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Understanding the Realities of Financial Crime in Public Institutions: Female Public Servants' Insights

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ABSTRACT

This study assessed public female employees' perceptions of financial crimes in Somali public sector, using a descriptive research. Research on financial crimes, corruption and fraud ware male dominated, so, female offenders, as well as female participation in research, have received less attention. However, recent studies have focused on the intersection of gender and financial crimes. Researchers collected primary data from 64 female employees working in various public organizations and analyzed it using SPSS. Studies based on perception play a key role in connecting actual circumstances with individual experiences. The results indicate that public female employees perceive financial crimes as widespread and complex issues, but also believe that they are both preventable and detectable. The findings of this study align with those of previous research, identifying the elements of the fraud triangle (Pressure, Rationalization, Opportunity) and fraud diamond (Capability) as the key contributors to financial crimes within the Somali public sector. The survey highlights the significant economic and social impacts of financial crimes, including increased government expenditures, budget deficits, impeded socio-economic development, and resource misallocation, as well as the detrimental effects on the private sector and public institutions. The paper suggests several measures to improve financial crime prevention. It recommends strengthening governance, accountability and transparency systems, establishing effective independent oversight bodies, increasing public access to financial information, promoting ethical culture and enforcing ethical codes for public servants, investing in law enforcement capacity, and educing socio-economic disparities to create a more equitable society. This study is the first attempt to assess public female employees' perception of financial crimes in Somalia. It offers new perspectives on the root causes, and consequences of these bad practices, and sheds light on how these crimes can be prevented, and detected by offering key actionable insights to policymakers.

Keywords: Perception, Public Female Employee, Public Sector, Financial Crimes, Fraud, Somalia
JEL Classifications: J16, H83, K42, D73, G38

1. INTRODUCTION

Historically, research on financial crimes has primarily focused on identifying the nature of these offenses. As a result of their substantial research in this field, numerous scholars and academics have created solid theoretical frameworks. Before Sutherland (1940) popularized the term "white-collar crime", there were disagreements within the discipline of criminology on the definition of "white-collar" crime (Shapiro, 1990). Sutherland (1940) not only popularized and defined the term, but also introduced attention to crimes committed by those "in the upper or white-collar class, consisting of respectable or at least valued business and professional men (Kulmie, 2023). Other scholars were keen on understanding the motives and methods behind financial crimes or fraud. Cressey (1953) has studied 250 criminals to understand the reasons behind financial crimes. After critical analysis, he identified three fundamental elements (pressure, opportunity, rationalization) for a fraudster to intentionally violate or break mutual trust, and commit fraud, leading to the development of fraud triangle theory (Kulmie et al., 2023). Other theories like fraud diamond (developed by Wolfe and Hermanson, 2004), and fraud scale (formulated by Albrecht et al., 1984) emphasize the importance of capability and personal integrity in understanding the behavior of fraudsters, respectively. Shapiro (1990) stated that the "white-collar," "organizational/corporate," and "occupational" crime labels confuse acts with actors, norms with normbreakers, and modus operandi with the operat, causing confusion in conceptualizing crime.

In a similar vein, experts investigated the influences of demographic factors (e.g., age, gender, or mental state) on financial crime rates. This raised the important question of: who commit occupational crimes? To answer this inquiry, researchers analyze individuals convicted of specific crimes by examining their psychological, social, and demographic characteristics. Historical studies on gender and white-collar crime, show that women were frequently the victims of these crimes (Dearden and Gottschalk, (2021), while other works show that women commit less financial crimes than men. In this regard, Goetz (2007) argues that there is a new misconception emerging right now, stating that women are less immoral than males; however, in his article of "A Gender Perspective on Corruption" Gottschalk (2017) stated that the prevalence of males in all forms of crime is a widely recognized empirical fact in criminology. For instance, from 2009 to 2012, Norwegian newspapers reported on 329 white-collar criminals convicted, with only 22 (6.7%) being women (Benson and Gottschalk, 2015). Dodge (2019) conducted that white-collar research from 1939 to the 1970s, focusing on offenses and offenders, was predominantly male-centric, with scholarly researchers investigating males committing the majority of crimes. The author, writing on women and white-collar crime, added that the literature on women and white-collar crime has received limited attention, initially due to their lack of participation in discussion and research, although some early commentary focused on victimization like works by Golladay and Snyder (2023), Croall (2007), and Kapardis and Papastergiou (2016).

Over 50 years ago, feminist criminology emerged in the 1970s as a response to the male-dominated nature of mainstream criminology, which excluded women from conducting criminal research (Renzetti, 2013). Several works on women (or gender) and financial crimes have emerged including Akram et al. (2024), Steffensmeie et al. (2013), Gupta et al. (2024), Galvin (2020), Gottschalk, (2017), and Benson and Gottschalk, (2015). This demonstrates that the field of women and financial crimes has seen a recent increase in attention. Also, there are a lot are perceptual research works on financial crimes like those focusing on employees, and public perception on causes, consequences, and ways of combating financial crimes such as Umoh and Ubom (2012), and other specific contributions focusing on female or women and financial crimes like Dearden and Gottschalk (2021). Therefore, the study aims to explore the causes and consequences of financial crimes from the perspectives of Public Female Employees.

2. LITERATURE REVIEW

2.1. Nature and Extent of Financial Crime

The concept of financial crime evolves with the advancement of social contexts and technical aspects of financial environment (Jung and Lee, 2017). Financial crime is a non-violent fraudulent behavior that involves using concealed practices against others' property for personal gain (Kulmie, 2023). It involves illegal or dishonest practices to gain money, goods, or services, posing a significant risk to society. In other words, financial crime, often defined as the unlawful conversion of another's property for personal use and benefit. These crimes can range from simple fraud to large-scale operations affecting individuals, organizations, governments, and societies. Conceptually, financial crime, economic crimes, white color crime are interchangeable (Berghoff and Spiekermann, 2018). Additionally, the term "finance crime" is another term used to describe a crime involving financial transactions (Reurink, 2018).

Financial crime has been a persistent issue for centuries, driven by greed, power, and personal gain; and these forces remain constant. However, economic and societal changes have introduced new forms of crimes. The Industrial Revolution marked significant changes in economic systems, leading to new forms of economic crime such as corporate fraud and market manipulation, as companies engaged in accounting manipulation, insider trading, and price-fixing (Jung and Lee, 2017). Similarly, the digital age has heightened financial crime, with cybercrime, including hacking, identity theft, and financial fraud, becoming a significant global concern (Gottschalk, 2022; Jung and Lee, 2017). Kulmie (2023) highlights that financial crimes, including fraud, occupational fraud, and white color crime, are global issues causing suffering to innocent people worldwide, requiring governments' urgent attention. A global Study on financial crimes by PwC (2020), with 5,000 global respondents, reveals customer frauds as the top category, followed by cybercrime, asset misappropriation, corruption, and financial statement frauds.

A study by ACFE (2020) found that the highest frequency of occupational frauds was in banks and financial services (386 cases, losses average 100,000$), followed by government/public administration (195 cases, losses' average 100.000$) and manufacturing (185 cases, losses' average 198.000$). Recently, ACFE (2024) reported 1,921 cases from 138 countries and territories, with 175 cases (7%) in Western Europe, 623 (38%) in the United States and Canada, and 299 cases (18%) in Sub-Saharan Africa. The survey also asked respondents how does the perpetrator's gender relate to occupational fraud, and found that male perpetrators (74%) outnumbered female perpetrators (25%) nearly 3-1, causing median losses 58% higher than their female counterparts. Female perpetrators, so-called pink color offenders, were found to be more common in the United States and Canada (38%), despite being rarer in other regions. For instance, the report shows that 81% of perpetrators in Sub-Saharan Africa were male while 19% were female. More surprisingly, cases in government and public administration reached 171 cases, as illustrated by ACFE (2024).

2.2. Perception on Financial Crimes

Numerous studies have been carried out on people's perceptions of crimes; both historical studies and more recent publications. Dodge et al. (2013) indicated that the public's view of white-collar crime has shifted, possibly as a result of heightened media coverage and the widespread exposure of fraudulent schemes during the past years, adding that some white-collar crimes are seen by the public as being more serious than some street crimes. The shift in perception is also significantly influenced by cultural context, socioeconomic status, and personal experiences (Achim et al., 2020). For instance, individuals from different backgrounds or culture may have different attitudes towards financial crimes, while socioeconomically, those who have experienced or know about financial crimes may have more negative perceptions.

Perception studies on financial crimes are crucial for public awareness, policy development, law enforcement, victim support, and financial stability (Awale and Kulmie, 2024). Understanding public perceptions helps policymakers develop effective strategies to prevent and combat financial crimes, address public concerns, and build trust in the public sector. They also aid institutions in providing support to victims. Additionally, perception studies can assist organizations in identifying and addressing factors that contribute to public distrust, which can potentially lead to economic instability. Also, perception studies help understand the perceived prevalence of financial crimes and corruption, even without concrete evidence, as these are often covert activities (Awale and Kulmie, 2024). Overall, understanding public perceptions of financial crimes is essential for effective policy development, good governance and development.

Olken (2009) examined the perceptions and realities of corruption, by comparing Indonesian villagers' perceptions of corruption in a road-building project with objective measures of missing expenditures, finding that villagers are sophisticated enough to distinguish between specific corruption. In their article on the experience and perception of corruption, Gonzalez et al. (2019) demonstrate a theoretical and empirical link between individual perceptions of corruption and bribery, with the extent of this association influenced by country-level corruption and press freedom. The authors added that individuals' perceptions of corruption are influenced by their imagination, reflecting upon new experiences that challenge their existing knowledge. Their results indicate that perceived corruption and financial crimes in public officials is linked to the experience of being asked for a bribe, with this association being stronger in countries with less corruption. Kulmie (2023) conducted an investigation on financial crimes in Somalia and discovered that 78.2% (n = 160) of participants believed that financial crimes occurred in the country's public sector, highlighting that these crimes are widespread worldwide, but their primary causes and severity vary; the author emphasized that Somalia's weak legal system and lack of accountability have made financial crimes more common in the public sector.

Studies examining the relationship between demographic factors and perceptions on the severity of crimes and their punishments are numerous and seem to vary over time. Dodge et al. (2013) explored into the perceptions of white-collar crime, focusing on gender. In this study, 900 participants rated white-collar crime scenarios and street crimes on seriousness, harshness of punishment, and offender motivation. The results confirmed that citizens perceive white-collar crime as a significant societal issue, highlighting the need for effective strategies to combat such crimes. The study reveals gender differences in offense seriousness, punishment, and motivation among male and female respondents, but ambiguous attitudes towards offenders' gender. Similarly, Bowman and Gilligan, (2008) studied the correlation between gender and corruption perceptions in Australia, finding that women generally exhibit less tolerance for corrupt situations compared to men. Also, the paper argues that financial crimes perceptions may be influenced by gender.

According to Watson and Moreland (2014) the literature on women's representation is growing, particularly in relation to corruption perceptions in government. Scholars have found that citizens perceive women as more trustworthy and less corrupt, while others suggest that the link between gender and corruption is influenced by regime characteristics. Watson and Moreland, (2014), analyzing data of 140 countries from 1998 to 2011, reveals that women's descriptive and substantive representation are linked to lower corruption perceptions, while gender quotas are linked to higher corruption perceptions among political elites. Bauhr and Charron (2020) explored the perceptions of corruption among men and women. The study suggests a strong link between gender and corruption, with gender differences partly attributed to differing attitudes towards corruption; most studies focus on gender differences in perceptions of corruption's scale or severity, not its different forms. On the other hand, women's perceptions of financial crimes can vary significantly depending on factors such as age, education, socioeconomic status, and personal experiences.

2.3. The Roots and Results of Financial Crime

Financial crimes and corruption, a prevalent issue in all societies, has only been formally studied in the past 20 years, despite its widespread presence in all civilizations. A recent study by Achim et al. (2020) describes financial crimes as poverty-driven diseases that are prevalent in low-income countries, but other studies show that these bad practices exist in developed societies. In Finland, Verdegaal (2022) revealed a growing concern about occupational fraud, highlighting its continuous risk impact to the organizations. Researchers have actively investigated the causes and consequences of fraudulent behavior, focusing on the underlying causes and consequences. Cressey's (1953) theory, i.e. fraud triangle theory, identifies three primary factors that contribute to fraud or financial crimes, namely, pressure, opportunity and rationalization. Kulmie (2023) conducted a study about the factors that drive financial crimes in that sector in which he questioned 200 female and male respondents working in Somalia's public sector. The study indicates a moderately positive correlation between pressure and the occurrence of financial crimes. While it indicates a moderately positive relationship between opportunity and financial crime incidence, it also shows a moderate correlation between rationalization and the frequency of financial crimes. Hidayat (2022) stated that officials often commit financial fraud due to their insufficient salary and performance allowances, leading to financial problems and a lack of material satisfaction in their positions. Koomson et al. (2020) examined the moderating influence of perceived internal control strength as opportunity factor, finding that individuals often misappropriate work assets due to pressure, skills, and egos. Another study by Arkorful et al. (2022) utilized fraud diamond theory to examine fraud predictors, revealing a positive correlation between pressure, opportunity, rationalization, capability, and behavior intention. Asare (2009) suggest that public sector fraud perpetrators often possess high motivation, sufficient abilities, and confidence.

Compin (2016) inquired if financial criminals commit perfect crimes and stated that financial criminals, equipped with intangible knowledge and legal, financial, and accounting expertise, commit crimes with impunity, operating in extra-territorial spaces like tax havens, posing a threat to economic and social stability. He added that financial crime is a motive-driven crime that thrives in specific spaces and contexts, facilitated by informational weapons. Other experts explored more additional factors like culture, governance, and leadership quality. Halkos and Tzeremes (2011), Achim et al. (2020), and Achim (2016), found a strong correlation between culture and corruption, with weak culture being a driver of financial and economic crimes. Churchill et al. (2013) highlights that the World Bank data indicates that politically unstable countries tend to be more corrupt than politically stable countries; so, countries with the highest political instability scores, such as Congo Democratic Republic, Nepal, Sudan, and Colombia, are among the most corrupt in the world.

More than 20 years, Treisman (2000) explored the reasons behind the perceived prevalence of corruption, which involves the misuse of public office for private gain, pointing out that theories link this to specific historical and cultural traditions, economic development levels, political institutions, and government policies. Financial crimes, specifically corruption is caused by various factors, varying in their impact and duration; however, applying the principles of institutional weaknesses and social interaction effects can provide a practical guide for understanding and addressing corruption (Aidt, 2011). As the author documented, the institutional view emphasizes the role of institutions in determining economic outcomes, assuming a causal relationship from weak institutions to corruption and poor economic outcomes. The absence of democratic accountability can lead to political corruption, which in turn encourages rent extraction and excessive regulation of economic activity, as corruption is seen as a sign of underlying issues. Financial crimes pose a significant threat to governments and organizations, and failure to prevent and detect it can have severe consequences (Murti and Kurniawan, 2020). In their article on socioeconomic consequences of corruption and financial crimes, Kulmie et al. (2023) reveals that corruption and financial crimes significantly hinder socioeconomic development, destroying public confidence, weakening public services, and affecting private sector growth. Authors recommend strengthening public institutions, good governance, and anti-corruption strategies. Refakar and Gueyie, (2019) stated that corruption is a significant issue that hinders economic growth, discourages foreign investment, reduces tax income, and hinders government funds for essential public services. Additionally, these crimes significantly impact entrepreneurship, business development, economic growth, social development, public management, and overall economic growth.

2.4. Combating Financial Crimes

Murti and Kurniawan (2020) argue that financial crimes cannot be entirely prevented, but public sector institutions can implement internal controls to prevent and detect fraud, therefore, management must create awareness and understanding of an anti-fraud culture across all organizational elements to prevent fraud. The primary strategy of combating financial crimes and corruption involves fostering effective governance and quality leadership (Kulmie and Ibrahim, 2024; Kulmie et al. 2024). Leaders play a significant role in shaping the institutions by presenting themselves as a model to employees. Studies emphasizes the importance of implementing punitive and preventive policies, enhancing governance, transparency and reducing the cost and damages of financial crimes. To ensure effective punishment for corruption, uniform application is necessary. If punishment is selective, people may find ways to join the exclusive class; governments should implement economic policies to meet basic needs and make honest work profitable; so those who secure their basic needs can achieve higher needs like self-esteem, integrity, and excellence (Umoh and Ubom, 2012).

Women, as recent public office entrants, play a crucial role in comprehending the nature, prevalence, and consequences of financial crimes, and in developing effective policies. A study by Hakami and Rahmat (2019) in Saudi Arabia revealed that female employees perceive fraud prevention strategies as more effective than male employees. In this regard, Kulmie et al. (2023) recommends enhancing prevention frameworks such as good governance practices, strengthening internal control mechanisms, establishing legal frameworks, and conducting comprehensive ethical training programs to improve transparency and accountability in public institutions. In his paper on fraud mitigation strategies, Msomi (2023) emphasized that in order to keep fraud mitigation from being undermined, institutions should provide rigorous fraud management training for personnel and enforce stringent penalties and disciplinary actions.

Brody et al. (2020) investigated corruption in developing countries' government institutions and explored the implementation and enforcement of anti-corruption policies. The results show that a large portion of the developing world suffers from widespread corruption. Positively, the authors have discovered proof that the governments of these developing economies have acted quickly to address corruption. The findings also revealed that every nation examined in this essay has created anti-corruption laws and related regulations. However, policy documents alone are insufficient without effective public institutions and their implementation of these frameworks. So, the required measures as recorded by AbdulRasheed, et al. (2012) include the establishment of the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offenses Commission (ICPC). Furthermore, effective fraud and financial crime prevention and control necessitate the monitoring of financial intuitions by regulatory authorities and intelligence gathering. Adebowale, (2022) discloses that forensic accounting can help reduce financial crimes, and suggests aggressive government and professional awareness campaigns on financial crimes' consequences and encourages its adoption in both private and public sectors. In summary, financial crimes, like fraud and corruption, pose a significant challenge in public sector institutions, but effective internal controls and a strong anti-fraud culture can mitigate risks. Additionally, to combat financial crimes, leaders should strengthen governance and leadership, enforce punitive policies, enhance transparency and accountability through good governance practices, internal controls, and ethical training, and address root causes through economic policies that meet basic needs and make honest work profitable, to discourage corruption.

3. DATA AND METHODOLOGY

3.1. Significance and Area of the Study

Financial crimes pose a significant global threat to individuals, businesses, and governments due to their prevalence and dangers. Therefore, studying financial crimes is crucial for comprehending its detrimental impacts, devising effective anti-corruption strategies, fostering good governance, safeguarding human rights, and fostering global development. Fundamental communities such as research communities, government agencies, and development institutions are actively working to raise awareness and knowledge about these crimes. Some of the research works and reports of these bodies like Transparency International (2022), and world bank show that Somalia is one of the less developed, corrupt and unstable countries. Consequently, the goal of this study is to look into the root causes and effects of financial crimes in Somalia, with a particular focus on the country's federal government. Geographically, Somalia, also known as the Federal Republic of Somalia, is the easternmost nation in Africa, bordered by Kenya to the southwest, the Indian Ocean to the east, the Gulf of Aden to the north, Ethiopia to the west, and Djibouti to the northwest. Based on the findings of several earlier studies by Mohamed and Sheikh-Ali (2014), Hassan-Kafi (2011), and Kulmie (2023) that documented evidence of financial crimes, corruption, and insufficient governance in public and political circles, as well as their frequency and serious consequences, this study examines the root causes and consequences of financial crimes in Somalia with a focus on the perspectives of female public employees.

3.2. Research Design and Participants

This study examines how public female employees perceive the root causes and effects of financial crimes in the public sector using a quantitative cross-sectional descriptive research approach. The cross-sectional approach works well for this study since it collects data at specific point in time, providing an accurate of how these female employees feel about the topic (Osuagwu, 2020). The study focuses on female staff in the Somali public sector, specifically those working for the federal government, to understand their unique perspectives. This study focuses on female staff due to underrepresentation in research on financial crimes and a lack of specific data on financial crimes involving female staff in the Somali public sector. Therefore, the study aims to fill this knowledge gap.

3.3. Data Sources and Analysis

The study used a structured questionnaire with five Likert scale to assess public female employees' perception on underlying cause and effects of financial crimes. The questionnaire was divided into four main sections. The respondents' gender, age, occupations, and experience were among the demographic details covered in the first part. The questions in the second section assessed the respondents' opinions on the prevalence of financial crimes. The third section included questions about the reasons for financial crimes in the public sector of Somalia. The fourth portion addressed the effects resulting from financial crimes. The data was gathered from 64 female public employees using a simple random sampling method to ensure unbiased selection. The data was analyzed using Statistical Package for Social Science (SPSS) software, a widely used program for data analysis in the social sciences. SPSS provides a robust set of statistical tools and functions, making it ideal for analyzing quantitative data and generating meaningful insights. Its user-friendly interface and extensive capabilities make it a popular choice among researchers in various fields, including sociology, psychology, and economics.

Table 1: Demographic characteristics of respondents

Category	Frequency	Percentage
Age		
20-25	24	37.5
26-30	7	10.9
31-36	18	28.1
37-40	4	6.3
41-50	7	10.9
Above 50 years	4	6.3
Total	64	100.0
Education		
Secondary certificate	2	3.1
Diploma	7	10.9
Bachelor degree	44	68.8
Master's degree	9	14.1
PHD	2	3.1
Total	64	100
Position		
Secretaries	5	7.8
Officers	30	46.9
Head of sections	6	9.4
Directors	7	10.9
Others	16	25
Total	64	100

4. RESULTS AND DISCUSSION

This section provides a detailed analysis of the respondents' demographic characteristics and the perspectives of female public servants on the causes and consequences of financial crimes in Somalia. Studying financial crimes with female respondents can offer valuable insights, especially in contexts where women face unique challenges, and perspectives. This approach can address underrepresentation of women in crime research and empower them to address societal issues. The first part presents the respondents demographic information and the second part offers female Public Servants' Views on the prevalence of financial crimes, the third section exhibits perspectives of female public servants on the causes of financial crimes in Somalia, while last part presents public female servants on the consequences of financial crimes.

4.1. Demographic Characteristics of Respondents

This section delves into the demographic characteristics of the respondents, offering a comprehensive view of the public sector staff involved in the study. The findings (Table 1) reveal a predominantly young and well-educated group, with the majority of respondents falling within the 20-25 (37.5%)

and 31-36 (28.1%) age ranges, while the second largest age group, aged 31-36, constituted 28.1%. Most participants hold a Bachelor's degree (68.8%), underscoring a solid educational foundation. Additionally, nearly half of the respondents (46.9%) are in mid-level positions as officers, suggesting a significant presence of professionals who are actively engaged in the day-to-day operations and decision-making processes within their institutions. This diverse predominantly youthful and academically accomplished cohort provides critical insights into the perceptions and understanding of financial crimes and corruption within the public sector, highlighting the importance of their role in shaping and implementing anti-corruption strategies.

4.2. Female Public Servants' Views on Prevalence of Financial Crimes in Public Sector

Table 2 presents responses from research participants about their perceptions towards on Financial Crimes in Public Sector. The majority of the respondents, representing 79.7%, indicated that financial crimes are prevalent within the Somali public sector, underscoring the serious nature of corruption and financial misconduct within government institutions in the country, and 64% of respondents indicated that financial crimes are often perceived as less serious than other types of criminal activity, suggesting a societal undervaluation of their impact. A significant majority of respondents (76.6%) perceive a relatively high rate of financial crimes within the Somali public sector. This perception suggests a widespread concern about corruption and mismanagement within government agencies. Another significant majority of respondents (76.6%) perceive financial crimes as complex and ever-evolving threats, highlighting the challenges faced by law enforcement and regulatory bodies in combating these offenses.

Moreover, 56.2% of respondents emphasize the often-hidden nature of financial crime, underscoring the difficulty in identifying direct victims and quantifying the full extent of the damage caused. Lastly, 76.6% of the respondents expressed confidence in the preventability and detectability of financial crimes within public institutions. This positive sentiment suggests that with appropriate measures, it is possible to mitigate the occurrence and identify instances of financial misconduct within government agencies. These findings align with the research of Gumede and Dipholo (2014), who highlighted the prevalence of corruption, nepotism, bureaucratic mismanagement, and a limited adherence to the rule of law in procurement, recruitment, and resource allocation processes within African states. Similarly, our findings align with those of previous studies by Ronan and Jenkins (2017) and Kulmie (2023), further supporting the established understanding of prevalence and risk of financial crimes in public sector.

4.3. Perspectives of Female Public Servants on the Causes of Financial Crimes

The study also looked at the perspectives of female public servants about the reasons for financial crimes in the Somali public institutions. The study aimed to determine if pressure is a significant factor in financial crimes within public organizations. To explore these perceptions further, the researchers asked female participants some questions as outlined in Table 3. Of those surveyed (n = 64), the majority of respondents (60.9%) identified excessive greed for wealth as the primary cause of financial crimes, emphasizing the role of personal motivation in perpetuating these illegal activities, and a significant 67.2% of respondents identified financial difficulties resulting from living beyond actual earnings as the main reason why public sector workers commit financial crimes. This implies that people's motivation to participate in illegal activities at work is significantly influenced by economic difficulties. Additionally, a significant majority (73.5%) of respondents linked family financial hardship of fraudsters to fraudulent behavior, suggesting that economic pressures can be a

Table 2: Female public servants' views on nature and prevalence of financial crimes in public sector

S. No	Statements	Responses %				
		SD	DA	N	A	SA
1	Financial crimes are present in Somalia's public institutions	6.3	7.8	6.3	54.7	25.0
2	Financial crimes are frequently perceived as less serious compared to other forms of criminal activity	4.7	15.6	15.6	40.6	23.4
3	The Somali public institutions experiences a notably high prevalence of financial crimes	9.4	7.8	6.3	45.3	31.3
4	Financial crimes in the Somali public institutions are a complex and constantly evolving challenge.	6.3	9.4	7.8	57.8	18.8
5	Financial crimes are often seen as offenses with no clear or direct victim.	6.3	21.9	15.6	45.3	10.9
6	Financial crimes can be both prevented and detected	3.1	4.7	15.6	39.1	37.5

Table 3: Pressure as a cause of financial crimes in public sector

S. No	Statements	Responses %				
		SD	DA	N	A	SA
1	Many fraudsters engage in public sector fraud driven by their excessive desire for wealth	10.9	9.4	18.8	46.9	14.1
2	Public sector officials commit financial crimes because they live beyond their financial means	4.7	15.6	12.5	45.3	21.9
3	Financial crimes are often committed by offenders facing significant family financial hardships	6.3	9.4	10.9	39.1	34.4
4	Fears of job insecurity and unemployment contribute to public officers committing financial crimes	39.1	9.4	12.5	39.1	0.00
5	Public sector officials engage in financial crimes to settle personal debts	4.7	10.9	9.4	51.6	23.4
6	Public officers struggling with drug addiction are more likely to commit financial crimes compared to those without such issues	9.4	18.8	17.2	40.6	14.1

contributing factor to financial crimes. Therefore, this highlights the importance of addressing underlying socioeconomic factors to prevent and reduce the occurrence of these offenses.

However, Table 3, also, indicates that while job insecurity and unemployment fears are factors that can contribute to financial crimes, they are not the primary motivator for public officers, with only 39.1% of respondents identifying these factors as a significant cause, and a substantial majority (75%) of participants identified personal debt as a key contributing factor to financial crimes within the public sector, highlighting the potential link between financial pressures and unethical behavior. Lastly, a notable percentage (54.7%) of respondents believe that public officials with drug addictions are more prone to committing financial crimes than those without such issues. This implies that drug addiction among public offices increases financial crimes among public officials due to financial necessity, impaired judgment, and compromised moral values, making them more vulnerable to criminal manipulation and coercion. The findings of our study are in line with the research of Maragia (2020) who revealed that corruption in two countries is influenced by economic, individual, and societal values. Our findings also corroborate the research of Cressey (1953), Schuchter and Levi (2016), and Kulmie (2023), who identified pressure as a significant factor in financial crime. This supports the notion that individuals may be more likely to engage in unethical or illegal behavior when faced with external pressures or perceived needs.

Furthermore, the survey also assessed female staff's views on whether opportunities, vulnerabilities and shortcomings within the public sector system facilitate financial misconduct, as shown in Table 4. A majority (46.9%) of respondents attributed financial crimes in the public sector to ineffective governance. This finding suggests that weak oversight, accountability mechanisms, and transparency can create opportunities for corruption and misuse of public funds. More specifically, a significant 71.8% of respondents attribute financial crimes to deficiencies in organizational structure, management practices, and coordination. This suggests that weaknesses in internal controls and oversight contribute significantly to the occurrence of these offenses. Also, a significant 50% of respondents attributed financial crimes in the public sector to weaknesses in the internal control system, highlighting the critical role of robust oversight mechanisms.

Furthermore, 68.7% of respondents agreed that infrequent internal audits exacerbate the risk of financial misconduct, emphasizing the need for regular and comprehensive assessments to detect and prevent irregularities, and 65.7% of respondents believe that inadequate duties segregation contributes to financial crimes in the public sector, suggesting that a lack of checks and balances within organizational structures can lead to financial crimes such as fraud and embezzlement. Despite a significant portion (42.2%) of respondents believing that vulnerabilities in the public sector contribute to an increase in financial crimes, an equally significant number (42.2%) disagree. The remaining 15.6% remain neutral on this issue, highlighting a lack of consensus regarding the relationship between public sector vulnerabilities and financial crime. In conclusion, our findings demonstrate that opportunity is a significant contributing factor to the prevalence of financial crimes within the Somali public sector. This suggests that measures aimed at reducing opportunities for corruption and illicit activities are essential for combating these crimes. Moreover, the study's findings align with those of previous research conducted by Zakaria et al. (2016), Kulmie (2023), and Dellaportas (2013), which collectively suggest that vulnerabilities and weaknesses

Table 4: Opportunity as a causes of financial crimes in public sector

S. No	Statements	Responses %				
		SD	DA	N	A	SA
1	Poor governance contributes to the prevalence of financial crimes in the public sector	31.3	12.5	9.4	46.9	0.00
2	Financial crimes arise from flaws in organizational and managerial structures, as well as a lack of coordination	4.7	12.5	10.9	60.9	10.9
3	Weaknesses in the internal control system lead public sector officers to engage in financial crimes	39.1	3.1	7.8	50.0	0
4	The absence of regular internal audits in the public sector opens the door to financial misconduct	9.4	10.9	10.9	48.4	20.3
5	Inadequate segregation of duties among public sector employees increases the likelihood of financial crimes	10.9	9.4	14.1	46.9	18.8
6	Financial crimes are more likely to occur when there are vulnerabilities within the public institutions	32.8	9.4	15.6	42.2	0.00

Table 5: Rationalization as a causes of financial crimes in public sector

S. No	Statements	Responses %				
		SD	DA	N	A	SA
1	Fraudsters in Somalia's public institutions often justify their financial crimes as borrowing with the intention of repaying later	6.3	25.0	9.4	45.3	14.1
2	Financial crimes are committed by fraudsters who exploit government resources, frequently under the pretense of entitlement as citizens	28.1	20.3	14.1	37.5	0.00
3	Many fraudsters engage in financial crimes to support their families, considering their actions to be justifiable	7.8	9.4	4.7	56.3	21.9
4	Fraudsters perceive that the advantages of committing financial crimes outweigh the potential consequences if caught	4.7	14.1	14.1	50.0	17.2
5	Public servants are more likely to commit financial crimes when their compensation falls short of their expectations	7.8	14.1	7.8	45.3	25.0

within systems are significant drivers of financial crime.

The study, as presented in Table 5, explores the beliefs of female staff in the public sector regarding the rationalization of financial crimes. A significant proportion of respondents (59.4%) believe that fraudsters justify their actions as temporary borrowing with the intention of repaying later, while a majority (78.2%) attribute financial crimes to financial hardship and the need to support families. Additionally, 67.2% of respondents perceive fraudsters as rational individuals who calculate risks and rewards before committing crimes. The results also indicate that 70.3% of respondents believe public servants are more likely to engage in financial crimes when they perceive a significant gap between their compensation and their expectations. Furthermore, 67.2% of participants identify a lack of accountability as a key factor, suggesting that a culture of impunity within government agencies fosters unethical and illegal behavior. These findings align with prior research by Hidayat (2022), Johari et al. (2023), and Arkorful et al. (2022), which underscore the role of rationalization in public sector fraud.

Table 6 presents the responses of female public sector employees regarding the role of capability in contributing to financial crimes within the Somali public sector. A significant portion of respondents (48.4%) believe that individuals with backgrounds in economics, finance, accounting, or management are more likely to perpetrate financial crimes. This perception may stem from the assumption that such professionals possess the knowledge and skills necessary to exploit financial systems, suggesting a potential correlation between specialized financial expertise and the propensity for financial wrongdoing. Also, 71.9% of female public sector employees in Somalia believe that the positions of public officials offer unique opportunities for financial exploitation. This suggests that the power and access associated with these roles create vulnerabilities for corruption, and 54.7% of respondents believe that fraudsters possess higher intellectual abilities, enabling them to identify, exploit, and capitalize on vulnerabilities in public sector. This perception suggests that fraudsters may have greater critical thinking, problem-solving, and adaptability, outmaneuvering traditional control measures. When asked if perpetrators can manipulate and convince others to commit financial crimes, 51.6% of respondents agreed. This indicates the importance of education and awareness programs to combat financial crime.

Table 6 also shows that 76.6% of respondents believe that fraudsters' confidence and authority in decision-making enable them to commit financial crimes, indicating that perceived trustworthiness and the power to influence outcomes are crucial factors in fraudulent activities. Finally, when asked about the ability of public sector fraudsters to conceal their illegal activities for extended periods, a substantial 78.1% of respondents expressed agreement. This finding highlights the potential for fraudsters to operate undetected for significant amounts of time, emphasizing the need for robust monitoring, auditing, and detection mechanisms to prevent and uncover financial crimes. On the other hand, the study's findings align with those of previous research conducted by Arkorful et al. (2022) who revealed a positive correlation between capability factors and behavior intention. Additionally, our findings align with the previous research of Wolfe and Hermanson (2004) and Asare (2009), Mohamed & Kulmie (2023) which underscore the significance of understanding capabilities in predicting fraudsters' behavior.

4.4. Perspectives of Public Female Servants on the Consequences of Financial Crimes

Table 6: Capability as a causes of financial crimes in public sector

S. No.	Statements	Responses %				
		SD	DA	N	A	SA
1	People with expertise in economics, finance, accounting, or management are more prone to engaging in financial crimes	26.6	15.6	9.4	48.4	0.00
2	Certain positions held by officers provide distinct opportunities for exploitation	6.3	9.4	12.5	53.1	18.8
3	Fraudsters often have exceptional intellectual abilities that enable them to identify, exploit, and uncover opportunities for misconduct	28.1	9.4	7.8	54.7	0.00
4	Perpetrators can manipulate and persuade others to participate in financial crimes	28.1	9.4	10.9	51.6	0.00
5	Fraudsters easily commit financial crimes due to their confidence and the authority to make direct decisions	4.7	9.4	9.4	51.6	25.0
6	Fraudsters in the public sector can successfully hide their illegal activities for long periods	4.7	10.9	6.3	50.0	28.1

Table 7: Consequences of financial crimes in public sector

S. No	Statements	Responses %				
		SD	DA	N	A	SA
1	Financial crimes in the public sector erode trust in government institutions	42.2	3.1	9.4	45.3	0.00
3	Financial crimes compromise the integrity, culture, and ethical standards of public institutions	4.7	6.3	9.4	53.1	26.6
	Financial crimes increase government expenses, contribute to budget deficits, and result in poor public service delivery	7.8	6.3	9.4	46.9	29.7
4	Financial crimes disrupt socio-economic progress and development in society	42.2	3.1	7.8	46.9	0.00
5	Corruption and bribery in the public sector obstruct the growth of legitimate private sector enterprises	18.8	14.1	12.5	54.7	0.00
6	Financial crimes distort resource allocation and wealth distribution, exacerbating inequality and poverty	6.3	6.3	6.3	45.3	35.9

The survey also delved into the public female employees' assessment of the consequences of financial crimes within the public sector. This included understanding their views on the potential consequences for individuals, organizations, and society as a whole. While 45.3% of respondents firmly believe that financial crimes in the public sector erode public trust in the government, an equal percentage (45.3%) disagrees. The remaining 9.4% expressed neutrality, suggesting a divided opinion on this issue. This suggests a complex interplay between the perceived impact of financial crime on public trust and individual perspectives on the government's ability to address these issues effectively. However, a significant majority (79.7%) of respondents expressed concern that financial crimes in the public sector can harm integrity, culture, and ethics, and undermine principles guiding public service, despite their direct financial consequences. Also, a majority of 76.7% of respondents believe that financial crimes increase government costs, lead to budget deficits, and compromise public service delivery, indicating a significant economic impact on essential services and society's overall well-being. A majority of respondents, 46.9%, believe that financial crimes in the public sector negatively impact socio-economic development, indicating a significant threat to community stability and progress, despite 45.3% of respondents disagreeing.

Additionally, over half of the respondents (54.7%) view financial crimes like bribery and corruption as significant barriers to the growth and success of the legitimate private sector. This perception underscores the detrimental impact of these illegal activities on fair competition, investment, and economic development. Lastly, the majority (81.2%) of respondents believe that financial crimes in the public sector cause resource and wealth distortion, leading to inequality and poverty. Their view support that these crimes undermine the functioning of public institutions and citizens' trust, highlighting the severe consequences for individuals and society. Our results corroborate the earlier study by Ahmed and Özkan (2021), which found a strong link between government effectiveness and corruption. This validates the idea that significant amounts of corruption may hinder public institutions' effectiveness and efficiency. Also, our findings corroborate existing research by Refakar and Gueyie (2019), Kulmie et al. (2023), and Treisman (2000) which consistently highlights the negative impacts of corruption on economic growth, foreign investment, tax revenue, government funds, entrepreneurship, business development, social development, public management, and overall development.

5. CONCLUSION AND RECOMMENDATION

The majority of respondents perceive financial crimes as prevalent, complex, and often hidden within the Somali public sector. They believe that these crimes are frequently undervalued and difficult to detect, but also express confidence in their preventability. The study identifies the factors of the fraud triangle and fraud diamond (Pressure, Rationalization, Opportunity, and Capability) as the primary contributors to financial crimes in Somali public sector. These findings highlight the complex interplay of internal and external factors that can influence individuals' decision-making and behavior. The survey revealed financial crimes have significant economic and social implications, including increased government expenditures, budget deficits, hindered socio-economic development, and misallocation of resources. Additionally, the survey underscores the threat these crimes pose to the private sector and the disruption of public institutions. Therefore, the study highlights the importance of strengthening oversight mechanisms and addressing weaknesses to combat financial misconduct.

5.1. Recommendations

Based on the findings, the paper recommends, first, strengthening public sector accountability and transparency through the establishment (activation) of independent oversight bodies, increased public access to financial information, and the rigorous enforcement of ethical codes for public servants. Second, investing in training and capacity building for law enforcement and regulatory agencies to effectively investigate and prosecute financial crimes. Third, strengthening international cooperation to combat transnational financial crimes and establishing specialized units within these agencies to focus on financial crimes. Fourth, promoting ethical culture and awareness through ethics training for public servants, raising public awareness about financial crimes, and enforcing strong whistleblower protection laws to encourage individuals to report suspected misconduct without fear of retaliation. Fifth, strengthening governance systems, addressing socio-economic disparities, improving accountability and transparency, and reducing poverty, so these can create a more just and equitable society where financial crime is less prevalent.

5.2. Limitations, and Future Research Suggestions

The main limitation of this study is that it used questionnaire, as a tool of data collection, which may cause bias, however, as the participants in the study were well-literate and qualified to comprehend and assess the questionnaire's contents, there aren't any significant issues with the validity of the study's conclusions. Another limitation is that the sample size may be considered relatively small, it is important to note that the findings still provide valuable insights. However, it is significant to further examine financial crimes from the gender perspective, with specific focus female victims of corruption, female employee fraud. It is also essential to assess gender differences in perceptions of financial crimes.

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