IAC

ARTICLE

Corruption and Crime: A Perspective of the Fairer Sex

Geetha A. Rubasundram* iD

Member, Board of Directors, International Society of Criminology
*Corresponding Author: Geetha A. Rubasundram, Member, Board of Directors, International Society of Criminology. E-mail: geetharubasundram@yahoo.com

Abstract

Traditionally, women have been perceived as the fairer sex with a moral compass and with less inclination towards gaining wealth and taking risks. Past research has posited that women consider crime due to need. Recently one piece of research has considered greed due to the development and empowerment of women, the opportunities and power accorded to them in line with governance frameworks, policies and regulations that cover crimes, penalties and punishments, and cultural and social norms. Social perspectives influence the moral values passed down within social and family units. A pilot survey of female participants exposed to investigation and law and from two age groups of 18–39 years and 40–61 years reflected a significant change in culture and values. The older group was critical of corrupt behaviour and that the choices were the "right thing to do". The younger participants were selective in their choices, choosing to deny or be silent if there was insufficient evidence and protection or where there was the involvement of someone dear. This reflects the power of knowledge, empowerment and education. The author discusses case studies of women exposed to crime, including organized crime, via their family or social networks to assess abuse of power and trust.

Keywords gender, corruption, crime, selective bias, governance, education

INTRODUCTION

There have been an increasing number of studies exploring criminal behaviour amongst women over the years. Institutions such as the World Bank and United Nations have also called for a greater emphasis on these studies, stating that it is overdue, especially in line with the developments that have taken place empowering women through the opportunities and education accorded to them. Although many studies reflect that women tend to be more risk-averse and have a greater moral compass, it is also important to consider the situational exposure and the selective bias apparent in line with the growing tendency of criminal activities. It is crucial to reflect on the development and power of women in different cultures and periods, as well as the available opportunities. Recent years have seen an increasing

concentration of policies and mechanisms advocating gender diversity within the scope of governance and sustainability. As an example, strong and relevant initiatives are noted in at least four of the 17 Sustainable Development Goals (SDG), which include SDG 5 (Gender Equality), SDG 10 (Reduced Inequalities), SDG 16 (Peace, Justice and Strong Institutions) and SDG 17 (Partnerships for the Goals). Governance frameworks also include a diversity provision that requires more women on board, with some countries even stating a percentage quota.

However, the question remains whether women truly are less corrupt than men. Viewing the influence of women in a positive light, countries such as Peru and Mexico have attempted to have an all-female traffic police force to stamp out corruption because of this perception. However, there are also reports that in achieving this initiative, females from organized crime groups could infiltrate these forces (Spencer 2017). In contrast, Sipes (2016) found that women offenders are the fastest-growing correctional population using data from the Bureau of Justice Statistics. The research found an increase of 48% in the female jail population between 1999 and 2013. However, from an occupational fraud perspective, the Association of Certified Fraud Examiners (ACFE) reported that 72% of the perpetrators were male in the 2020 Report to the Nations (Association of Certified Fraud Examiners 2020) and 73% of the perpetrators were male in the 2022 Report to the Nations (Association of Certified Fraud Examiners 2022). The 2022 statistics also reflect an increase from 65% in 2012 for male perpetrators, as well as a narrowing of the gap in terms of losses reported. For clarity, the ACFE has defined occupational fraud as fraud committed by an employee on an employer during their employment and has categorized it into three main categories: corruption, asset misappropriation and financial statement fraud.

Rubasundram (2021) asserts that human behaviour is subjective and based on a person's situation complexity, relationships and associations, and education. However, she also cautions that education can be a double-edged sword; the same knowledge used to carry out professional roles can, at the same time, be used to escape by committing crimes without trace or with minimal trace. Circumstances play a significant role, to a large extent, in the decision to carry out a crime, while upholding certain moral and ethical values remains a personal decision. The above statistics reflect that more women are being jailed, but not from a corporate crime perspective. This could be due to the breakdown of the institution of marriage, leading to growing numbers of single mothers or women with social complexities who may commit these crimes, possibly petty, out of need.

The relatively constant trend in terms of corporate crime could suggest two consequences. First, that education plays a role in providing women with career opportunities, thus eliminating the need to commit petty crimes. The education they receive also provides them with sufficient opportunities, removing the need. However, as the women progress, there is a possibility of a move in their moral compass as they enter the somewhat patriarchal network and where the need turns to greed, especially in their need to fit in. However, due to the lack of acceptance in the patriarchal network, women cannot enter into these illegal arrangements due to the glass ceiling that limits their progress. On the other hand, another crucial perspective is when women are also involved in crime, especially some levels of

organized crimes, and use their power and the assumption of trust to manipulate persons, especially other vulnerable women.

Using the ever-famous Fraud Triangle by Donald Cressey as a guide (although recent research has expanded the triangle to include other elements and perspectives) reflects that there need to be three elements for a fraudster to consider carrying out white-collar crimes: opportunity, pressure or motivation and rationalization. Opportunity includes the opportunity to carry out the fraud and the perceived risk of not getting caught. The same skillset and knowledge that women gather in their roles would also be the same that will be used to avoid detection and prosecution. For example, the knowledge of internal controls and governance mechanisms could also enable an executive to prevent the detection of fraud or illegal activity carried out due to the ability to override controls or influence subordinates due to power and authority. In many cases, the subjectivity of the issue on hand contributes to the defence of the case and the executives' preparation in case of detection, even to the point of getting legal protection and advice. Another issue would be the lack of prosecution due to gender. A study carried out in China found that senior female bureaucrats were 81% less likely to be arrested as compared to their male colleagues in a study between 1979 and 2014; in a similar study carried out in Italy between 2000 and 2016 it was found that female officials were 22% less likely to be investigated as compared to their male counterparts for corruption (The Economist 2022). Scenarios like these create further motivation for female fraudsters to commit crimes when they believe that they will not be caught based on their gender or the ability to escape detection due to the perception of innocence of the fairer sex. However, in recent times, there has been a greater awareness of this loophole, and officials have started to take steps to investigate suspicious movements. One example would be the focus on women in airports who travel alone who may have raised certain red flags to be asked to step aside if they are suspected of being drug or money mules. One perspective would be the possible discrimination and embarrassment that vulnerable women could face, and, on the other hand, the consideration that this could curb the use of women in any trafficking. Women in organized crime groups also have a different mindset. They build on the aspect of women feeling more secure with women and use the element of trust to misguide vulnerable women. This is another symbol of women with power and corruption. Apart from being approachable to victims of trafficking, women can also be used to lure or distract officials in many cases. However, it should not be assumed that their roles are purely from a sexual point of view. Many of them are powerful businesswomen or crime lords by themselves.

It is equally as important to assess the role of women in the fight against corruption within social, economic and political institutions. Each could have long-term repercussions. In Malaysia, an initiative by a group known as "Rasuah Busters" (Corruption Busters) focuses on the role of the mother in combatting corruption via a series of videos titled "Mak Kata Jangan" (Mom Says Do Not). The videos capture the mothers' emotions from the three major races in Malaysia when they discover their child is corrupt and has taken a bribe, building a resistance based on maternal love and the guilt of wrongdoing. The videos are shown in many public places, such as the Kuala Lumpur International Airport. A similar initiative is noted in Indonesia via the initiative of its Corruption Eradication Commission of

Indonesia that launched "Saya Perempuan Anti-Korupsi" (I am a Woman Against Corruption), which engages women via games (United Nations Office on Drugs and Crime 2020). In 2020, Towards Transparency and the Institute for Social Development Studies signed a partnership agreement funded by Transparency International to implement a research project, "Promoting the role of women in anti-corruption in Vietnam", which spans 2020 to 2023.

However, the selectiveness and bias regarding the moral compass could influence the ethical lessons passed down via families and social networks. This could make an impact on the economic standing of companies and even laws and regulations set within the political framework. The moral *versus* legal debate is highly relevant in this discussion. Within the social institution, families may advise their members not to get involved in fighting corruption or fraud. They may also be protective of their own if the individual has been involved in corrupt practices and is facing the risk of being exposed (Rubasundram 2021). They may also cause the women to be involved in crime in the first place. Sipes (2016) found that the overwhelming majority of women in prison are survivors of domestic violence, with three-quarters of the surveyed population having histories of abuse with their partners and 82% being abused as children.

Even within political institutions, the same pattern could be prevalent. For example, many developed countries rank highly within the governance index and scores. However, the scope of assessment may be skewed towards certain indicators and leave out other more crucial elements that may point towards a certain angle of corrupt practices. Examples include political funding and lobbying prevalent in countries like the United States of America and the United Kingdom, providing many loopholes for corrupt practices; similarly, privacy laws, especially in countries with offshore facilities like Switzerland, provide opportunities for money laundering activities and tax evasion. These laws and regulations provide legal cover for possibly immoral activities.

In order to assess the subjective behaviour of women concerning crime, it is important to distinguish the various types of crime, the demographics of the person and circumstances of the case, as well as the element of power and knowledge (to prove intention). What would motivate a woman to carry out a petty crime compared to an economic or political crime is different considering the magnitude and risk. This research could be significant in future policy and regulation setting when assessing the penalty to address the crime objectively. There needs to be a consideration of the need *versus* greed perspective since women, especially from countries with lesser development, may face constraints and are forced to pay bribes to obtain necessities as compared to those in power and would demand more worldly goods. Similarly, in terms of penalties, women may also be vulnerable to more sexually prone punishments. Governments would also need to consider policies in terms of imprisonment, especially in line with resources and facilities. Considering women are also involved, the social impact is crucial since it would or could cause the family institution to break down. However, this does not mean that females should be exempted from the penalty for carrying out crimes. This would also assist in identifying methods to educate women not to fall prey to such circumstances where possible.

However, this may be more complex for highly complex crimes involving high-profile or politically exposed persons. One example would be corruption. Carranceja (2021) concurs that corruption comes in many forms and that the connection between gender and corruption is complex. Carranceja asserts that empowering women is a powerful mechanism for combatting corruption. The policy brief also discusses that the women's exclusion mechanism breaks the male-dominated networks of corruption that reduce grand corruption, while the women's interest mechanism improves the delivery of public and social services that reduce petty corruption. However, the author also posits that women are not necessarily less corrupt than men and that they form lower statistics, possibly due to the lack of opportunity caused by the limitations of inequality and access. Waylen and Southern (2019) found that male and female officeholders engage in similarly corrupt behaviour when accountability is low. The researchers also discuss that when accountability is high, the genders respond and are treated differently for perceived wrongdoings. High female representation in governments may also not be a strong indicator of good governance since they could be implicated in grand corruption networks as "godmothers". This could have an impact on the rule of law as well as the independence of the judiciary.

LITERATURE REVIEW

Tudoran (2019) discusses relevant criminology-related theories that could explain criminal tendency differences between male and female criminals. The researcher extends and synthesizes the power-control theory, strain theory and structured action theory to suggest further exploration of masculinity to distinguish crimes related by gender.

Bisi (2002) points out the limitations of past research that still need to be explored due to issues and research based on old prejudices conditioned by society and closely linked to their biological conditions. Although it may still play a role, future research should also consider the change in social structure and the opportunities available to women since it could indicate a move towards a more masculine culture. The author also discusses the possibility of altering the social structure differences with increased education equality and the correlation between emancipation and criminality.

The above studies share a similar assumption that female criminality has been limited by women's inferior social position that has restricted their opportunities, and the anticipation that the level of female criminality would increase with diminishing inequalities and greater opportunities availed to women.

In the modern world, where there is an encouraging focus on sustainability and providing equal rights for women worldwide, including education, this aspect of the increasing risk of criminal behaviour should be considered, especially in line with public resources and facilities, policies and regulations. There is a gap between the point of exposure and education, which could allow women to also fall prey to criminals who might take advantage of their innocence, such as money and drug mules, since they, too, are aware of the somewhat biased impression of officers. However, there is an increasing growth of female criminals, with the Office for National

Statistics of the United Kingdom estimating that, in England, about half of the 27,000 child gang members are girls (Culliford 2021). Culliford's article concludes that, internationally, the perceived "weaker sex" is proving to be as deadly as their male counterparts.

Therefore, this paper focuses on exploring the notion of women as institutions. North (1991) defines institutions as any constraint that human beings devise to structure political, economic and social interaction. There are both formal and informal institutions and fast-moving and slow-moving institutions. Culture is considered a social institution and a slow-moving institution. Roland (2004) posits that slow-moving institutions influence fast-moving institutions as they create pressure for change. Rubasundram (2017) found that culture plays a significant role in setting country-level policies and in the type of sustainability and governance achievement. Japan, for example, is a highly masculine country when viewed from a cultural point of view. This reflects women's challenges in climbing the corporate ladder in Japan. The former Prime Minister Shinzo Abe launched "Womenomics" in 2013, but this has struggled over the years to have any significant impact.

This paper views women as an institution due to the constraints and influence that they can concoct within the family and social institutions as well as from a political and economic perspective. For example, the initiatives described earlier in this paper internationally to mitigate the anti-corruption agenda focus on the theme of women being institutions.

In their paper, Waylen and Southern (2019) also consider a gendered institutionalist framework differentiating between corruption for need and greed. The authors also found that the female members of parliament faced more flak in the media than their male counterparts when it came to the backlash of the abuse of expenses, even though some had not been as excessive. This explains the risk-averseness of women, especially when accountability is high. Although this research was carried out based on the 2009 abuse of expenses, the lesson is still important. The recent video of Finland's Prime Minister Sanna Marin partying received many negative comments and exposure, especially from the media. However, she has also received large public support internationally, with many calling out the hypocrisy of the case, stating that if it were a male prime minister, this would not even be on the news. The trail of videos that followed suit justified the need to question her ability and competency to lead with no connection, evidence or reference to her performance in office.

Therefore, this paper aims to assess if the traditional perception of women could be logically challenged and whether education, network and power play a role in women's selective reasoning in the circumstances involving crime.

METHODOLOGY

A pilot study was conducted by interviewing 14 female participants internationally to assess their perception of crime and corruption and subsequent decisions based on various circumstances. The survey built on the work of Truex (2011) and Becker (1993) to assess the various dimensions of corruption and used the economic theory (game theory) to ensure that the survey included guilt, affection and attitudes to

understand further human commitments. In this case, the Prisoner's Dilemma was used to assess if the participants would choose to be silent, deny or tell the truth in each situation, using a complex combination of legal issues, risk of being caught out lying with a penalty as well as utilizing various levels of emotions, trust and closeness between them and their co-perpetrators. The participants needed exposure and working experience in investigations, legal or regulatory monitoring and ethics to ensure that they were knowledgeable about the risk and impact of being caught out lying. This also provided the basis to confirm that the knowledge of carrying out a role is the same skill set that the perpetrators would use to carry out the illegal activity. The interviews were carried out virtually due to the pandemic.

The above results were then complemented by mini case studies of women in power and those who abused their position directly or indirectly. The information for these case studies was extracted from reliable media sources and based on the search for abuse of power.

The responses and case studies were analysed to identify the participants' perceptions towards crime and corruption, including selective bias depending on the circumstances and the persons involved.

RESULTS AND DISCUSSION

Age group played a significant role in addressing the selective bias in women. Interestingly, the female participants in the age group of 40–61 years were very precise in their answers denouncing crime and corruption regardless of the situation, stating that it was the right thing to do. However, the female participants within the age group of 18–39 years were selective in their answers, with most of them choosing to remain silent or to deny, especially if there was insufficient evidence or insufficient protection for them to come forward, as well as if it involved a loved one. None of them within the age group of 18–39 years even used the term "it was the right thing to do" at any time to justify their answers. It is interesting to note that the participants were well equipped with knowledge of the law, technology, accounting and investigative procedures to know the risk involved and take a calculated risk in maintaining their innocence. However, all participants were unanimous in their criticism and acknowledgement of the various crime-related scenarios, hence removing the element of doubt and subjectivity of whether the action was a crime or not from the equation. The women were relatively senior in their roles, but did not have high-level access in society, nor were they politically exposed persons.

In order to gauge the scenarios where the female perpetrators are part of the patriarchal network and have significant power in their own right, the following cases were assessed.

Case 1

Malaysia's former prime minister, Dato Seri Najib Razak, and his wife, Datin Seri Rosmah Mansor, are currently facing legal proceedings over their alleged embezzlement and corrupt practices, especially in line with the 1MDB financial scandal, with many considering it kleptocracy at its worst. The former prime minister was

sentenced to 12 years' imprisonment in July 2020 after being found guilty of criminal breach of trust, money laundering and abuse of power for illegally receiving $9.4 million from SRC International. In August 2022, the Federal Court of Malaysia upheld his guilty verdict. He still has four ongoing criminal charges. Similarly, Datin Seri Rosmah Mansor has also been facing charges in her own right. For example, she was sentenced to 10 years' jail for soliciting an inducement to secure a solar energy project, with the High Court delivering its verdict on 1 September 2022 (Singh 2022), in addition to her money laundering and tax evasion case. Their hauls included monetary gains, handbags, watches, sunglasses, jewellery and international spoils. The former prime minister was considered "untouchable", considering his elite status of being from a family that produced the second and third prime ministers of Malaysia. Datin Seri Rosmah has also been reported for her spending habits and luxurious lifestyle with a passion for handbags. An estimated US$13 million worth of luxury handbags were confiscated in raids. Interestingly, the night before, Dato Seri Najib Razak's lawyers filed a motion to disqualify Malaysia's most senior judge and first female chief justice from hearing the final appeal. Chief Justice Tun Tungku Maimun Tuat Mat has played a significant role in bringing the case to a closure with her firm stance and experience, concluding that his appeal was devoid of merit (Azlee 2018; Head 2022; Reuters Staff 2018).

Case 2

The Marcos family in the Philippines is also known for corruption. Ferdinand and Imelda Marcos had to flee the Philippines at the end of Ferdinand Marcos's dictatorship. During that time, an estimated US$10 billion was stolen from State coffers during his brutal 20-year rule. The first lady, Imelda Marcos, was reputed to have collected diamonds, art masterpieces and thousands of shoes. Their son, Ferdinand Bongbong Marcos, became the elected President of the Philippines in May 2022. The current President has acknowledged his mother as the supreme politician in the family with a big influence. Imelda is known for her greed and lavish spending, as reported by many media outlets; however, she remains largely popular due to her beauty and fame. She also rebuilt her political influence after the death of her husband by focusing on her patronage networks. Although she was sentenced to a lengthy prison term for embezzling US$200 million through Swiss foundations, she remains on bail (Malay Mail 2022).

Case 3

Ghislaine Maxwell (the daughter of media tycoon Robert Maxwell) was found guilty of recruiting and trafficking underage girls for her then-boyfriend Jeffrey Epstein (a billionaire hedge-fund manager) and other men in their power-driven network. Although her lawyers claim that she was a scapegoat for Epstein's crimes, she was found guilty of manipulating and grooming the victims. In their testimonies, the victims describe their vulnerability, the painful process of being groomed and the reassuring presence of Ghislaine Maxwell that made them trust being around Epstein. However, this trust was broken as Maxwell played a significant role

in their abuse. The couple preyed on young girls from broken homes or vulnerable positions. It was also disturbing to note that the couple had concocted a largely successful pyramid scheme for their victims to bring in other victims for a fee (Bekiempis 2021).

Case 4

Shazia Din and Natalie Wrafter led double-lives in Manchester. The "Godmothers" were filmed exchanging drugs and cash before their arrest in 2019. Both women had their own families and business fronts, with their Instagram accounts reflecting this lifestyle. When her father was jailed, Natalie Wrafter became the head of the family's organized crime group. The collaboration saw a network of individuals coming together to facilitate the supply of drugs (Culliford 2021).

The results reflect the developing trend that is having an impact on women. The survey results reflect the change in the mindset and culture within an age gap of about 21 years. Culture is a slow-moving institution, but it strongly influences other more formal and fast-moving institutions. This should be considered when forming future policies and regulations and identifying initiatives that would have a strong impact addressing these issues. Women who have the knowledge and exposure and have been empowered to make informed decisions would make decisions that would benefit them in the future. This would especially be worrying if these women also perceive that their environment is not conducive to "doing what is right".

The case studies reflect women in power inherited through family or political networks. These women used their power and roles to achieve their goals via the opportunities presented to them. As with the last case, the women led "double-lives" with children of their own. These cases, though not conclusive and cannot be representative of women worldwide, do provide an insight into the mindset of women when presented with possibly the same opportunities and pressures as their male counterparts.

Summary of Results and Discussion

Though each case differs in magnitude and facts, it boils down to the anticipated changes in perspective and culture. The consequence of high-profile cases would also impact members of the public from typical backgrounds and those from less privileged environments. The abuse of power noted in all the cases reflects the dangers that lurk and possibly develop in the future. The Ghislaine Maxwell case was extremely disturbing, especially with the additional flow of women through the pyramid scheme. The exploitation of young women (regardless of whether it was consensual and the material wealth received) by these high-profile individuals held in high esteem by the rest of the world has been reported for years. The growing trend of young women being groomed into these networks by trusted friends and acquaintances is worrying. The trafficking of these women can also only be achieved by certain corrupt acts and pay-offs. The socio-economic perspectives of this needs to be assessed with greater depth.

CONCLUSION

Apparently, a "one-size-fits-all" solution will not end corrupt behaviour. The moral compass needs to be addressed, but, even then, it remains rather subjective due to various factors. However, it is necessary to combine past research based on traditional prejudices and the development of women in various stages internationally. This is crucial when the world is recovering economically from the past impacts of COVID-19 while battling the variants, the instabilities of economies and war, and many other factors. The patriarchal mindset is still prevalent even though certain developments have taken place to break down this network slowly. Culture is known to be a slow-moving institution, but it can make a difference. Historical precedents and lessons from them should be learned. This is crucial, especially in line with opportunities for development for women in terms of education, public health and more. It is also important to identify loopholes and vulnerabilities, including sexual vulnerabilities, that women face in line with their physical beings in a male-dominated world. However, consideration of the role of women in being the corrupt perpetrator should also be strongly taken into account. Empowering women is an important part of the anti-corruption and anti-crime agenda. Women can be agents of positive change through their networks and societal positions that can lead to inclusive societies; however, it is too simplistic to assume that women in power will automatically reduce crime and corruption.

Past research has also indicated that democracy, the rule of law and the integrity of the judiciary should be considered in line with the gender perspective. Head (2022) commended the verdict against the former Malaysian prime minister when political interference in the judicial system was the norm in Malaysia and the rest of South-East Asia. The article also mentioned that the clarity of the verdict restored the public's faith in the independence of the Malaysian judiciary system.

This research article focused on gaining an insight into the changing mindset of women. It is not meant to be discriminatory or to assume a specific behaviour set that would paint women negatively. However, it reflects a growing negative social impact that needs to be addressed regardless of whether it is from a social, political or economic perspective. Policies and regulations should consider these developments. For example, the popular governance clause to include women on boards could be misused to include women without strong or relevant backgrounds, as well as women proxies from the patriarchal network itself. This would then eliminate the anticipated benefit from the diversity envisioned.

Education plays a significant role in preventing crime. Non-profit organizations and enforcement officials identified certain borders that facilitated human trafficking, usually by men who would woo and seduce young girls. Once the girls trusted these men, they would be convinced to take a day trip or some excursion without telling anyone and later be sold and trafficked accordingly. Videos were then played in public locations and transports to educate the girls who still stood a chance to escape if they were vigilant enough to pick up the red flags and apply them to their situation.

The cultural change, especially on the cyber front, must be monitored. Young women who aim to be influencers or accepted by certain groups may also be vulnerable if not properly exposed to the risk of the cyber world. Once again, it is

important to ensure that this is not reflective of all influencers or all users of the cyber world. However, there are many predators, whether from a sexual perspective, terrorism perspective, any other form of violation, or even social bullying.

Educated women play a significant role in developing their families and social networks and in their roles in the corporate world or government perspective. They can make educated choices based on knowledge and seek information that provides them more opportunities. Though it is pertinent to remember that this pilot study reflects that women can be equally as corrupt as their male counterparts, the "fairer sex" can also be a positive advocate of good governance through their moral compass. Initiatives to curb the opportunity to carry out fraud and to avoid detection or prosecution should be identified and strengthened. A transparent judiciary system and a strong rule of law also play a role. Though these are logical steps, the world seems to become more corrupt by the day. Box-ticking mechanisms can assist to a certain extent, but true governance and moral compass come from the values instilled within the family and social network. This needs to be further motivated through the institution of women – however, would they be able to rationalize their decisions as being practical in line with looking at the greater good for their families in line with the current environment? The move from "need" to "greed", especially with women's empowerment, would also need to be considered as this would signal the trend of crimes perpetrated moving from petty crimes to economic crimes or other abuse of power. The breakdown of family units would further aggravate the situation, especially if both parents are involved. Therefore, various issues need to be considered in line with policy and regulation change in the future.

References

Association of Certified Fraud Examiners. 2020. "Report to the Nations: 2020 Global Study on Occupational Fraud and Abuse." Association of Certified Fraud Examiners. Retrieved 31 August 2022 (https://acfepublic.s3-us-west-2.amazonaws.com/2020-Report-to-the-Nations.pdf).

Association of Certified Fraud Examiners. 2022. "Occupational Fraud 2022: A Report to the Nations." *Association of Certified Fraud Examiners*, retrieved 31 August 2022 (https://acfepublic.s3.us-west-2.amazonaws.com/2022+Report+to+the+Nations.pdf).

Azlee, Zan. 2018. "Najib and Rosmah – The Battle of Public Perception." *Malaysiakini*, retrieved 31 August 2022 (https://www.malaysiakini.com/columns/431805).

Becker, Gary S. 1993. *The Economic Way of Looking at Life*. Coase-Sandor Institute for Law & Economics Working Paper No. 12.

Bekiempis, Victoria. 2021. "Victims' Testimony: How Ghislaine Maxwell Lured Girls into Epstein's Orbit." *The Guardian*, 29 December 2021, retrieved 31 August 2022 (https://www.theguardian.com/us-news/2021/dec/29/ghislaine-maxwell-jeffrey-epstein-accusers-stories).

Bisi, Simonetta. 2002. "Female Criminality and Gender Difference." *International Review of Sociology* 12(1):23–43.

Carranceja, Jason Carlo Ong. 2021. "The Role of Women's Empowerment in Anti-Corruption." *APEC Policy Support Unit Policy Brief No. 3*, 9 March 2021. Singapore: Asia-Pacific Economic Cooperation.

Culliford, Graeme. 2021. "Gang Girls: 'How Godmothers of Crime' are Taking Over Mafia Gangs Behind Drug Rings, Extortion and Murder." *The Sun*, 27 January 2021, retrieved 31 August 2022 (https://www.thesun.co.uk/news/13845727/godmothers-mafia-gangs-uk-shazia-din/).

Head, Jonathan. 2022. "Najib Razak: The Verdict that Sent Malaysia's Untouchable Ex-PM to Prison." *BBC News*, 27 August 2022, retrieved 31 August 2022 (https://www.bbc.com/news/world-asia-62685413).

Malay Mail. 2022. "Dream Fulfilled for Imelda Marcos as Family Reclaims Presidency." *Malay Mail*, 27 May 2022, retrieved 31 August 2022 (https://www.malaymail.com/news/world/2022/05/27/dream-fulfilled-for-imelda-marcos-as-family-reclaims-presidency/9142).

North, Douglass C. 1991. "Institutions." *Journal of Economic Perspectives* 5(1):97–112.

Reuters Staff. 2018. "Factbox: Rosmah Mansor, the Former First Lady of Malaysia." *Reuters*, 4 October 2018, retrieved 31 August 2022 (https://www.reuters.com/article/malaysia-politics-rosmah-factbox-idINKCN1ME0IP).

Roland, Gerard. 2004. "Understanding Institutional Change: Fast-Moving and Slow-Moving Institutions." *Studies in Comparative International Development* 38:109–31.

Rubasundram, Geetha A. 2017. "Cultures of Change and Versatile Leaders: Are They Recipes for Good Governance and Sustainability?" *2017 OECD Global Anti-Corruption & Integrity Forum*, Paris, 30–31 March 2017. Retrieved 17 January 2023 (https://www.oecd.org/corruption/integrity-forum/academic-papers/2017-integrity-forum-research-posters.htm).

Rubasundram, Geetha A. 2021. "Disrupting Corruption Using Education: A 'Prisoner's Dilemma' Approach." *International Annals of Criminology* 59(2):119–35.

Singh, Sharanjit. 2022. "Rosmah Sentenced to 10 Years' Jail, RM970 Million Fine." *New Straits Times*, 1 September 2022, retrieved 17 January 2022 (https://www.nst.com.my/news/crime-courts/2022/09/827587/rosmah-sentenced-10-years-jail-rm970-million-fine-nsttv).

Sipes, Leonard A. Jr. 2016. "National Statistics on Women Offenders." Retrieved 31 August 2022 (https://www.crimeinamerica.net/national-statistics-on-women-offenders/).

Spencer, Kirby. 2017. "New Opportunities for Organised Crime." *Daily Mail Australia*, 29 October 2017, retrieved 31 August 2022 (https://www.dailymail.co.uk/news/article-5027883/Fears-women-organised-crime-infiltrate-police.html).

The Economist. 2022. "Why Women are Less Likely to be Corrupt than Men." *The Economist*, 18 February 2022, retrieved 31 August 2022 (https://www.economist.com/the-economist-explains/2022/02/18/why-women-are-less-likely-to-be-corrupt-than-men?utm_medium=cpc.adword.pd&utm_source=google&ppccampaignID=18156330227&ppcadID=&utm_campaign=a.22brand_pmax&utm_content=conversion.direct-response.anonymous&gclid=Cj0KCQiAn4SeBhCwARIsANeF9DLg-0oPjNeXBklOV04P3Nx4FsIFSUrxVZYQr7_wfiaOFM3B6wCi-joaApCsEALw_wcB&gclsrc=aw.ds).

Truex, Rory. 2011. "Corruption, Attitudes and Education: Survey Evidence From Nepal." *World Development* 39(7):1133–42.

Tudoran, Andreea. 2019. "Comparative Criminological Theories on Male and Female Criminality." *Revue Européenne Du Droit Social* 45(4):140–43.

United Nations Office on Drugs and Crime. 2020. "The Time is Now: Addressing the Gender Dimensions of Corruption." United Nations Office on Drugs and Crime, retrieved 31 August 2022 (https://www.unodc.org/documents/corruption/Publications/2020/THE_TIME_IS_NOW_2020_12_08.pdf).

Waylen, Georgina and Rosalynd Southern. 2019. "When are Women as Corrupt as Men? Gender, Corruption, and Accountability in the UK Parliamentary Expenses Scandal." *Social Politics: International Studies in Gender, State & Society* 28(1):119–42.

TRANSLATED ABSTRACTS

Abstracto

Tradicionalmente, las mujeres son percibidas como el sexo débil con una brújula moral y menos inclinadas hacia la riqueza y el riesgo. Investigaciones anteriores postulan que las mujeres consideran el crimen debido a la necesidad. Uno reciente considera la codicia debido al desarrollo y empoderamiento de las mujeres, las oportunidades y el poder que se les otorga en línea con los marcos de gobernanza, políticas y regulaciones que cubren delitos, penas y castigos, y normas culturales y sociales. Las perspectivas sociales influyen en los valores morales transmitidos dentro de las unidades sociales y familiares. Una encuesta piloto de mujeres participantes expuestas a la investigación y el derecho y de dos grupos de edad de 18 a 39 y de 40 a 61 reflejó un cambio significativo en la cultura y los valores. El grupo mayor criticó el comportamiento corrupto y dijo que las opciones eran "lo correcto". Los participantes más jóvenes fueron selectivos en sus elecciones, optando por negar o guardar silencio si no había suficientes pruebas y protección o si había alguien querido involucrado. Esto refleja el poder del conocimiento, el empoderamiento y la educación. La autora analiza estudios de casos de mujeres expuestas al crimen, incluido el crimen organizado, a través de su familia o redes sociales para evaluar el abuso de poder y confianza.

Palabras clave género, corrupción, crimen, sesgo selectivo, gobernanza, educación

Abstrait

Traditionnellement, les femmes sont perçues comme le sexe plus juste avec une boussole morale et moins enclines à la richesse et au risque. Des recherches antérieures postulent que les femmes considèrent le crime comme un besoin. La recherch récente considère la cupidité due au développement et à l'autonomisation des femmes, les opportunités et le pouvoir qui leur sont accordés conformément aux cadres de gouvernance, aux politiques et réglementations qui couvrent les crimes, les peines et les punitions, et les normes culturelles et sociales. Les perspectives sociales influencent les valeurs morales transmises au sein des unités sociales et familiales. Une enquête pilote auprès de participantes exposées à l'enquête et au droit et provenant de deux groupes d'âge de 18 à 39 ans et de 40 à 61 ans a reflété un changement important de culture et de valeurs. Le groupe plus âgé critiquait les comportements corrompus et affirmait que les choix étaient la « bonne chose à faire ». Les jeunes participants étaient sélectifs dans leurs choix, choisissant de nier ou de se taire s'il n'y avait pas suffisamment de preuves et de protection ou s'il y avait l'implication d'une personne chère. Cela reflète le pouvoir de la connaissance, de l'autonomisation et de l'éducation. L'auteur discute des études de cas de femmes exposées à la criminalité, y compris le crime organisé, via leurs réseaux familiaux ou sociaux pour évaluer les abus de pouvoir et de confiance.

Mots-clés genre, corruption, criminalité, biais sélectif, gouvernance, education

抽象的

传统上, 女性被认为是具有道德指南针的更公平的性别, 并且不太倾向于财富和风险。 过去的研究表明, 女性认为犯罪是出于需要。 最近的一项研究考虑了由于妇女的发展和赋权而产生的贪婪, 以及根据涵盖犯罪、刑罚和惩罚以及文化和社会规范的治理框架、政策和法规赋予她们的机会和权力。 社会观点影响社会和家庭单位内传承的道德价值观。 对 18 至 39 岁和 40 至 61 岁两个年龄组的女性参与者进行的调查和法律试点调查反映了文化和价值观的重大变化。 老一辈的人批评腐败行为, 认为这些选择是"正确的做法"。 年轻的参与者在选择时是有选择性的, 如果没有足够的证据和保护, 或者有亲人的参与, 他们会选择否认或保持沉默。 这反映了知识、赋权和教育的力量。 作者讨论了通过家庭或社交网络接触犯罪（包括有组织犯罪)的妇女的案例研究, 以评估权力和信任的滥用。

关键词：性别, 腐败, 犯罪, 选择性偏见, 治理, 教育

نبذة مختصرة

تقليديا ، ينظر إلى النساء على أنهن الجنس اللطيف مع بوصلة أخلاقية وأقل ميلا نحو الثروة والمخاطرة. تفترض الأبحاث السابقة أن النساء يعتبرن الجريمة بسبب الحاجة. في الآونة الأخيرة ، يعتبر الجشع بسبب تطور المرأة وتمكينها ، والفرص والسلطات الممنوحة لها بما يتماشى مع أطر الحوكمة والسياسات والأنظمة التي تغطي الجرائم والعقوبات والعقوبات والأعراف الثقافية والاجتماعية. تؤثر وجهات النظر الأخلاقية على القيم الأخلاقية التي تنتقل داخل الوحدات الاجتماعية والعائلية. عكست دراسة استقصائية تجريبية للمشاركات اللائي تعرضن للتحقيق والقانون ومن فئتين عمريتين من 18 إلى 39 و 40 إلى 61 تغييرا هاما في الثقافة والقيم. كانت المجموعة الأكبر سنا تنتقد السلوك الفاسد وأن الخيارات كانت ''الشيء الصحيح الذي ينبغي عمله''. كان المشاركون الأصغر سنا انتقائيين في اختياراتهم ، واختاروا الرفض أو الصمت إذا لم تكن هناك أدلة وحماية كافية أو كان هناك مشاركة من شخص عزيز. هذا يعكس قوة المعرفة والتمكين والتعليم. تناقش الكاتبة دراسات حالة لنساء تعرضن للجريمة ، بما في ذلك الجريمة المنظمة ، عبر أسرهن أو شبكات التواصل الاجتماعي لتقييم إساءة استخدام السلطة والثقة.

الكلمات المفتاحية: الجنس, الفساد, الجريمة, التحيز الانتقائي, الحكم, التعليم

Geetha A. Rubasundram is a chartered accountant and chartered management accountant with 21 years of international corporate experience across industries such as construction, manufacturing, IT, renewable energies, utilities, facility management, education, community management and others. She is a member of the Board of Directors and Scientific Commission of the International Society of Criminology. She consults, trains, lectures and researches in forensic accounting, criminology, integrated reporting, cybercrime, internal controls, governance, corruption, fraud and strategic management accounting and has been an expert witness. She is an Associate Member of the Chartered Institute of Management Accountants (CIMA) and the Malaysian Institute of Accountants (MIA), with an MSc in Auditing, Management Accounting & Information Systems from Skema Business School, France. She is pursuing a PhD focusing on Governance, Corruption and Sustainability, analysing firms that have embarked on integrated reporting.