.

It is alleged that she poisoned her son to pocket a R6 million life insurance policy she had acquired illegally. She also stands accused of eliminating her niece to claim a R3 million life insurance payout (Seleka, 2024). Setshwantsho, who was denied bail, has brought attention to the necessity for families and insurance companies to remain vigilant against such fraudulent activities. As investigations continue, with a closer examination into the deaths of her son, husband and daughters, Setshwantsho remains at the centre of a broader discourse regarding the manipulation of life insurance policies for sinister purposes. Her actions have catalysed a reassessment of insurance claim procedures, with the aim of averting similar tragedies in the future. The investigation is ongoing (Insurance,2024).

Another case relating to insurance fraud involves Pastor Melisizwe Monqo, who, together with his wife and a hired assassin, was convicted of a series of offences, including the murder of Hlompo Koloji. The trio illegally took out life insurance policies for church members and Monqo's former lover, plotting their murders to cash in on the insurance payouts. Their heartless scheme resulted in the tragic death of Koloji, who was found with numerous stab wounds, which is a stark illustration of their lack of empathy. The investigation into Koloji's murder uncovered Monqo and his accomplices' intricate plan, exposing their intention to profit from the deaths of unsuspecting victims. Monqo and one of his co-accused received life sentences, while the other was sentenced to 20 years' incarceration.

The significant penalties imposed on each offender highlighted the seriousness of their crimes and an indication that the justice system is determined to punish those who misuse life insurance for wrongful gains. This case reveals a disturbing narrative of manipulation and murder disguised within the realm of religious leadership. Monqo's case is particularly unsettling, shedding light on the betrayal of trust within a community and the extreme lengths some individuals will go to for personal enrichment, regardless of the consequences for others' lives (Crime Series published in Servamus: December 2022 for more on this case).

Since the Rosemary Ndlovu case, it has come to light that there are local syndicates focussing on collecting insurance benefits, such as one in Nelson Mandela Bay. This syndicate specifically targeted 11 unsuspecting individuals who were simply living their lives, until they were tragically murdered between August 2021 and 2022. The seven perpetrators accused of this heinous act allegedly sought out unknown victims, executed them and then deceitfully posed as their relatives and beneficiaries to collect insurance payouts. These suspects were arrested and charged with both murder and fraud totalling an estimated R3 million (Bezuidenhout, 2023).

The cases involving Nomqondiso Thembu, Phumaphi Gloria Gwebu and Rosemary Ndlovu highlight the sinister potential of life insurance policies when manipulated with malicious intent. These cases shed light on the extreme actions some people take for financial gain, emphasising the urgent need for thorough investigations into suspicious deaths associated with insurance claims. Not only have these cases resulted in the tragic loss of life, but they have also sparked crucial discussions about the protection of life insurance practices.

### **Discussions and Funding's**

Preliminary findings indicate that financial instability, unemployment, and socio-economic pressures are significant drivers behind these crimes. Many women involved in such activities come from disadvantaged backgrounds and see crime to escape poverty. Additionally, societal and cultural factors, including gender roles and expectations, play a crucial role in shaping their actions.

The disturbing occurrences of life insurance-related murders in South Africa have cast a daunting shadow over the insurance industry, prompting concerns about the susceptibility of life insurance policies to fraudulent schemes. These incidents have compelled insurers to heighten their scrutiny of insurance claims, particularly those with questionable circumstances. Balancing the privacy rights of clients with the responsibility to detect and prevent insurance fraud has become increasingly imperative for insurers.

The aftermath of these cases underscores the intricate challenges confronting the insurance sector, as it navigates between fulfilling legitimate claims and safeguarding against illicit exploitation. Life insurance-related murders in

South Africa serve as a sombre reminder of the pervasive influence of greed and the extent to which individuals will go to satisfy their desires (Insurance, 2024).

Throughout history, there have been cases of women resorting to murder for financial gain, often driven by desperation or greed. Economic hardships push people to extreme measures to alleviate their financial burdens. Some women resort to murder in the hope of inheriting substantial amounts of money, while others engage in insurance fraud, targeting those they have insured. Motivated by greed, perpetrators often justify their deeds as essential steps towards achieving their objectives, irrespective of whether it is financial stability, authority or the gratification of desires. Such crimes carry profound repercussions, not only for the victim and their kin but also for insurance companies ensnared in fraudulent schemes. Perpetrators may harbour illusions of impunity, envisioning a scenario where they profit from their crimes, yet the possibility of being arrested looms large. It is difficult to understand how someone can turn to such extreme measures to secure him or herself a few rand.

The "Bloody Hand" Principle in Criminal Justice in the South African legal framework, which draws from Roman and Roman-Dutch law traditions, the principle of "de bloedige hand neemt geen erf" (the bloody hand does not inherit) is upheld. This principle dictates that individuals who commit murder cannot benefit from the will of their victims under South African law. However, there remains uncertainty regarding the application of this principle in cases where a beneficiary negligently causes the death of the testator. According to Western Cape High Court Judge Babalwa Mantame (2020), "the bloodied hand cannot inherit" rule typically applies following a criminal conviction. However, it is evident that all the above perpetrators have inherited funds through payout of the life insurances from their victims.

The trend of women resorting to murder for financial gain in South Africa underscores the need for comprehensive interventions. Addressing the root causes requires a multi-faceted approach, including economic empowerment programs, educational initiatives, and mental health support. Moreover, there is a critical need for public awareness campaigns to highlight this issue and promote preventive measures (Tshoane.2024).

## **Conclusion**

The trends discussed in this paper underscore the critical need for more accurate and detailed data collection on targeted killings, as well as the importance of proactively disrupting assassination plots and addressing such crimes with greater investigative and prosecutorial urgency. While murder for insurance purposes is not a new phenomenon, its persistence is concerning. Several factors contribute to this. Firstly, it is relatively simple to become a beneficiary of a life insurance policy. In many cases, an insurable interest is assumed, and beneficiaries do not need to prove an insurable interest in the policyholder's life. Secondly, although the intent of requiring an insurable interest is to deter beneficiaries from harming the insured, this safeguard is weakened when, in close personal relationships, the existence of an insurable interest is presumed without needing to be explicitly demonstrated.

The phenomenon of financially motivated female murderers in South Africa is a pressing issue that demands urgent attention. By understanding the root causes and socio-economic implications, policymakers and stakeholders can develop effective interventions to prevent further loss of life and address the underlying disparities driving this trend. This paper recommends the implementations of empowerment programs aimed at providing financial stability and opportunities for women, particularly in disadvantaged communities. Enhance access to education and vocational training to equip women with skills for gainful employment. Provide counseling and mental health services to address psychological factors contributing to criminal behaviour. Public Awareness Campaigns: Launch campaigns to raise awareness about the issue and promote preventive measures within communities. Continue research to monitor trends and effectiveness of interventions, ensuring a dynamic and responsive approach to the issue.

## **References**

- Acosta, N. 2023. "Girl, 3, had blood drawn 28 times for medical reasons. Police allege she was a victim of Munchausen by Proxy." People. 19 July. - Accessed at <https://people.com/alleged-munchausen-by-proxy-case-girl-blood-drawn28-times-7563008>. Accessed on 27 March 2024
- Bezuidenhout, C. 2023. "Expert weighs in on murders for insurance money: 'It's easy to make money with funeral policies'." News24. 25 October. - Accessed at [www.news24.com/news24/southafrica/news/expert-weighs-in-on-murders-for-insurance-money-its-easy-to-make-money-with-funeral-policies-20231025](http://www.news24.com/news24/southafrica/news/expert-weighs-in-on-murders-for-insurance-money-its-easy-to-make-money-with-funeral-policies-20231025). Accessed on 15 March 2024

Bonn, S. 2021. "Comfort/gain serial killers vs contract killers." Psychology Today. 10 October. Accessed at [www.psychology-today.com/za/blog/wickeddeeds/202110/comfortgain-serial-killers-vs-contract-killers](http://www.psychology-today.com/za/blog/wickeddeeds/202110/comfortgain-serial-killers-vs-contract-killers) on 15 March 2024.

Broughton, T. 2022. "'The bloodied hand cannot inherit', court rules." Ground Up. 28 April. - Accessed at <https://groundup.org.za/article/wife-slain-businessman-unworthy-inherit-court-rules>. Accessed on 18 March 2024

Bonn, Scott A. 2015. *Why We Love Serial Killers: The Curious Appeal of the World's Most Savage Murderers*. New York: Skyhorse Publishing,

Crime Series published in Servamus: September 2019.

For books dealing with the topic, see Adams *Double Indemnity: Murder for Insurance* (1994); Heilbroner *Death Benefit: A Lawyer Uncovers a Twenty-year Pattern of Seduction, Arson, and Murder* (1993).

Harrison, M A; Ho, L and Bowers, T G. 2015. "Female serial killers in the United States: Means, motives and makings." *Journal of Forensic Psychiatry and Psychology*. February. Issue 26, vol 3. - Accessed at [www.researchgate.net/publication/272291806\\_Female\\_serial\\_killers\\_in\\_the\\_United\\_States\\_Means\\_Motives\\_and\\_Makings](http://www.researchgate.net/publication/272291806_Female_serial_killers_in_the_United_States_Means_Motives_and_Makings). Accessed on 18 March 2024.

<https://sundayworld.co.za/news/woman-linked-to-insurance-claim-murders-ordered-back-in-jail/By.CocekaMagubeni>, 17th November 2023

<https://www.citizen.co.za/news/another-north-west-woman-accused-of-orchestrating-murders-for-r320000-payout/.ChulumancoMahamba.DigitalNightSupervisor.1Dec202305:57pm>

<https://www.citizen.co.za/review-online/news-headlines/local-news/2024/02/02/another-relative-in-court-for-edu-mans-murder/>. February 2, 2024. Koketso Sekhwela.

[https://www.sabcnews.com/sabcnews/case-of-daughters-who-allegedly-killed-their-mother-for-insurance-payout-postponed/TshepisoMoche30May2022,21:00\[SAST\]](https://www.sabcnews.com/sabcnews/case-of-daughters-who-allegedly-killed-their-mother-for-insurance-payout-postponed/TshepisoMoche30May2022,21:00[SAST])

<https://www.sowetanlive.co.za/news/south-africa/2023-05-04-insurance-murder-accused-woman-tried-to-kill-me-too-stepdad/>. Noxolo Sibiyi. 04 May 2023 - 06:49

<https://www.timeslive.co.za/news/south-africa/2024-01-24-these-are-evil-children-daughter-and-two-cousins-guilty-of-killing-family/byHendrikHancke>.

Huge jump in fraud claims in South Africa – including someone who claimed for HIV using someone else's blood, *Business Tech*, 10 May 2022, <https://businesstech.co.za/news/banking/585048/huge-jump-in-fraud-claims-in-south-africa-including-someone-who-claimed-for-hiv-using-someone-elses-blood/>.

Insurance. 2024. "Top 5 famous South African life insurance murder cases." 27 February. - Accessed at <https://insurance.co.za/auto-motive/south-african-life-insurance-murder-cases>. Accessed on 18 March 2024.

Mabuza. P. 2023. Media Statement South African Police Service Office of the Provincial Commissioner Mpumalanga. [www.saps.gov.za](http://www.saps.gov.za)

Mitchley.A.2020. Mpumalanga woman sentenced to life in prison for murdering her husband on Valentine's Day. <https://www.news24.com/news24>

Moodley. N. 2022. *Business Maverick*. Five outrageous examples of insurance fraud. Insurance fraud stats.

Moonstone Information Refinery, Big increase in fraudulent and dishonest risk cover claims in 2021, 12 May 2022, <https://www.moonstone.co.za/big-increase-in-fraudulent-and-dishonest-risk-cover-claims-in-2021/>

Philani-Mzila. February 14, 2024. <https://zimoja.co.za/articles/Woman-and-her-co-accused-sentenced-to-life-imprisonment-and-years-in-jail-for-the-murder-of-her-rel>.

Reinecke MFB, van Niekerk JP and Nienaber PM *Reinecke MFB, van Niekerk JP and Nienaber PM South African Insurance Law* (LexisNexis Durban 2013)

Rose. W. 2019. *Black Widows, Sexual Predators, and the Reality of Female Serial Killers*.pdf (378.77 KB)

Seleka, N. 2024. "Alleged insurance scam killer charged with murdering son for R6m payout." News24. 1 February. - Accessed at [www.news24.com/news24/southafrica/news/alleged-insurance-scam-killer-charged-with-murdering-sonfor-r6m-payout-20240201](http://www.news24.com/news24/southafrica/news/alleged-insurance-scam-killer-charged-with-murdering-sonfor-r6m-payout-20240201). Accessed on 18 March 2024.

Thamm, M. 2024. "Rolling in the deep - unlucky relatives and friends with posthumous benefits." Daily Maverick. 13 February. - Accessed at [www.dailymaverick.co.za/opinionista/2024-02-13-murder-for-insurance-friends-withposthumous-benefits](http://www.dailymaverick.co.za/opinionista/2024-02-13-murder-for-insurance-friends-withposthumous-benefits). Accessed on 18 March 2024.