

**Adult sentenced female economic offenders at the Kgoši Mampuru  
II Female Correctional Centre (Gauteng): A criminological  
assessment of fraud**

by

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## DECLARATION

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I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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## Summary

This qualitative case study research endeavour is a direct result of limited research on female fraud research in South Africa. The research questions that guided this research are: What are the different pathways and lived experiences of the females incarcerated for fraud?; What are the causes, contributory factors and motives of the sample-specific female fraud offenders? and Can the criminal behaviour of each female offender be explained by means of criminological theories?. Seven adult female offenders voluntarily participated in this research project and their unique narratives, pathways and lived experiences were depicted and analysed to determine the causes, contributory factors and motives related to their offending behaviour. Criminological theories and the gendered theory of female offending were applied to explain their fraud-related behaviours. The findings suggest that overlapping causes (i.e. lack of self-control), contributory factors (i.e. rationalisation of behaviour) and motives (i.e. greed) played a prominent role in the female offenders' fraud-related behaviours.

**Key terms:** White-collar crime; Fraud; Criminological assessment; Pathways; Lived experiences; Life histories; Causes; Motives; Contributory factors

## Isifinyezo (isamari)

Lolu cwaningo lwe-case study yengqikithi ngumphumela oqonde ngqo wocwaningo olufishane lwenkwabaniso eyenziwa ngabesimame eNingizimu Afrika. Imibuzo yocwaningo eyaba ngumkhombandlela walolu cwaningo yilena elandelayo: Ngabe yini imigudu nezipiliyoni zempilo abahlangabezana nayo abesimame ababoshelwe inkwabaniso?; Ngabe yini izimbangela zenkwabaniso, yini izinto ezinomthelela kanye nezinto ezigqugquzele abesimame abenza amacala enkwabaniso kulabo ababeyisampuli yabesimame abenza inkwabaniso? kanti futhi, Ngabe ukuziphatha kobugebengu kwabesimame abanamacala kungachazwa ngamathiyori emfundo ngobubegengu? Abesimame abayisikhombisa abanamacala enkwabaniso bangenela ucwaningo ngokuzithandela kuleprojekthi yocwaningo, kanti izipiliyoni zempilo yabo kwachazwa futhi kwahlaziyiwa ukuthola izimbangela, izinto ezibe nomthelela kanye nezinto ezigqugquzele ukuziphatha kwabo kobugebengu. Amathiyori emfundo

ngobugebengu kanye namathiyori ngabesimame abenza amacala nawo asetshenziswa ukuchaza ukuziphatha kwabo kwenkwabaniso. Imiphumela yocwaningo ithole ukuxhumana kwezimbangela (isib. ukwehluleka ukuzilawula, ezinye izinto ezibe nomthelela (ukuzichaza impatho yabo ngezindlela ezithile), okubagqugquzelile (isib. umhobholo) konke lokhu kwaba nendima enkulu kwabesimame abenze amacala enkwabaniso nokuziphatha kwabo.

## **Tshobokanyo**

Patlisiso eno e e lebelelang mabaka mo kgetseng e e rileng ke ditlamorago ka tthamalalo tsa dipatlisiso tse di lekanyeditsweng tsa patlisiso ya boferefere jo bo dirwang ke basadi mo Aforikaborwa. Dipotsopatlisiso tse di kaetseng patlisiso eno ke: Dikgato tse di farologaneng gongwe maitemogelo a basadi ba ba tshwaretsweng boferefere ke afe?; Mabaka, dintlha tse di tshwaelang le maitlhomu a batlolamolao ba boferefere ba basadi ba ba dirisitsweng jaaka sampole ke eng? le A maitsholo a bosenyi a motlolamolao mongwe le mongwe wa mosadi a ka tlhalosiwa ka ditiori tsa bosenyi? Batlolamolao ba basadi ba le supa ba ithaopile go nna le seabe mo porojekeng eno ya patlisiso mme dikgang tsa bona tse di kgethegileng, dikgato le maitemogelo a ba a tshetseng di tlhagisitswe le go sekasekwa go swetsa gore mabaka, dintlha tse di tshwaelang le maitlhomu a a amanang le mokgwa wa bona wa tlolamolao ke afe. Ditiori tsa bosenyi le tiori e e amanang le bong ya tlolamolao ya basadi di dirisitswe go tlhalosa mekgwa ya bona e e amanang le boferefere. Diphitlhelelo di supa gore mabaka (go tewa go tlhoka go itaola), dintlha tse di tshwaelang (go tewa go leka go tlhalosa mabaka a maitsholo) le maitlhomu (go tewa bogagapa) a nnile le seabe se segolo mo maitsholong a amanang le boferefere a batlolamolao ba basadi.

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## List of Acronyms

ABET	Pre-Adult Basic Education and Training
DCS:	Department of Correctional Services
DOJCD:	Department of Justice and Constitutional Development
FCC:	Female Correctional Centre
GST:	General Strain Theory
GTC:	General Theory of Crime
HIV/Aids:	Human Immunodeficiency Virus Infection and Acquired Immune Deficiency Syndrome
ICAP:	Integrated Cognitive Antisocial Potential Theory
KPMG:	Klynveld Peat Marwick Goerdeler (accounting firm)
MO:	Modus Operandi
PTSD	Post-Traumatic Stress Disorder
PwC:	Price Waterhouse Coopers (accounting firm)
UNIFEM:	United Nations Development Fund for Women
USA	United States of America
SSETA	Services Sector Education and Training Authority
UNISA:	University of South Africa

# Chapter 1

## INTRODUCTION AND ORIENTATION

In general, females are perceived as the nurturing entity in every household and the cornerstones of society. However, in the modern day, females are engaging in more deviant acts than ever before. This study explored the criminal behaviour of a group of females that engaged in fraud, and how personal and societal influences shaped their entry into the criminal justice system.

### 1.1 Introduction

Various South African studies (Artz, Hoffman-Wanderer & Moul, 2011; Artz, Hoffman-Wanderer & Moul, 2012; Dastile, 2010; Dastile, 2014; Joubert, 1999; Hesselink, 2012; Prinsloo & Hesselink, 2015; Steyn & Hall, 2015) exist regarding female offenders, yet none of these studies explicitly outline the female offender's criminal pathway associated with fraud. Although some of the aforementioned scholars' research includes female fraud cases in their general analysis of female crime, focused research on female offenders (person-centred) and fraud (crime-centred) have, for the most part, not received attention in South Africa.

Existing South African publications (as cited above) focus mainly on female offending patterns, life experiences, and pathways in general, with no specific reference to female offenders and fraud. Therefore, Kruger (2016:52) called on gender-sensitive and gender-specific research pertaining specifically to female fraud offenders in South Africa. Additionally, Steyn and Hall (2015:82) noted that research on female offenders, specifically in South Africa, has not received much attention and has, therefore, created a vacuum in relation to the extent to which female offenders participate in fraud. Through a case study analysis of a South African female economic offender, Hesselink (2012:180-181) articulated that the assessment of economic offending directly contributes to a better understanding of 'offence-specific' (fraud) and 'offender-specific' (female) groups.

The prevalence of females and fraud in South Africa can be illustrated by the following news-worthy cases. Firstly, the case of Landi Theron, a 26-year-old female mother of three children (Anon, 2015:1). Theron was an Accountant who stole R2,2 million within a period of ten months from her employer. Her employer uncovered that she was

transferring large amounts of money from the company's bank account into her own personal bank account. She was convicted of fraud and is currently serving an eight year sentence (Anon, 2015:1). Theron's case highlights that as females enter into more senior positions in large organisations, they are exposed to greater opportunities to get involved in criminal behaviour such as fraud (Agboola, 2014:27).

Another prominent case is that of Marietjie Prinsloo, the mastermind behind the Krion Ponzi Scheme. Almost 14 000 investors lost nearly R1.5 billion between 1998 and 2002 through her criminal actions. Prinsloo was found guilty of 125 492 criminal offences, which included racketeering, fraud, theft and money laundering. She is currently serving 25 years imprisonment (a life sentence) even though she is already in her 60's (Hancke, 2017:1; De Lange, 2015:1). The aforementioned cases elucidate the prominence of females' involvement in fraud that knows no ethical boundaries (Eaton & Korach, 2016:129).

On an international level, voluminous research (Bernard, 2013; Brennan, Breitenbach, Dieterich, Salisbury & van Voorhis, 2012; Collins & Collins, 1999; Estrada & Nilsson, 2012; Goldstraw, Smith & Sakurai 2005; Gottschalk, 2013b; Nuytiens & Christiaens, 2016; Steffensmeier, Schwartz & Roche, 2013) examined the female fraud offender's pathway to crime, however, these research findings include other types of offending, for example theft. Even though a number of international studies have been conducted on corporate fraud, Steffensmeier et al. (2013:449) allude that no studies addressed gender differences or the involvement of female offenders in corporate crime such as fraud. Likewise, Nuytiens and Christiaens (2016:195) state that most studies regarding criminality have focused on male offenders rather than the female criminal. Females are mainly seen as victims of crime and therefore, ignored as an offender group with unique features and characteristic (Prinsloo & Hesselink, 2015:67).

For many years, and even today, the integrity of females versus the integrity of males is still being challenged (Kruger, 2016:52). This is palpable in relation to the research conducted by Anne Marie Goetz, the Chief Advisor for the Governance, Peace and Security Program at the United Nations Development Fund for Women (UNIFEM) (Nawaz, 2011:2). Goetz (in Nawaz, 2011:2) argues that the idea of females being more trustworthy than men fails to account for the ways in which gender relations may limit females' opportunities to engage in crime, particularly when these crimes function

through all-male networks (male-dominated workplaces) and environments (male-centred workplaces) from which females typically are, or have been, excluded (Nawaz, 2011:2-3).

What is known about crime, justice and punishment in South Africa is mostly based on research that has been conducted with male offenders, chiefly encompassing westernised approaches, which form the basis of most criminal explanations irrespective of gender (Artz et al., 2011:1; Kruger, 2016:52). However, studies that focus on females' pathways to criminal behaviour are progressing into a new phase, therefore, raising new questions about how to identify and measure females' involvement in crime (Brennan et al., 2012:1481, Islam, Banarjee & Khatun, 2014:1).

The specific vulnerabilities (i.e. physical abuse) that female offenders experience and the manner in which these vulnerabilities interact with other risk factors (i.e. depression), shape the context in which females choose to commit crime and are still not adequately understood (Artz et al., 2012:5; Dastile, 2014:4). Understanding these distinctive experiences and the different circumstances that females are subjected to, are crucial for effective and humane responses to female crimes and also to minimise the damaging effects of incarceration on children, households and communities (Artz et al., 2012:1).

According to Hesselink (2012:175), in addition to motives (i.e. financial greed and economic dissatisfaction) and causes for economic offending (i.e. psychological abuse), various other contributory factors (i.e. influence of an intimate partner) exist that shapes offending behaviour. These factors are mostly linked to a female's history (i.e. childhood experiences) and past (i.e. intimate partner relationship/s), and are static (unchangeable) when explaining white-collar crime. The causes of criminal behaviour and the contributory factors sometimes overlap (i.e. greed and sense of entitlement), but this depends on the type of offender and crime committed (Hesselink, 2012:175). An example would be a female who commits fraud to sustain an expensive lifestyle, but exhibits unresolved issues related to her childhood relationships. In this case, abuse may be a cause towards her criminal behaviour, but also a contributory factor (Hesselink, 2012:173).

Because of the research design and approach, this study will only explore the causes, contributory factors and motives associated with the sample-specific female fraud

offenders. Hence, a detailed discussion relating to the females' upbringing, schooling-years, qualifications, employment history, intimate personal relationships, all factors relating to the crime, adaptation in the correctional environment and cognitive aspects, are explained through their own narratives. These narratives then provide the foundation for explaining the specific causes, contributory factors and motives that led to each female's criminal conduct. The aforementioned aspects are explored through a criminological perspective to afford a view of females incarcerated for fraud.

According to Islam et al. (2014:1) and noted by Artz et al. (2012:1), there is a lack of research aimed at understanding the reasons why females engage in criminal offending, and more specifically the historical factors that contribute to, and influence, criminal behaviour in comparison to literature on the reasons why males engage in criminal offending. Knowledge pertaining to incarcerated female offenders is very limited within the African content (Artz et al., 2011:1; Kruger, 2016:53). Such lack of knowledge suggests that this population is amongst the most socially and economically vulnerable within the South African offender population (Dastile, 2014:2; Huber, 2016:43-47).

It is thus imperative to enhance the body of knowledge with more in-depth criminological research. As this study of female fraud offenders is qualitative in nature, it will only be applicable to the sample, therefore, not allowing generalisation of the findings to a larger group of female fraud offenders. Hesselink and Dastile (2015:335) argue that a proper assessment must include wide-ranging knowledge of the person committing the crime, all factors relating to the crime itself, and other external factors directly linked with criminological theories to explain the criminal behaviour.

The purpose and focus of this research is to criminologically assess selected adult female offenders who have committed fraud and are incarcerated at the Kgoši Mampuru II Female Correctional Centre (FCC) in Pretoria (Gauteng), South Africa. As stated above, this assessment encompasses the participants' unique pathways, such as their personal backgrounds, influences to criminality and personal characteristics (such as conscientiousness) that shaped their involvement in fraud.

## **1.2 Narrative criminology**

Narratives are an essential concept in the existence of human beings, and how interaction is established. Each human being's pathway in life is constructed in the

form of a story, which creates connections with experiences, actions and aspirations in life (Presser & Sandberg, 2015:1). Narrative criminology investigates how narratives motivate and sustain criminal offending and consists of multiple factors, events and experiences that are woven together (Fleetwood, 2016:175).

Storytelling relates to a person's lived experiences through direct speech and provides an offender with the opportunity to explain the complexities of his/her pathways. It also entails a deeper search for meaning to identify what is natural and logical if the story is told exactly as it happened (Colvin, 2015:212; Fleetwood, 2015:371). In essence, it can be concluded that no human being can live without a narrative, therefore, in this study the personal experiences and influences of each female's pathway provides them with a voice of what transpired in their lives (Fleetwood, 2016:174). Thus, narrative criminology can be a useful tool to describe the motivation for criminal offending through unstructured descriptions (Fleetwood, 2016:174).

Additionally, Patton (2015:131) uses the term "practice stories" and defines this term as the stories that explain people's lives in terms of the norms, rules and organisational development of each individual's lived context. These stories form a specific approach to capture and report narratives through discussion. Subsequently, narratives and stories capture each individual's unique human experience, and how they understand their experiences and circumstances (Patton, 2015:131).

In this study, the narratives of each **female research participant** will form the basis of understanding their unique pathways to their criminal involvement. These narratives are key in explaining why females become offenders in their own right. Without these narratives, it will be impossible to ascertain the causes, contributory factors and motives that led to their involvement in fraud.

### **1.3 Female offenders and the traditional focus**

The early criminological perspectives of Lombroso (1898), and as seen in the psychological work of Freud (1905, 1931, 1933) that were carried forward into modernised contemporary theories (i.e. the Labelling Theory), demonstrate that females' continuous liberation lead to female crime (Islam et al., 2014:2; Liddell & Martinovic, 2013:127). Lombroso (1898) was of the view that the emotional (i.e. extraversion), physical (i.e. facial features) and psychological (i.e. openness) traits of females were different from those of men when committing crime (Schram & Tibbetts,

2018:336). In addition to the work of Lombroso (1898), the apprehension with “Female Criminality and Crime” began with the work of scholars like Adler (1975), Simon (1975) and Smart (1977), who emphasised that females should be visible within the field of criminology and that focus should be placed on how gender differences shape male and female involvement in crime (Islam, et al., 2014:2). Other scholars’ in the field of criminology then carried the work of the aforementioned authors forward. Scholar’s such as Leonard (1982), Heidensohn (1985), Morris (1987) and Naffine (1987) aimed to elevate the profile of females in criminological knowledge by addressing the relationship between females and crime, and crime as a mainly male-dominated activity due to gender-differences (Islam et al., 2014:2).

Rita Simon, a well-known criminologist and author of *Women and Crime* (1975), studied how females’ increased participation in the labour force provided them with more opportunities to commit certain crimes. As opportunities increased, females’ participation in larceny (theft), embezzlement (a form of financial fraud), common fraud (transactional) and other white-collar crimes was predicted to increase (Islam et al., 2014:6).

Historically, males and females were seen as profoundly different from each other. Females were mostly seen as caring and nurturing - a perception that still exists today (Barnes & Stringer, 2014:3; Steyn & Hall, 2015:82). However, evidence on gender and white-collar crime shows that the advancement of females in the workplace, and associated freedom of movement, has considerably reduced the gender differences in white-collar and corporate criminality (Klenowski & Dodson, 2016:110). Steffensmeier et al. (2013:450) argued that if differences exist, it will be due to opportunity stemming from increased access to higher positions in the workplace. In addition, Gottschalk (2015:73) elucidated that the types of crime that females commit will start to closely resemble that of men, meaning that female criminal involvement will be more visible with regards to economic, violent and other types of crime (Steffensmeier, Harris & Painter-Davis, 2015:206).

Males and females relate to fraud differently, in that both genders normally have different reasons for committing the crime and follow different **modus operandi (MO)**. It is, therefore, conjectured by many scholars that females’ particular role in society, which entrusts them with the care of children, make them more opposed to risk-taking

behaviour, for example, females are more cautious of losing their jobs because they are, in some instances, the bread-winners of the family (Nawaz, 2011:2; Vito & Maahs, 2017:354).

In essence, the majority of female studies have resulted in females being portrayed as victims of crime, while being ignored as offenders in their own right (Prinsloo & Hesselink, 2015:67). Victims, such as females, are often considered as weak, sick or coming from a vulnerable sector of society (i.e. economically marginalised). When victims are viewed as weak, it may lead to difficulty in understanding their contribution to crime (McGloin & Dipietro, 2015:295). Moreover, females are normally appraised by society as a group that are expected to engage in domestic duties and, therefore, unlikely to be associated with criminal involvement (Ugwudike, 2015:153).

Over the past two decades, South Africa has experienced drastic socio-economic changes due to the transition from a racially divided society (apartheid) towards a non-racial society with democratic freedom (Maddison, 2016:87). Since the transformation in South Africa, a new challenge has emerged with the extreme rise in crime rates, which has in turn resulted in an increase in crime-related research (Maddison, 2016:24). **Subsequently**, females are mostly seen as victims of crimes, like domestic violence, when researched whilst ignoring that they are also involved in a vast majority of criminal acts, such as fraud, which might well be a result of domestic violence (Dastile, 2014:2).

On an international level, especially in relatively poor (emerging) countries (i.e. Bangladesh), females are often deemed to be the foundation of society and responsibility. For instance, the Grameen Bank in Bangladesh provides unsecured loans for entrepreneurship exclusively to females, as females are recognised as having an extremely high propensity to honour commitments to repay loans (Jhabvala, 2016:20). Accordingly, females within their organisations have successfully created social multiplier effects by inspiring others to break out of poverty. Yet, as economies start to develop (like that of South Africa and Nigeria) an increasing propensity for fraud becomes evident (Olatunbosun & Oluduro, 2012:41). In addition to this, Vito and Maahs (2017:354) highlight the fact that females' involvement is higher towards types of fraud in which individuals act alone.

This research project will assist in understanding the role of the female in committing fraud, whilst moving away from a male orientated view of fraud offences. The narratives of each female provide an understanding of the lived experiences that contributed to them becoming offenders, and not merely victims of society.

#### **1.4 The incidence of female economic crime in South Africa**

Universally, it is evident that male crime statistics outweigh those of female across all spheres of life, all age groups, and in all periods of history for which data is available (Ashley, 2017:155; Islam et al., 2014:1). In modernised societies, the gender variation gap in relation to crime has been decreasing (Lei, Simmons, Simons & Edmond, 2014:89). In many Western countries (i.e. Nigeria), the crime gender arrest ratio may range from 200:1 to as low as 1000:1. The female crime rate appears to be closer to the male levels in advanced countries, like the United States of America (USA), in which females enjoy more equality and freedom, consequently creating increased opportunities to commit crime (Hagan, 2015:68).

Rebovick (as cited in Gerencher, 2001:1) of the National White Collar Crime Centre in the USA, believes that within the domain of male executives, company finances are increasingly accessible to females, and a growing number of females are facing charges of insider trading, fraud, and other financial crimes. This author believes that females' rising criminal activity is to a certain extent due to increased opportunity, as well as pressures to meet job performance expectations as females climb the corporate ladder. In the modern era, females have positions in companies, which lead them to experience the same ethical dilemmas (i.e. breach of rules) to that of men (Gerencher, 2001:1). Females now have more opportunities to defraud companies than in previous years, and some of them do (Gerencher, 2001:1; Klynveld Peat Marwick & Goerdeler (KPMG), 2016:7-9).

In addition, the KPMG Fraud Barometer study (KPMG, 2012) revealed that, despite a decrease in the number of fraud cases reported in Africa, the value of the reported cases more than doubled during the transition from the first to the second half of 2012. The report released by KPMG, found that between July 2012 and December 2012, 348 cases of major fraud were reported for the six month period. This is a decrease in 155 cases from the 503 cases reported during the same period for the previous year (2011). South Africa capped the list of African countries with the highest number of

fraud cases, which increased by 1.46 percent from the first half of 2012. The report, however, does not distinguish between male and female cases (Odendaal, 2013:1).

For the 2014/2015 financial year, the Department of Justice and Constitutional Development (DOJCD) (South Africa) released a public statement indicating that within the public service, criminal investigations had been recorded against 210 fraud perpetrators (of which an undisclosed number were females) and that 180 of them were finalised. The finalised cases resulted in, amongst others, dismissals and suspensions (DOJCD, 2015:1).

According to a report released by PricewaterhouseCoopers (PwC) (2016:1), fraud in South Africa has increased steadily between 2009 and 2016. The value of fraud in South Africa is estimated to be between sixty eight billion Rand and one hundred and twenty billion Rand per annum. The report revealed that South African companies experience more fraud and bribery than any other companies worldwide (PricewaterhouseCoopers, 2016:8). This finding supports the high number of females incarcerated for fraud and forgery in South Africa (Kapu, 2017:1).

The last published statistics by the Department of Correctional Services (DCS) for “Women per Crime Category” were released for the 2011/2012 period on the DCS website. According to this web report, females in the economic crime category constitute 1258 sentenced females in South Africa (Department of Correctional Services, 2017:1). However, it is evident from statistics obtained through electronic mail correspondence from Kapu (2017:1), a DCS Programme System Developer, that females are increasingly involved in economic crimes, commonly known as white-collar crime. The 2017 statistics indicate that 314 female offenders are specifically incarcerated for fraud and forgery in South African correctional centres (Kapu, 2017:1).

Furthermore, the latest survey on global economic crime released by PwC (2018:6) indicates that South Africa tops the list, with the highest number of economic crime within organisations worldwide. It is estimated that 77 percent of South African companies have experienced economic crime offences. Since the release of the survey in 2001, fraud has become the most commonly reported economic crime (PricewaterhouseCoopers, 2018:6).

## 1.5 Rationale of the study

In South Africa, no gender-specific and crime-specific research on adult females that commit fraud exists (Hesselink & Mostert, 2014:39). A local study by Dastile (2010:97) concentrating on the increasing criminality of black females in post-apartheid South Africa, found that the statistics on male offenders far outnumber that of females. This is supported by current statistics in the Annual Report 2017/2018 of the DCS which indicates that there are currently 114 913 sentenced male offenders and 2 956 sentenced female offenders in South Africa (DCS, 2018:28). Arguably, this can be regarded as one of the main reasons why the subject of female criminality in Africa, and particularly South Africa, has either been almost totally ignored by the academia or been dealt with in a disorganised and fractional manner (Dastile, 2010:97). This current research can serve as a starting point for extensive research on females that commit fraud-related offences within the South African context.

There are currently no rehabilitation programmes that focus on the factors unique to females that commit economic offences (Heyns, 2013:1). As noted by Agboola (2016:19), female offenders only comprise 2.3 percent of the overall correctional population, therefore, no focus is directed at the development of gender-specific programmes concentrating on the well-being of female offenders. This vacuum highlights the importance of creating specific programmes that focus on gender-specific factors (i.e. physical abuse) relating to female offending (Hesselink & Mostert, 2014:5). The current study can assist in developing a foundation of the specific characteristics (i.e. causes, contributory factors and motives) that are mostly unique to the sample of females, and can be regarded as a stepping stone in the development of gender-specific rehabilitation programmes.

According to Heyns (2013:1), the Directorate Correctional Programmes of the DCS offers an economic correctional programme focusing on fraud-related offences. However, this programme (including the other programmes, which total 11) is not designed to focus specifically on the unique circumstances of female offenders and their unique lived experiences, backgrounds and culture. Heyns (2013:1) further promulgates that the programmes are utilised for the total offender population that have committed economic-related crimes and are based on male-focussed research, and thus do not cater for female offenders as being uniquely different to men (i.e. favourable coping mechanisms). This is an indication of how important a gender-

sensitive focus and analysis is for the comprehensive treatment of female economic offenders in South African correctional centres in an effort to curb the involvement of females in fraud (Hesselink & Mostert, 2014:5). This research will, therefore, contribute to much needed inquiry relating to fraud (as an economic crime) committed by female offenders (a sample-specific focus) in South Africa.

Thus, the current study will have a twofold effect. Firstly, to assist the DCS with future rehabilitation efforts by providing guidelines as to the specific circumstances, life histories, pathways and lived experiences of incarcerated female fraud offenders. Secondly, by identifying the causes, contributory factors and motives of each female's criminal behaviour to allow them to understand their involvement in crime and to realise their (self) development potential in desisting from future crime. Importantly, the study can also make a valuable contribution to the field of criminology by enhancing the understanding of who these females are, and the importance of gender-sensitive research (Hesselink & Mostert, 2014:5). According to Hesselink and Booyens (2014:3), the assessment of offenders forms the basis of a criminological understanding of offenders, which in turn directs therapists and custodial officers towards the adequate rehabilitation of offenders.

Future research with more representative samples will, however, be necessary to holistically understand female fraud offenders in South Africa. The current research project is unique because it explores, describes and explains the lived experiences and pathways of the sample of participants, thus, providing a comprehensive picture of this sample-specific offender group.

## **1.6 Research aims and objectives**

The research aims of the current study is to explore, describe and explain the causes, contributory factors and motives of females who engaged in fraud.

The study has the following objectives:

- To explore the different pathways and lived experiences of females incarcerated for fraud;
- To explore and identify the various causes, contributory factors and motives that contributed to each female offender's incarceration for fraud; and

- To identify criminological theories that can provide possible explanations for the criminal behaviour of each female fraud offender.

## **1.7 Research questions**

The research questions peculiar to this research venture are designed to broaden the current criminological understanding of female offenders that committed fraud, and also to provide insight into of their pathways (causes, contributory factors and motives), which directed their criminal behaviour.

The research questions to be answered during the study are:

1. What are the different pathways and lived experiences of the females incarcerated for fraud?
2. What are the causes, contributory factors and motives of the sample-specific female fraud offenders?
3. Can the criminal behaviour of each female offender be explained by means of criminological theories?

## **1.8 Key theoretical concepts**

The following definitions will be used consistently throughout the study. These concepts will guide the reader throughout the dissertation to obtain a clear understanding of the investigation into females that commit fraud offences at the specific FCC (Pretoria, Gauteng).

### **1.8.1 Economic crime**

Economic crime is an umbrella-term that is used for a wide range of economic offences and various types of more sophisticated crimes commonly called white-collar crime, that includes crimes such as embezzlement and soliciting bribes (Hesselink, 2012:171; Palmer, 2018:1). Hence, economic crime can be viewed as a subfield of any financial crime, which includes, for example, fraud, corruption and theft. In addition, economic crime is any non-violent crime that results in a person and/or a company suffering any form of financial loss (Palmer, 2018:1). PricewaterhouseCoopers articulates that the basis of economic crime looms to interfere with the basic processes in every company. These processes include the buying and selling of goods, and the paying and collecting of money that influences the growth and expansion of a company. Companies face the possibility of economic

crime on a daily basis through the multiple layers within the organisation (PricewaterhouseCoopers, 2016:9).

Similarly, Siegel (2016:412) asserts that economic crime consists of people who are unwilling or unable to obtain material possessions (for example, motor vehicles) in a legitimate manner and, therefore, feel impelled to resort to criminal behaviour to obtain them - this is seen as an act in violation of criminal law.

In this study, an economic crime with reference to fraud can be seen as crime committed by a female offender. This form of economic crime committed by females is normally committed for self-enrichment and financial achievement of a specific need (i.e. material possessions) (Goossen, Sevà & Larsson, 2016:438). The criminal behaviour of these females results in financial loss for a business/department where the intent was to knowingly commit fraud - a form of economic crime.

### **1.8.2 White-collar crime**

White-collar crime commonly involves well-integrated, intelligent employees who commit crime by exploiting trusted positions with deliberate and accurate planning without attracting attention (Siegel, 2016:444). As noted by Eaton and Korach (2016:129) and Goossen et al. (2016:435), Sutherland, the American Sociologist, coined the phrase white-collar crime as being crimes committed by a person that is respected in the course of his/her career. This definition highlights two elements, namely the importance of offender characteristics (i.e. respectability) and secondly, the importance of one's occupation in committing the crime. Both these elements are considered in this research endeavour in terms of their applicability to the incarcerated female offender cohort. Besides this, Eaton and Korach (2016:129) point out that white-collar crime has gained much attention in the past 50-years, in so much as white-collar crime is considered to comprise of devious acts committed by individuals during the course of doing legitimate work in the workplace.

Goossen et al. (2016:435) agree with the aforementioned definition alluding that white-collar crime consists of two unique concepts - one that is offender-based, and the other that is offence-based. The offender-based definition stipulates specifically that white-collar crime is committed by a person with a valued rank in the workplace, and who is well respected by others. Whereas the offence-specific definition stems from a critique against the use of offender characteristics and rather focuses on the physical criminal

act as well as the underlying causes and motives that result in criminal behaviour (Goossen et al., 2016:435).

Gottschalk and Glaso (2013:22) state that white-collar crime is always associated with offenders that commit crime in the corporate workplace. However, these authors argue that the focus fails to take into account members of small businesses that also commit white-collar crime such as fraud. Hence, the definition of white-collar crimes should be extended to include employees of small businesses, irrespective of their social class or standing as is evident in the definition proposed by Sutherland, where it is specifically indicated that white-collar crime is committed by offenders with a higher standing in the corporate workplace (Gottschalk & Glaso, 2013:23). The definition has further been extended to point out that white-collar crime is an economic offence where a person combines fraud, dishonesty and conspiracy to commit a financial crime (Ragatz, Fremouw & Baker, 2012:979).

From the above it can be concluded that the existing definitions of white-collar crime overlap to the extent that they are committed by trusted employees in the workplace. Differences include those dependent on the type of occupation of a person.

In this study, white-collar crime includes an illegal act committed by a female holding a respectable position in the workplace or in her own personal capacity with the aim of self-enrichment and financial benefit. Such females are normally well respected by their fellow employees, and in the community in general. Unique causes, contributory factors and motives occurring in each female's life contributed to their criminal pathways culminating in white-collar crime.

### **1.8.3 Fraud**

From a South African law perspective, Snyman (2008) (as cited in Miller, 2014:1) defined fraud as *“the unlawful and intentional making of a misrepresentation which causes actual prejudice, or which is potentially prejudicial to another”*. Additionally, fraud in South African law is also defined as any person involved in illegal practices meant to intentionally defraud a company or a person through falsifications that cause financial damage or might lead to financial harm (Minnaar, 2017:1). Fraud is also similarly defined as when a person obtains something that is of value and avoids taking responsibility for it by deceiving people to believe that their actions were conducted in a legitimate manner (Krambia-Kapardis, 2016:8). For example, when a female in the

corporate workplace issues invoices to debtors, which reflect all the correct detail of the company, but alternate the banking details to reflect her own personal bank account with the intention to defraud the company resulting in financial loss.

The World Bank concludes that fraud is any action (including that of misunderstandings) to deliberately mislead a company or a person to obtain financial or material benefit (World Bank, 2017:1).

Balleisen (2017:10) argues that fraud is extremely wide-ranging, therefore, challenges arise in terms of the social and legal definitions of fraud. One form of fraud is an act committed by a company against, for example, creditors and debtors where the focus is not per se on an individual committing fraud against a business.

In this study, fraud is the intentional illegal act committed by a female whereby the female defrauds a person or an institution for personal gain irrespective of the reasons. Therefore, in essence, females commit fraud knowingly and mislead people/institutions for some financial gratification that stems from personal circumstances.

#### **1.8.4 Criminological offender assessment**

Hesselink (2012:201) posits that criminological offender assessment is the comprehensive description and analysis of crime and criminal behaviour in all its spheres in an attempt to properly explain its prevalence in society. The assessment focus can be any relevant aspect of the offender such as social background and education associated with the criminal behaviour (offender characteristics), which in turn determines an offender's causes, contributory factors and motives that are linked to the offending behaviour (Hesselink, 2012:201; Hesselink, 2013:142).

Cascading onto the aforementioned definition, Hesselink and Booyens (2017:56) and Hesselink and Dastile (2015:335) explain in detail that criminological assessment consists of an exploration of causes, contributory factors, motives, high-risk factors and the MO that contribute to a person's offending behaviour. After an exploration of all the different facets that are important, criminological theories are used to substantiate the findings of the offending behaviour (Hesselink & Booyens, 2017:56).

In addition, Hesselink and Booyens (2014:3) elaborate that criminological assessment stems from theoretical explanations for offending behaviour, which originates from the

practical investigation of a person's criminal pathway. Therefore, the criminologist must be able to identify certain aspects (i.e. childhood factors) in a person's life that contributed to their criminal involvement. This is also important information that guides correctional therapists in aligning rehabilitation efforts (Grobler & Hesselink, 2015:23; Hesselink & Booyens, 2014:4). On an international level, the Corrective Services New South Wales ([sa]:1), highlights that offender assessment is of great importance for proper intervention and rehabilitation efforts of offenders.

In this study, criminological offender assessment is a comprehensive and holistic analysis of the lived experiences and pathways of females that have committed fraud offences and it includes all available information of the offenders to assess their criminal behaviour. The available information is obtained through the narratives that are provided by each female offender.

### **1.8.5 Pathways / lived experiences / life histories**

Life histories are utilised to explain and understand females' pathways to crime, and how childhood and adulthood experiences are linked to offending behaviour (Nuytiens & Christiaens, 2016:195). Through life histories, an understanding is formed of the different pathways that females follow in relation to their criminal conduct (Nuytiens & Christiaens, 2016:195).

Additionally, Artz et al. (2012:2) indicate that lived experiences can include backgrounds of powerlessness, manipulation, financial strains, social isolation and marginalisation. These factors are unique to females and are distinctively experienced by female offenders. These aforementioned factors also shape females' behaviour and choices, which could include involvement in criminality (Artz et al., 2012:2).

Grills, Villanueva, Anderson, Corsbie-Massay, Smith, Johnson and Owens (2015:758) allude that the pathways of females include histories of a problematic family life, domestic violence, substance abusing partners, different forms of abuse (i.e. emotional abuse), trauma and difficulty attending to family responsibilities. Research by King (2017:668) and Nuytiens and Christiaens (2016:204) found that almost all female pathways to crime consist of abusive intimate partner relationships.

Daly (1992) (as cited in Brennan et al., 2012:1483) identified five forms of pathways, according to which females can be categorised: (a) "Street women-escape and

survival” from abuse and violence by entering street life as a coping mechanism, (b) “drug-connected women” who abuse/distribute drugs together with an intimate partner or a family member, (c) “harmed and harming women” who experienced extreme abuse and neglect in their childhood followed by behavioural problems during schooling-years, (d) “battered women” that experienced victimisation from a violent intimate partner, and (e) “other” women who followed an economic criminal pathway often involving acts of fraud (Brennan et al., 2012:1483).

Also, Brennan et al. (2012:1481-1482) refer to three sub types of pathways that females tend to follow. Firstly, a “childhood victimisation pathway”, which is caused by childhood abuse and patterns of, for example, depression and anxiety. Secondly, the “extreme marginalisation pathway” stems mostly from poverty and educational constraints, and focuses on the relationship between race and class amongst female offenders. Thirdly, the “relational pathway”, which is characterised by a combination of dysfunctional intimate relationships, which in turn result in adulthood victimisation, depression, anxiety and substance abuse.

In addition, the different pathways of each female assist with gender responsive strategies to reduce female criminal offending. Through the information and knowledge obtained from the characteristics and circumstances of their lived experiences, effective intervention strategies, such as programmes by correctional staff, can be generated (Russell & Carlton, 2013:474-475).

In this study, the pathways / lived experiences / life histories of each female encompasses her own narrative in explaining how her lived experiences contributed to her involvement in fraud. These narratives allow the females to explain specific life events that had an enormous effect on her engagement in crime and how it shaped her thinking patterns to commit fraud.

### **1.8.6 Gender-sensitive approach**

There is no standard definition for a gender-sensitive approach; however, as noted by Lappi-Seppälä and Lehti (2016:464), gender-sensitive approaches have had a profound impact in historical criminology and feminist criminology.

Artz et al. (2012:1) suggest that a gender-sensitive approach focuses on the distinct nature of females’ involvement in crime and shifts the attention from an all-male focus

that is mostly seen in South African criminology. It aims to generate knowledge around females, crime and incarceration and to shape policies that take into account factors unique to female offending (Artz et al., 2012:1).

Traditional classification models are still effective in modern ages since the unique circumstances of females are still recognised, and thus result in gender-sensitive approaches (Siegel & Bartollos, 2016:205). Females have an inclination for overlapping problems (i.e. intimate partner violence and financial difficulties); therefore, gender-specific classifications can assist correctional staff in providing proper support services for abused females, which address their multiple needs (Siegel & Bartollos, 2016:205).

Early theorists, such as Bloom and Covington (1998:5) explicate that a gender-sensitive approach is critical for the development of programmes, specifically for females, because this approach captures the essence of their own realities and life histories. Additionally, Hollin (2013:385) argues that an integrated approach that draws on theory is required when dealing with female offending behaviours, whilst supporting evidence relating specifically to female offenders. This in turn, will lead to gender-sensitive interventions with proper content and the manner in which it is conveyed to female offenders (Hollin, 2013:385).

In this study, a gender-sensitive approach is followed to specifically focus on the female fraud offender. A gender-sensitive approach allows the researcher to identify the causes, contributory factors and motives unique to each female, and it does not include factors relating to the experience of males (even though there may potentially be overlapping factors like financial difficulties, which both genders experience).

#### **1.8.7 Offence-specific factors**

It is commonly recognised that Rational Choice Theorists such as Derick Cornish and Ronald Clark consider crime to be offence-specific because the offender considers the specific characteristics of the crime he/she wants to commit. These characteristics may consist of, for example, how easy it would be to commit the crime (Siegel, 2016:96). The offender's thought process might include, for example, the profit that can be attained versus the level of risk in committing the crime (Siegel, 2016: 107-108).

Likewise, offence-specific factors can be explored and discussed in relation to each offender's unique causes, contributory factors and motives in committing crime (Hesselink & Dastile, 2015:33). For example, in the current study, motives (i.e. financial need), causes (i.e. intimate partner abuse) and contributory factors (i.e. powerlessness) might lead a female to commit fraud in an effort to escape these negative factors or circumstances.

Siegel (2018:101) also refers to situational factors that a person takes into account when deciding to commit a crime. These include whether there is an available target and all the security measures involved in the execution of the crime.

In this study, the offence-specific factors are discussed in line with the research questions, which include each female's causes, contributory factors and motives regarding their involvement in fraud. It also involves the factors unique to the specific crime (fraud) that assisted in the decision-making process of each female when analysing all the characteristics that contributed to the commission of the crime.

## **1.9 Methodology**

Research methodology can be described as the manner in which data is obtained, and how it is understood and interpreted. The findings provide science with the answers to a unique scientific question as well as how the findings can be explained through applicable theories (Ahmed & Opoku, 2016:1; Perri & Bellamy, 2012:1). In the current study, data was obtained from the participants through the utilisation of a **data collection method** in order to answer the research questions of the study.

## **1.10 Research design**

When a specific topic is explored, the research design entails the proposed plan, structure and strategy on how the study will be conducted in order to answer the specific research questions (Bryman, 2016:60). The research design in this study was designed to communicate the proposed manner of doing the research to the reader, which included the detailed procedures that were followed in obtaining information from the research participants at the specific FCC. The criminal behaviour of each participant is explored and described to comprehensively depict the lived experiences and life histories that contributed to her incarceration for fraud. Additionally, each participant's criminal conduct is explained by applying relevant criminological theories

that provide an enhanced understanding of the causes, contributory factors and motives unique to each female's criminal behaviour.

### **1.11 Research purpose**

The research purpose of a study can be either basic or applied (Dantzker, Hunter & Quinn, 2018:10). The current research study is applied in nature, as it aims to answer questions about the lived experiences and life histories of the participants to improve knowledge on who these female offenders are as a unique offender population.

### **1.12 Research goal**

Little is known about the lived experiences and life histories of female offenders and the specific pathways that each followed to incarceration (Dastile, 2014:1). Therefore, the researcher endeavours to explore, describe and explain the lived experiences and life histories of each participant's pathway to incarceration in an attempt to generate new knowledge about females that commit fraud. The unique causes, contributory factors and motives relating to each participant's criminal behaviour is then explained by utilising relevant criminological theories.

### **1.13 Research approach**

This study is founded on the qualitative paradigm of conducting research. Case study research is utilised to conduct the proposed study, facilitating the drawing of conclusions by evaluating the female offenders' pathways to crime. A small qualitative sample, as in the case of this research endeavour, is favourable in that focused attention can be given to each participant in order to obtain in-depth detailed information (Carlsson, 2017:330). It has been found that research of a single or a small sample of case studies can be of great value in generating insight into a specific phenomenon (Boddy, 2016:430).

### **1.14 Unit of analysis**

According to Babbie (2017:100), the unit of analysis comprises of the specific entities (i.e. individuals) in a research study that a researcher wants to explore and analyse in order to draw inferences about them. The unit of analysis in this study consists of adult females incarcerated for fraud offences at the FCC. The study includes females of different ages, races and ethnic backgrounds to enhance a broader understanding of the sample-specific participants' pathways, causes, contributory factors and motives in terms of the fraud committed by them.

### **1.15 Sample size and sample design**

The sample in this particular study comprises seven incarcerated female offenders at the specific FCC for fraud offences, which can be considered as high-impact cases. This means that the even though the sample is small, it includes an in-depth analysis of the females that contribute to their significance in society as a specific offender population (Patton, 2015:274).

### **1.16 Data collection**

A semi-structured interview schedule is used to conduct one-on-one interviews with the sample of participants (Magnusson & Marecek, 2015:6). Observation is utilised during the interviews with each female participant to obtain additional information about their attitudes towards specific interview questions.

### **1.17 Data analysis and interpretation**

The pathways of each female's distinct causes, contributory factors and motives unique to their criminal conduct were analysed by means of coding. Taylor, Bogdan and DeVault (2016:181) state that coding allows for the proper refinement of data to ensure that valuable information is obtained from the participants. The data is ordered and categorised according to the pre-identified themes in the semi-structured interview schedule. Furthermore, inductive reasoning is utilised to explore, describe and explain the criminal behaviour of each female. The meaning that is obtained from data allows for the gathering of comprehensive and in-depth information (Copes & Miller, 2015:126). Criminological theories are then used to explain each female's criminal behaviour and to generate an understanding of each female's involvement in fraud.

### **1.18 Trustworthiness of the qualitative data**

Bryman and Bell (2015: 49; 172) note that validity and reliability are interlinked because if data is not reliable, it cannot be valid. Validity refers to the accuracy of the research process and results (Christensen, Johnson & Turner, 2015:156). It was important in this study to ensure that the focus remained on the causes, contributory factors and motives of each female's fraud offending, thereby ensuring project validity at all times.

Reliability assures the researcher that if the same research process would be followed at a different time, similar findings could be expected, for example, that the responses

provided by the females in this research endeavour will be analogous if a different researcher conducts a similar study (Dantzker et al., 2018:60).

#### **1.18.1 Credibility**

Credibility centres on whether the research findings and reporting thereof are consistent, and also involves an accurate depiction of the research questions (Jennings & Reingle, 2014:143). In the current study the pathways, causes, contributory factors and motives of each female fraud offender were obtained in line with the research questions.

#### **1.18.2 Transferability**

Transferability refers to whether the qualitative research results can be applied to other groups or in the same/similar context (Jennings & Reingle, 2014:144). The transferability in the current study may only be applicable to female offenders incarcerated for fraud at other South African correctional centres.

#### **1.18.3 Dependability**

Dependability is the degree to which other people can trust the integrity of the researcher and be assured that the researcher is unbiased pertaining to the results (Jennings & Reingle, 2014:144). Due to the nature of the research questions, the research acknowledges that the findings cannot be **cast and stone**. The findings are susceptible to change as more research could be conducted by other researchers on female fraud offenders with more representative samples.

#### **1.18.4 Conformability**

Conformability deals with whether the narratives and findings can be confirmed by other researchers in the field (Jennings & Reingle, 2014:144). Should other researchers conduct the same research at the same FCC they should obtain a similar narrative from each female about their pathways to criminal behaviour.

### **1.19 Research ethics**

The fact that human beings are the subjects of this study brings unique ethical problems to the fore, which would normally not be relevant in the pure, clinical laboratory settings found in the natural sciences (Robson & McCartan, 2016:209). The Belmont principles are also applicable to this study as they stipulate respect for persons, beneficence and justice (Maxfield & Babbie, 2018:67). These principles hold

that each participant must participate out of free will, that no harm should be caused towards the offenders, and that the benefits of the research should be fair and reasonable (Maxfield & Babbie, 2018:67).

The following ethics are important to consider when conducting research:

### **1.19.1 Safety and risk prevention for the researcher and participants**

Ethical principles emphasise the probability of risks for the researcher and participants when the research is conducted. The potential risk is higher when research is conducted regarding a sensitive topic like fraud in a challenging environment such as a correctional centre (Robson & McCartan, 2016:220). Personal safety was ensured as far as possible during the interviews at the FCC with the assistance of the Educationalist who made certain that all interviews were conducted in a place where she was able to constantly observe the researcher. During the interviews, a correctional staff member was in close proximity and observed the female offender being interviewed to ensure the safety of both the researcher and participant (Robson & McCartan, 2016:220).

### **1.19.2 Avoidance of harm**

A researcher has an ethical obligation to protect his/her research participants, within reasonable limits, from any form of emotional discomfort (i.e. anxiety) that may emerge from the research project (Robson & McCartan, 2016:222). In this regard, the participants were thoroughly informed about the nature and potential impact (i.e. findings) of the study regarding fraud and that participation was voluntary. Arrangements were made with the Educationalist to assist should one of the females require assistance from a correctional therapist (i.e. psychologist). However, none of the females raised any concerns during or after the interviews or indicated that they experienced any trauma as a result of the content of the interviews.

### **1.19.3 Informed consent**

Obtaining informed consent implies that all appropriate information regarding the research project be properly communicated to the participants prior to the interviews (Maxfield & Babbie, 2018:70). The participants were informed of the exact nature of the research questions, how the questions are applicable to them, the procedures (i.e. interviews) to be followed during the research process, the possible advantages and disadvantages of the study, the qualifications and credibility of the researcher, and the

exact focus of the study. Informed consent was obtained from the females before embarking on the research project; this was in written format and was completed at the FCC by each participant (see Annexure 3).

#### **1.19.4 Deception of respondents**

Deception involves withholding information (i.e. the purpose of the research) or offering incorrect information to ensure participation when the participants would otherwise possibly have refused (Maxfield & Babbie, 2018:63). All the participants were informed about the research questions and received accurate and research-specific information signifying that the study is and will be a true reflection of who they are as offenders in their own right. Therefore, the researcher did not mislead the females involved in the research project as to the purpose of the research, namely to depict the participants' own views, lived experiences, narratives and pathways to their involvement in fraud.

#### **1.19.5 Violation of privacy, anonymity and confidentiality**

Participants have the right to privacy and to decide when, where, whom, and to what extent their attitudes, beliefs, and behaviour will be revealed. Privacy implies personal privacy, while confidentiality indicates the handling of information in a confidential manner (Coetzee, 2017:98; Davies & Hughes, 2014:44). In this regard, the females' identities were not disclosed (anonymity) in the written dissertation and their identities cannot be traced in any manner through their narratives or pathways as represented in this research project. Thus, no participant's privacy, anonymity and/or confidentiality were violated in any way.

#### **1.19.6 Ethical considerations of the DCS**

First and foremost, the study was approved by UNISA's College of Law's Ethics and Research Committee, and secondly the research (to interview the female offenders) was approved by the DCS. As aligned with the ethical considerations of the DCS (Department of Correctional Services, 2012:1) all the female participants signed an informed consent form regarding the research project intimating voluntary participation without compensation, and that their identities will not be revealed in any manner or be identifiable in the dissertation.

Furthermore, the research findings, or any other information obtained during the research endeavour, will not be published or made known in any manner without the

written permission of the Commissioner of Correctional Services (Department of Correctional Services, 2012:1). A copy of the final dissertation will be made available to the FCC (where the research was conducted) and to the DCS Head Office. No conflicts of interest, such as family relations with a female offender, were identified subsequent to the females signing their informed consent forms. The data was secured in a locked cabinet and only the researcher had access to the information. The files containing all the information provided by the female fraud offenders will be destroyed five-years after the publication of the dissertation.

### **1.20 Benefits, advantages and disadvantages of the research**

The benefit of this research endeavour is that it broadens the existing literature on females that commit fraud, thus allowing for knowledge-sharing with other scholars and researchers. As previously noted, female fraud research in South Africa is negligible, thus the current research is a starting point in obtaining an understanding of the lived experiences of females that committed fraud, specifically in South Africa.

The advantages of the study are twofold. Firstly, an opportunity is granted to each participating female to provide her own narrative as to how events unfolded, which inevitably led to her committing fraud. Secondly, the current study can be regarded as a stepping stone for the DCS in developing economic crime rehabilitation programmes for females based on the findings related to the causes, contributory factors and motives of each female. The female offenders accrued no personal disadvantages as they only provided their unique stories according to their own accounts of what transpired during their lives that resulted in their conviction for fraud.

### **1.21 Chapter overview**

The following section provides an overview of the outlay of the dissertation.

#### **Chapter One**

Chapter One focusses on an introduction and orientation pertaining to female offenders that have committed economic crimes (specifically fraud). A brief overview of narrative criminology is provided as the lived experiences, life histories and criminal pathways of the females form the essence of this research. The rationale of the study is discussed in relation to the lack of gender-specific, female-specific and crime-specific research in the South African context.

The research questions centre on the construction of an understanding of the unique pathways, causes, contributory factors and motives of each participant's criminal behaviour. The relevant key concepts, as defined, are used throughout the study. Applicable methodology ensures a clear understanding of the approach being followed in this study.

## **Chapter Two**

Chapter Two focuses on national and international research regarding the involvement of females in fraud offences. These research studies form the basis of research that has already been conducted on female fraud offenders and guides the current research. However, it should be noted that none of these research projects focus explicitly on females that committed fraud, but were included with a broad spectrum of other crimes.

The researcher focused on specific relevant research endeavours in South Africa, and on an international level. Within in South Africa, Joubert (1999) conducted research on a sample of workplace employees that were involved in fraud or embezzlement and reflected on specific characteristics unique to the sample of males and females. Dastile (2010) concentrated on black females in post-apartheid South Africa to obtain an understanding of their involvement in criminal behaviour, which included being incarcerated for fraud. Artz et al. (2012) conducted research on the different pathways that females follow to incarceration. The main focus was to generate knowledge regarding these females, how these females are perceived and the different factors that contributed to their criminality.

On an international level – Collins and Collins (1999) explored the distinguishing female factors (that indicate the difference between females that commit white-collar crime) from non-criminals. Goldstraw et al. (2005) conducted research for the Australian Institute of Criminology and focused on the specific economic crimes that females tend to be involved in. Steffensmeier et al. (2013) focused on the differences between males and females involved in corporate crime and tested the “gender focal concerns and crime opportunities framework”, which predicts the involvement of females in corporate crime. Eaton and Korach (2016) conducted research on the characteristics of white-collar offenders (that is normally evident amongst them), and lastly, KPMG (2016) used survey data obtained from employees at KPMG that

investigated 750 fraud offenders during March 2013 and August 2015 to compile a profile of the typical fraudster.

### **Chapter Three**

In Chapter Three, interviewing as a data collection method guides the methodological approach that is followed in the study. Observation is utilised during the interviews to showcase how some the females reacted to the questions being posed. The research design in the study is of a qualitative nature and case study research is utilised to provide an understanding of the pathways of each female's criminal behaviour. The unit of analysis and sampling techniques as well as how access was gained to the females at the FCC are discussed. A clarification of the data collection techniques (i.e. literature review, interviewing and observation) and the analysis of the data are incorporated together with validity and reliability of the study. The applicable ethical considerations are also discussed in detail.

### **Chapter Four**

This chapter focuses on the theoretical underpinning of the female offenders' criminal behaviour. An overview of the origin, characteristics and core principles pertaining to the social process and social structure theories, a theory of victimisation, fraud related theories and developmental theories are presented. A critical evaluation of each theory is also provided.

### **Chapter Five**

Chapter Five involves the analysis of the information (data) obtained from the research participants. The lived experiences of each female are discussed to provide the reader with proper insight and understanding into the unique pathways followed by each female to their incarceration for fraud. The pathways of each female consist of a comprehensive analysis stemming from their biographical details, family dynamics, developmental history, substance abuse, education, employment, intimidate personal relationships, financial management, crime analysis, support structure, therapy and programmes attended, cognitive functioning and adaptation in the correctional centre.

The descriptive narratives of each female's pathway to fraud is criminologically analysed to establish the causes, contributory factors and motives unique to each

participant. The different factors are then explained through applicable and relevant criminological theories to create a scientific understanding for each female's involvement in fraud.

## **Chapter Six**

Chapter Six conveys the findings of the analysis and interpretation of each participant's pathway to criminal conduct. The research findings are in relation to the research goal and the rationale of the study, and the research questions that were posed form the basis of the research project. Each research question is answered separately to showcase that the researcher was able to answer all the questions successfully. Based on the particular findings of the study, certain recommendations are proposed for future research projects. Lastly, a summary and conclusion are formulated based on the entire research project (the sample of research participants at the FCC).

### **1.22 Conclusion**

Criminological research on female offenders have advanced since Lombrosso's (1989) exposés that females' traits and appearances can predict their involvement in crime. Democratic South Africa delivered renewed African-focused research opportunities and interests in female offenders as a marginalised offender population. To date, most South African research have ignored an in-depth understanding of females' involvement in fraud.

This research addresses the void in female fraud-specific crimes in South Africa and unpacks the criminal pathways of adult female offenders incarcerated for this crime. In order to uncover the causes, contributory factors and motives related to the participants' fraud, a qualitative approach was followed to gather in-depth information from the females' revelations and lived experiences. This chapter commences with the documented historical and traditional focus on female offenders and elaborates on the incidence of female economic crime in South Africa. Then, a brief outlay of the research's methodology is provided. In essence, the core of this research strives to answer: What the different pathways and lived experiences of the females incarcerated for fraud are; what the causes, contributory factors and motives of the sample-specific female fraud offenders are; and, can the criminal behaviour of each female offender be explained by means of criminological theories?

## **CHAPTER 2**

# **NATIONAL AND INTERNATIONAL RESEARCH CONDUCTED ON WHITE-COLLAR OFFENDERS**

### **2.1 Introduction**

This chapter provides an exploration of national and international global research undertaken in relation to white-collar offenders, including female fraud offenders. Research focusing on females that have committed fraud is limited. Notwithstanding, several national and international research projects (Artz et al., 2012; Collins & Collins, 1999; Eaton & Korach, 2016; Goldstraw et al., 2005; Goossen et al., 2016; Joubert, 1999; Steffensmeier et al., 2013; van Onna, van der Geest, Huisman & Denkers, 2014) exist on economic offenders in general, with a void in focus on fraud, but including other forms of economic crime such as embezzlement.

Studies based on the exploration and understanding of criminal behaviour has predominantly focused on the experiences of men. At the end of the 1980's, with the development of "gendered pathways research", more studies have been directed at answering questions about the pathways that females follow to incarceration (Nuytiens & Christiaens, 2016:195). Steffensmeier and Allan (1996:459) note that extensive and in-depth research is still required on the relationship between gender and crime. Pollock (2014:9) argues that the early ideas concerning the position of females in society (i.e. as nurturing caretakers) and how they are perceived (i.e. as caring) result in them being seen as unworthy to be studied extensively as offenders.

Furthermore, van Onna et al. (2014:760) note that the criminal behaviour of white-collar offenders has not yet received as much attention as other offender population groups. Most research on white-collar crime focusses on the offence itself and not on the criminal development of the white-collar offender. Research on white-collar crime is often based on individual cases, where famous white-collar offenders, for example Martha Stewart (convicted of obstructing justice and lying to investigators), serve to illustrate such individual cases. While being relevant and interesting cases, the extent of generalisation from such studies is questionable (Gottschalk, 2013b:24).

## **2.2 National research on white-collar offenders**

Three national research projects form the basis of South African research pertaining to adult females convicted for economic offences. Not one of these research projects focused on female fraudsters as the main players, although females who had committed fraud were involved.

### **2.2.1 White-collar crime in the workplace**

Research by Joubert (1999:1) in South Africa entitled "*White-collar crime in the workplace: middle-level employees*" aligns with the views of Murphy (1993), an Associate Professor in Industrial Organisational Psychology, who identified three characteristics of white-collar crimes in organisational settings distinguishing it from other types of crimes as follows:

- The amount of money involved distinguishes white-collar crimes from nearly all other crimes with the exception of large-scale drug smuggling operations.
- The profiles of these offenders do not fit the profiles of either employee-theft or street crimes. White-collar offenders are normally well-educated, highly respected and financially stable.
- The motives of these offenders tend to be different from those involved in other crimes (Joubert, 1999:1).

Joubert's study was conducted in two phases; phase one consisted of a suspect profile of 33 employees who embezzled funds or committed fraud in a particular financial institution. The information provided by the employees was limited and reflected on personal and situational factors, which yielded the following findings (Joubert, 1999:39):

- The sample consisted of 17 females and 16 males who were identified through a suspect profile in a particular financial institution;
- The age group varied between 20 and 55 years, with the highest number of incidences occurring in the 25 to 29-year-old age group;
- No pattern was identified in marital status;
- The main motives of the offenders were financial in nature and encompassed financial problems, greed, financial gain and personal enrichment;

- The period of employment for the offenders varied from six months up to 23 years;
- All sections of the corporation seemed vulnerable as the offenders were employed in various sections of the corporation such as administration and security services;
- The offenders' positions ranged from a low level to managerial status in the institution;
- The offenders' work performance varied between good, average, mediocre and poor;
- The MO included stolen cheques, processing fraudulent entries and creating fraudulent accounts; and
- Offenders had first-hand knowledge of documents and procedures within the financial institution, which facilitated execution of the crimes.

The second phase consisted of two groups. Group A consisted of a sample of 36 individuals who committed fraud and/or embezzlement and were either serving a prison sentence or were placed under correctional supervision. Group B consisted of 30 individuals who were dismissed from a financial institution due to acts of fraud (Joubert, 1999:41).

Group A consisted of 13 females and 23 males, between the age group 35 to 53 years. The individuals were employed as accountants, clerks and sales representatives. Apart from one Indian person, the group consisted of Caucasian individuals (Joubert, 1999:41).

Group B consisted of nine males and 21 females in the age group of 30 to 40 years. Joubert (1999:41) notes that in other types of crime (i.e. violent crimes) males are over-represented, but that it is clear that females are increasingly becoming involved in white-collar crime. The females were employed as clerical workers, cashiers, consultants, operational managers and credit managers in middle level (management) employment (Joubert, 1999:41).

The findings of the second phase included *inter alia* (Joubert, 1999:41-42):

- Problematic behaviour (i.e. lack of academic achievements) during childhood was evident;

- Academic achievements were not a priority for the females and they were uninterested in their studies;
- Some of the females were involved in runaway behaviour from home during childhood, they indicated that they did not find this behaviour to have a traumatic effect on them;
- The offenders grew up in households where poverty and financial strain were part of everyday life;
- Alcohol abuse or compulsive gambling by the biological father contributed to disruptive family lives while the females were growing up;
- For some females, their biological father appeared as a person of significance for them personally and some females did not identify with their fathers, developing an urge to show that they could be successful in life irrespective of the strained relationships with their fathers;
- The females more readily identified with their fathers than with their mothers;
- The intelligence of the group was established as above average due to their ability to conceal and rationalise their crimes for up to five-years before being arrested;
- The group was not politically active or strongly religious;
- The group denied any intent to commit fraud and stated that a persistent financial need existed and they rationalised their actions by only “borrowing” the money with the intention of repaying it all;
- Pressure from a spouse, health problems, divorce and pregnancy were indicated as the root causes of financial need; and
- The offenders claimed to function well in their jobs and were popular amongst their fellow employees.

Joubert’s (1999) research then shifted to factors which, to a great extent, have been neglected within research on white-collar crime. Joubert (1999:43) argues that it is possible to describe cases which clearly reflect the danger signs of crime risk within an organisation. The study provides a foundation for research on white-collar crime, which included females in South Africa. The strength of this study lies in the fact that these types of offenders can be explored, which eventually assists companies in building crime prevention models.

### **2.2.2 Black female offending in post-apartheid South Africa**

Dastile (2010), in her research, explored "*Black female offending in post-apartheid South Africa*". The focus of this research was on the females' involvement in crime, the causes of crime and the strategies for reducing crime in South Africa. Little is known about the profile, nature, contributing factors and experiences of black female offenders incarcerated in South African correctional centres (Dastile, 2010:95). The author asserts that current research focus has ignored incarcerated females in South Africa. This has impeded a comprehensive and integrated understanding of black female criminality (Dastile, 2010:95). Dastile's research highlights the reality (i.e. economic marginalisation) of black female offenders in South Africa.

Female offending patterns differ quite significantly from that of male offenders. Dastile holds that more frequently females are convicted of minor offences, such as fraud, theft, failure to pay television licences and common assault. Her explorative study provided an understanding of females' crime involvement in terms of their educational history, employment factors, economic circumstances and backgrounds of abuse (Dastile, 2010:101).

Despite the various developments in relation to the economic empowerment of females in South Africa, unemployment together with the continuous financial strains that females experience contributes to crime. Females who have obtained more formal and higher qualifications, such as a Grade 12 and/or a National Diploma are convicted for fraud as well as drug trafficking. Female's committing fraud differed from females that were involved in drug trafficking. Those females convicted of fraud acceded that greed was a reason for their involvement in crime (Dastile, 2010:103).

Dastile's research sample consisted of 32 black female offenders incarcerated at two South African (Gauteng) FCC's who volunteered to participate in her study. Shoplifting was the most common offence at 25% followed by 19% for theft offences and 12% for fraud offences (Dastile, 2010:99).

Dastile's findings yielded the following (Dastile, 2010:101-103):

- Forty-seven percent of the female offenders were under 30-years-old, 25% were between the ages of 31 to 35-years-old and none of the offenders were under the age of 16-years-old;

- Eighty-four percent of the females indicated that South Africa was their place of birth and origin;
- Thirteen percent of the females originated from neighbouring countries such as Zimbabwe and Mozambique;
- The female offenders were likely to have had some form of schooling and completed primary school, with very few obtaining a Senior certificate (Matric);
- Eighty-one percent of the females were single (never married) prior to their incarceration;
- Eighty-seven percent of the females indicated that financial difficulties, linked with stress and household strains such as raising children, were the motivations behind their crimes;
- The females who obtained a Senior (Matric) Certificate or a National Diploma were more likely to commit fraud;
- Nine percent of the females who committed fraud specified greed as one of the motives for their crime; and
- Most of the offenders stated that they were victims of abuse (i.e. physical abuse) at some or other stage in their lives.

Dastile posited that her research contributed to a limited understanding of the nature of black female offending. Dastile emphasised that more research with bigger samples is critical to understand this phenomenon within South Africa (Dastile, 2010:1). The study conducted by Dastile forms the foundation of encouraging an understanding of black female criminality in South Africa. It highlighted the importance of research on black female criminality and contributed to an understanding of these females. However, this research project is more diverse and concerns females of different races to enhance an understanding of selected female fraud offenders at the specific FCC.

### **2.2.3 Female pathways to crime and incarceration**

Artz et al. (2011) conducted research on *“Women, Crime and Incarceration: Exploring Pathways of Women in conflict with the Law”*. The study focussed on generating new knowledge around females, crime and incarceration, and to contribute to changes that are necessary in correctional policies that form part of how female criminality is perceived, and the factors contributing to females’ experiences of incarceration.

Artz et al's. (2011:4) sample consisted of 55 in-depth explanations of females incarcerated in the Western Cape, South Africa. The study was conducted at two correctional centres with 37 (67%) females from Worcester FCC and 18 (33%) females from Pollsmoor FCC (Artz et al., 2011:4).

The findings highlighted the following (Artz et al., 2011:5-8):

- Murder was the most prevalent with 32% followed by 20% for fraud offences;
- More than half of the females were first-time offenders and 21% were second-time offenders;
- The majority of females (46%) were coloured between the ages of 18 and 40-years-old;
- While growing up, half of the females perceived themselves as poorer relative to other people in their neighbourhood;
- Fifty-one percent of the offenders felt poorer than their neighbours during adulthood;
- Eight percent of the females reported "household hunger" due to lack of food as a result of poverty before incarceration;
- Forty-two percent of the females had some form of schooling, but did not complete high school;
- Half of the respondents had permanent or regular jobs before incarceration and 28% were unemployed;
- Thirty-five percent of the offenders were married or in a long-term relationship prior to their incarceration and 37% were never married;
- Fifty-seven percent of the females were mothers;
- Seventy-two percent of the females consumed alcohol occasionally and 16% reported frequent use;
- Seventy percent of the females reported no drug use while the females that did report drug use (44%) started between the age of 11 to 15 years; and
- Forty-seven percent of the offenders came from families with histories of clashes with the law.

After the general findings were obtained, selected in-depth interviews were conducted with selected females revealing the following (Artz et al., 2011:9-16):

- Almost half of the females lived with both their parents at one stage during their childhood, and many of them were raised for long periods of time by extended family;
- Abusive incidents (sexual abuse) at the hands of caretakers were common;
- One third of the females lost their fathers during childhood and one third reported severely strained relationships with their fathers.
- Some of the females did not know who their fathers were whilst growing up and their mothers refrained from sharing any information about their fathers with them;
- These disrupted bonds had severe consequences for the females in terms of their own risky behaviour choices (i.e. criminal involvement), sense of self, and the development of negative coping strategies (i.e. gambling addictions);
- Some form of abuse was experienced by the females during childhood and/or adulthood. In this particular study, the females who were sexually abused during childhood more frequently committed fraud, theft and drug offences;
- Sixty-seven percent of the females reported being victims of domestic violence. The violence they experienced was at the hands of their husbands, boyfriends and partners; and
- Most females explained that being a mother contributed to their involvement in crime because they struggled with the financial responsibilities of being a mother and perceived themselves as having failed as caretakers.

Artz et al. (2011:8) indicate that the aim of their study was to identify shared experiences and patterns in the lives of incarcerated females. It is clear from the study that there are specific factors contributing to the females' involvement in crime, however, these factors cannot not be singled out as the only important factors; they have to be understood within context (Artz et al., 2011:18).

Artz et al.'s (2011:4) study, furthermore, provided an understanding of the lived experiences of each female's involvement in crime and contributed towards generating knowledge on gender and crime. It is evident that more research is needed to broaden the understanding of the lived experiences and pathways of female fraud offenders. With fraud featuring in all three South African projects, as discussed above, it is clear that research focusing on females committing fraud is necessary.

## **2.3 International research on female white-collar offenders**

International research failed to shed light on the offence-specific reasons as to why females engage in fraud. The explanations for this are not clear, although Nuytiens and Christiaens (2016:195) postulated that most female-related research on crime and criminal behaviour focused on the experiences of men.

### **2.3.1 White-collar crime committed by females in the USA**

Research on a sample of 71 white-collar female offenders was conducted by Collins and Collins (1999) entitled, "*Integrity in the corporate suite: Predictors of Female Fraud*" in the USA. The main aim of the research study was to identify family experiences and psychological factors that contributed to female white-collar offending. Additionally, the research project intended to provide valuable information on females that committed white-collar crime in upper-level positions at work (Collins & Collins, 1999:9, 13).

The study produced five key findings in terms of how female white-collar offenders differ from females that abstain from criminal behaviour. The results, as analysed in terms of the Gendered Theory of Crime, posited that the factors that played a role in female criminality are not the same as in male criminality. Certain factors were identified that yielded no differences between female offenders and female non-offenders. These factors included levels of empathy towards others, self-control, socio-economic status, maternal warmth and rivalry with siblings (Collins & Collins, 1999:8).

However, the following prominent factors separated female white-collar offenders from non-offenders (Collins & Collins, 1999:9-11):

- Social skills (i.e. relationship with family);
- Level of accountability (i.e. responsibilities in the workplace);
- Leadership skills (i.e. position at work);
- Involvement with others (i.e. intimate partner relationships); and
- Social control (i.e. norms and values);

The authors state that the Gendered Theory of Crime advances the literature by postulating that differences exist in the reasons why females become involved in criminal behaviour. In male samples research has shown that there are differences in

the prediction of criminal behaviour amongst male offenders and non-offenders, however, with Collins and Collins's study this was not the case with females (Collins & Collins, 1999:9-11).

Secondly, Collins and Collins (1999:9-11) indicate that possible implications exist for organisational personnel policies due to differences between male offenders and non-offenders. The specific study's variables are often used in personnel selection models. Thirdly, Criminal Justice policies need to be different for males and females. Personal interviews conducted by Collins and Collins (1999:9-11) with incarcerated females indicated the following differences when compared to male offenders:

- Their motivations for their crimes were different; and
- Own sense of remorse was different

During interviews conducted by the authors with the respondents, the females reported that they committed fraud because of reasons such as "I needed money for the kids" or "my husband/boyfriend was in financial trouble" when the needs of a significant other was at stake (Collins & Collins, 1999:21). Most females alluded that they were "sorry" for committing crime and for the "trouble" they caused others (Collins & Collins, 1999:21).

Lastly, Collins and Collins's (1999:22) findings point out that, due to the nature of female white-collar criminality, certain interventions in the workplace could prevent such criminality. This begins with the recognition that many females carry the burden for the financial well-being of others, for example spouses, boyfriends, children and aging parents (Collins & Collins, 1999:22).

### **2.3.2 Fraud offences committed by females in Australia and New Zealand**

Goldstraw et al. (2005:1) completed a study commissioned by the Australian Institute of Criminology, which focused on why economic offences were committed by females in general? The researchers found that of all the incarcerated offenders (male and female) that committed serious economic crimes, 21% were females, representing 11% of the total female correctional population compared to 3% of men in correctional centres for the same category of offences.

The research provides a short overview of female fraud offending by challenging traditional stereotypes, rather than analysing recent trends. This was the first analysis

in Australia and New Zealand for serious fraud cases. The study went beyond the traditional focus on gender-crime research, which normally focuses on offences that include drugs, murder and violent crime (Goldstraw et al., 2005:1).

Goldstraw et al. (2005:1) also found that contrary to previous explanations where men typically committed fraud, females are becoming more involved in cases of fraud where extensive planning is done, such as the creation of fictitious (fraudulent) documents.

In their study, cases were chosen that resulted in court determination during 1998 and 1999 that fitted specific criteria of seriousness, namely financial loss over \$100,000 per case, sophistication in planning, MO, and the degree of planning and whether the crimes were committed by professionals. The sample comprised of 155 separate cases of which 39 involved females. This equated to 208 accused individuals of which 43 (21%) comprised of females (Goldstraw et al., 2005:1).

The findings generated the following (Goldstraw et al., 2005:2-5):

- The average age for men were 42 years and for females 43 years, however, females tended to be grouped in a younger age category, which might be because younger females tend to be more unemployed;
- Like the men, a large portion of the females completed high-school (secondary education);
- None of the females completed any postgraduate studies or obtained any professional qualifications;
- Thirty-three percent of the females had previous convictions of which 16% was for fraud;
- Almost half of the females committed their crime with the help of a male co-offender;
- Nearly 70% of the females were accused of committing financial types of fraud while they were employed, whilst the unemployed females committed mostly welfare fraud by providing false information to obtain money from government funds for financial reasons;

- The use of fraudulent (falsified) documentation was slightly higher for females than for their male counterparts, the reason for this might be that females are mostly employed in administrative departments;
- Greed was the primary motivation for the females and the men; and
- Other motivations included “pleasing others”, gambling addictions, financial strain and influence from others.

The authors note that extensive research is necessary to understand the nature and extent of females’ involvement in serious fraud cases. The findings of most previous research studies established that females only defraud companies of small amounts of money, but that is not the case anymore (Goldstraw et al., 2005:6).

A number of questions were raised by Goldstraw et al. (2005:6) as to why females are more involved in fraud crimes. These questions raised issues such as whether the position of females in the workplace now allows them to be more involved in fraud and whether females are being sentenced more harshly than males (Goldstraw et al., 2005:6)? The rate of serious fraud is steadily increasing in businesses and government, therefore, Goldstraw et al. (2005:6), confirm that impending research needs to be conducted in order to understand the reasons why females and males commit fraud.

From the above it is clear that research on the female fraudster is globally important (Goldstraw et al., 2005:6). Females are increasingly becoming involved in fraud offences, which highlight the need for extensive research on who these females are as an offender population. The current study will assist in obtaining a sample-specific idea of who these females are with regards to their causes, contributory factors and motives when they committed fraud. Even though the sample is relatively small this research can be considered as a starting point for a gender-sensitive approach towards understanding the female fraudster in South Africa.

### **2.3.3 Female involvement in corporate crime**

Steffensmeier et al. (2013) conducted research on “*Gender and Twenty-First-Century Corporate Crime: Female Involvement and the Gender Gap in Eron-Era Corporate Frauds*”. The authors extend existing limited research on corporate crime to include gender by developing and testing a “gender focal concerns and crime opportunities

framework” that predicts females’ involvement in corporate crime (Steffensmeier et al., 2013:448).

The study builds on the work of Steffensmeier and Allan (1996) by further developing the gendered paradigm of criminality that draws on literature from criminology. This integrated theory of gender and offending includes traditional and feminist crime theories in order to provide a comprehensive view of the similarities and differences in female and male offending (Steffensmeier et al., 2013:451). It was of great importance for the authors to gain extensive knowledge on the nature and extent of females’ involvement in corporate crime (Steffensmeier et al., 2013:455).

The authors identified the following general findings in terms of a documentation analysis (Steffensmeier et al., 2013:452-453):

- Research on work and business enterprises indicate that females conduct business differently to men and with different ethical perspectives, thus making them less involved in white-collar crime;
- Research on entrepreneurship and management styles found that females are more risk adverse (i.e. scared of being caught) in the business environment, whereas men tend to show more risk-taking behaviour;
- Research on stress and mental health points out than men struggle more with vulnerability to financial strain and, therefore, resort more easily to criminal behaviour; and
- Research on business crime and occupational deviance reports that whilst opportunities in the workplace exist to commit crime, females are still less likely to be involved in such crimes.

As part of the authors’ own research, they included 83 cases of corporate fraud involving 436 offenders (males and females). The following key findings were made with regards to the involvement of females (Steffensmeier et al., 2013:469):

- Only one in ten females were corporate offenders;
- One quarter (25%) of the male and female offenders were part of mixed gender conspiracy groups, with all-male conspiracy groups being the largest group. **Conspiracy groups means a group of people conspiring to commit the crime.**

- There were no cases that involved an all-female conspiracy ring reflecting females' subordinated positions in companies;
- Females only had minor roles in conspiracies, and where they played major roles, they shared the role with a spouse;
- The pathways of the females in corporate crime included being romantically involved with a main male conspirator, and they thus had a gateway-position in the company (i.e. accountant position);
- Females profited far less financially than their male counterparts; and
- Females were more re-active than pro-active in their decisions to participate in the crime, meaning that they were normally forced into conspiracies due to the position they held within the company.

Steffensmeier et al. (2013:470) allude that more research is required with regards to the involvement of females in corporate crime such as fraud. The authors indicate that more research might broaden their theoretical framework to other types of white-collar crime in industries where females are more representative in the workforce and the extent of females' involvement in certain types of corporate crime (Steffensmeier et al., 2013:470).

#### **2.3.4 General characteristics of males and females involved in white-collar crime**

Eaton and Korach (2016) conducted an exploratory study titled "*A Criminological Profile of White-Collar Crime*" in the USA. The authors explored previous research and literature findings from different disciplines like criminology and psychology to better identify criminological profiles and personality behavioural traits of white-collar offenders (male and female) with real cases of white-collar fraud (Eaton & Korach, 2016:129).

The researchers note that it is imperative for organisations to become aware of the criminological and behavioural characteristics displayed by white-collar offenders in the workplace. Creating profiles of the offenders involved in white-collar crime provides a distinct picture of whom these offenders are, and the manner in which they operate. Criminologists use criminal profiles to describe and explain the behaviours of the offenders that are most likely to be involved in specific crimes (Eaton & Korach, 2016:130).

The authors used criminological theories such as Gottfredson and Hirschi's (1990) Self-Control Theory and Cornish and Clark's (1987) Rational Choice Theory as a foundation of their analysis. Eaton and Korach (2016:130) utilised aspects of personality, psychology and sociology to provide a more holistic picture of the typical white-collar offender. They found four personality traits that are the most apparent in all the cases, although these are not the only defining characteristics. Firstly, the perception and confidence in one's own idea of authority. This trait is commonly identified in individuals that commit fraud offences for personal financial accumulation. Individuals that are in a position of power within companies were found to be eight times more likely to be involved in fraud than lower-level employees (Eaton & Korach, 2016:130). Secondly, a high level of "cultural hedonism" exists amongst white-collar offenders. The pursuit of personal financial wealth and material accumulation stems from pleasure-seeking and self-satisfying ideas that an individual creates for him/herself. Eaton and Korach (2016:132) indicated that the Report to the Nations (2014) conveyed that almost half of fraud offenders were living beyond their means and a high number of fraud offenders experience financial difficulties (Eaton & Korach, 2016:132). Thirdly, Narcissistic Personality Disorder tendencies were recognised in white-collar offenders. Common narcissistic traits displayed by white-collar offenders include a desire for admiration, sense of entitlement, commitment issues towards others and a lack in ability to empathise with others. Lastly, low self-control is a common characteristic amongst white-collar offenders. A lack of self-control is the way in which an offender perceives the consequences of his/her actions, thus indicating a demented ability to think about negative consequences in decision-making, those who just don't care about their actions and those who lack foresight (Eaton & Korach, 2016:133).

Furthermore, Eaton and Korach's (2016:134-135) research highlights that white-collar offenders are motivated offenders that identify a vulnerable target (i.e. organisational loopholes) and a lack of capable guardians (i.e. internal organisational controls) to prevent their criminal conduct. White-collar offenders identify opportunities to commit crimes like fraud (Eaton & Korach, 2016:135). These opportunities stem from the identification of, for example, lack of effective controls with a high focus on financial gain. Motivation to commit white-collar crime stems from personal factors like financial pressure, obsession with wealth and social strain (Eaton & Korach, 2016:136-137).

Rationalisation of criminal actions is the ability to justify and legitimise one's own behaviour. White-collar offenders use techniques of neutralisation to avoid taking responsibility for their actions and to refrain from feeling guilt (Eaton & Korach, 2016:137). White-collar offenders believe that nobody is physically hurt by their actions as white-collar crime is a faceless crime and offenders blame their circumstances (i.e. abusive partners) for their behaviour (Eaton & Korach, 2016:137).

The aforementioned characteristics, as identified by Eaton and Korach (2016:134-137), provide a starting point for the current study to assess if female fraud offenders share these characteristics. Research into the behavioural aspects of white-collar offenders is only in the early stages of development and more research is necessary to expand the knowledge on this type of offender (Eaton & Korach, 2016:140). The current study will be able to make a contribution to findings like these and help to expand the knowledge on white-collar crime.

### **2.3.5 Global profile of a fraudster**

During 2016, KPMG International compiled a report on the profile of a typical fraudster "*Global profiles of the fraudster: Technology enables and weak controls fuel the fraud*". The study was based on a worldwide survey completed by employees at KPMG in which 750 fraudsters were investigated between March 2013 and August 2015. The main intent of this report was to provide their clients with the profile of a fraudster in order to create awareness about this complex field and how it was changing the future (KPMG International, 2016:4, 7).

Some of the identified characteristics include (KPMG International, 2016:7-9):

- Seventy-nine percent of fraudsters are men with females only comprising 17% (an increase from 13% during 2010);
- Sixty-eight percent of the male and female offenders are between the ages of 36 and 55;
- Forty-five percent of females (the largest group) fall between the 36 and 45 age group;
- Fourteen percent of male and female fraudsters are between the ages of 26 to 35-years-old. Females in this age group have declined from 24% in 2010 to 19% in 2015;

- Sixty-five percent of fraudsters are employed by the company that they defraud with 38% being employed by the company for more than six-years;
- Females are less likely to conspire with others compared to male fraudsters;
- Forty-two percent of female fraudsters are staff members, 38% are managers and 13% are on executive level;
- Thirty-eight percent of the fraudsters are well respected by their fellow employees;
- The fraudsters' feelings of power and control are stronger than their sense of fear or anger;
- Forty-seven percent of the fraud consists mainly of procurement fraud and embezzlement and 22% of the fraud involves fraudulent financial reporting; and
- Twenty-two percent of the offenders are caught as a result of reviews and audits conducted by management.

It is, furthermore, noted that fraud is a persistent challenge for companies worldwide with fraud risk management becoming progressively complex. By managing the occurrence of fraud in companies, financial losses can be curbed and the reputation of companies can remain favourable (KPMG International, 2016:10). The current study attempts to build on existing characteristics by providing in-depth information about the sample-specific group of female fraud offenders.

#### **2.4 Critical analysis of the literature review**

The research conducted by Joubert (1999) highlights that within a sample of male and female offenders the main cause for the fraud committed was financial problems, greed and financial gain. Also, the offenders' childhoods were marked by negative life events such as runaway behaviour. The study conducted by Dastile (2010) showcase how females have been neglected when research is conducted. The females that were convicted of fraud in Dastile's study stated that greed was the most important cause of their criminal behaviour. In the study conducted by Artz et al. (2011), the main aim of the study was to generate new knowledge regarding female criminality in South Africa. The second most common crime committed by the sample of females were fraud after murder. Again, disruptive childhood experiences such as growing up without a father was common within the sample.

Internationally, Collins and Collins (1999) conducted a study with a sample of 71 female white-collar offenders. The prominent findings illustrates that factors such as social skills, level of accountability, leadership skills, involvement with others and social control played an important role in the commissioning of each female offender's white-collar criminality. The study of Goldstraw et al. (2005) highlighted that females involved in serious financial crime constituted of eleven percent of the general offender population in Australia and New Zealand. The study also found that females are getting more involved in fraud where extensive planning is conducted. Steffensmeier (2013) developed a framework that predicts females' involvement in corporate crime. Through the framework, the authors found that females who are involved in corporate crime are also romantically involved with males that committed corporate crime. Lastly, Eaton and Korach (2016) found that white-collar offenders are motivated offenders that search for loopholes in the system to commit their crime.

## **2.5 Conclusion**

This chapter focused on the exploration of data obtained from research studies conducted on white-collar offenders, including females that have committed fraud. The literature overview provided an understanding of the general nature of females' involvement in economic offences, even if they represent only a small sample.

It is evident that national research, with the main focus on females that commit fraud, is still necessary. In South Africa, females are becoming more representative in the workplace, therefore, the current research can shed light on the characteristics of the female fraudster. A contribution by Mostert (2014:26) in *Servamus* (a South African Community-based Safety and Security Magazine) appeals for more research enhancing the understanding of the underlying factors of females' involvement in fraud. This author suggests research focusing on female fraudsters through a criminological perspective in order to create a picture of who these females are as a unique offender population (Mostert, 2014: 26-27).

On an international level, several researchers note the importance of more extensive research on females that commit economic offences worldwide. The existing literature already provides much needed information on white-collar offenders and thereby offer stepping blocks for more in-depth studies to be conducted.

# Chapter 3

## METHODOLOGICAL OUTLAY OF THE STUDY

### 3.1 Introduction

Chapter Three outlines the methodology employed by the study as well as the relevant **data collection method** (interviewing) used to explore, describe and explain female fraud behaviour. The research **data collection method** and procedures are discussed in detail, followed by the important ethical considerations guiding the study. The methodology and **data collection method** utilised facilitated the acquisition of data reflecting the lived experiences of each incarcerated female fraud offender participating in the study at the selected FCC.

Research methodology can be described as a set of tools that is utilised to obtain findings from a specific research endeavour with the aim of generating knowledge (Ahmed & Opoku, 2016:1). The importance of methodology lies in drawing concrete conclusions about what causes certain things to happen and the reasons behind peoples' perception of everyday life (Ahmed & Opoku, 2016:1). Furthermore, Maxfield and Babbie (2018:6) allude that methodology is the method utilised to conduct social scientific research to ensure a better understanding of crime and criminal justice.

### 3.2 Research design

A research design serves as the proposed plan, structure and strategy for conducting an exploration into a specific topic. The design is necessary to secure answers to the research question/s and/or problem/s that are being examined, which is seen as a comprehensive and detailed investigation (Bryman, 2016:60). An important aspect is the manner in which the findings are analysed and how the research findings are presented (Anderson, 2015:14). The research design in this study was designed to communicate the proposed manner of doing the research to the reader, which includes the detailed procedures followed in obtaining information from the female fraud offenders at the selected FCC. The criminal behaviour of each female was explored, described and then explained through relevant criminological theories that provided an enhanced understanding for the criminal conduct of each participant.

Thus, case study research was utilised in the study to ensure proper investigation of the real-life context of each female's involvement in fraud. Case study research assisted in the comprehensive investigation of the female cases in order to obtain valuable information and generate knowledge. Thomas (2015:1) supports this and indicates that case studies are focused on gaining in-depth information about something particular and this method is thus not concerned with generalisation. As noted, this research draws on a case study analysis of condensed (a small sample) cases. According to Boddy (2016:426), qualitative research with a case study analysis supports, validates and permits a compressed sample size, because the researcher can accentuate the value and richness of the female offenders' lived experiences. Therefore, a small sample size allowed the researcher to investigate each case in-depth rather than to investigate numerous cases superficially. Conclusions were then drawn from the data obtained from each participant in an attempt to provide a clear understating of their life histories and incarceration for fraud.

Supporting the small sample in this study, Fusch and Ness (2015:1409) and Guetterman (2015:1) cite that an in-depth case study analysis in qualitative research allows for relatively limited, but not representative samples, and the size of the sample is not statistically determined. The real business of studying limited case studies is not based on generalisation, but rather particularisation, meaning that the emphasis is on obtaining enough in-depth information and knowledge about the criminal behaviour of each case (Denscombe, 2014:62; Thomas, 2015:17).

An important aspect of case study research is that it can generate theoretical insight to ascertain whether existing criminological theories are applicable to the selected female case studies (Vito & Maahs, 2017:196). Case study research can also assist in crime prevention and rehabilitation efforts of offenders as all offenders do not have the same causes, contributory factors and motives to commit crime (i.e. gender-sensitive rehabilitation programmes) (Vito & Maahs, 2017:196-197). With crime prevention, the sample of case studies can assist in determining some of the factors contributing to their involvement in fraud in order to understand the prevalence amongst females, and to allow each female to understand their criminal behaviour (gender-specific factors). Furthermore, case study research can assist in developing criminological assessment criteria for this sample-specific offender population that can

be utilised for correctional therapy (to pinpoint criminality), the development of crime, and gender-specific programmes for the rehabilitation of the participants in terms of:

- Offender-specific factors (factors contributing directly to the criminal behaviour according to each female's unique lived experiences); and
- Offence-specific factors (sample-specific causes, contributory factors and motives in committing fraud).

The case study research utilised in this study assisted the researcher to obtain in-depth and rich data from the female participants. Hancock and Algozzine (2017:10) and Wincup (2017:4) assure that case studies allow for in-depth understanding of a phenomenon and therefore meaning can be obtained from the data. It was thus the investigation of a small sample of female fraud offenders that was explored, described and explained by using questions (one-on-one interviews), observations, documentation and theories. The findings that resulted from these individual case studies are important in providing possible direction for future research (Boddy, 2016:427).

The following criteria applied to the current study in terms of using case studies (Smith, 2015:27, 105):

- To establish the causes, contributory factors and motives unique to each female's lived experiences, according to their own statements (narratives).
- To assess the feasibility of undertaking a more extensive study due to the dearth of information that currently exists. The information obtained in this study can be used as a pedestal for more extensive research, and
- To explain the nature of each female's criminal behaviour by utilising applicable theories.

### **3.3 Research purpose**

When research is conducted, the research purpose is determined by either using basic or applied research. Basic research is concerned with obtaining new information that aims to assist in developing the field in which the research is conducted. Applied research is the collection of data and the analysis thereof regarding a specific issue or problem aimed at using the results to influence change and improve the focus of the study being conducted (Dantzker et al., 2018:11). Applied research is also focused on

understanding human behaviour and to explain the problem/s affecting people in order to improve that behaviour (Tolley, Ulin, Mack, Robinson & Succop, 2016:7). This study was, therefore, applied in nature, as it aimed to explore, describe and explain the lived experiences and life histories of each female at the specific FCC. The study also aimed to obtain valuable insight into the causes, contributory factors and motives of each female's fraud behaviour.

### **3.4 Research goals**

A need exists for a gender-sensitive approach towards understanding females' involvement in criminal behaviour (Hesselink & Mostert, 2014:36; Kruger, 2016:52) because they do not share the same lived experiences as men. According to Heyns (2013:1), no correctional programmes are designed specifically to address the factors (i.e. childhood abuse and domestic violence) contributing to each female's involvement in crime. The assessment structures (rehabilitation programmes) currently being utilised for female offenders in South Africa are only based on the experiences of men.

Exploratory research is aligned with deductive reasoning (a logical process) to identify patterns in obtained data, and to conduct an analysis by utilising theories to describe the findings (data) (Finch & Fafinski, 2016:222). This study is exploratory in nature because it explores, describes and explains a research area (female fraud offenders) that warrants extensive research. As indicated earlier, the second highest number of incarcerated females is for fraud and forgery offences in South Africa (Kapu, 2017:1), therefore, the researcher sought to identify the criminological assessment pointers (causes, contributory factors and motives) of the females' fraud behaviour. These findings were supported with criminological theories unique to the lived experiences of each individual female.

### **3.5 Research approach**

A research approach consists of the strategies and processes a researcher will follow in order to collect data, obtain interpretations and lastly, to reach conclusions (Creswell, 2014:3). In this study, a case study analysis and offender assessments were followed by using a qualitative research approach. This assisted the researcher to explore and unravel the lived experiences and unique pathways of the female offenders' who participated in this endeavour (Christensen et al., 2015:68). Hence, the

study was not focused on numbers, but on the exploration and interpretation of the life pathways of each female to ensure that meaning could be obtained from the different factors that contributed to their criminal involvement. The intent was to rather capture in-depth information from the females and this warranted the use of a qualitative research methodology (Dantzker et al., 2018:61).

According to Maxfield and Babbie (2012:211) and Wincup (2017:52), qualitative research is an excellent method to use when studying offenders in a field setting and with vulnerable groups such as females. Interviewing and observation were specifically employed to capture the perspectives of each female's own account of her involvement in fraud. The qualitative method also assisted the researcher to obtain rich detail (data) about the causes, contributory factors and motives, considered to be the main drivers behind the females' involvement in fraud (Copes & Miller, 2015:208).

Also, Dantzker et al. (2018:61) alert researchers to the fact that the insight obtained by using qualitative research is instrumental for criminal justice and criminology. As aligned with this research study, the insight gained from the participants contributes to the field of criminology with new knowledge in relation to the sample-specific female fraudsters' pathways to crime.

The following characteristics of qualitative research, as identified by Wincup (2017:4), are applicable in the current study:

- Qualitative research is often used to obtain detailed information from participants (case studies) regarding their own constructed realities. Data was personally gathered from each participant through their own narrative accounts of their unique lived experiences.
- Qualitative research draws on interpretative processes to collect data. In this study, dialogue (interviews) was used to obtain revealing information about each female's pathways to crime.
- Due to the unstructured nature of qualitative research, a researcher can more easily research events (i.e. childhood experiences) contributing to an individual's criminal behaviour. In the current research, the nature of qualitative research contributed to obtaining the necessary information regarding the different events in each female's life that contributed to her engagement in fraud including causes, contributory factors and motives.

### **3.6 Research questions**

Research questions assist researchers to specify exactly what they are going to analyse, and the direction of the research (Elo, Kääriäinen, Kanste, Pölkki, Utriainen, Kyngäs, 2014:1). The manner in which researchers think, allows them to formulate questions about a specific topic of interest. The exploration that stems from the questions facilitates the generation of new knowledge (Swaminathan & Mulvihill, 2017:33). The research questions peculiar to this research were explicitly directed at the causes, contributory factors and motives contributing to the females' fraud offending through an exploration of their lived experiences and life histories. The research questions in the study were designed to direct the study and ensure focus on the desired outcome of the research (Swaminathan & Mulvihill, 2017:33).

The research questions directing this study included:

1. What are the different pathways and lived experiences of the females incarcerated for fraud?
2. What are the causes, contributory factors and motives of the sample-specific female fraud offenders?
3. Can the criminal behaviour of each female offender be explained by means of criminological theories?

### **3.7 Unit of analysis**

The selection of the unit of analysis essentially transpires when a researcher decides on the problem to be investigated (Patton, 2015:260). In addition, Babbie (2017:100) asserts that the unit of analysis comprises of those components that the researcher wants to explore and to infer conclusions about, and also to analyse differences amongst them. For the purpose of this study, the unit of analysis consisted of seven adult females incarcerated for fraud at the Kgoši Mampuru II FCC. The seven females each possessed unique lived experiences and life histories contributing to their incarceration for fraud. The researcher endeavoured to explore, describe and explain the specific criminal behaviour of each participant from a criminological perspective. The unit of analysis was not limited to specific criteria in terms of race, age and/or ethnic background, therefore, all the participants that were incarcerated for fraud at the FCC had the opportunity to participate in the study.

### **3.8 Sample design**

Research differentiates between probability sampling and non-probability sampling. Probability sampling is based on randomisation, while non-probability sampling is without randomisation. In probability sampling everyone has a chance of being included in a study, whereas in non-probability, certain members of the population might not have a chance of being included (Copes & Miller, 2015:126; Schmidt & Brown, 2019:295, 290). In this study, non-probability sampling was utilised meaning that only the females that committed fraud offences at the selected FCC had a chance of being included in the study.

The willingness of each female participating in the study contributed to the successful execution of the research endeavour. Purposive sampling was utilised in the study, meaning that the sample of females was deliberately chosen due to their suitability (fraud-specific offences). Case selection in qualitative research is used when specific findings are required, as in the case of this particular research endeavour, where the focus was mainly on female fraud offenders and not the broad spectrum of economic offences (Bryman, 2016:408; Copes & Miller, 2015:135). The research questions were directed towards females that have committed fraud and did not concern the larger population, for example sex and other violent offenders. This means that each case was chosen with a specific goal in mind, namely to explore, describe and explain the female fraud offender's lived experiences. For this reason, it was important to only include the females incarcerated for fraud offences and not female offenders under the broader umbrella of economic crime, for example embezzlement and theft.

### **3.9 Access to the incarcerated female offenders**

First and foremost, ethical clearance was granted by the College of Law Research Ethics Sub-Committee (University of South Africa) to conduct the research (see Annexure 1). A formal application to conduct the research at the Kgoši Mampuru II FCC (Pretoria, Gauteng) was submitted to the DCS and consequently permission was granted to access the FCC (see Annexure 2). The researcher was assigned to an Educationalist at the FCC who assisted in arranging the interviews with the selected female participants. Before commencement of the interviews, the Educationalist explained the research endeavour to the incarcerated female fraud offenders so that they could make an informed decision on whether or not to participate.

### **3.10 Planning for recording of data**

Before the commencement of data collection, a researcher must plan how the data will be recorded to ensure that it is an appropriate method in terms of the participants and the setting in which the research will take place (Bachman & Schutt, 2014:203). In the current study, the participants and the environment in which the research took place was that of an enclosed correctional system. Therefore, a semi-structured interview schedule with pre-identified themes was developed. As the females provided their answers in the interviews, the information was reduced to writing since it would have been a lengthy process to obtain permission from the DCS to use a digital recorder, therefore, handwritten notes were compiled.

### **3.11 The literature review**

As described by Hart (2018:2-3), a literature review allows a researcher to gain an understanding of the topic chosen for investigation, what has already been done by other researchers, and what the key issues are that still need to be investigated. The reason for conducting a literature review is to secure an understanding of the females' specific behaviour and to corroborate their behaviour and views with the findings of other scholars (Bishop & Kuula-Luumi, 2017:1). The literature review in the current study allowed the researcher to build on existing knowledge, and at the same time assisted in knowledge creation. Supporting this, Hart (2018:3) asserts that a literature review allows the researcher to fully grasp significant concepts concerning the topic and it also helps to identify gaps for further knowledge development. The literature review confirmed that the study was not previously conducted, thus eliminating duplication (Finch & Fafinski, 2016:231).

Although the literature review familiarised the researcher and the reader with the topic, this research is focused on what little is known about females that commit fraud in South Africa. The upward trend of females' involvement in this crime, as indicated in available statistics, showcases the need for more in-depth studies of females' that commit fraud (Kapu, 2017:1).

### **3.12 Data collection**

Qualitative data collection consists of collecting data about a phenomenon in a natural setting by utilising different measures, such as interviews and observation, to acquire meaning (Flick, 2018:7). In this study, the qualitative interviews that incorporated

observation facilitated the exploration, description and explanation of the research questions in order to gain an understanding of the lived experience of each female.

Additionally, informal conversations were conducted with the Educationalists at the specific FCC. Through conversations with the Educationalists the researcher was able to verify some of the information provided during the interviews with the female participants.

### **3.12.1 Interviewing**

Interviewing is regarded as one of the cornerstones of case study research (Hancock & Algozzine, 2017:46). The semi-structured one-on-one interviews between researcher and participants facilitated conversation that produced valuable information about the participants' lived experiences and life histories. Thus, the interview process permitted the acquisition of meticulous detail regarding the lived experiences and life histories of each female in order to obtain a comprehensive understanding of each female's pathway to incarceration (Carlsson, 2017:330).

In terms of the interviews, three sessions were arranged with each female - the first two interviews lasted approximately 90 minutes, and the third follow-up interview lasted for 30 minutes. The 90 minute interviews were conducted in the school and recreational sections of the FCC. The follow-up interviews were conducted in different sections within the correctional facility depending on the availability of space on the specific dates.

The semi-structured interview schedule made possible the acquirement of an in-depth understanding of the life histories of each participant. The researcher was able to ask an array of questions to ensure that the utmost information was obtained regarding each female's lived experience and pathway to crime. Every response produced an opportunity to ask other relevant questions, ensuring the gathering of in-depth information (Dantzker et al., 2018:107).

Caulfield and Hill (2014:68) postulate that the use of a semi-structured interview schedule is considered as one of the most valuable data collection methods in research. In this study, comprehensive information was obtained from each participant by utilising the following themes in the semi-structured interview schedule (See Annexure 4):

- Biographical details
- Family dynamics
- Developmental history
- Substance abuse
- Education
- Employment
- Intimate personal relationships
- Financial management
- Crime analysis
- Support structure
- Therapy and programmes attended
- Cognitive functioning
- Adaptation in the correctional centre

One advantage of the study was that the semi-structured interviews allowed for flexibility in obtaining information from the females. As found in this study, criminal behaviour is not tied to one specific cause, but consists of several causes, contributory factors and motives, therefore, it was consequently possible to ask more questions as the answers unfolded during the conversations. Information was as a consequence obtained that could perhaps have been missed had the questions been presented in a structured manner (Platts-Fowler, 2015:137).

Additionally, the subjectivity (feelings and experiences) of the researcher were not taken into account when the one-on-one interviews were conducted. Only the view points and descriptions of each female's own narrative were considered when they described and explained their lived experiences and life histories. In this regard, Taylor et al. (2016:115) acknowledge that the researcher attempts to construct situations where the participants can engage in natural conversations about their experiences.

### **3.12.2 Verifications obtained from the FCC Educationalist**

Several conversations were undertaken with the two Educationalists that work closely with the female offenders at the FCC. These informal conversations allowed the verification of some of the information that was provided by the female participants during their interviews. For example, one of the participants indicated that she was wrongfully incarcerated for fraud and that she never committed a crime. The

Educationalist confirmed that she was definitely guilty of fraud, as all available information at the disposal to the FCC signified her involvement in fraudulent behaviour. The specific participant (case study D) continuously showed no interest in speaking to the researcher and she came across as antagonistic, which affected her responses to the questions posed and her own account of her lived experiences. However, the Educationalist also confirmed that she exhibited extreme hostile behaviour towards correctional staff and that she was continuously involved in brawls with other inmates.

### **3.12.3 Observation**

Observation is the manner in which a researcher views the social world of the respondents through their eyes. According to Copes and Miller (2015:93), observation captures the natural social content where behaviour occurs because it ties together significant events that influence social interactions and participation. The reality (lived experiences), perspectives (i.e. beliefs) and recurrent behaviours (i.e. level of co-operation) of the interviewed and observed female offenders as well as factual information about their lives is supplemented with other data-gathering methods (Copes and Miller, 2015:93)

The researcher aspired to learn as much as possible of each female's criminal behaviour by also observing their behaviour during the one-on-one interviews (Merriam & Tisdell, 2016:137). By observing the psychical behaviour of each female, the researcher was able to identify certain behaviours such as irritation and frustration when specific questions were being asked.

Most of the females became very nervous when asked them about the MO used to execute their crimes. Most of the females (Participants B, C and F) also displayed signs of being ashamed to discuss the MO in detail. Some females (Participants B, C, E and F) were hesitant to answer questions relating to the correctional centre because they were scared that the information would be shared with correctional staff. However, each female signed an informed consent form reassuring them that the information they provided would remain anonymous.

### **3.13 Data analysis and interpretation**

Qualitative data analysis can involve a search for specific information relating to specific topics, therefore, a researcher can holistically interpret and analyse the data

(Elo et al., 2014:1). The analysis of data also consists of the examination of the research questions to ensure that the questions are addressed. Due to the nature of qualitative research, coding was used to interpret the data in this study. Taylor et al. (2016:181) state that coding allows for the development and refinement of the data to ensure proper and detailed interpretations. In this study, coding permitted for the in-depth examination of the data to secure detailed explanations that has meaning attached to it. This means that all the information was organised and analysed according to specific themes based on the semi-structured interview schedule. After the ideas and concepts were organised through coding, it was possible to extract findings from the organised data. Taylor et al. (2016:181) furthermore confirm that when data is properly organised through a process of coding, the researcher will be able to extract detailed findings (conclusions) from the data. Based on this, inductive reasoning was utilised to explore, describe and explain the criminal behaviour of each female. Meaning was obtained from the data through gaining comprehensive and in-depth information from each female. Copes and Miller (2015:126) ascertain that the analysis of data consists of themes and patterns that emerge from the data throughout the research process. In the study, specific behavioural patterns, developmental histories, offender characteristics, lifestyle patterns, causes, contributory factors and motives of each female's criminal behaviour were explored, described and theoretically explained as part of the research questions. Software programmes were not used in the study, however, all information obtained from the females was in written format.

Qualitative data analysis normally has a twofold approach (Taylor et al., 2016:169). The two approaches in this study consisted of the continuous collection of data, which was constantly analysed during the process of the interviews in the correctional setting to ensure that comprehensive information was obtained and secondly, the data was analysed away from the correctional setting with the commencement of transcribing the handwritten notes. During, and after the study, the information was regularly revisited to ensure that no information was missed.

### **3.14 Trustworthiness of the qualitative data**

Scientific measurements can never be said to be flawless, however, every attempt should be made to achieve a high degree of accuracy. Evaluating the quality of the

research process is essential to ensure “trustworthiness” of the findings in qualitative research (Noble & Smith, 2015:34).

### **3.14.1 Credibility**

In this study, credibility refers to the degree in which the research focus truly reflects the lived experiences of the female fraud offenders at the selected FCC. Moon, Brewer, Januchowski-Hartley, Adams and Blackman (2016:2) assert that when qualitative research is assessed, the research decisions that were made should be in line with the purpose of the research to ensure credible results. Thus, in this study, conscious decisions were made in terms of how to conduct the research to ensure that the lived experiences of each female clearly describes her life pathways to criminal behaviour.

Credibility was ensured through the use of multiple sources such as the literature review, interviewing and observation. Credibility was also built into the research design, and the selection of the female fraud offenders. The data collection process (interviewing and observation) ensured that the research questions could be accurately answered (Moon et al., 2016:2).

### **3.14.2 Transferability**

Transferability can be described as the extent to which research findings can be applied to other research projects or future research. It is generally accepted that qualitative research findings only relate to a small group of respondents, thus making less generalisable (Moon et al., 2016:3). Transferability, in this study, refers to the manner in which the findings relating to the causes, contributory factors and motives of each female’s criminal behaviour can be applied to other offender groups, for example, violent offenders. However, it is of great importance to only apply the findings of this study to other females that are incarcerated for fraud at other South African correctional centres.

### **3.14.3 Dependability**

Dependability can be described as the consistency and reliability of the research over time (Korstjens & Moser, 2018:121-122; Moon et al., 2016:2). In this research endeavour, the research procedures were properly documented, and should another researcher conduct the research again, similar findings will be obtained. However, the research study is not fixed as more research will be conducted in future on females

that commit fraud, thus allowing for new information to surface from such samples. Dependability was also ensured in this research project by detailing the methodological procedures that were followed to conduct the research, thus allowing the researcher to assess the extent to which the research procedures were followed. Moon et al. (2016:2) affirm that by detailing the methodological steps, the reader is able to note on a first-hand basis how the steps was utilised in the study.

#### **3.14.4 Confirmability**

Confirmability means that should the research be conducted by other researchers, the same research findings will be obtained (Korstjens & Moser, 2018:121). In this study, the researcher ensures that the data and findings are a true reflection of the data that was obtained from each female fraud offender at the selected FCC. None of the research findings are influenced by researcher bias and only reflect the narratives of the female participants (Korstjens & Moser, 2018:121-122). Therefore, should the research study be replicated by other researchers, similar narratives will be obtained from the female fraud offenders at the specific FCC. By providing a detailed methodological outline of the study, the reader is afforded the opportunity to establish confirmability by presenting the data (findings) that emerged and the applicable theoretical applications.

#### **3.15 Research ethics**

Certain ethical dilemmas/issues may arise in research where humans are the primary source of obtaining information because there is constant concern to ensure that the participants are protected (Maxfield & Babbie, 2016:28). The following ethics were identified as important while conducting the research on the females incarcerated for fraud at the selected FCC.

##### **3.15.1 Safety and risk prevention for the researcher and participants**

Correctional centres are seen as rigid environments that pose unique challenges for researchers conducting field research. Researchers involved in field research do not have any legal guarantee that their safety will be ensured (Beyens, Kennes, Snacken & Tournel, 2015:66-67). However, ethical principles stipulate that there is always the potential of risk in research that involves a researcher and participants. The risks are even higher when research is being conducted about a sensitive topic in a difficult environment (Robson & McCartan, 2016:220).

The level of risk for this study was medium in nature because the study involved adult female participants within a correctional environment. According to Brougham and Uttley (2017:2, 5), the risks for researchers can be physically or emotionally in nature. Regarding the first risk related to the possibility of being assaulted within the correction centre by a participant, the researcher was not exposed to any aggressiveness or violence by the participants while conducting the interviews in the correctional centre. The second potential risk relates to whether the researcher could have become emotionally distressed or intimidated by the female participants in the correctional environment. This this regard, the researcher remained neutral and only focussed on conducting the research and did not experience any distress or intimidation that could have resulted from the interactions with the female offenders.

The researcher was also escorted by a correctional staff member upon entering and leaving the correctional facility with each visit. The interviews were conducted in specific sections of the correctional centre allocated by the Educationalist to ensure that she was fully aware of where the researcher was at all times. The Educationalist also constantly observed the researcher and participants during the interviews. The safety of the participants was ensured through correctional staff members being in close proximity during the interviews.

### **3.15.2 Avoidance of harm**

According to CRIMSA (2015:12) and Maxfield and Babbie (2018:57), researchers should refrain from causing any form of potential harm to a participant especially in research studies when participants are asked to share personal life events which may cause for example psychological harm. During this research project, the participants were not exposed to substantial risk and/or personal harm. Also, as a researcher in the field of criminology, no forms of social injustice like discrimination (for the crime that they have committed) or harassment (to obtain desired results) were recreated. Researchers have a responsibility to not recreate forms of wrongness such as judgement, coercion or provocation in their research endeavours (CRIMSA, 2015:11). Research questions were explained to the participants to ensure that they had the necessary understanding of what the study entails. This information offered the respondents the opportunity to withdraw from the project if they wished as participation was completely voluntary (Robson & McCartan, 2016:222).

A key objective of the study was to obtain in-depth information from the participants and the researcher did not provide them with information or ask questions that were misleading simply to get the desired result (what the researcher preferred to hear from each female, i.e. that substance abuse is always present in some form when females commit economic offences). Thus, the questions asked did not create any sense of victimisation for the females during the interviews.

Furthermore, the researcher ensured that none of the females felt that they were being judged, coerced or provoked through the questions that were posed or forced into a specific direction with the answers they provided. The researcher asked the questions in a manner that provided the females with the opportunity to answer the questions without creating negative feelings and/or emotions.

The females could have been potentially harmed in an emotional manner when they had to re-experience, for example, traumatic childhood or adulthood experiences and their participation in fraud. One may accept that harm to respondents in the social sciences will be mainly of an emotional nature, although physical injury can never be ruled out (Coetzee, 2017:96). The females did not experience emotional distress when they were asked to relive their lived experiences and pathways contributing to their involvement in fraud. All efforts were made to protect the female participants from emotional distress (i.e. anxiousness) during the interviews by not forcing them to answer questions that made them uncomfortable. Furthermore, a psychologist at the FCC was available to assist the offenders with the provision of therapeutic counselling should a female require assistance at any time. None of the females indicated that therapeutic counselling was necessary for them after their interviews.

Researchers should be professional at all times whilst conducting research and strive to conduct research that is to the greater benefit of those involved and to society in general (CRIMSA, 2015:11). Criminology also operates in the larger context of social justice and researchers must be careful to avoid incompetent, unethical or dishonest use of criminological knowledge by not overstepping boundaries (i.e. ethical standards) when conducting research (CRIMSA, 2015:11). The researcher did not engage in any behaviour (i.e. violation of ethical boundaries) that might be deemed dishonest when the interviews were conducted.

The females were informed about the goal of the research project and the value that the study holds in providing them with the opportunity to explain their own life histories with no reliance on what other people might have said. The females could have withdrawn from the study should they have felt uncomfortable in sharing their narratives about the events leading to their committing fraud. None of the participants experienced emotional pain (i.e. sadness) due to their involvement in the research project. The participants were not judged for their crime/s and the researcher did not prompt them to provide specific answers to ensure a desired result. Questions were asked in a manner that allowed the participants to provide a response that they felt comfortable with, thus eliminating stress and anxiety.

### **3.15.3 Informed consent**

Informed consent is the approval from the participants to partake in the study after disclosure of all relevant information and detail of the research project (Maxfield & Babbie, 2016:31). Emphasis is placed on accurate and complete information in order for the participants to fully understand what the research entails and consequently to be in a position where the participant can make an informed decision about participation in the project (Maxfield & Babbie, 2018:70; Thomas, Silverman & Nelson, 2015:94).

The information given to the female participants was detailed and accurate, which assisted them in making an informed decision on their willingness to participate in the study (Anderson & Corneli, 2017:34). Written informed consent was obtained from each female before the interviews were conducted. The informed consent form was explained in detail to the females; firstly, the researcher explained the expectations of the participants in that they should provide honest narratives about their pathways to crime, and secondly that the goal of the research was to explore, describe and explain their criminal behaviour according to their lived experiences. Some of the females were concerned that the findings would be shared with the correctional centre staff, however, the researcher assured them of the confidentiality and anonymity aspect.

### **3.15.4 Deception of respondents**

Deception can be described as deliberately misrepresenting facts to make the participants believe what is not true, for example, by minimising their involvement in fraud, thus violating the respect to which every person is entitled to (Henningsen,

2017:359; Maxfield & Babbie, 2018:63). No information was withheld from the females and no incorrect information was provided to them in relation to the study. Honesty and openness were forthrightly displayed. The female participants were assured that the study would be a true reflection of their narratives and not the feelings or experiences of the researcher. The research-specific information provided to each female ensured that no deception could take place by providing information that was incorrect just in order to ensure participation in the study.

### **3.15.5 Violation of privacy, anonymity and confidentiality**

Privacy implies that personal information is not disclosed at any stage while confidentiality assures the treatment of information in a confidential manner to ensure personal privacy (Finch & Fafinski, 2016:302; Maxfield & Babbie, 2016:32). The rights, dignity and worthiness of the females were respected by engaging them in a professional manner. None of the participants' identities were disclosed (anonymity) in the written dissertation. The females were allowed privacy in situations where they felt uncomfortable to speak about certain life events such as divorce.

### **3.15.6 Ethical considerations of the DCS**

The following DCS ethical considerations were identified. The participation of the female offenders in the research was voluntary and their willingness to participate was indicated in the informed consent letter. The participants were not identified, and are not identifiable in any way (Department of Correctional Services, 2012:1). The researcher did not refer to the names and surnames of the females throughout the study and only referred to the females using phrases such as the "case study", "participant" or "offender", thus ensuring confidentiality.

As stated previously, the research **data collection method**, namely the semi-structured interview schedule, was submitted to the DCS for consideration and was approved together with the research proposal. The research findings and/or any other information obtained during the research will not published or be made known in any manner without the written permission of the Commissioner of Correctional Services (Department of Correctional Services, 2012:1).

The following ethical considerations have been identified by the DCS. All females that participate in the study must put in writing that they are informed about the research project and that they are participating on a voluntary basis. The females may not be

identified or be identifiable in the dissertation (Department of Correctional Services, 2012:1). As noted above, all participants signed an informed consent form in which it clearly stipulated that their participation is voluntarily and that their identity will not be revealed in any manner. Also, none of the females involved in the study were offered any form of compensation.

A copy of the final dissertation will be made available to the Kgoši Mampuru II FCC where the research was conducted. The researcher did not promise any form of compensation to the female offenders and did not identify any conflict of interest with any female participant. The data will be stored for five-years after the date of publication of the dissertation at which point the files with the narratives of each female will be destroyed. Until then, the data will be stored in a locked cabinet to which access is restricted.

### **3.16 Benefits, advantages and disadvantages of the research**

The benefit of this study is that it provides detailed information about the unique characteristics of an offender population (female fraudsters) at the specific FCC that has not yet received much attention. The second benefit of the study is that it provides a foundation for future studies to be conducted in South Africa.

There are two main components to the advantages contained in the study. Firstly, by using the narratives provided by each offender they were afforded an opportunity to explain their criminal behaviour from their own perspective. Some of the females indicated that the information reflected in newspaper articles about them were incorrect and not a true reflection of what really transpired. Secondly, the DCS can consult the dissertation to gain valuable knowledge of the unique factors contributing to the criminal behaviour of female fraudsters in an effort to align rehabilitation programmes.

The multiple interviews that were conducted with each participant at the FCC was an extremely time-consuming process. The researcher was only able to do the interviews based on the availability of the Educationalists at the FCC. There were also instances where the offenders were not available for the interviews when the researcher was at the FCC or they could only be interviewed for a limited time which resulted in rescheduling of interviews on numerous occasions. However, there were no

disadvantages for the participants as they willingly engaged in conversations about the crime that they have committed.

### **3.17 Conclusion**

Chapter Three examined the methodological outlay of the study and the relevant **data collection method** utilised during the execution of the study. Qualitative research, which forms the basis of the study, is discussed in detail, taking into account the explorative nature of the study to depict the narratives of the females' pathways and life histories in committing fraud. The study captured the lived experiences and life histories of seven convicted female fraud offenders that were willing to participate in the study on a voluntary basis.

The **data collection method** (interviews that incorporated observation) contributed to the collection of data and the analysis thereof. The criminological theories that were utilised to explain each female's criminal behaviour were highlighted by focusing on the causes, contributory factors and motives unique to each female's engagement in fraud. Additionally, the ethical considerations taken into account throughout the study were explained in terms of how the researcher ensured a high ethical standard.

## Chapter 4

# THEORETICAL FRAMEWORK APPLICABLE TO THE FEMALE FRAUD OFFENDERS

### 4.1 Introduction

Chapter Four provides a broad overview of the criminological theories used in the study. In Criminology, explaining why people commit crime is important to identify and understand the causes, motives and other underlying factors associated with criminal behaviour. In this respect, theories “serve as ... (a) framework for understanding human behaviour and the forces that shape its content and direction” (Siegel, 2016:7). For this reason, theory provides a logical and scientific explanation of specific facts that relate to specific events (i.e. criminal involvement) in life (Maxfield & Babbie, 2016:50). Apropos to this, theory outlines how concepts are interlinked with each other and how these factors (and correlates) can be explained to facilitate an understanding of the criminal behaviour (Maxfield & Babbie, 2016:50).

In the current study, selected and applicable theories explain the participants’ criminal behaviour. A short evaluation of each theory is included to highlight the strengths and critique associated with each theory. The theories were selected to ensure scientific explanations of the female participants’ criminality and to illustrate how the respondents’ unique life histories and lived experiences led to their criminal involvement.

### 4.2 Theory Application

In the following section, social structure and social process theories, a theory of victimisation, developmental criminological theories and fraud related theories are outlined.

#### 4.2.1 Social Process Theories

Social process theories accentuate that people learn crime through interactions with other people (Siegel, 2016:222-228). This learning process is linked to symbolic interactions, which focuses on how people define, interpret and attach meaning to their everyday realities. According to social process theories, people are exposed to crime

through interactions with different organisations, institutions, people and processes (Siegel, 2016:222). Factors such as socialisation, interactions with authority figures, family relationships, peer group associations, educational experiences, pressure of poverty and residing in high-crime areas can place strain on an individual and on a family's functioning and this strain may lead to involvement in crime (Siegel, 2016:222-242). Two prominent social process theories, namely **Differential Association** and Neutralisation were utilised to explain the female participants' criminal behaviour.

#### **4.2.1.1 Edwin Sutherland's (1883-1950) Differential Association Theory**

The Differential Association Theory was developed by Edwin Sutherland, known to be one of the most influential criminologists of the twentieth century (Siegel, 2016:229). The first publication of the theory was printed in 1939 and it explained the processes in the development of specific behaviour and how people start to engage in criminal behaviour (Siegel, 2016:229). In 1947, Sutherland published the revised version of the theory where he professed "differential social organization" as the cause for why there are differences in crime rates between different groups in society (Akers, 2013:60).

Differential Association explains that the manner in which a person gets involved with criminal behaviour is influenced by social norms, and it involves a process of learning criminal behaviour. It is through socialisation with deviant people that a person adapts to unconventional norms, values and attitudes through the process of learning. A person either accepts the social norms of society and refrains from committing crime, or rejects the social norms and engages in criminal behaviour (Newburn, 2017:163). Concerning this research study, two of the female participants engaged in interactions with criminal colleagues and committed fraud in a team context. They adopted unconventional norms and values of the deviant colleagues, became susceptible to criminal influence, and engaged in criminal behaviour.

The Differential Association Theory revolves around the following nine core principles (Akers, 2013: 60-61; Siegel, 2016:229-230):

1. Criminal behaviour is learned and people are not born as offenders. Due to various negative life events (i.e. economic hardship and threatening intimate relationships), the female participants in the study learned criminal behaviour and engaged in crime to escape from their personal problems.

2. Offending behaviour is learned through the interactions with other people. With regards to this study, the female participants interacted with antisocial or criminal others who introduced them to crime and criminal behaviour.
3. The specific mechanisms involved in learning criminal behaviour emerge from the close relationships that are important to people. Some of the female participants learned their criminal behaviour from the interactions with work colleagues. Hence, the offenders' close work relationships provided them with the necessary knowledge and skills to commit fraud to secure large financial gains.
4. The process of learning criminal behaviour involves learning the different methods / techniques to execute the crime and learning the motives, beliefs and rationalisations/justifications associated with the crime. All the female offenders learned criminal behaviour by identifying the most suitable MO to successfully commit their crimes. Additionally, the females identified and understood the personal reasons (i.e. financial need, greediness, personal insecurities) attached to their motivations, beliefs and justifications to commit the crimes.
5. The direction of a person's motivation and decisions to engage in certain behaviour is shaped by the definitions that he/she accepts as morally correct or too harsh in its approach about crime and criminal behaviour. The female participants' different motivations for engaging in criminal behaviour allowed them to ignore, set aside, rationalise and minimise the legal implications and the harm caused by their criminal actions.
6. A person becomes involved in criminal behaviour when the definitions that approve criminal acts are favourable or outweigh the strict definitions that caution against criminal behaviour. The female participants focused on the financial benefits of their actions and their behaviour was supported by definitions that permitted criminal behaviour above definitions that are critical about the risks and consequences of criminal acts.
7. Differential associations fluctuate in frequency, duration, priority and intensity. Lasting (duration) criminal associations and socialisations with antisocial co-workers and criminally inclined meaningful persons in the female offenders' lives had a profound effect on the female offenders' engagement in crime.

Additionally, frequent contact and the meaning attached to these associates (priority) influenced the participants to commit fraud.

8. Learning the skills of criminal behaviour consists of all the processes that are required in learning any behaviour over the life-course. In this study, the female participants engaged in processes of learning criminal skills to commit fraud just like they would have learned other types of behaviour (i.e. being caring mothers and loyal partners). Most of the female offenders have learned their criminal skills through close communication with deviant individuals.
9. Criminal behaviour is not explained through the needs and values attached to the criminal behaviour because legally correct behaviour is also an expression of the same needs and values. *Vis-à-vis* this study, the female participants experienced the same needs as other people (loving and caring intimate relationships, success and an escape from abusive relationships) and they placed the same value on success, except that greediness and a sense of entitlement blocked them from engaging in legally correct behaviour to achieve these values.

After Sutherland's death many theorists decided to keep the nine principles of the Differential Association Theory due to their valuable explanations for criminal behaviour (Akers, 2013: 62).

#### **4.2.1.1.1 Evaluation**

A large number of research efforts have supported the core principles of the Differential Association Theory. This theory successfully explains the link between having deviant parents, friends, criminal viewpoints and the actual committing of crime (Siegel, 2016:242). However, one disadvantage of the theory is that it does not explain why people that are subjected to the same definitions in life choose either to commit crime or to desist from criminal engagement. The theory was also criticised for failing to explain the exact reasons behind the specific associations that people develop, and that peer influence and peer association would be better explained by investigating the peer selection process (Newburn, 2017:164).

#### **4.2.1.2 Gresham Sykes and David Matza's (1957) Techniques of Neutralisation**

In 1957, Sykes and Matza developed the Techniques of Neutralisation, which is regarded as a social control perspective. The main premises of the theory are that

people have learned the ability to make excuses for their behaviour by applying techniques of neutralisation to distance themselves from any wrongdoing (Brooks, 2016:107). The theory articulates that criminal behaviour is learned and during this learning process, offenders are taught to master certain techniques. These techniques comprise of the ability to move between behaviour that is conducive to the rules and norms of society and criminal behaviour. Learning techniques of neutralisation allow an individual to put legitimate rules and norms aside for a period of time to engage in criminal behaviour. These offenders will then find ways to justify their criminal behaviour by, for example, saying that they did it “only to help their family” (Siegel, 2016:233).

Regarding this research, all the female participants engaged in crime by applying neutralisation techniques to diminish the severity of their criminal behaviour. Neutralisation techniques proffered by the female offenders included: the financial needs of their families, economic hardship, to escape abuse or strained intimate relationships, and to protect disintegrating or threatening intimate relationships. The neutralisation techniques applied by the females softened or blinded their ability to foresee and realise the consequences of their fraudulent behaviour.

The theory is constructed on several techniques of neutralisation that consists of the following (Brooks, 2016:109):

- Offenders often claim that they were the victims of a crime or that someone forced them into a situation, thus allowing them to neutralise their behaviour by shifting the blame to someone else or a situation. Some of the female participants of this study shifted the blame to other people and claimed that they were being wronged and this allowed them to refrain from taking responsibility for their actions.
- Offenders assert that no crime was committed and that nobody was physically hurt at the time of the crime. Some of the female participants of this study neutralised their behaviour by assuring themselves that the fraud was not directed at specific persons, therefore, ‘no crime was really committed’.
- Offenders argue that the person who suffered from the crime really deserved it and therefore, the offender did not do anything wrong. In this regard, one of the female participants believed that the government department who suffered the

financial loss a result of her fraud was in a financial position to “borrow” the money to her, which allowed her to diminish feelings of wrongdoing and guilt.

- Offenders often believe that other people are judging them excessively to make them feel worthless. Some of the female participants felt that they had to prove to others that they are successful and therefore, they committed fraud to obtain large amounts of money to “buy” love, acceptance and acknowledgement.
- Offenders will indicate altruism as the reason behind their criminality as they were for example “only providing for the needs of their family”. Some of the female participants indicated that they committed fraud to provide for their families, thus neutralising their responsibility since their fraud was for the benefit of others.
- Offenders will proclaim that that their deeds are commendable character attributes to ensure the well-being and protection of others. Some of the female participants engaged in fraud in an effort to assist and to protect other people, especially their own children. They believed that their criminal actions are linked to them ‘just being loving and caring human beings’.
- Offenders sometime claim that other people for example, work colleagues, were aware of what they were doing and that they (work colleagues) did nothing about it to stop the behaviour, therefore, they did not do anything wrong. Some of the female participants used the criminal behaviour of their colleagues at work as a mechanism to neutralise their own behaviour as the behaviour seemed to be accepted by others.

Many white-collar crimes in the workplace are justified by offenders where they would argue that they “really deserved the money”, thus creating a personal sense of entitlement. Therefore, the rationalisation of criminal behaviour plays a prominent role in the neutralisation of that same behaviour to diminish any feelings of guilt (Brooks, 2016:114).

#### **4.2.1.2.1 Evaluation**

This theory has successfully been applied in a large number of white-collar studies. However, the theory must still empirically distinguish between neutralisation and unconventional commitment. A critique of the theory is that it only explains that techniques of neutralisation are applied after the crime has been committed and that it does not take into account that neutralisation can happen before the crime takes

place (Schram & Tibbetts, 2018:268). Further investigation is also needed to determine how these techniques of neutralisation differ for people at different ages, cultures and social classes (Brooks, 2016:115).

#### **4.2.2 Social Structure Theories**

Social structure theories stress that poverty, social disorder and income inequality are characteristics of the disadvantaged economic class and these factors can be regarded as major causes of crime (Siegel, 2016:185-186). Lower class neighbourhoods generate forces of strain, frustration and disorganisation, which can lead to crime. For example, poverty, homelessness, abuse and neglect, and a lack of education can steer a person into crime. Merton's Strain theory and Agnew's General Strain theory fall under the realm of the social structure theories.

##### **4.2.2.1 Robert Merton's (1938) Strain Theory**

The Strain Theory was developed by Robert Merton (1938) and the principles of the theory played an important role in the War on Poverty during 1964. Poverty was seen as an enormous strain that resulted in crime and by providing more legitimate opportunities crime could be reduced (Ousey, 2010:474). The main principles of the theory centre's around the fact that most cultures (i.e. the American culture) are defined by the financial success of the individuals within that cultural. Thus, financial success is the predominant goal within certain cultures. These perceived cultures in turn block some individuals in society to earn the financial benefits in a legitimate manner which then result in criminal behaviour (Walsh & Hemmens, 2010:108).

Social inequality also forms part of the components of the Strain Theory. Merton placed emphasis on cultures that share the same goals to be successful and social structures that are unequal in how they provide opportunities to reach goals of success. Success, therefore, is judged on the basis of the value that society places on those goals (Ousey, 2010:474).

Furthermore, the theory holds that criminal behaviour is the result of a person's inability to achieve his/her goals in a legitimate manner. When people have the necessary tools to achieve their goals they will not engage in criminal behaviour. However, when there are obstructions that block a person to achieve his/her personal goals, attempts will be made to achieve these goals that include criminal behaviour (Siegel, 2016:187). Thus, criminal behaviour results when a person is blocked from

achieving success in a manner that is correct according to the rules of society (Bernard, 2013:5). In the current study, the female participants did not exhibit the means (copying skills, self-control and prosocial attitudes) to safeguard their personal goals (to escape abuse, to maintain intimate relationships and to attain financial success). Instead, they resorted to criminal behaviour to secure their personal goals.

#### **4.2.2.1.1 Evaluation**

In evaluating the theory, Merton successfully explains crime amongst the lower-class that lack opportunities to achieve success in a legitimate manner. However, the theory fails to explain crime amongst privileged groups (i.e. educated individuals) in society that have much fewer strains in achieving success. Therefore, a mayor criticism of the theory was that it did not allow for explanations of crime that included the rich and the poor. Also, the theory fails to explain why people have different responses to the same types of strains, irrespective of class differences (Vito & Maahs, 2017:128).

#### **4.2.2.2 Robert Agnew's (1997) General Strain Theory (GST)**

Robert Agnew developed the General Strain Theory due to a decline in the use of the Strain Theory (Siegel, 2016:201). The GST was developed to explain why females engage in criminal activities. Building on the Strain Theory, Agnew identified two additional types of strain apart from failing to reach one's personal goals (Newburn, 2017:193). Firstly, when a person does not have opportunities to achieve success it results in strain and secondly, the presence of negative "stimuli" in a person's life, for example, involvement in a difficult intimate partner relationship may cause strain (Newburn, 2017:193). Other typical strains include parental rejection, homelessness and childhood abuse and neglect. The more strain an individual experiences the more likely they are to engage in criminal behaviour (Newburn, 2017:193-194). The case studies in this research project were subjected to different types of strains (abusive intimate partners, parental rejection and childhood abuse) that enhanced their engagement in criminal behaviour. Some of the female participants did not have legitimate opportunities to reach their personal goals (financial success and freedom) and the strains they experienced motivated them to engage in criminal behaviour.

According to the GST, the reasons why females engage in criminal behaviour differ from the behaviour displayed by men. There are complex underlying reasons why females commit crime and the GST attempts to explain these reasons. One of the

main reasons why females engage in crime is because females struggle to conform to the goals of society (i.e. positions in the workplace in terms of being successful). Agnew argues that the types of work environments in society that females form part of shape their involvement in female crime and criminal behaviour (Slusser, 2017:5). Some of the female offenders in this study strived towards being seen as successful in their careers by society. However, they struggled financially to continuously display their success and they resorted to criminal behaviour to ensure that they would be able to display their success.

#### **4.2.2.2.1 Evaluation**

Agnew managed to predict criminal behaviour in a large number of groups in terms of race, gender and age. The theory also properly explains the nature of criminal behaviour and how different forms of strain contribute to the varying levels of crime commissioning. However, the theory fails to account for the gender differences in crime where females experience the same amount or more strain as males, but their crime rates are lower (Siegel, 2016:203).

#### **4.2.3 Theory of Victimisation**

Questions such as: *Why do criminals target certain victims? Are the victims in the wrong place at the wrong time? or Are the offenders in the wrong place at the wrong time?* **The Theory of Victimisation** answer these questions and they explain the relationship between the victim and the offender. Factors that are related to victimisation, for example suffering, relationship stress, fear, the cycle of violence, gender, and social status are incorporated in the explanation of victimisation and offending behaviour (Siegel, 2016:66-77). On this detail, Siegel (2016:76) notes that the Routine Activities theory is regarded a Theory of Victimisation as this theory integrates the victim and the offender relationship, the offender's motivation for the crime, victim selection and the void in guardianship (Siegel, 2016:76).

#### **4.2.3.1 Lawrence Cohen and Marcus Felson's (1979) Routine Activities Theory**

The Routine Activities Theory was developed by Lawrence Cohen and Marcus Felson during 1979 (Vito & Maahs, 2017:57). The theorists mainly attempted to explain crime rates in Western countries during the 1950's and 1970's. Later on, Marcus Felson together with Rachel Boba extended the theory to include explanations for white-collar crime offenders. The theory shares some common traits with the deterrence and

rational choice theories, which hold that offenders make rational decisions when they decide on a potential victim in the execution of the crime (Vito & Maahs, 2017:57).

The Routine Activities Theory offers an explanation of how an offender of a “predatory crime” normally has direct personal contact with the potential victim before the crime is committed (Vito & Maahs, 2017:57). The theory is more focussed on the victims of crime and does not include lengthy discussions of the characteristics of the offender. The theory is also based on the argument that criminal behaviour cannot only be explained by focusing on the motivation of an offender, but other elements are necessary for the crime to be successfully committed. The theory, therefore, includes three necessary elements, namely a motivated offender, suitable target and the absence of an external party (**capable guardian**) (Siegel, 2016:76; Vito & Maahs, 2017:57). **In relation to the study**, the female participants were motivated to engage in criminal behaviour as a result of financial pressure caused by factors such as greediness and a sense of entitlement. They identified their targets and they executed their crimes in the absence of **capable guardians** that could have prevented their crimes.

The theory furthermore holds that criminal events are the direct result of the daily routine activities of both the offender and the victim. Felson identified four important factors that have a direct influence on the attractiveness of a potential target (Vito & Maahs, 2017:57). Firstly, “value” is explained by indicating that the offender either attaches financial benefit or personal benefit to the target when deciding to commit the crime. Secondly, “Inertia” is when the target possesses some sort of value to the offender for example, the value of fraud is understood in terms of the financial benefits it holds for the offender. Thirdly, “visibility” entails if the target is displayed in an attractive manner resulting in immediate attention to the target and, lastly, “access” is explained in terms of how easy it is to enter and exit a place where desired valuables are kept for example an office building (Vito & Maahs, 2017:57-58). With regards to this study, the female participants used financial benefits as their motivation to engage in criminal behaviour, thus attaching financial value to their fraud. For most of the female participants, the workplace environment became an attractive target because it offered the opportunity to obtain money quickly. The participants committed fraud in the workplace and used their positions, skills and knowledge associated with the intricacies of the workplace to ensure financial attainment.

#### **4.2.3.1.1 Evaluation**

The Routine Activities theory successfully explains crime rates and trends, it elucidates how the victim of a crime influences criminal opportunities, and how the victim can reduce victimisation by having constant guardians and reducing own vulnerabilities (Siegel, 2016:84). The theory has been critiqued for only assuming that there is a motivated offender while not considering that the motivations for offenders to commit crime vary. Also, the theory does not consider the criminal opportunity context in which the motivated offender and suitable target meet in the absence of a guardian (Branic, 2016:1136)

#### **4.2.4 Fraud Related Theories**

It has been noted that the criminal careers of white-collar offenders have not yet received much attention which have resulted in a void of proper theoretical explanations of white-collar crime. White-collar crime theories tend to focus on the specific circumstances surrounding the crime with no focus on the criminal development of white collar offenders over the life-course (van Onna et al., 2014:760).

The following section provides an overview of theories that attempt to specifically explain white-collar crime.

##### **4.2.4.1 James Coleman's Integrated Theory of White-Collar Crime**

During 1987, James Coleman developed the Integrated Theory of White-Collar Crime. This integrated theory combines elements of theories such as the interactional and rational choice theories. The theory postulates that motivation and opportunity are the two key elements that must be present for an offender to commit white-collar crime (Salinger, 2013:184).

Society creates the motives for people to engage in criminal behaviour through ideas that stem from rivalry, material accumulation and the justification of unlawful behaviour through rationalisation (Friedrichs, 2010:244). Opportunity structures (i.e. position in the workplace) make white-collar crime vulnerable to legal controls (i.e. audits) and a more attractive possibility to refrain from complying with the law. In the private sector, the financial situation of a company does not always allow an employee to earn an above average salary. This may result in opportunity-seeking individuals with no sense of responsibility to engage in activities of white-collar crime. Additionally, people that

are under financial pressure are more susceptible to peer pressure and more attracted to actions that involve white-collar crime (Friedrichs, 2010:244).

Motivation stems from a person's socially created values and how society influences a person to break the law for personal attainment. Opportunity is a characteristic of daily situations that influence a person to take part in crime, for example, the workplace influences a person's decision to engage in crime (Siegel, 2016:442-446). Offenders will also engage in a process where they rationalise their criminal behaviour regardless of the possible risks of engaging in crime (Salinger, 2013:184). Regarding this study, the female offenders were motivated by die idea of large financial gain, coupled with a lack of values that resulted in their criminal behaviour. The females identified the necessary opportunities to ensure financial gain and they rationalised their criminal behaviour by focusing on the benefits of the crime and they refrained from considering the risks.

#### **4.2.4.1.1 Evaluation**

Coleman indicates that a person's cognition and emotions do not have any significance in the commissioning of white-collar crime - a statement that has been accepted worldwide by many scholars. However, Perri, Lichtenwald and Mieczkowska (2014:79) argue that this assumption has become the norm in the academia and has contributed to too many criminological studies ignoring personality traits when research is conducted on white-collar crime.

#### **4.2.4.2 Peter Gottschalk's Convenience Theory**

The Convenience Theory was developed by Peter Gottschalk in 2015. The Convenience theory attempts to explain why employees commit white-collar crime by drawing on elements from different fields like criminology and psychology. The theory consists of three dimensions namely, economic, organisational and behavioural dimensions (Gottschalk, 2016:1, 5). The economic dimension refers to where convenience exists to attain illegal financial gain to cover specific needs. The organisational dimension consists of the offender who has the necessary access to money and are able to hide the illegal financial transactions and lastly, the behavioural dimension refers to the ability of the offender to justify and accept their own criminal behaviour (Gottschalk, 2016:1-2). The theory compliments and extends the understanding of white-collar crime by incorporating different theoretical perspectives.

The Convenience theory suggests that financial motives and workplace opportunities lead to criminal behaviour such as fraud. The achievement of personal goals (financial success) in the workplace together with aspects such as low self-control and techniques of neutralisation make white-collar crime a convenient option to abuse workplace opportunities (Gottschalk, 2017a:2). Motivation also consists of the amount of time and effort a person can save in reaching personal goals such as the desire for financial accumulation. The time and effort then become part of the characteristics of white-collar crimes such as fraud (Gottschalk, 2016:7). Concerning this study, the female participants were driven by financial motivations. Apart from one participant, all the other females identified opportunities in the workplace to ensure financial benefit. The participants' lack of self-control and application of neutralisation techniques allowed them to abuse their positions in the workplace. They identified opportunities that guaranteed quick financial gain within a short period of time in order to secure personal financial success.

The economic exponent of the motivation that drives an offender to commit fraud is the result of greediness for money. The environment that creates the workplace affects criminal opportunity and this can allow individuals or groups to engage in workplace white-collar crime (Gottschalk, 2016:9, 12). Individuals with low self-control in the workplace that display a desire for large financial accumulation require immediate action to safeguard their financial desires (Gottschalk, 2016:9, 16). The sample of female offenders were driven by greediness for money which made fraud lucrative to ensure immediate gratification for large financial gain. The females' lack of self-control and need for immediate gratification contributed to their engagement in criminal behaviour.

#### **4.2.4.2.1 Evaluation**

The theory successfully constructs the concept of convenience and explains the relationship between desire for profit, opportunity in the workplace and willingness to engage in criminal behaviour. To test the theory, it is necessary to analyse the underlying processes of the three relationships, to consider different concepts that touch on convenience and to provide arguments that are logic and convincing. So far, tests that have been conducted have been unsuccessful to unpack these processes (Gottschalk, 2017b:6).

#### **4.2.4.3 Donald Cressey's (1950) Fraud Triangle**

The Fraud Triangle is a model that was developed by Donald Cressey during 1950. Cressey identified three core factors that constitute the Fraud Triangle, namely pressure (financial), opportunity and rationalisation (Padgett, 2015:44). Cressey argued that fraud is the direct result of the aforementioned three factors and should these factors be absent, then fraud will not occur. The Fraud Triangle illustrates that these specific factors can be used to identify fraud before it occurs or during the investigation process (Padgett, 2015:44).

The three core factors are interrelated to each other, meaning that when the first one namely pressure occurs, opportunity and rationalisation will follow. The pressure an offender experience is normally situated at a financial level, however, other types of pressure such as work performance pressure also exists. When the offender experiences pressure, he/she will then continue to identify an opportunity to commit fraud. These opportunities are normally characterised by insufficient control mechanisms, making the target more attractive (Padgett, 2015:44). After the opportunity has been identified, the offender will rationalise their criminal behaviour by convincing themselves that the fraud will aid in resolving their immediate problems. The rationalisation of criminal behaviour plays an integral part in the planning and execution of the fraud. Moreover, the Fraud Triangle holds that people are not born criminals but criminal behaviour is learned through a process of rationalisation (Padgett, 2015:44). With the research sample, all female participants experienced some form of financial pressure that resulted in them identifying opportunities to commit fraud for immediate financial accumulation. The respondents rationalised their involvement in fraud and their rationalisation was based on their personal circumstances at the time of the crimes.

##### **4.2.4.3.1 Evaluation**

The Fraud Triangle has received widespread support in the financial world when audits are being conducted in companies. However, critiques of the Fraud Triangle have indicated that the model alone is not sufficient for deterring, preventing and detecting fraud (Kassem & Higson, 2012:193). The three elements that direct the Fraud Triangle have widely been criticised because there are no consensus on the causes of fraud (Maragno & Borba, 2017:60). It is, furthermore, argued that pressure and

rationalisation cannot be observed, and that the offender's abilities and skills are not taken into account.

#### **4.2.5 Developmental Criminological theories**

Developmental criminology offers a worldwide perspective of a criminal career regarding the onset, continuance and the end (termination) of a criminal career or pathway to crime, and desistance from crime (Siegel, 2016:290, 292). Onset focusses on when the offender first engaged in criminal behaviour and desistance from criminal behaviour entails when the offender stopped to engage in crime (Tibbets & Hemmens, 2010:600).

Shared premises of Developmental theories include: 1) criminal careers are a path; 2) involvement in crime is not necessarily a continuous process; 3) involvement in crime may increase or decrease in severity, frequency and variety; and 4) the increase/decrease, severity, frequency and variety of criminal involvement are determined by on external factors such as ranging from social control (i.e. regulation, sanctions) to opportunity (Siegel, 2016:292; Tibbets & Hemmens, 2010:600).

In affirming the premises, Developmental Criminological theories integrate sociological, economic and psychological elements into multifaceted developmental interpretations of crime causation (Siegel, 2016:290). Simply stated, Developmental theories explain criminal behaviour of individuals that engage in crime over the life-course, they focus on explanations of criminal behaviour over extended periods of time, and they aim is to understand the progression of criminal behaviour over time (Tibbets & Hemmens, 2010:599).

Several Developmental theories were applied to explain the female offenders' behaviour. These theories include The General Theory of Crime, Trajectory (Pathway) theory, Age-Graded Theory of Informal Social Control, Integrated Self-Control / Life-Course theory, Crime Pattern theory, Control Balance theory, Integrated Cognitive Antisocial Potential theory, and the Gendered Theory of Female Offending.

##### **4.2.5.1 Michael Gottfredson and Travis Hirschi's (1990) General Theory of Crime (GTC)**

Michael Gottfredson and Travis Hirschi developed the GTC in 1990 in an attempt to explain why crimes are committed. The theory builds on the notion that impulsiveness (a personality trait) and lack of self-control are the two most important characteristics

of a person that facilitate criminal behaviour (Siegel, 2016:321). This theory postulates that all human beings act in manner that benefits their own self-interest. Also, human beings will go to extreme lengths to ensure pleasure above any form of pain. Thus, for some people, achieving personal goals and success might include engaging in criminal behaviour.

The theory also indicates that people with low self-control will more frequently engage in criminal behaviour as they seek immediate gratification. Self-control stabilises over the life-course when people become fully developed as young adults (Jo, 2015:52). The differences amongst people regarding their levels of self-control will influence how (and if) they engage in crime (Rankin & Wells, 2016:xxi). Regarding this study, all of the female offenders lacked self-control and they engaged in risk-taking behaviour to ensure immediate financial success. Some of the females' impulsive behaviour, coupled with lack of self-control, contributed to their engagement in criminal behaviour to guarantee the success of their own self-interest (i.e. financial attainment).

#### **4.2.5.1.1 Evaluation**

One of the most prominent benefits of the GTC is that it explains all crime in the same manner and successfully accounts for existing data on crime (Jenkins, 2017:12). In this regard, research (Jo, 2015:52) supports the stability of self-control over the life-course, that is, after a person's development in the early life stages has been completed. It is also noted that a vast majority of research in general have supported the results of the theory (Jenkins, 2017:12). However, a critique of the theory is that Gottfredson and Hirschi do not provide an explanation for the reasons and motivations behind peoples' engagement in crime (Rankin & Wells, 2016:xxi).

#### **4.2.5.2 The Trajectory Theory**

The Trajectory theory relates to pathways to offending behaviour and it integrates aspects of propensity and life-course theories (Siegel, 2016:309, 311). The theory holds that offenders are not bound to one specific class of people and that they take different routes to commit crime. Thus, the theory articulates that there are different routes in life that lead to the engagement in criminal behaviour (Siegel, 2016:309, 311, 327). The theory asserts that in reality all people are different from each other and that one specific framework to explain criminal behaviour cannot account for each person's life events and experiences throughout the life-course. Factors such as having large

social circles or being an introvert affect the manner in which people choose to engage in criminal conduct (Siegel, 2016:310-311). In this study, all the female participants displayed unique pathways to crime and their life histories are marked by various life events that shaped their decisions and participation in criminal behaviour.

The theory argues that every person is unique; therefore, people commit crime at different times in their lives and they are influenced by external factors unique to their own situations. The theory also stipulates that the offending patterns of males have no direct influence on their female counterparts and that the offending habits and careers of both genders differ significantly (Siegel, 2016:310-311).

A main reason for the existence of different trajectories over the life-course can be attributed to causes such as disobedience, mental illness, shoplifting and bullying behaviour that develop at different stages in a person's life (Siegel, 2016:312). Individual and social factors such as career choices and peer relations, will influence the manner in which people choose to engage in criminal behaviour (Siegel, 2016:310-311). The theory also explains that some offenders may be exposed to several trajectories over the life-course that may result in them being for example specialists in crimes like theft and fraud (Siegel, 2016:309-313).

#### **4.2.5.2.1 Evaluation**

A broad array of studies have shown support for the Trajectory Theory in that a less serious group of offenders might be influenced by life events, and that serious groups of offenders might be deprived of positive close relationships, which may result in different types of crime over the life-course. The main strength of this theory lies in how comprehensively it explains that different types and classes of offenders have different criminal pathways (Siegel, 2011:310-313).

#### **4.2.5.3 Robert Sampson and John Laub's (1993) Age-Graded Theory of Informal Social Control**

The Age-Graded Theory of Informal Social Control, developed by Robert Sampson and John Laub during 1993, is considered as the most acknowledged and positively tested theory in the life-course view. The theorists examined data findings from over 50 years ago conducted by the Gluecks. **The Gluecks conducted a longitudinal and comparative study where a comparison was drawn between 500 delinquents and 500 nondelinquents.** They acknowledged that individual characteristics (i.e. work ethic)

and childhood events were important in understanding the reasons why people engage in criminal behaviour but argued that these factors could not alone account for why some people continued with criminal behaviour from childhood into adulthood (Siegel & Welsh, 2016:223). The theorists then developed the Age-Graded Theory of Informal Social Control in an attempt to address this issue.

The first point of departure is that the specific connections a person has with important social establishments, for example family and education, can predict and explain a person's first engagement in criminal behaviour and criminal involvement over the life-course. The connections that a person form with these social foundations create a degree of informal social control that contributes to the likelihood of engaging in criminal behaviour or abstaining from crime (Siegel & Welsh, 2016:223).

The theory is built on the following set of principles (Siegel & Welsh, 2016:224-225):

- Positive relationships shape people's behaviour. The theory refers to the development of "social capital" in explaining that persons who engage in healthy behaviour with others that are consistent during the life-course are able desist from criminal engagements. Pertaining to this study, apart from one female, all of the offenders were involved in unhealthy (abusive) and unstable relationships with their intimate partners, which influenced their decisions to engage in criminal behaviour.
- The influence of positive turning points over the life-course. Positive life experiences and healthy relationships are seen as turning points for offenders and assist them to refrain from engaging in criminal behaviour. These positive turning points in turn generate informal social control. As noted above, all of the female participants' lives were marked by negative life events and unstable relationships, which in turn had a profound impact on their decisions to engage in criminal conduct.
- Thinking patterns influence choices during the criminal career. The theory refers to "human agency" that focuses on the choices that a person makes and the exercising of free will. Therefore, people make conscious decisions when they choose to partake in criminal behaviour. Regarding this study, it is clear that some of the female offenders made conscious decisions to engage in

criminal behaviour and that they applied free will to execute their fraudulent actions.

- Continuous setbacks during a person's life. Children who are exposed to social problems fail to develop meaningful relationships and this influence their chances to have positive lives. Exposure to constant setbacks make people prone to engage in criminal conduct. In the research sample, the female participants continuously experienced setbacks throughout their lives. These setbacks, joined with poor coping mechanism, inadequate decision-making skills and a lack of self-control shaped their thinking patterns to participate in criminal behaviour.

#### **4.2.5.3.1 Evaluation**

In assessing the theory, empirical research (Siegel & Welsh, 2016:225) confirmed the findings of Sampson and Laub in that people change over the life-course and the factors that predict criminal behaviour evolve over time. Empirical tests have also confirmed that the theory successfully explains how crime is a process that continuously develops over the life-course and how specific factors in a person's life, for example, intimate partner relationships can shape the likelihood of a person to engage in criminal behaviour (Siegel, 2016:301; Siegel & Welsh, 2016:225).

The theory also illustrates how positive life events have the potential to assist offenders to discontinue their criminal behaviour (Siegel & Welsh, 2016:225). The theory successfully explains that the more a person engages with criminal peers, the more likely the individual is to engage in criminal behaviour over the life-course (Siegel, 2018:315). Criticism has been raised against the use of Gluecks' data because it was so outdated, concerns such as if the data could still be applicable today was raised because factors like the lower divorce rate and more stable marriages was reflected in that data which is not the case today (Siegel, 2016:301; Siegel & Welsh, 2016:226).

#### **4.2.5.4 Travis T. Pratt's (2016) Integrated Self-Control/Life-Course Theory**

Building on Hirschi's Social Bond theory, Gottfredson and Hirschi's GTC and Sampson and Laub's Age-Graded Theory of Informal Social Control, Pratt (2016) developed the Integrated Self-Control/Life-Course Theory (Florek & Piotrowski, 2017:67-70). This theory is founded on the credence that the level of self-control fluctuations during life.

Another main belief is that self-control is a prominent factor influencing events that determine criminal behaviour. The common denominators include that self-control is dynamic, it is subject to change over time and self-control is viewed as a cause of the choices that people make to either engage in positive or negative life events that impact on engagement in offending behaviour (Florek & Piotrowski, 2017:69; Pratt, 2016:130).

The theory centres around ten propositions that can broadly be linked together in two ideas of self-control. Firstly, self-control can vary in different situations or it can be consistent over the life-course, and secondly, self-control levels are an important cause in a person's life events (i.e. childhood experiences) that can contribute to criminal involvement (Pratt, 2016:130). Concerning this study, the female participants lacked self-control in situations where financial factors played a role in making legally correct decisions. Additionally, the experiences of negative life events (i.e. domestic violence and fear of collapsing intimate relationships) contributed to some of the females' lack of self-control when they decided to engage in criminal behaviour.

The ten principles of the theory include (Florek & Piotrowski, 2017:69-70; Pratt, 2016:130-131):

1. Self-control predicts problematic behaviour at all points in the life-course. Self-control as a predicting factor in criminal behaviour is not only relevant to the youth but throughout the life-course. At any age or stage of life, variations in self-control can explain crime. The fraudulent behaviour of all of the females that participated in this study can be attributed to their self-control problems, especially when they encountered difficult life events (i.e. financial strain, and stress).
2. Self-control fluctuates over the life-course influencing each life event differently. People's vulnerability to experience weakened self-control during certain life events are determined on an individual basis, however, young people are more susceptible to experience low self-control. The lack of self-control displayed by the participants of this study was evident in their criminal choices when they to deal and cope with negative life events.

3. Young adults are more prone to engage in criminal behaviour, which is considered as the crime prone years. During these years a person's levels of self-control is lower making them prone to engage in crime. However, after this phase, self-control increases over the life-course. The female participants' in this study lack of self-control indicate that they have not yet reached the life stage where their self-control increases.
4. Levels of self-control determine the types of negative life events a person will engage in over the life-course. Those with low self-control tend to be involved in various negative life events. For example, studies have found that negative life events such as divorce has implications for offending (Florek & Piotrowski, 2017:70). The lack of self-control displayed by the participants in the study provides a possible explanation for the reasons why their lives are marked by continuous negative life experiences.
5. Self-control influences the coping mechanisms that a person apply following a negative life event. Therefore, self-control determines the consequences that follow a negative life event and when a person chooses negative coping mechanisms, criminal behaviour is likely to be the result. Regarding this study, the female participants applied negative coping mechanisms as they tried to rectify their problems. The negative coping mechanisms were however, influenced and facilitated by their lack of self-control.
6. Self-control and neuropsychological problems (i.e. personality disorders) are key factors in predicting an early onset of offending. Those with low self-control coupled with neuropsychological problems, have criminal tendencies over the life-course. However, this tenet is not applicable to this study, as none of the females were diagnosed with a personality disorder.
7. Self-control impacts on the manner in which young adults respond to becoming mature responsible individuals. Young adults with high levels of self-control will engage in healthy behaviour such as finding employment. Those with low levels of self-control will choose to engage in criminal behaviour that they learn from people older than them. Regarding this study, the female participants engaged in destructive behaviour to secure financial attainment and their lack of self-control contributed in their decisions to commit fraud.

8. Levels of self-control determine how a person responds to various forms of social control over the life-course. Those with low levels of self-control do not feel guilty about their criminal behaviour and refrain from feeling remorse. With reference to this study, one of the female participants refrained (denial) from acknowledging that she committed fraud, which allowed her to not feel any guilt and remorse for her criminal behaviour.
9. The way in which people choose social bonds and turning points over the life-course is determined by their self-control. Individuals with healthy social bonds tend to engage in behaviour that conforms to the rules of society. Some of the female participants in this research endeavour have failed to form proper and meaningful bonds over their life-course. There were no positive turning points in their lives in order for them to abstain from offending behaviour. Thus, their low levels of self-control played a prominent role in their engagement in fraud.
10. The quality of social bonds over the life-course is determined in terms of one's level of self-control. Variations in the quality of these bonds influence a person's decision to engage in criminal behaviour. Relating to this research, as a result of the choices that the participants made and due to their lack of self-control, some of the female participants did not form quality social bonds.

#### **4.2.5.4.1 Evaluation**

All ten of the propositions discussed in the theory have proven to be empirically testable (Florek & Piotrowski, 2017:70). Three issues were identified for criminologists to consider in applying the theory. Firstly, self-control must be measured as a dynamic factor that is subject to constant change. Secondly, researchers who investigate the lives of people over time must take into account how self-control influences a person's engagement in certain life events, and lastly, self-control trajectories are structurally fixed, thus certain conditions influence the development of low self-control and the outcome thereof (Pratt, 2016:138-139).

#### **4.2.5.5 Paul Brantingham and Patricia Brantingham's (1993) Crime Pattern Theory**

The Crime Pattern Theory was developed by Paul Brantingham and Patricia Brantingham during 1993. The theory mostly draws on the principles of the Routine Activities Theory. The main feature of the theory is that people's daily activities create opportunities to engage in criminal behaviour (Madensen, 2016:392). However, most

of the activities that a person engages in everyday life are not regarded as criminal in nature. Those that do engage in criminal activities are the direct result of the different pathways that people choose that take them from and to different places. The criminal opportunities that offenders choose varies between work, home and private and public activities (Madensen, 2016:392).

Offenders engage in criminal activities when the opportunity to do so fall within their daily routines. Daily routines are viewed as the various places people go to do their daily business. Hence, a core principle of this theory states that attractive targets, evident in a motivated offender's daily routine, will enhance a person's criminal behaviour if there are no interferences (Madensen, 2016:392). In this study, the daily routines of the female participants allowed them to identify opportunities to commit fraud. They were motivated to accumulate financial funds and, therefore, they identified the targets that would allow them to ensure financial benefit without much disruption.

Thus, according to this theory, offenders will engage in crime in areas where they normally find themselves in and are familiar with. The reasons for this are that the environment allows them to identify criminal opportunities if they visit there frequently and they must be familiar with the opportunities to minimise the potential risks involved. Consequently, legitimate experiences allow offenders to become familiar with their surroundings and to identify new areas where possible crime can be committed (Summers & Guerette, 2018:90). Vis-à-vis this study, the female participants used their knowledge about their immediate surroundings to identify possible criminal opportunities that held the least amount of risk for them to be caught.

#### **4.2.5.5.1 Evaluation**

Research (Johnson, 2014:194) has demonstrated support for the Crime Pattern Theory in that it successfully explains that offenders tend to commit crime close to their homes or familiar surrounding (i.e. the workplace), irrespective of the available opportunities. Furthermore, the theory successfully explained other related factors to offending apart from being close to their target/victim, for example, second-time offenders are more likely to target places where they previously resided (Johnson, 2014:194).

#### **4.2.5.6 Charles Tittle's (1995) Control Balance Theory**

The Control Balance Theory was developed by Charles Tittle in 1995 and the theory focuses on in-depth explanations of criminal behaviour. The theory is an integrated theory that involves components of various criminological theories, namely control, rational choice, strain, labelling, routine activities and differential association (Fox, Nobles & Lane, 2016:926). The main premise of this theory is that people have too little control they might turn to criminal behaviour to gain control, and that too much control in turn might also lead to criminal behaviour. Individuals are subjected to social control even though they strive to be independent and free from rules (Newburn, 2017:256; Siegel, 2016:315).

Tittle revised and extended the theory in 2004 to include a scale that represents "control balance desirability". This scale includes a variety of possible criminal acts that are ranked according to their desirability to be selected by a motivated offender - a direct result of an apparent imbalance of control (Fox et al., 2016:928). With allusion to this study, all of the female participants experienced an imbalance of control and, consequently, identified lucrative opportunities to gain financially through the commissioning of fraudulent acts. The "control balance desirability" is a function of several underlying aspects. Some of the aspects include if the criminal behaviour of the offender will result in long-term gains of control and whether an offender is directly involved with the victim that suffers as a result of the crime committed (Fox et al., 2016:928). The female offenders' engagement in fraud allowed them to gain control over their lives (and their dependants and intimate partners) for a period of time. Furthermore, the females were directly involved with their victims (i.e. place of employment). The revised theory also contains the concepts of self-control, opportunity and rationalisation. A person's level of self-control directly influences their desire for immediate gratification, resulting in the identification of criminal opportunities and the rationalisation process of the potential risks and benefits. Hence, the offender chooses a criminal act that will change the control imbalance that is experienced (Fox et al., 2016:928). The female fraudsters in this study lacked self-control and experienced control imbalances, which resulted in the identification of criminal opportunities to ensure immediate financial gain. The participants rationalised their criminal behaviour and this resulted in their focus solely being placed on the potential benefits of financial accumulation without considering the risks.

#### **4.2.5.6.1 Evaluation**

To date, the Control Balance Theory is regarded as one of the most advanced and complex criminological theories in explaining criminal behaviour. Due to the multifaceted nature of the theory, it has not been subjected to much empirical testing (Fox et al., 2016:926, 928). However, the theory successfully explained crimes like theft, corporate criminality and family victimisation. Although there is limited empirical testing, the theory showcases potential to successfully explain offending behaviour, nonconformity and victimisation (Nobles & Fox, 2013:737). A prominent limitation of the theory is that it does not properly address how control imbalance influences a potential offender's decision to engage in a specific crime through a process of rationalisation by weighing the benefits and disadvantages (Nobles & Fox, 2013:758).

#### **4.2.5.7 David Farrington's (2005) Integrated Cognitive Antisocial Potential Theory (ICAP)**

During 2005, David Farrington developed the ICAP Theory to re-organise existing knowledge on the risk and protective factors in criminal behaviour (Blokland, 2015:304). This theory combines elements from different theories that include strain, control, learning, labelling and rational choice. The key premise of this theory is the "Antisocial Potential" concept that refers to a person's potential to commit antisocial acts, for example fraud. For a person to commit antisocial acts certain decision-making processes take place and the person considers the available opportunities and victims (Regoli, Hewitt & DeLisi, 2017:193). The majority of the female participants of this study engaged in various decisions when they planned their fraud through processes of identifying possible opportunities. These opportunities assured them of immediate financial benefits from the victims they have chosen (mostly companies and departments) where they were employed at the time of their crimes.

The Antisocial Potential is different from antisocial tendencies in that the focus is not aimed at biological factors as explanations for criminal engagement. The Antisocial Potential is divided into short-term and long-term differences of the possibility of criminal involvement (Siegel, 2016:304). Short-term Antisocial Potential focuses on psychological factors such as being angry at a given moment that can influence the consideration of engaging in criminal behaviour. Long-term Antisocial Potential is influenced by how a person was raised and their personal characteristics together with negative life events. Long-term Antisocial Potential happens as a result of a person's

pathway regardless of negative life events such as divorce (Blokland, 2015:305; Siegel, 2016:314). The female participants' pathways and lived experiences were shaped by negative life events such as domestic violence that impacted on who they are as individuals and it influenced their involvement in criminal behaviour.

#### **4.2.5.7.1 Evaluation**

This theory is one of the few developmental and life-course theories that considers both situational (i.e. financial problems) and developmental factors in offending behaviour (Siegel, 2016:314). The advantage of this theory is that it integrates several criminological theories into one model in order to provide a comprehensive picture of the different elements in criminal behaviour. The theory also successfully explains why some individuals are more likely to engage in criminal behaviour than others (Fox & Farrington, 2016:1899).

#### **4.2.5.8 Steffensmeier and Allan' (1996) Gendered Theory of Female Offending**

Steffensmeier and Allan (1996:459) tried to advance theory by reviewing selected issues on gender and crime literature during 1996 with the aim to develop a gendered theory that explains female offending. The authors attempted to advance an understanding of female criminality by building on existing theories such as the Differential Association Theory. The theory acknowledges that although male and female offenders share similarities in the manner in which they offend, there also seems to be notable differences (Steffensmeier & Allan, 1996:459-461). Due to the gender gap, females are less likely than males to engage in crime but both genders are normally involved in property crime and substance abuse.

According to the Gendered Theory of Female Offending, a female is seen as the nurturing entity in a household with dependent children, thus making her social profile different from her male counterparts (Steffensmeier & Allan, 1996:460-461). The causes for males and females to engage in crime overlap and that more theoretical explanations can assist in clarifying the gender offending differences (i.e. selection of a MO) (Steffensmeier & Allan, 1996:460-465). In this regard, Steffensmeier and Allan (1996:466) stated that "measures of bonds, associates, learning parental controls, perceptions of risk, are comparable effects across the genders".

It is furthermore acknowledged that the social backgrounds (i.e. socio-economic status) of females are quite like those of men. The utility of a gendered perspective

can be seen in its ability to explain both male and female patterns of offending and the subsequent differences (i.e. selecting the type of victim) (Steffensmeier & Allan, 1996:479). Therefore, the Gendered Theory of Female Offending recognises the explanations of traditional theories and how gender differences influence traditional theories such as the Strain Theory (Steffensmeier & Allan, 1996:482)

#### **4.2.5.8.1 Evaluation**

In evaluating the theory, the Gendered Theory of Female Offending assists in providing a gendered explanation of the specific factors similar and unique to each gender. A gendered approach can also assist in explaining the constancy and changeability of offending across genders (Steffensmeier & Allan, 1996:481). Various research studies have indicated that the offending patterns for both genders are similar to the gendered patterns of offending in the thirteen century (Steffensmeier & Allan, 1996:481). It is, however, noted by the authors that more research is necessary to examine various “criminogenic factors” (i.e. family structures) across both genders to show the manner in which both engage in criminal behaviour (Steffensmeier & Allan, 1996:483).

### **4.3 Conclusion**

Chapter Four presented an overview of criminological theories demonstrative of the social process and social structure theories, fraud related theories, a theory of victimisation and developmental theories. These theories were applied to explain and demonstrate the female offenders’ pathways to crime. Aspects illustrative in the theories and relevant to the female participants offending included (although not limited to) opportunity, motivation, self-control, rationalisation, social interactions, learned behaviour, strain, personal circumstances and stresses, routine activities, decisions, coping styles and rational choice. The aforementioned factors played significant roles in the female participants’ pathways to fraud and incarceration. The application of theories also accentuated the causes, motives and contributory factors associated with the respondents’ offending behaviour. Lastly, the criminological theories played an integral part in the analysis and assessment of the participants’ behaviour as presented and analysed in Chapter Five.

# CHAPTER 5

## CASE STUDY ANALYSIS: LIVED EXPERIENCES AND PATHWAYS TO CRIME

### 5.1 Introduction

This chapter aims to explore and describe the sample-specific adult female offenders' lived experiences with regards to their unique familial, personal and social backgrounds. It also includes their cognitive and social functioning, personal characteristics, emotional health, and behavioural patterns, which can be linked to the causes, contributory factors, motives and general pathways to the commission of fraud.

According to Dastile (2014:2-3) and Grills et al. (2015:758-760), female offenders' lived experiences or pathways to crime can be characterised by poverty, childhood and adulthood abuse, dysfunctional family histories, trauma (absent parental figure or the loss of a parent or an intimate partner), substance-abusing partners, education, adverse emotional regulation, economic ostracism, Human Immunodeficiency Virus Infection and Acquired Immune Deficiency Syndrome (HIV/Aids), skills deficits and domestic violence. These factors are intricately linked to the female offenders' upbringing, backgrounds, emotional regulation, personas, thinking patterns, choices, and behaviour, which in turn can be linked to, and traced to their involvement in fraud (Leigh-Hunt & Perry, 2015:701-702; Pratt, 2016:130; Schwartz & Steffensmeier, 2017:138).

In this regard, and with guidance from known criminological assessment focus areas (see point 5.2 on page 95), with research findings explaining the aetiology of crime, and through criminological theories that speak to female offenders' pathways to crime, the researcher illustrates, analyses and explains the female offenders' behaviour in terms of the causes, contributory factors and motives related to their involvement in fraud. In addition, Pratt (2016:130) states that the life-course should be viewed in an integrated manner rather than being seen as incompatible. The aforementioned focus areas are also captured in the pre-identified themes in the semi-structured interview schedule (see Annexure 4).

## 5.2 Criminological assessment focus areas

For almost two decades, South African criminological assessments have focused on the analysis of criminal behaviour. South African criminological scholars (as listed below) have amassed a considerable body of work relating to the criminological assessment of offenders. To name a few (although not limited to these South African sources), Grobler and Hesselink (2015); Herbig and Hesselink (2009); Herbig and Hesselink (2012); Hesselink-Louw and Olivier (2001); Hesselink and Booyens (2014); Hesselink and Booyens (2017); Hesselink and Dastile (2015); Hesselink and Mostert (2014); Maree, Joubert, Hesselink-Louw (2003) and Prinsloo and Hesselink (2015). The aforementioned research, as well as other national and international research (as listed below), denote the following prominent and broad assessment focus areas:

*Biographical detail:* This focus area concentrates on aspects such as age, gender, ethnic group, health issues, sexual orientation, religion, marital status and qualifications (Dastile, 2014; Dastile, 2015; Ragatz, Fremouw & Baker, 2012).

*Family background and dynamics:* Here, the upbringing, home environment, parental relationships, parent-child relationships, offender-sibling relationships, family circumstances, peers, exposure to: violence and aggressive behaviour, criminality, gang involvement and substance abuse, parental qualifications and occupation and extended family relationships are outlined (Dastile, 2015; Hesselink & Booyens, 2017).

*Schooling years:* Of importance here are primary and secondary school experiences that include school attendance, conflict with teachers and fellow learners, academic and sport achievements, learning and concentration problems, truancy, peer associations and gang involvement, substance abuse and criminality, involvement in violent and aggressive behaviour, leadership positions, school failure and expulsion, reformed school attendance and leisure time activities (Botha, Louw & Loots, 2016; Hesselink & Mostert, 2014).

*Qualifications and employment history:* The offender's highest school qualification and further educational attainment as well as her history of employment are highlighted under these focus areas (Botha et al., 2016; Dastile, 2015).

*Intimate personal relationships:* This assessment area underscores issues such as relationship matters that include childhood and adulthood meaningful and harmful

relationships with family members, children, friends and intimate partners or spouses and other important relationship dynamics (exposure to and involvement in violent and aggressive behaviour, criminality and substance abuse) (Botha et al. 2016; Dastile, 2014; Dastile, 2015; Hesselink & Dastile, 2015).

*Crime analysis:* The offender's involvement in crime from childhood to adulthood in terms of self-disclosure crimes detected and sanctioned, the MO, official criminal record and current crime(s) are discussed. Victim characteristics are inclusive of the type of victim(s), victim-offender relationship, single-offender or group involvement, harm caused and planning involved (Dastile, 2015; Hesselink & Mostert, 2014).

*Emotional well-being:* Factors such as (although not limited to) a history of self-harm behaviour, self-esteem, self-control, challenging and risk-taking behaviour, personal insecurities, sense of love and appreciation, personal traumas related to unresolved emotions, inner and personal conflicts, depression and distress, sense of responsibility, guilt, remorse, justifications, psychological and psychiatric treatment and diagnosis, skills, victim empathy and insight and understanding into own behaviour will be drawn upon (Dastile, 2014; Hesselink & Dastile 2015; Leigh-Hunt & Perry, 2015; Steyn & Hall, 2015).

*Rehabilitation and adaptation in the correctional facility:* Overall, the offender's adaptation and coping mechanisms in the correctional centre, as well as all rehabilitation efforts (treatment programmes and correctional therapy) subjected to, are sketched here (Botha et al., 2016; Ragatz et al., 2012).

*Support structure:* The support the offender receives while incarcerated, inclusive of criminal and non-criminal family, friends and dependants are determined areas under this section (Dastile, 2014; Dastile, 2015).

*Causes, contributory factors and motives related to the crime:* Causes speak to the direct drives such as poverty, a financial crisis and low self-esteem that play a role prior to and during the commission of the crime (Hesselink, 2012:175). Contributory factors relate to influences, such as, poor role-models and absent parents that can shape an offender's pro-criminal thinking patterns (Dastile, 2015:137; Hesselink & Booyens, 2017:55). Motives are factors that directly influence the offender to commit a crime such as greed and to receive recognition from others (Hesselink & Mostert,

2014:42). As noted by Hesselink (2014:175), the causes and motives sometimes overlap when the offending behaviour occurs, for instance, domestic violence that results in financial difficulties. It could be that a female who suffers from domestic violence (cause) during her marriage might experience financial difficulties (motive) if she moves out of the house she shares with her abuser.

### **5.3 Case study analysis**

In the assessment and analysis of the following case studies, descriptive words such as 'Ms', 'female offender', 'the offender', 'participant' and 'inmate' are used interchangeably to refer to the specific female under discussion. The research also makes reference to both terms 'FCC' (the term used in South Africa) and 'prison' (used by the offenders and as noted in the international literature) in the case study analyses. Lastly, where possible and applicable, the participants' own words (narratives) are used to illustrate the meaning and reality of their lived experiences hence, priding more depth to this research endeavour. Fleetwood (2015:383) acknowledges that narratives allow females to properly explain the circumstances that shaped their lives and it also outlines how they make sense of their lived realities.

The following table provides a short overview of the biographical details of each female and the length of their respective sentences for fraud.

**Table 5.1: Biographic details of participants**

<b>Participant</b>	<b>Age</b>	<b>Race/ethnic group</b>	<b>Marital status</b>	<b>Sentence length</b>
Case study A P1	41	African (Zimbabwean, Shona)	Divorced	15 years
Case study B P2	46	Caucasian (Afrikaans)	Divorced	8 years
Case study C P3	32	African (Northern Sotho)	Single	15 years
Case study D P4	35	Coloured	Divorced	4 years
Case study E P5	53	Coloured	Divorced	2 years
Case study F P6	45	African (Zulu)	Separated	10 years
Case study G P7	37	Caucasian (Afrikaans)	Divorced	11 years

Table 5.1 depicts the seven participants with regards to their ages, marital status, race and ethnic group as well the sentences that they are serving for fraud. The youngest participant (Ms C) is a 32-year-old African female and the oldest (Ms E) is a 53-year-old Coloured female offender. The sample-specific females are representative of African (Ms A, Ms C and Ms F), Caucasian (Ms G and Ms B) and Coloured (Ms D and Ms E) races, indicating a diverse case study sample.

The three African participants denote the Zulu (Ms F), Northern-Sotho (Ms C) and Shona (Ms A) ethnic groups. Five of the females (Ms A, B, D, E and G) are divorced, one female (Ms F) indicated that she is separated from her husband with a pending divorce, and one female (Ms C) is single and has never been married. In line with the title of the study, all seven participants are incarcerated for fraud. The females' sentences range from 2 years (Ms E with the lowest) to 15 years (Ms A and Ms C) of imprisonment.

All seven participants are Christians, grew up in Christian households, and are actively involved in church activities in the FCC. Regarding the females' health, Ms B, C, D and G pointed out that they are 'healthy', meaning that they do not suffer from any chronic or diagnosed medical conditions. Ms A reported that she suffers from high

blood pressure, diabetes and stomach ulcers. According to Ms E, she experiences chronic back pain; and Ms F notes that *“I only heard in prison, after a medical screening and blood test that I am HIV positive, but I also have high blood pressure and Tuberculosis”*. All seven participants revealed that they were involved in heterosexual relationships before their incarceration and that they are still heterosexual in orientation. Lastly, only one female, namely Ms F (P 6), has a previous criminal record for fraud for which she received a four months’ prison sentence.

### **5.3.1 Qualifications of the female offenders**

Most of the female offenders (Participants 1, 3, 4, 5 and 7) are highly educated. In this regard, Ms A, C, D, E and G attained university degrees, with Ms A and Ms G exhibiting two degrees each, this while Ms C and D obtained one degree each. Also, besides their degrees, five participants (P 1, 3, 4, 5 and 7) obtained additional diplomas and certificates. This means that only two of the participants (P 2 and 6) in the sample did not have university degrees. Instead, one female only has a senior matric certificate and the other female has various diplomas as part of their qualifications.

The following section outlines the specific qualifications obtained by each female before and during incarceration as well as qualifications that they are currently enrolled for.

Ms A obtained a Business and Technology Education Council Accounting Diploma, Bachelor of Commerce Management Degree, Master’s Degree in Business Administration (MBA), B Com (Management) Degree and Computerised Project Management Certificate.

Ms B acquired a N4 Diploma (Management Assistant), N4 Diploma (Marketing Management), N6 Diploma (Marketing Management) and a Pare-Legal Diploma.

Ms C procured an Introduction to Information Technology Certificate and a Bachelor of Commerce in Industrial Psychology Degree.

Ms D obtained a Personnel and Training Management Diploma, Bachelor of Commerce in Industrial Psychology, Bachelor of Banking Degree, Para-Legal Diploma and a Business Study Diploma.

Ms E secured a Business Management Degree, an Accounting Certificate and a Microsoft Excel Certificate.

Ms F acquired a Repeat Matric Certificate and a N5 Diploma (Management Assistant).

Ms G completed a Bachelor of Commerce Accounting Degree, Bachelor of Commerce (Honours in Accounting) and a Sports Development Management and Psychology Short Learning Certificate.

### **5.3.2 Case study A**

The following section explained the lived experiences and criminal pathway of Ms A.

#### **5.3.2.1 Biographical information**

Ms A is a 41-year-old divorced Shona (Zimbabwean) African female. She is a first-time offender and is currently serving a 15 year sentence for fraud. The offender was born in Zimbabwe and is the middle child of three siblings (a brother and a sister). The participant was married for 14 years, and two minor children were born from the marriage. Both children reside with their father and are attending a private school in Pretoria (Gauteng). Even though Ms A is divorced (while imprisoned), she still refers to her ex as “my husband”.

Before her incarceration, the offender financially supported her mother (in Zimbabwe) and explains that *“I transferred money to my mother’s bank account every month for daily expenses and in some instances; I paid her extra money for things like a generator for the frequent electricity outages”*.

#### **5.3.2.2 Family dynamics**

The participant’s father disappeared when she was six-years-old; she relates that *“he disappeared in 1978 during the struggle in Zimbabwe with the Chimurenga war (the Rhodesian Bush War). He was never found again. I do not remember the war as I was too young at the time. They say the ‘Comrades’ at the time believed that my father was an informant for the White regime. I am not sure why the Comrades believed that he was an informant, and I am also not sure if they are correct. They (the Comrades) came to our house and asked my father to come with them. He was loaded into a vehicle and was never seen again after that day. The police found the vehicle he was taken in several months later, but we think my father was murdered by the Comrades”*.

Regarding his qualifications and occupation, Ms A reveals that her father obtained a

Bachelor of Arts degree in Education and that he was a Principal at a school in Zimbabwe. In time, he became the owner of several merchandise shops.

Ms A's mother is 75-years-old and a widow since the disappearance and presumed death of her father. When asked about her mother's marital status and why she never remarried, the offender noted that *"I am not sure why my mother never remarried, maybe she was heartbroken like me ... I never discussed it with her"*. Ms A's mother attained a senior Matric Certificate where after she obtained a diploma in Education. She worked as a Teacher at a primary school in Zimbabwe until she retired at the age of 60 years after which the offender's brother bought her a business (an internet café) in Zimbabwe to supplement her monthly income. The participant indicates that there is no family (parental, siblings or extended family members) criminality and substance abuse and affirms that *"No, no, not with us. My family never clashed with the law, any alcohol, drugs, nothing; not even my sister or brother. I am the only one in the family; I shamed them ... I am so ashamed of it"*.

The offender's mother financially supports her sister's child and another child that she (the mother) adopted. Ms A's mother has been assisting her granddaughter with school fees, and the child is currently living with her while attending secondary school. Regarding the adopted child, Ms A explains that *"my mother adopted a 20-year-old woman from very poor people that she knows because the parents could not provide for the child. This girl now attends university, so my mother pays her study fees, and my brother also helps to pay her fees. I do not know what she is studying for"*. Concerning her brother, the participant notes that *"my brother is 44-years-old, a part-time lecturer and a PhD student in Social Work at Leicester University in the United Kingdom (UK). He is very successful; he obtained a scholarship to study in the United Kingdom. So, he immigrated with his (Zimbabwean) wife to the UK where they have been living for many years now"*.

### **5.3.2.3 Developmental history**

According to Ms A, she and her siblings were raised by their parents and when their father disappeared her mother became the single breadwinner of the family. She reflects on her childhood as follows: *"since childhood, myself and my mother got on very well - there were no problems between us. Even with my father, my mother and father loved each other; they had a very good marriage ... until my father's*

*disappearance. His disappearance was very traumatic for me as a child; you know ... even now I still struggle to cope with it. I think about my father and what might have happened to him a lot and it still makes me sad. I think it had a big effect on me, I struggled to accept it, and I struggled to understand it ... well, I still do*". Ms A asserts that her mother and brother were close to each other and that she, on the other hand, was close to her father. She explains the latter as *"this is just how it is in society; it is natural for the mother to be closer to the son and for the father and daughter to be closer. But, I still miss my father every day and my family never had any closure since his disappearance. I think this might be the reason why my mother never re-married, she just focused on us (the children), on raising us"*. Despite being brought up by a single parent, the offender indicates that *"I always felt loved and respected by my family and friends, we never knew about abuse – nothing, and we were never confronted with violence, we were just a loving family"*.

Since childhood, the offender and her brother got on well, and she reiterates that *"both my brother and I were raised in a Christian-centred household and we attended church every Sunday. My family belongs to the 7th day Adventists Church, and since kids, we believed in God and the Bible, and we attended church weekly even before I came to prison"*. According to Ms A, her mother's discipline and rules in the house were linked to the church's beliefs, meaning *"we had to respect each other, be tolerant and be good to one another"*, and adherence hereto was important in the household. In this regard, the participant purports that *"I always felt loved and respected in my family, so I never experienced any abuse, I do not know what it is"*.

#### **5.3.2.4 Substance abuse**

There is no history of any alcohol or drug abuse, and alcohol was only consumed *"on social occasions before I came to prison, but it was never a problem for me, or any other family member, even with my (ex) husband"*.

#### **5.3.2.5 Education**

The offender attended primary and secondary school in Zimbabwe, which according to her *"was a very enjoyable experience"*. She held leadership positions at school - a prefect (a school leader) at both primary and secondary schools and the participant's sport's interests and activities at school included hockey, swimming and netball.

During the Ms A's school years, there seemed to be a void in truant and deviant behaviour and tendencies, negative and criminal associations, and conflict and disrespect toward teachers, other authority figures and towards her co-learners. She says that *"I chose not have many friends because I become irritated very quickly. I am an introvert, and the situation with the disappearance of my father influenced my schooling years and I kept my pain to myself. I don't like big groups and even the few friends that I had irritated me sometimes. I preferred to read books rather than to be with friends. So, yes I suppose I was alone a lot, but my marks at school were above standard ... I did very well at school"*.

As indicated in section 5.3.1 regarding the respondent's respective qualifications, Ms A attended a university and after that a college in Zimbabwe. In 1994 the participant obtained a Business and Technology Education Council Accounting Diploma and a short time after this she obtained a Bachelor of Commerce Management Degree. The Diploma was funded by her mother and brother (who was employed as a Teacher at the time). Then, the offender obtained a Master's Degree in Business Administration (MBA), and this Degree was partly funded by a **Non-Governmental Organisation (NGO)** (for whom she worked at the time – and also the company against whom she offended [fraud]). Ms A confirms that *"the NGO that I was working for funded 90 percent of my studies and I funded the rest"*.

Ms A's ambitiousness is noted as she went on to successfully obtain a B Com (Management) Degree from the University of South Africa (UNISA) while being incarcerated. She says that *"a close friend and previous colleague at the NGO where I worked offered to fund my studies ... and she paid the full amount. I am so grateful to her ... she offered to pay, I never asked her and you know, I worked with her, and she was shocked when I was arrested for my crime, because she was there at work with me ... but she believes in me ... that I am a good person too, but I know I do not deserve this"*. After this qualification, the offender completed a Computerised Project Management Certificate through INTEC College and this Certificate was *"funded by both the 7<sup>th</sup> day Adventist Church and my brother"*.

#### **5.3.2.6 Employment history**

Ms A was employed, up until her incarceration (by the NGO mentioned above), and she pronounces that *"I will be unemployed when I am released from prison; I cannot*

*go back to my previous employer, not after what I have done to them. But, I really hope that the qualifications that I achieved in prison will secure employment quickly”.*

Hence, the participant’s field of expertise lies in Accounting. Before working for the NGO, the offender was employed by two other companies. Elaborating on this, Ms A indicates that *“with my first occupation I was employed as a Bookkeeper for a company that sold goods in Zimbabwe, and then I worked for another company (also in Zimbabwe) where I was promoted three times - from a General Ledger Clerk to a Network Accountant and then to the Business Manager. Then, before prison, I was a Finance Budget Specialist for the NGO (based in South Africa) from whom I stole ... the head office was in Zimbabwe, but because of the economic instability in Zimbabwe, the NGO relocated the head office in South Africa”.*

Ms A goes on to state that *“I got on well with all my co-workers, the managers, directors ... they all liked me and respected me, my performance assessment at work was above standard, and I took my job very seriously”.* She says that before her dismissal (at the NGO), she was never dishonest in the workplace or unemployed before her imprisonment.

### **5.3.2.7 Intimate personal relationships**

Ms A’s ex-husband is a 41-year-old African (Zimbabwean) male. Regarding her marriage, she purports that *“when I was out on bail he was very supportive and said we would go through this together, that’s why it came as a shock when he told me he wants a divorce. But, he was very good for me, he loved the kids and me, I know that nothing is perfect, but I can also say that he is perfect ... he focused a lot on the kids and me, and he did not like the extended family visits and stays. He never even raised his voice to me, and he protected me from his family who never really accepted me. When we visited his mother, they wanted me to help them at home, and then he would say no not my wife”.* Regarding her ex-husband’s financial situation, Ms A reports that *“I’ve heard he is doing fine, we do not communicate except about the kids. My daughter said on the phone that there was someone else - sometime after I came to prison - a lady that got pregnant and she wanted to move in with him, but he refused, and he told her that it is my place and my house. So, she left ... I don’t know where she is now”.* According to the participant, her ex-husband has never visited her in prison and maintains in this regard that *“I think he is still angry that I let him down, he*

*said he did not expect it (the crime) from me. But then he let me down with the divorce ... five months into my sentence. It was a real blow, I was trying to adjust to the sentence, he gave me a good excuse for the divorce, and then I realised, maybe he was not honest. He asked me before my sentence 'why did you have to do it?'*

However, deriving from the offender's conversations and revelations, it seems as if her ex-husband still has feelings for her as she proclaims that *"recently, about three months ago, he sent a message with a friend saying that he has failed to move on and that he still loves me"*. When questioned about her divorce, Ms A revealed that *"I don't know, he divorced me when I came to prison. I suggested to him during my trial that we should get divorced, but he did not want to know about it then, he said we are fine and that he loves me. So, it's funny that he did it when I came to prison. I was so shocked; the social worker called me in and told me about it. When I asked him why, he said it is to protect the assets - the house, a stand and his trucking business. I don't know; maybe he was seeing someone else then, but, we were married in community of property, so that part makes sense to me"*.

Ms A seems to have a very strong bond with her mother as they regularly speak on the phone and she also enjoys a close relationship with her sister who visits her often. Vis-a-vis her children, the participant avers that *"my kids do not know that I am in prison ... we (Ms A, her husband and family members) agreed to tell them when I go out. They think I am in America because I use to travel to there a lot. We wanted the kids to be free with other kids because we did not want them to be teased at school"*. As such, Ms A does not receive any visits from her children; however, she speaks to them on the phone. The offender articulates that *"they are happy ..., but they miss me. My advantage is their father is a very good father ... my husband is a good man, and they are very happy with him. The only time my daughter was withdrawing was when this woman tried to move in with them, and then the dad said it is because of your mother. My son was four years old when I left, so he doesn't remember me that well, he said 'mommy I don't really think I know you' when I spoke to him the other day"*. Ms A sent her children graduation photos (from a correctional staff member's cellular phone), and avows that *"the kids were so happy to see it; I was allowed to wear normal clothes under my gown. They are very proud of me, and they think I am a very successful businesswoman overseas ... apparently, they brag about me with the family, their teachers and friends at school"*.

### **5.3.2.8 Financial management**

The offender received her salary in American Dollars from the NGO, however, she explains that *“my salary fluctuated each month depending on the exchange rate at the given time, and the fluctuations in exchange rate made it difficult to do financial planning, but I know in all terms that I did not earn a poor salary ... I got more or less R35 000 per month”*.

But, according to Ms A, *“the stability and security of my salary were not a given, in 2003 the employees working in South Africa’s salaries were almost half of what it normally was (due to the poor exchange rate) ... I had to return my vehicle to the bank, and after my husband moved to South Africa in 2003, I had to support the family financially, and this led to my crime. You see, during 2002, his (her ex-husband’s) company collapsed and it caused a lot of problems and stress for us ... especially for me. I suddenly had to provide everything ... and maintain our lifestyle. He struggled to build his own business in the construction field and for several months he did not have an income and I was the financial support structure”*.

### **5.3.2.9 Crime analysis**

In line with the topic of this dissertation, Ms A was convicted of fraud and has been incarcerated since February 2010. The offender does not have any previous arrests or convictions. About her crime, Ms A alludes that *“my crime involved the transfer of funds (money) between accounts from the company and my personal account. I created dummy (non-existing) consultant contracts and I paid them (the ‘consultants’) professional fees about three times a year for performing their duties. The job description of the consultants included doing site surveys to determine if a specific project was viable for the NGO. The amount of money would normally be around \$5000 per year per consultant. I will then transfer the money to my own account and also to my husband’s work bank account. My husband did not know where the money came from; he never asked questions about it because he trusted me”*. Ms A continued with these transfers for more or less five years and each year the amount of money that was transferred increased from US\$5000 (in 2003) to US\$50 000 to US\$100 000 (in 2008).

The participant explains her motive for her crime by acknowledging that *“I know my motive was pure greed because I had enough money to support my family financially,*

*but the extra money was nice ... although I knew I was wrong". Regarding her lifestyle and maintaining her appearance and status, she points out that "I am a shoe fanatic, I used to buy a lot of shoes, I just love them ... I am very particular; I would only buy from Europa Art, Socrati, Nine West, Madison's and shops like that with expensive and nice shoes, not cheap shoes. I bought my husband Cavallo's, a few pairs. Even here in prison, I always look at the ladies' shoes - those coming in from the outside to help with programmes and functions. Even your shoes, I noticed it when you walked in, you did not see me looking at them, but I did. You see, for us black people, shoes are a status symbol that you have money, class and style – so it was very important for us (the family) to look good and respectable". When asked how much money she would spend per month on shopping for clothing and shoes, Ms A estimated that "maybe between R 8000 to R 10 000 per month, but it was not only for me, also for my husband and kids ... and for my mother. We all enjoyed very expensive clothes and shoes, not just me. To answer you, yes ... I spent a lot of money that was not mine (referring to the stolen money). Looking back now, it was not worth it, because I am in prison and all of those things that I thought were important, they now mean nothing. Now my family is shattered by shame that I caused, and I am not even with them". She confirms that "I had this intense need to show that I am successful and respectable and prison made me realise that it was such a mistake and that my failure to cope with my dad's disappearance and his death might have created a need to show to everybody that we (the family) are not scum. No one knew what happened and people looked at us and treated us differently after my father disappeared, I know they gossiped about us and what they thought my father did. I thought extra money would shut them up and prove to them that we are respectable. I just had this longing for my mother and other people to recognise my successes".*

The participant goes on to elucidate that *"I think my low self-esteem at the time was the reason for the constant recognition that I required from my family and friends. It (low self-esteem) is the result of the disappearance of my father, and I wanted the acknowledgement that I was successful even if I did not have a father since I was six years old". Ms A, furthermore, reflects that "another cause that I can identify in retrospect was to fill the gap in my life due to the disappearance of my father at an early age. I knew not having closure with regards to the disappearance of my father had an immense impact on my life. A contributory factor for me was the influence of*

*my colleagues - myself and eight colleagues had discussions on the idea of creating dummy consultant contracts. They all (the colleagues) had a specific role in the whole process, from creating the dummy contracts to the payment of the consultants - they all worked in different departments which made the process effortless. They helped, they also benefited (received money) ..., but I took the punch; only I was caught because I was in finance. At the time, it seemed like a profitable idea; we identified loopholes in the system. I would have rather committed the crime by myself with nobody knowing of the crime, but my colleagues were vital in the process to create the contracts on the system”.*

Regarding the damage caused by her fraud, Ms A asserts that *“I am not sure between the eight employees and myself what the total damage was at the expense of the NGO. But, I was convicted for US\$1.8 million ... I cannot remember what the exchange rate was at the time of my conviction”*. On 18 March 2019, one United States Dollar traded at R14, 40 against the South African Rand. Therefore, the conviction of Ms A’s US\$1.8 million amounts to R25, 92 million (CUEX, 2019:1).

#### **5.3.2.10 Support structure**

As noted above, Ms A’s ex-husband does not visit her in the correctional centre, but they speak telephonically with regards to matters concerning the children. The offender’s mother visits two to three times a year when she travels to South Africa to see the offender. The participant’s brother writes to her and supports her financially every month. Ms A uses the money to acquire additional food items and toiletries at the correctional centre.

Ms A holds that *“my family (mother, brother, extended family members) and friends from Zimbabwe and other international countries support me as much as possible, but regular contact is very difficult and expensive for them as most of them reside in foreign countries and they do not visit South Africa often. I speak to my children every Friday, Saturday, Sunday and Monday. They do not visit me in prison – like I said they think I am in America”*. The offender’s sister, friends from the 7<sup>th</sup> day Adventist Church in Pretoria, and colleagues from her previous place of employment (the NGO), visit her on a regular basis.

Regarding this support, the participant explains that *“my friends from church and the NGO told me that they do not judge me for the crime. They say I admitted that my*

*behaviour was immoral and that I am serving my sentence with a positive attitude. I am surprised that they care so much for me ... and I appreciate the support I receive from them”.*

#### **5.3.2.11 Therapy and programmes attended**

Ms A initially struggled to cope with her imprisonment and the realities of incarceration by stating that *“I was so depressed, I felt like nothing, I broke up my family, I lost my husband, ... my kids had to cope and live without a mother, my husband found love in another woman because I was not at home ... and the shame of what I have done, I was respected and they ... my employer, husband and my mother, they trusted me ... and everyone that knew me ...”.* These feelings created a lot of frustration, sadness, and shame in the participant that resulted in suicidal ideation that is discussed in Section 5.3.2.12 under Cognitive Functioning.

Many female offenders struggle to adapt to imprisonment on an emotional and psychological level. According to Chen, Lai and Lin (2013:7-10), exposure to imprisonment can result in shock, depression, despair, anxiety, isolation, distress, self-harm and suicidal ideas and attempts. Separation from loved ones and comfort zones (in terms of family, friends, freedom, within a social context), and problems with adaptation may, in turn, lead to underlying mental health problems that were created by childhood and adulthood abuse and trauma, but that has been dormant up to the female’s incarceration (Chen, Lai & Lin, 2013:7-10).

While imprisoned, the offender attended and completed the following correctional programmes:

The Cross Roads programme: According to Ms A, this programme *“is about the skills and knowledge to become law-abiding and good citizens”.*

The New Beginnings programme: Ms A notes that the programme *“orientates the newcomers (inmates) about prison life, the rules here and what to expect in prison”.*

The Economic Crime programme: Ms A avers that *“the programme content and the value the programme had for me ... well, it stresses that crime does not pay, but it was not a good programme, probably because of my life experience. I will give a better programme ... maybe because of my exposure to education. The members here just read the pamphlet and the manual; they have no experience in it. We are different in*

*prison, some are educated and others not, so we need different content in programmes. I would have benefitted more with an in-depth programme, than one with shallow content. I know education, I am more knowledgeable than most of the captains (correctional members) ... so rather give me something that is intellectual so that we are on the same level. We differ in ages, work experience, education, being mothers and wives, and my crime is not the same than shoplifting, and this is why the programme does not have an impact on all the female economic offenders here. I did not gain any value from the programmes here, they all have shallow content, and they are too basic".* Instead, Ms A opines that *"it would be a good idea to have programmes that only focus on the needs of females"*.

Moreover, Heyns (2013:1) states that no programmes offered by the Directorate Correctional Programmes of the DCS only focus on the needs of females. Adding to this, Ms A suggests that *"the programmes should be developed to consider each female's background and level of education. I am of the opinion that the emotional needs of a female are not the same as that of men and that different programmes must be provided for us. I would have benefitted from discussions about coping mechanisms in society and individual growth within the correctional centre"*.

#### **5.3.2.12 Cognitive functioning**

Regarding the offender's mental health, she reports that at the beginning of her sentence she experienced suicidal tendencies, but later on she *"learned to accept and cope with prison and what I have done. I was thinking of suicide ... to drink a large number of pills, it's easy to get them from other females, and you just exchange it for cigarettes or food. I was ashamed of my criminal actions, but I'm now okay, it's over, I'm fine, and I adapted here"*.

Ms A asserts that she *"tends to cry when something bothers me, that is always my first reaction and I will not immediately discuss my problem with other individuals, also not with family or friends because I am an introvert. I perceive my own company as the best company; I like being by myself. I also keep to myself here in prison, and I prefer not to have many friends ... I like not to attract attention to myself. Before I came to prison, I was so angry towards the disappearance of my father. I miss him all the time, and I wish he could be part of my everyday life. I now have anger issues towards myself because of the wrong decisions that I have made and how this influenced my*

*family. I was never depressed before my crime, my life was normal. When I came to prison I became depressed ... and then my husband divorced me. I do not have depression anymore; I accepted my circumstances that are the result of my actions”.*

The participant reasons that *“my fears before prison were that I had to show to my mother and friends that I can be financially successful. Now, I worry about my future regarding getting a good job again to help provide for my children. I hope that society will accept me when I am released and that especially my children will forgive me for my actions when they eventually hear that I was not in America but in prison”.*

From Ms A’s disclosures during the interviews, it is clear that she lacks closure and acceptance regarding her father’s disappearance and death. She also expresses anger, shame and disappointment regarding her poor decision-making skills, low self-control, greediness, needs for status and acceptance, and low self-esteem - all factors that are linked to her involvement in crime (Bernard, 2013:14). The offender, furthermore, recognises that her decisions and behaviour had a negative impact on her emotional wellbeing about suicidal ideation and feelings of shame, guilt, depression, anger and disappointment. Velotti, Garofalo, Bottazzi and Caretti (2017:172-173) support this by explaining that feelings of shame, guilt and anger are negative emotions associated with a person’s low self-esteem. However, the participant’s acceptance of her circumstances (imprisonment) and actions (crime) display her sense of responsibility, and insight and understanding into her own behaviour and her decision to engage in crime. Ms A explains the following with regards to her insight into the crime committed *“I now understand the wrongfulness of my criminal actions and I am serving my sentence with a positive attitude. I also know how my crime affected my family, friends, previous colleagues and the NGO ... I misused the trust they had in me and how they looked-up to me, respected me ... I will not do this to them again. There is no excuse for what I did ... it (the crime) is very bad!”.*

Vis-à-vis remorse, it is clear that during the commission of her crime, Ms A did not think of the impact of her crime, nor her involvement in actual criminality. It was only afterwards that she could reflect and understand the harm and impact that her actions have caused to society, the NGO, her friends and her family. In this regard, a sense of responsibility, guilt, insight and understanding are linked to cognitive errors that are

linked to the Ms A's thinking patterns (Meldrum, Piquero, Ozkan & Powell, 2017:2). Ms A holds that *"I don't blame anyone for my actions, nor do I try and move the blame onto other individuals. I am guilty of a crime, and I will make better choices when I am released one day ... I would like to do motivational speaking about my journey. I cope with prayer, working with the staff members, reading and by being a counsellor for HIV/AIDS and Tuberculosis affected females. I like to be involved in different roles here in prison. I volunteered to be a counsellor, and I received the training for this in prison"*.

### **5.3.2.13 Adaptation in the correctional centre**

After her suicidal thoughts regarding her sentence and imprisonment term, as well as the shock of her divorce, and after overcoming her depression about these occurrences and accepting her fate; Ms A adapted well to prison life. She asserts that *"the inmates call me 'Chief of Chiefs' because I assist most of the staff and inmates with their computer work, letters and advice"*. This is because of the participant's ability to connect to others, her skills (in communication, finance, administration and in computer work), education and the trust that she gained from the correctional staff members and her fellow offenders. *"The staff trust me with their admin that I do for them, and I assist with peer education and I finalise and submit the staff members' monthly reports for them. Many of the females here talk to me about their problems at home and I try to support other Zimbabwean females emotionally here in prison. The youngsters especially call me 'mommy-mommy', the youth love me. I talk to them, they respect me, and I always encourage them to come to school. They still need approval and love which they don't get from outside"*.

Correctional staff members confirmed that the offender does indeed assist them with administration work and that she facilitates the role of an 'in-between' when other inmates with problems want to consult with the staff members. Although she is well liked and respected, Ms A reports that *"I am friends with one female offender here, I don't want to be friends with all of them, I just prefer it that way"*.

Coping in the correctional centre refers to the successful adaptation of the inmate and assists with improved self-esteem, self-respect and autonomy (Jewkes, Crewe & Bennette, 2013:50). Ms A has adapted to the correctional environment and due to her improved strategies, she can serve her sentence positively.

With regards to Ms A's self-esteem and her self-worth, she states that *"my self-esteem and self-worth fluctuate here in the prison because of the circumstances of being isolated from the world in here and living in confinement every day, I feel that I have self-worth and want to engage in positive behaviour, for example, to assist with administrative tasks in the correctional centre"*.

Ms A indicates the following about her short and long-term goals. *"My short-term goal is only to serve my sentence until I am released. My long-term goal is to contribute to society as a motivational speaker about my experience of being incarcerated as an offender and that I would like to be the author about a book of my own life before incarceration and my experience of being incarcerated"*.

With regards to identifying high-risk situations, Ms A alludes that *"my view of life and priorities changed during incarceration and I don't want to engage in criminal behaviour again, however, I feel that the temptation will always be present to identify loopholes when I am in the workplace"*. This indicates Ms A's acknowledgement and readiness to engage in risk-taking and challenging behaviour.

#### **5.3.2.14 Criminological analysis: causes, contributory factors and motives**

According to Bernard (2013:3-4), multiple layers and snowballing effects of overlapping networks and influences shape female offenders' life experiences, pathways and decisions to engage in criminal activities.

From the interviews conducted with Ms A regarding her own lived experiences, her life history and, according to her revelations, the following prominent and recurring themes/factors can be deduced and applied to the analysis of causes, contributory factors and motives regarding her involvement in crime, and in the theoretical explanation of her behaviour:

Personal insecurity, low self-worth and self-esteem, sense of inferiority, inner conflict, opportunity, greediness, material gain to uplift living standard, to compensate for disappearance of father and family disruption, unresolved feelings and emotions regarding father's disappearance and death, effect of an absent father, trauma, limited self-control, self-interest, sense of importance, a need for status, respect, recognition, acceptance and acknowledgement, rational

choice, preplanning, lack of victim empathy, pro-criminal attitude and thinking patterns, willingness to partake in risk-taking and challenging behaviour, lack of morals and values, justification, neutralisation and minimisation of behaviour, skills and education, low frustration tolerance, issues with power and trust, shame, stress, poor decision-making skills, anger, poor coping mechanisms and social isolation.

#### **5.3.2.14.1 Causes and contributory factors of offending behaviour**

Ms A's revelations about her spending and emotional compensation regarding her father's death are evidence of her insight and understanding into the causes and contributory factors associated with her fraudulent actions. She acknowledges that greediness, seeking acknowledgement and recognition, and the need to maintain a certain lifestyle played pivotal roles in the preceding of her crime.

The following **causes** were identified to have contributed to Ms A's criminal behaviour:

**Emotional needs:** Female fraud offenders are often driven by their emotional needs rather than status (Blacker & McConnell, 2015:22). Ms A's loss of her father resulted in an emotional need to prove to her mother that she can be successful. Disruptive circumstances like the disappearance Ms A's father and disrupted family life resulted in consequences such as risky behaviour, minimisation of behaviour and a low sense of self (Artz et al., 2012:11).

**Insecurity, self-worth and self-esteem:** Besides Ms A's parents being educated, her personal insecurity, low self-worth and low self-esteem explain why she became so driven to be educated. Due to the loss of her father Ms A developed an extreme need to prove to her mother, other family members and to the community that she could be successful and provide for herself. Ms A's personal insecurities, low self-worth and low self-esteem contributed to her susceptibility to engage in risk-taking behaviour for self-enrichment and the advancement of herself (Goossen et al., 2016:440).

**Lack of self-control:** Self-control is a personality factor and is linked to immediate gratification, and the necessary short-sightedness to consider the potential costs (i.e. being caught, arrested and imprisoned), and risk-taking behaviour (knowing certain actions are wrong and against the law, yet still willing to pursue it) (Pratt, 2015:662, 664-665). Ms A displayed an extreme need for status, power, recognition and

acknowledgement; this need, in turn, affected her ability to acknowledge that her criminal actions could lead to arrest and imprisonment. Her risk-taking behaviour stems from her low self-control and unusual desire to have a luxury lifestyle (Gottschalk, 2013b:29).

**Greediness, lifestyle and self-interest:** A person's attitude in terms of self-interest is normally the factor that assists him/her in making the wrong choices to gain financial wealth through crime (Holtfreter, Reisig, Piquero & Piquero, 2010:188). Like Ms A, such persons are driven by the desire to live beyond their means and to maintain an extravagant lifestyle (based on self-interest) (Onyango, 2013:36-37). Ms A displayed a strong desire for material accumulation whereby she could show others her success and ensure that her self-interest is met. Ms A is a greedy person in that she will go to extreme lengths to ensure financial gain in order to showcase her wealth to others. Ms A makes rational choices and partakes in risk-taking behaviour together with careful planning to ensure that she obtains the wealth that she desires. Through this, she can uplift her living standard and showcase her material wealth to others.

The following **contributory factors** were identified that contributed to Ms A's involvement in criminal behaviour:

**Disrupted family:** A disrupted family life, like that of Ms A, may create an anomic context or state of mind that affects aspects of her life such as personal relationships (i.e. ability to trust), emotional security (i.e. acceptance), emotional vulnerability and marginalisation (i.e. social isolation) (Bernard, 2013:3-5). Ms A's experiences and unresolved feelings may, in turn, have led to her poor decision-making to engage in crime to replace the feelings above with the benefits (i.e. financial enrichment of life standard) gained from crime (Bernard, 2013:3). These underlying factors might create stress, frustration and strain for Ms A, which is evident in Ms A's life as she could not cope with the reality of the disappearance of her father and the stress of maintaining a specific lifestyle.

**Neutralisations, pro-criminal beliefs and rationalisation:** Neutralisation, pro-criminal beliefs and rationalisation are linked to the pro-criminal cognitive processing of the planning, motivation, mind-set and willingness of Ms A to commit fraudulent acts over a period of time (Helmond, Overbeek, Brugman & Gibbs, 2015:246). Ms A convinced herself and neutralised her offending behaviour in so far that no real crime

is committed because the NGO she worked for received millions of dollars, she rationalised that they would not really miss the monies or suffer financially from this loss, and she believed she did not do wrong to a person, but a wealthy organisation. These pro-criminal beliefs and rationalisations contributed to Ms A's commission of fraud.

**Negative coping mechanisms:** When people are exposed to, for example, negative childhood experiences and peer associations, they tend to develop negative coping mechanisms as a way to survive (Newhard, 2014:2). Furthermore, they reject the enforcement of positive and healthy coping mechanisms when dealing with stressful situations like financial pressure (Newhard, 2014:2). Ms A's negative childhood experiences (i.e. loss of her father) combined with her adulthood negative peer associations (influences) resulted in her poor coping mechanisms. The offender resorted to criminal behaviour as a coping mechanism, rather than enforcing positive and healthy coping mechanisms, such as consulting a psychologist for assistance.

**Poor decision-making and victim empathy:** Ms A clearly lacks mindfulness, that is the ability to think about the effect of one's choices and actions (i.e. poor decision-making) on others and victim empathy (to understand how one's own behaviour affects the victim) (Grills et al., 2015:758). Poor problem-solving skills in terms of 'how' (that her father's disappearance and death are circumstances out of her control) to think instead of 'what' (i.e. 'the community thinks that my father disappeared because he was ... and it brought shame on the family') to think and deprivation of certain circumstances (growing up without her father) influenced Ms A's criminal behaviour (Travers, Mann & Hollin, 2014:1103-1106). Ongoing frustration, together with poor emotional regulation and limited impulse control (linked to self-control), can trigger involvement in crime (Travers et al., 2014:1106). The offender's unresolved trauma and feelings are linked to the loss of her father, the shame of her father's disappearance and circumstances surrounding it.

**Depression and anger:** Depression is linked to personal stress, trauma and lack of support from family members (Chen et al., 2013:7). Ms A experienced personal stress and trauma, which resulted in depression as the result of her father's disappearance as well as a sense of loss. She, furthermore, never made peace with his disappearance, and in turn, her personal issues relating to this loss contributed to her

committing fraud (Nuytiens & Christiaens, 2016:202). Also, research has found that anger is strongly related to variables such as depression and emotional instability (Mestre, Vidal & García, 2017:197-198). Ms A experienced extreme anger and frustration when her father disappeared because his disappearance did not allow for any closure, which resulted in her depression.

**Sense of inferiority:** Ms A's family circumstances and the disappearance of her father, created feelings of abandonment, feeling different to other typical families, obtaining a single-parent family status, feeling socially isolated, shame, helplessness and hopelessness, and the gossip surrounding what happened to her father were stumbling blocks for Ms A. The offender never accepted the disappearance of her father and this, and the aforementioned unresolved feelings, might have resulted in poor decision-making and inadequate coping mechanisms contributing to her involvement in crime (Grills et al., 2015:758). As a result of the combination of these factors, Ms A displayed an extreme need for acceptance, status, recognition and acknowledgement from family members, friends and from society.

**Lack of morals and values:** A moral belief system consists of the morals and values constituting a person's view of his/her own world, such as ideas of fairness (Walters, 2017:165). Furthermore, like other belief systems, it has shared connotations with decisions and outcomes relating to the choices of one's own behaviour. Ms A refrained from choosing right from wrong and her unwillingness to be honest indicates her lack of morals and values, which resulted in her criminal behaviour. Her lack of morals and values might lead to an expanding antisocial moral belief system and future decisions to commit crime where she may well neutralise her own behaviour (Walters, 2017:165).

#### **5.3.2.14.2 Motives related to the crime**

Ms A identified the opportunity and skills (ability to identify loopholes in the system) to conduct fraud. The offender is a highly educated female who was driven by her passion for success to obtain status, recognition and acknowledgement from others. In this regard, Siegel (2015:114) found that experienced offenders in the workplace, especially those individuals that are familiar with the systems, are the hardest to deter since these offenders are aware that crime provides them with immediate gratification (i.e. status, power, respect and acknowledgement).

The offender is one of a group of offenders. The plan to commit the crime originated from her co-workers (peer influence). Ms A's susceptibility to negative peer influence and pressure is evident in her determination to persist with the fraudulent actions. According to Lantz and Hutchison (2015:662), peer pressure, negative peer associations, and network ties (with co-workers) can provoke and stimulate offending thoughts. Thus, through peer support and the necessary skills, knowledge, techniques (Lantz & Hutchison, 2015:661-662), motivation to offend (Travers et al., 2014:1106), and pro-criminal attitudes (Helmond et al., 2015:246; Travers et al., 2014:1106) involvement in crime became worthwhile and beneficial to Ms A.

In the case of Ms A, reacting to challenges and risk-taking behaviour are prominent factors in her criminal activity. Success in many workplace environments is characterised by risk-taking behaviour and the competitive edge to win at all cost (Dodge, 2016:210). Related to this, Ms A's risk-taking component in her personality led to her arrest and imprisonment.

Ms A's greediness and obsession with material accumulation is evident in her motivation to commit crime. Her criminal behaviour allowed her to climb the social ladder that gained her respect by the people around her. According to Campana (2016:324), white-collar offenders that are driven by greed are able to provide themselves with a sense of higher status through their fraudulent activities. Ms A's ability to provide a lavish lifestyle for herself and her family created the idea that she can 'buy' a sense of security, restore respect, status, acceptance and recognition to compensate for the shame and heartache she felt about the heartache, hurt and loss associated with her father. According to Hesselink and Mostert (2014:46), risk factors for offending are often associated with traumatic life events (i.e. the loss of a significant other) and the inability to effectively cope with the underlying negative emotions. These unresolved feelings may in turn then lead to involvement in criminal behaviour.

#### **5.3.2.15 Theoretical explanation and application**

In analysing the factors, circumstances, influences and personality traits that contributed to Ms A's involvement in fraud – Robert Merton's (1938) Strain Theory, Michael Gottfredson and Travis Hirschi's (1990) GTC and Charles Tittle's (1995) Control Balance Theory are applied to explain Ms A's criminal behaviour.

### **5.3.2.15.1 Robert Merton's Strain Theory**

Robert Merton's (1938) Strain Theory emphasises the need for more in-depth analysis of the primary causes and difficulties that influence females' decisions to engage in criminal behaviour (Bernard, 2013:5). As per the theory, Ms A turned to fraud as a means of securing her own personal goals, such as obtaining power and status. A commitment to goals (Ms A's need for acceptance) and established resources (i.e. internal workplace controls) for success result in conformity even if these goals are constrained by any means (Bernard, 2013:5). Ms A and her colleagues adapted their normal and legal means of doing business to one that consisted of criminal behaviour in order to achieve the goal of financial accumulation.

Ms A constantly reevaluates what her goals are. Given her social status she is fully aware of the goals that can be achieved through legal means (i.e. legitimate work practices) and the goals that involve risk (i.e. fraud). Furthermore, Ms A and her colleagues also constantly assessed their goals of financial accumulation, but did not consider the risks (i.e. getting caught) in this process because of the meticulous planning they conducted beforehand. If the consequences of conformity (i.e. group pressure) require an acceptance of a life that is less than their goals (i.e. financial gain), crime may become an innovative response (Bernard, 2013:7; Holtfreter, 2015:425). Ms A desired a life of living beyond her means, thus ensuring she did not have to live in a way that is less than her desired wealth. What may distinguish the wealthy female criminal from another (or from less wealthy females) is that though both choose illegitimate responses (i.e. committing fraud) to their unique circumstances, their opportunities to commit crime differ regarding quality (i.e. extent of committing fraud) and consequences (i.e. getting caught) (Bernard, 2013:7 Holtfreter, 2015:425). Consonant herewith, Ms A took her circumstances and created opportunities through her own demented reality to commit meticulously planned fraud regardless of the risk involved and ensured financial accumulation.

The meaning that Ms A attached to her achievement of success shaped the different ways she considered in order to achieve her success. Instead of achieving her success in a legitimate manner, she chose to engage in criminal behaviour. Ms A's social isolation, personal insecurities and risk-taking behaviour steered her goal of financial gain, which in turn resulted in criminal behaviour to achieve her success (wealth). Class is connected to females' conformity, motivation and opportunity for

them to earn their salaries, to achieve financial success, or to have the “good life” (Kassem & Higson, 2012:191). Ms A was driven by the idea of the “good life”, which provided her with the necessary motivation and opportunity to conform with her colleagues to commit fraud (Kassem & Higson, 2012:191). Gender is motivated by the promise of a happy and fulfilling family life like that of Ms A where a female’s hard work is normally linked to her love of a man and/or her children (Bernard, 2013:8). Ms A’s success is linked to her self-interest, motivation and the opportunity to commit crime to ensure financial accumulation above her salary, and for acknowledgement, social status and power. This is supported by Goossen et al. (2016:439) who illustrated that ‘self-enhancement’ comes to the fore when people prioritise personal success (i.e. wealth) above everything else (i.e. a conventional lifestyle).

Ms A’s desire for financial accumulation created challenges, frustrations and stress as her financial desires were not in line with her financial situation (salary). Thus, as supported by Bernard (2013:5) and Grills et al. (2015;759), criminality often stems from situations developed by people and not unescapably from desperation or necessity. Ms A’s attitude and thinking patterns about financial gain enhanced her risk-taking behaviour and resulted in her involvement in crime. Specifics of each female’s predicted goals and opportunities differ when weighing quality and quantity (Bernard, 2013:6). Ms A weighed the potential benefits (quality and quantity) of the financial gain that she could achieve through fraud in terms of her goals for success in life.

Unique experiences of pleasure or suppression nurture the development of multiple realities in which one female’s goals and opportunities to obtain success (i.e. type of house) may be very distinct in comparison to other females (Bernard, 2013:6). Ms A repressed many childhood feelings regarding the disappearance of her father and justified that she deserved the best life (lavish life) by whatever means necessary. She developed an extreme desire to prove to others (especially to her mother) that she was successful and that she was able to make a reputable life for herself. Ms A was extremely concerned about her social status and how others perceived her resulting in her lavish spending to convince herself that she has succeeded (Kranacher, Riley & Wells, 2011:65). This is an indication that Ms A displayed no self-control and that self-interest (i.e. financial gain) played an important role in her decision-making process.

### **5.3.2.15.2 Michael Gottfredson and Travis Hirschi's (1990) GTC**

In 1990, Michael Gottfredson and Travis Hirschi's developed the GTC and argued that low self-control is the main driving force behind criminal behaviour (Siegel, 2019:301). Individuals with low self-control tend to be impulsive, resulting in the inability to take other people's feelings into consideration, partake in risk-taking behaviour, are narrow minded and do not express themselves easily (Siegel, 2019:301). These individuals live in the moment and cannot work towards goals that are in the future as they seek immediate gratification for their desires because they are self-centred. These individuals are more likely to engage in dangerous behaviours, such as committing crime, and have an attitude of "money without work" (Siegel, 2019:301).

In terms of the GTC, Ms A displayed low self-control, tended to be insensitive towards others, struggled to delay immediate gratification, was more willing to partake in risk-taking behaviour, was more nonverbal (reserved) than verbal (noisy), had a "here-and-now-orientation", and found it difficult to work for distant goals. These factors are all the result of the manner in which she was not subject to proper socialisation within her family structure and the lack of parental involvement (i.e. absent father) (Holtfreter et al., 2010:189; Siegel & Worrall, 2016:114). Also, Pratt (2016:662, 665) asserts that self-control is a dynamic (changeable) personality factor that varies from one individual to another and that one's level of self-control can vary depending on specific situations (life occurrences, stressors) and circumstances (emotions, insecurities and social context). Ms A's level of self-control shifted and changed from situation to situation, exhibiting self-control when she was alone, but failing to do so when she was with her peers. Thus, self-control is situation-specific and the level exercised is measured by the given situation (Pratt, 2016:665).

The following can be regarded as the main premises of the GTC (Pratt, 2015:662-665; Petkovsek & Boutwell, 2014:1232-1235; Siegel & Worrall, 2016:114):

- a) Criminality is linked with immediate gratification. Ms A required immediate gratification for her goals and to ensure approval and acceptance from her family, friends and colleagues.
- b) Low or limited self-control is a strong predictor of involvement in crime. Ms A was easily influenced by other people; her low self-control prevented her from refraining to engage in risk-taking behaviour thus resulting in her criminal behaviour.

c) Crime is perceived as an 'exciting' excursion (involvement). Ms A enjoyed the thrill at first of being involved in the crime because she gained power, trust and approval from her family, friends and colleagues and the money she fraudulently took also ensured an above average lifestyle.

d) Criminal actions can easily be accomplished. Ms A was in a trusted position at work and she had access to the necessary systems to ensure that she contributed to the fraud process.

e) That persons who are prone to crime will most certainly display a willingness to engage in risk-taking behaviour. Ms A's life, in general, predisposed her to criminal behaviour because of her risk-taking behaviour. She did not think twice before engaging in criminal behaviour because of her urge for immediate gratification, power, status and recognition.

#### **5.3.2.15.3 Charles Tittle's Control Balance Theory**

Charles Tittle's (1995) Control Balance Theory is a modern theory of human behaviour, incorporating multiple theories such as social learning and rational choice elements. The essence of the theory articulates the exchange between the amounts of control people have in relation to the amount of control others force on them in order to act in a specific manner (Fox et al., 2016:926). Ms A exhibited a desire to exercise control, and this desire could only be fulfilled by turning to criminal behaviour to obtain the control and the subsequent maintenance thereof. The opportunity to commit crime might be the driving force behind maximising one's control (Fox et al., 2016:926). Through Ms A's criminal conduct she felt in control of her own life and was able to have lavish items that she previously was not able to afford. In Ms A's view, society forced pressure on her to be the best that she possibly could be to obtain recognition, status and acceptance from others.

The central premises of control balance are that individuals engage in criminal behaviour because of the imbalance they experience in the amount of control they can control versus what is forced upon them (Fox et al., 2016:927). When individuals have less control over their lives, they tend to engage in criminal behaviour more easily (Fox et al., 2016:927). Ms A felt that she did not have control over her life and this contributed to her personal insecurities, such as lack of recognition and acceptance from others, which were factors that became the driving force behind her criminal

behaviour. Ms A thought she could control her family members by providing them with a lavish lifestyle, and in this manner she obtained recognition, status, power and acceptance from them (Fox et al., 2016:927). Ms A lacked control over her life due to the disappearance of her father during her childhood and this resulted in several factors (i.e. low frustration levels) contributing to her subsequent engagement in crime. The fraud she committed enabled her to feel in control of her own life and how she was perceived by others (i.e. status, respect and being successful).

In 2004, Tittle reformulated his theory and categorised behaviour into conformity, deviance or submission (Fox et al., 2016:928). He, furthermore, focused on “control balance desirability”, which includes several forms of deviant behaviour rather than just focussing on one specific form of behaviour. These behaviours can be ranked into the likelihood of a motivated offender acting on them regarding a perceived control imbalance (Fox et al., 2016:928). Ms A’s desire for acceptance, recognition, status and greediness for a lavish lifestyle influenced her ability to control her actions, thus, making her a motivated offender. The offender’s co-workers also influenced her power imbalance, and in turn, she acted on this control by conforming to be involved in the fraud while acknowledging that her actions were wrong. Her criminal actions were influenced by the manner in which she wanted society to think about her and her own thinking style regarding the control she exercised.

### **5.3.2.16 Summary**

Ms A’s narrative and life history is filled with positive and negative life events. The offender is a lovable person and this is evident from her marriage and inter-personal relationships with others. She is also highly intelligent, well-educated and she enjoyed a successful career with leadership positions. However, her negative life experiences (the loss of her father) shaped her thinking patterns and directed her behaviour.

The disappearance of her father and subsequent loss of him had an enormous negative effect on her life and she could not accept this detrimental loss in her life. Ms A tried to compensate for her loss through material accumulation, acquiring status, recognition and acknowledgement from others. The offender engaged in criminal behaviour with the expectation that wealth and financial accumulation would fill the gap in her life that was left by her father’s death. Additionally, the offender desired recognition and acknowledgement from others, and by showcasing her financial

success she thought she filled the voids in her life. Ms A's desire for acceptance and recognition continued during her incarceration where she conducted the correctional personnel's administrative work for them, and where Ms A became the 'head' of the female offenders and acted as an 'in-between' for other offenders who wanted to make contact with the correctional staff. This further enhanced Ms A's feelings of acknowledgement, recognition and status within the correctional centre.

### **5.3.3 Case study B**

The following section provided a detailed depiction of the life history of Ms B.

#### **5.3.3.1 Biographical information**

Ms B is a 46-year-old Caucasian (white) divorced female who is serving an eight-year sentence for fraud; she is a first-time offender. Ms B was married for 17-years; the marriage ended because of the continuous domestic violence she suffered and her ex-husband's excessive alcohol consumption on a daily basis, Ms B asserts that he is a *"full-blown alcoholic"*. She is the mother of 17 and 21-year-old daughters and a 26-year-old son born from the union with her ex-husband. After the offender's divorce in 2008, she entered into a new relationship, but ended the relationship during her incarceration (see section 5.3.3.7). Ms B alludes that *"I provided financially for my children before I came to prison and they also lived with me permanently after the divorce because I did not want my children to see him drink day in and day out"*.

Regarding her health, the offender states that *"I don't suffer from any medical conditions and my general health is good, I am lucky, I don't get sick very often"*. Ms B is, furthermore, a Christian and her sexual orientation is indicated as heterosexual.

#### **5.3.3.2 Family dynamics**

The offender's mother is a 65-year-old divorced Caucasian (Afrikaans) female. Her marriage ended as a result of her ex-husband's adultery. In this regard, Ms B alludes that *"I am not sure for exactly how long my parents were married. Their marriage ended long after my two brothers and I were born. They had a good marriage before he cheated on her and they seemed happy. They are both devoted Christians, so I don't really know why my dad cheated on my mother if he was such a good Christian"*.

Ms B, furthermore, says that *"after my mother completed matric she obtained a Diploma in Management and worked for many years as the Manager at a butcher"*

shop. She left this job when she decided to become the owner of a pet shop; she is extremely fond of animals. During the time she had the pet store she also worked with me as an Estate Agent, but she is now retired. My mother now stays with my one brother in Pretoria after moving from Port Elizabeth with me in 2010. She does not have a criminal history, and she never did any drugs. She is a kind person and will never get involved in violent behaviour or be aggressive towards anyone”.

Concerning the offender’s father, she explains that “my father was a 67-year-old Caucasian (Afrikaans) male when he passed away in 2014. Six months before he died he suffered a stroke, after the stroke he fell and suffered serious internal injuries where after all his organs failed, and he died in hospital”. With regards to her father’s education and employment, she indicates that “after my father completed matric he obtained a Diploma in Education and was employed for many years as a Woodwork Teacher. He, later on, left his job as a teacher and became the owner of his own woodwork company”.

Regarding the adultery committed by Ms B’s father, the offender reiterates that “my father was always good with fixing things, so he assisted a lady in town to renovate her kitchen where after he and the female (who was also married at the time) became close friends and it ended in them having an affair. My mother became suspicious of what my father was doing, so we started snooping around, and after **some time** we got the address of a house he was renting for him and the lady, and we also found an application letter for a dog to be kept at the premises. We knew then that this was not a short-term relationship. Shortly after that, my mother and I caught my father and the female together at their rented house. Later on, we heard that he did not only rent the house but applied for finance to buy the house for them and he also bought a car for her. After we discovered all of this about him, my mother filed for divorce. Not long after the divorce, we heard that my father’s company was bankrupt and he moved to Johannesburg to work there”.

Ms B, furthermore, holds that “I am not aware of any previous arrests, criminality or drug abuse history of my father; I have never seen him as a bad person. He was also never part of any violence that I have seen or heard about”.

As stated earlier, the participant has two brothers born from her parents’ marriage. She asserts that “my oldest brother is 40-years-old, and he works as a woodworker,

*and my youngest brother is 34-years-old, and he is the owner of a debt collecting company. I have a great relationship with both of them; I am lucky to have two great brothers in my life”.*

### **5.3.3.3 Developmental history**

When asked about growing up and her relationship with her parents, Ms B retorts that *“I was raised in my parents’ house and stayed there until I was 21-years-old. I got pregnant with my son (my ex-husband’s child) when I was 19-years-old, and we got married when I was 21-years-old. We then moved into our own house and started a life on our own; I won’t say that it was easy because we were very young then. My relationship with my mother and father was always good even when they got divorced I remained close with both of them. Before my parents got divorced, I used to go and gamble with them, I was in high-school at the time, but the fun of gambling turned into a gambling addiction for me until 2011”.*

Regarding her gambling addiction, Ms B asserts that *“our family went to casinos every weekend and would spend the whole weekend at the casino. My brothers and I were never asked about our age because my father was well known at the casino; at the time you had to be eighteen to enter the casino. We spent so much time at the casino ... it was like a second home to me, so I got addicted to it”.* Gambling addiction is known as an impulse-control disorder, and in the case of females, the motivation stems mostly from a type of relationship (i.e. parental relationships) that is either excessive or not enough for a female (Karter, 2015:1). Ms B experienced the type of relationship with her parents that was excessive in nature where she spent large amounts of time with her parents in a gambling environment, and this contributed to her addiction to gambling.

The offender also experienced loving and caring relationships with her siblings while growing up. She asserts that *“my brothers and I were raised in a strict manner by our mother, but my father was not strict, he was the more lenient one. My mother had rules, for example, that all the children should have been in bed by eight every night, my father worked extremely long hours, and, therefore, he was not involved in the household rules”.* As the offender’s father spent most of his time at work, she and her siblings did not spend much quality time with him. In this regard, the offender notes

that *“my parents were both hardworking people and they provided for us (children) as best as they could”*.

Ms B, furthermore, alludes that *“I got a car at the age of sixteen from my parents as a present although I did not yet have a driver’s licence; money was never a problem in our house. I drove my brothers to wherever they needed to be during the day when my parents were at work. I also used my car to assist my father at his woodwork company and my mother at the pet shop. I was like a mother figure for both my brothers when our parents spent so much time at work. I have never experienced any childhood abuse from my parents, family or friends (physical, emotional, psychological or sexual). I did not participate in any violent or aggressive behaviour, it is not in my nature to be abusive towards other people ... I was not raised like that”*.

#### **5.3.3.4 Substance abuse**

Ms B purports that she never abused any alcohol or drugs during any stage of her life. She explains that *“I did have alcohol on social occasions before coming to prison, but I was never addicted to any form of drugs or things like pills. I did smoke dagga out of curiosity one time when I was 24-years-old, but I did not like the feeling the dagga gave me. It felt as if I was not in control of what I was thinking and doing at that moment, it was terrible”*.

#### **5.3.3.5 Education history**

The offender attended both primary and secondary school in Port Elizabeth. Ms B does not display any difficulties in expressing herself, and she avers that she possesses good reading and writing skills. However, the participant says that *“I failed grade nine the first-time and passed it the second-time, I had the wrong friends at the time, and we would never do homework after school and we did not attend school some days, we just did not take school seriously”*. After she completed Grade 9, Ms B attended an industrial school out of own choice; she avers that *“I was more interested in the subjects I could do there, it was more on a practical level”*.

The offender maintains that she held leadership positions – a prefect (a school leader) while at the industrial school. Ms B’s sports activities included netball and tennis; she enjoyed participating in sport. The offender holds that *“I had great relationships with my teachers in both primary school and secondary school. I also did not have many friends and preferred to have a small group of friends that I had close relationships*

*with; it is just easier that way. We were hardly ever home over weekends as we spent all our time at the casino with my parents; this made it difficult to visit my friends”.*

When asked about being bullied or being subjected to bullying behaviour, Ms B alludes that *“I was never part of anything like that in school, I was never mean to the other kids, and they were never mean towards me. I also did not use or abuse any alcohol or drugs during my schooling years, and I never ran away from home or school”.*

Before incarceration, the offender’s highest qualification obtained was a Senior Matric Certificate. During incarceration she obtained a N4 Diploma (Management Assistant) in 2013 and in 2014 an N4 Diploma (Marketing Management) through the Department of Education (South Africa). The offender is currently studying towards her N6 Diploma (Marketing Management). The South African Government sponsored all three qualifications. The offender is also completing a Paralegal Diploma, which is sponsored through a bursary by the Services Sector Education and Training Authority (SSETA).

#### **5.3.3.6 Employment history**

Regarding employment after incarceration, Ms B indicates that *“my younger brother’s company will employ me as a Bookkeeper when I am released from prison ... he is giving me the opportunity to get back on my feet and start over”.*

Ms B’s field of expertise is in Accounting. Before her incarceration, she was in the employ of six different companies. In this regard, Ms B states that *“my first occupation was as a Bookkeeper at the office of a medical doctor, after that I worked again as a Bookkeeper at the office an Optometrist. I then moved on and worked as a Debtor’s Clerk at a South African courier service company. I then went back to bookkeeping at a pharmacy where after I became an Office Administrator at a company that manufactures bricks. After that, I was the owner of my own company (selling spices) for about seven years where I did all the work myself. I then decided to start my own estate agency, selling houses. I did this for a year or two and because of the knowledge I have gained through selling houses, I decided to buy and sell properties, where I would buy houses, repair them and sell the houses at a profitable price. It was with this that all my trouble started”.*

Ms B then moved from Port Elizabeth to Pretoria in 2011, and her last occupation was as a Management Assistant at a golf estate. She explains that *“it was during this time that I stopped gambling because when I moved to Pretoria I had to pay rent every month and I had other financial responsibilities, so I just didn’t have any more money for gambling”*.

It should be noted that the commissioning of the participant’s crime was not at her last place of employment (golf estate), but during her self-employment when she was buying and selling houses in Port Elizabeth. Ms B avers that *“before coming to prison my last employer at the golf estate said to me that after my release from prison I could continue working at the golf estate if I wanted to. However, I want to work at my brother’s company as a Bookkeeper after I am released. My family supports me here and I would like to support my brother’s company when I get out of prison”*.

Ms B got on well with her fellow employees, and her performance assessment at work was above what was expected of employees. The offender was unemployed in 1996 to raise her second child (son) and she holds that this was a personal decision and she was never dismissed from any employment position and she asserts that *“I had many employment positions during my career and the only time I have ever been dishonest was when I was buying and selling properties, prior or after that, I never did anything that was criminal or wrong”*.

#### **5.3.3.7 Intimate personal relationships**

Ms B’s ex-husband is a 52-year-old Caucasian male. The offender and her ex-husband were married for 17 years (until 2008). After he completed matric he obtained an Electrician’s Diploma. He is currently working as a qualified Electrician, and his financial situation is stable.

According to Ms B, her ex-husband is an alcoholic who abuses alcohol on a daily basis. The offender reiterates that *“my ex-husband physically abused me when he was drinking during our marriage. The alcohol made him very aggressive and completely insensitive to my emotional needs as a woman, he never made me feel special. Fortunately, he never abused our children physically or showed aggression or violent behaviour towards them. He was arrested seven times for domestic violence aimed at me, but was never convicted of any crime because I never took matters further”*. When my son was 21-years-old, he protected me one time by hitting his father

*after we argued. My ex-husband was a smooth talker and always could put pressure on me to withdraw the cases at the police. He hurt me psychologically when we were married ... I don't know exactly how and why he was always able to dominate me in all situations. He always said to me that it was my fault that he was abusing me. Therefore, I never thought to myself that he is the problem, so divorce was not an option for me at the time, but later on, I realised that I had to divorce him. After our divorce, he was not able to have any intimate long-term relationships with other women that I know of".*

After the divorce, Ms B was in a relationship with a 29-year-old Caucasian male, but while incarcerated the relationship ended. The offender met her ex-boyfriend at a pool tournament in Gauteng, and he was employed as a Toolmaker for an engineering firm in Gauteng. The relationship lasted for four-years, and they lived together before Ms B's incarceration. The offender describes her ex-boyfriend as a *"caring and loving person, but also a bit manipulative"*.

In this regard, she maintains that *"just after I came to prison, my ex-boyfriend was admitted to a rehab centre for his drug addiction. I was told by his aunt who came to visit me that he was doing drugs again and I decided that I did not want to be in a relationship where drugs play a major role. Because of his drug addiction he did not come and visit me anymore ... I think that the drugs became more important to him than our relationship"*.

#### **5.3.3.8 Financial management**

When asked about the participant's financial history and situation, she states that *"I come from a rich family ... my family never experienced financial problems during my childhood or any other time. My parents provided financially for me until I began to work at the age of nineteen and while I was pregnant with my first child. I always had enough money when I was working. I earned around R9000 per month, but when I was an estate agent, I earned about R30 000 – R40 000 per month. I was financially stable at the time I committed the crime but don't have any money today because I am in prison"*.

### 5.3.3.9 Crime analysis

As aligned with this dissertation, Ms B is convicted of fraud and has been incarcerated since July 2013. She is a first-time offender with no previous arrests or clashes with the law.

In describing her crime, Ms B explains that *“the type of crime I committed was in the form of a pyramid scheme. I bought eleven houses in an area in Pretoria after I worked as an estate agent in Port Elizabeth. I viewed all eleven houses before I decided to buy them; I was under the impression the furniture in all the houses was the property of the respective owners at the time. So, after I bought the houses I was able to sell all of them immediately again, I sold the houses below market value to secure a fast turn-around time. Some of the prospective buyers did not see the houses before they bought them because the houses were reasonably priced. I did not realise that the furniture in the houses was that of the tenants, all with signed contracts in place. A specific clause in the buyer’s contract indicated that the new owner takes full responsibility for the current tenants, and I was not aware of this clause. I needed eviction orders to remove the tenants and only received the orders after fourteen months and then the tenants moved out. The legal fees for this process were R10 000 per month per house over the fourteen months and due to the new owners not being able to move into their houses I was responsible for paying their bonds every month. I could not afford all the expenses and decided to get investors who would then get a percentage of the profit when the houses were finally sold. I used the money from the investors to pay the legal fees and the bonds of the current owners, I believed by doing this I would be able to make the evictions quicker to buy other properties so that I could pay the investors back. I was then not able to buy other houses and had no money to pay to the investors”*.

Three investors paid a total amount of R1,7 million to Ms B as part of their investments. The three investors included a friend, an individual she met at a snooker tournament, and a previous business acquaintance. The investors enquired about their investment money, and Ms B was unable to repay their investments, she gambled with the last money in the hope of recovering her losses, she stated that *“I lost all hope and I was hoping that I could win some money back by gambling”*. The three investors opened a case at the police after eight months of waiting for their money. Ms B continued with the pyramid scheme for eight months during 2010. She was then contacted by her

mother who informed her that the police in Port Elizabeth were looking for her and that she had to fly back to Port Elizabeth to be arrested, which Ms B did.

When asked about her motive for the fraud committed, she acknowledges that *“my motive for the crime was desperation and greed. After I received the money from the investors, I wanted more money and did not realise at the time that the money from the investors made me feel so powerful. It was just so great to have so much money, I felt like a millionaire ..., but I actually knew I wasn’t rich because it was not my money. I was not like other women that wanted to buy nice clothes and shoes; I just wanted a lot of money to buy houses and make myself feel powerful through that”*. Financial gain is known to be the most powerful motivational factor that influences a person to commit a white-collar crime like fraud (Eaton & Korach, 2016:131). Enormous pressure for individuals to gain economic wealth leads them to perform illegal acts to conform to social norms (Eaton & Korach, 2016:132; Minnaar, 2008:1).

A specific contributory factor at the time was that the offender was still living with her ex-husband when she committed the crime and she felt that she desperately wanted to buy her own house. She says that *“I wanted to get out of the house ... I had to do it for my own sanity ... buying my own house meant I did not have to see him anymore or share anything with him besides our children”*. Ms B’s criminal vulnerability stems from her desperation of being abused (physically and emotionally) continuously by her ex-husband and being deprived of a relationship where she received compassion and understanding, including her relationship with her parents (King, 2017:668; Nuytiens & Christiaens, 2016:200). Furthermore, at the time of the crime the offender rationalised, neutralised and minimalised her actions by deceiving the investors because she was greedy to get money. The money was then used to juggle the payments of the houses and the responsibilities she had towards the maintenance of the houses, which failed. Ms B knew at that stage that she was committing fraud.

The circumstances surrounding the crime are personal and emotional in nature. They include personal factors such as having power and control, to buy love and acceptance, and to receive recognition. The offender planned the crime because she identified and approached investors who were interested in making an investment. The investors provided the offender with money, and the funds obtained this way were used as a desperate escape route for the legal fees and bonds, resulting in her arrest.

Ms B indicated that she would like to apologise to the investors through written letters because she regrets what she did to them and she acknowledges the wrongfulness of her actions. In the field of criminology, indications of regret play an important role in an offender's desistance from future crime (Meldrum et al., 2017:1).

Regarding the damage caused by her fraud, she confirms that *"the victims of my fraud were only the three private investors. The financial harm that I caused them amounts to R1,7 million. I did not repay any of the investors' money because I did not have any money to pay them after I gambled with the money that was left"*.

#### **5.3.3.10 Support structure**

When asked about her support structure, the offender avers that *"my ex-boyfriend, his mother and two aunts visited me three times a month when we were still in the relationship. My mother visits three times a month, and my father did not visit me before he died because he was too sick to come here. My brother who lives in Port Elizabeth visits me when he is in Pretoria and my other brother that lives in Pretoria visits once a month. If my brother cannot visit, his wife would visit together with my mother"*.

Ms B continues to say that *"I don't have any extended family members visiting me, they all live in Port Elizabeth. My son lives in Port Elizabeth and would like to come and visit me here in prison, but financially up to now, it has not been possible. My youngest daughter lives with her father in Port Elizabeth, and she visits during school holidays. My oldest daughter lives in Pretoria and visits me once a month. Besides that, I speak with all the kids telephonically with every weekend if it is possible. Two of my aunts on my father's side of the family visit me from time to time"*.

Regarding financial support while incarcerated, Ms B says that *"my oldest brother buys toiletries for me every month and my mother buys my cigarettes. My oldest brother, my son and my father's sister each gives me R200 per month so that I can buy food and stuff at the shop we have here in prison. I am very grateful for all the support I get from them although they all said that my behaviour was out of line ..."*.

#### **5.3.3.11 Therapy and programmes attended**

Ms B struggled to cope with her imprisonment and the reality of serving an eight-year sentence. The offender indicates that *"people will never really understand how it feels*

*to be here in prison if you have never been here ... I never really realised how bitchy females that live so close to each other in such a small space could be ... it is terrible! Some of the females are dangerous; therefore, I choose not to be friends with everyone here. Everything comes with a fight, like seeing a doctor can take up to weeks before anyone decides to help you. I have accepted my sentence and I think that is the only thing that you can do to make it easier in here ... ”.*

While imprisoned, the offender completed the following correctional programmes:

The HIV/Aids programme that was incorporated with the Cross Roads and Pre-Release programmes. According to Ms B, this programme “*assisted me a lot because my cellmate is a lesbian and HIV positive. It helped me to understand my cellmate and to deal with her in a way that has a positive influence on both of us*”.

Economic Crime programme: Ms B submits that this programme “*assists us to understand the impact of economic crimes on South Africa, society, our families and ourselves. It also helps us to make ethical decisions in future*”.

New Beginnings programme: Ms B avers that this programme “*helps to empower us for transition into the adjustment of being in prison. During this programme, I came to terms with understanding my criminal actions. The programmes offered to us are valuable in the sense that it allows you to think about life differently*”.

Ms B must still complete the Cross Roads programme (which equips the offenders with the necessary skills and knowledge to become law-abiding and productive citizens) and she is scheduled to complete the Pre-Release programme three months before she is to be released from the correctional centre.

When asked about the value of the programmes, the offender reflects that “*the programmes help you, but in the end, you have to rehabilitate yourself in prison because the prison staff doesn’t really care if you learn anything. There is no personal attention given to us in prison ... you are only a number*”. She, furthermore, suggests the following regarding the programmes: “*different programmes should be developed for males and females. We are very different from each other ... I don’t think that we deal with matters in life the same. The males in prison probably have different needs when you compare it to ours*”.

When asked about her own rehabilitation needs, Ms B alludes that *“my needs in terms of the programmes are to learn the ability in how to deal with life and society in a good way when I am released from prison. The programmes must guide you on how not to make the same mistakes again. I also meet with a spiritual worker (Priest for the Dutch Reformed Church) once a week here in prison and he assists me in learning how I can help in society through the church. The programmes should focus on cultural differences in prison and must help us to understand each other. I really think that this would help in less fighting and tension between the inmates here since we are together every day in a small space. Also, The Pre-Adult Basic Education and Training (ABET) levels programme is not up to standard ... there is a lot of missing information and this holds us back to learn”*.

The ABET training is facilitated by educators and trained offender facilitators. The levels are up to Grade 9 and then the next year continuous with Grade 12 (Department of Correctional Services, 2015:1). Consequently, Ms B affirms that *“the main purpose of the ABET training is to teach inmates to read and write properly. The inmates struggle with the Grade 12 year because they do not have the knowledge of Grade 10 and Grade 11. I really think that education is problematic in prison because there are not enough textbooks ... ”*.

### **5.3.3.12 Cognitive functioning**

Ms B describes the following with regards to the meaning she attaches to her emotions and feelings: *“Before being in prison I never tried to commit suicide and never had thoughts of committing suicide before my crime. I attempted to commit suicide once after I committed the crime because I was ashamed of the crime I have committed and the situation with my ex-husband. I parked my vehicle in an open field and took sleeping pills ... I woke up in the hospital three days later. Up to now I don't know who the person was that found me and took me to the hospital”*. It is well documented that domestic violence has an immense impact on the lives of female survivors. Domestic, sexual violence, and being arrested and found guilty of a crime can commonly lead to self-harm and attempted suicide when facing a prison sentence (Norman & Barron, 2011:12-13). Ms B attempted to end her life by drinking a large number of pills. The reasons behind her attempted suicide were the destructive and abusive relationship she had with her ex-husband, which contributed to her criminal actions and then being caught and facing imprisonment.

Ms B, furthermore, asserts that *“I have a lot of anger towards my ex-husband, he abused me for so long, and I will always have the emotional scars. He took everything that I owned, like the furniture I bought over the years with my money. Unfortunately, I still have to talk to him sometimes regarding matters of our children”*.

About forgiveness, Ms B indicates that *“it is my responsibility to write letters to my victims; I want to say sorry for my criminal actions and the financial harm suffered by the three investors”*. The addresses of the three investors were requested through the correctional centre, and Ms B is currently awaiting the information. The offender wants to be involved in motivational speaking through the church to inform society about the type of life within the prison and the fact that it's not a five-star hotel as some people think in society” (Raphaely, 2017:1).

Ms B's admissions are linked to unresolved issues, emotions and Post-traumatic Stress Disorder (PTSD) pertaining to her marriage to her ex-husband. These issues and emotions are linked to her poor decision-making skills, personal insecurities, low self-esteem, sense of inferiority, being a victim of abuse and displaying low self-worth. She, furthermore, expresses anger and disappointment regarding the choices she made due to her circumstances. Ms B acknowledges her anger and disappointment towards her marriage, which impacted negatively on her emotional well-being (i.e. suicidal tendencies, helplessness and hopelessness). However, Ms B's acceptance of her imprisonment and acknowledgement of her criminal behaviour provides her with a sense of responsibility, admission of guilt, regret, insight and understanding of the crime and remorse. Remorse and regret provide her with the opportunity to reflect on the wrongfulness of her actions and the harm suffered by the three investors, her family and society (Meldrum et al., 2017:1-2).

In addition, Ms B denotes the following about her coping mechanisms *“I study and do knitting here in prison. I knit jackets for family members, inmates and the families of other inmates. This allows me to cope better here every day”*. Thus, the offender learned positive and practical coping strategies while incarcerated. In relation to Ms B's self-esteem, sense of inferiority and self-worth, she states that *“I now have a strong self-esteem and good self-worth ... I did not have this when I was married because my ex-husband was always trying to put me down with mean words that ruined me emotionally. Now that I am away from my ex-husband I can build myself up again as*

*a person. I will never again allow anyone to abuse me. When I am released from this place, I am going to live a positive life and engage in projects at the church to make a difference in people's lives".*

Regarding her understanding of the fraud she committed, Ms B retorts that *"I acknowledge the selfishness and wrongfulness of my criminal behaviour and that my actions were hurtful towards my family, children and the three investors. I know that I stole over R1 million from the three investors and that I will not be able to pay them back, but I can apologise for my wrongdoing. My short-term goal is to be given the opportunity to ask for forgiveness from the three investors through the letters that I am going to write. My long-term goal is to obtain a law degree, and I want to be the best mother possible for my children when I am released. I want to build a respectable life and a life that my children can be proud of. I will never commit a crime again, even if the opportunity is there. I never want to be in prison again, and I cannot do this to my family again. My judgment was wrong at the time of the crime, and I never had the intention to defraud the investors ... things just spiralled out of control. My intention was only to buy and sell houses which would, in turn, generate profit ... my greediness got the better of me".*

#### **5.3.3.13 Criminological analysis: causes, contributory factors and motives**

Research conducted by Nuytiens and Christiaens (2016:195) attempts to provide an understanding of the pathways females follow to crime and the different factors (i.e. domestic violence) that contribute to shaping these pathways. From the interviews conducted with Ms B regarding her pathway to crime, the following factors played a role in her criminality, namely:

Domestic violence, unresolved PTSD symptoms, lack of responsibility, lack of security, sense of inferiority, low self-esteem, low self-worth, personal insecurities (abuse), social isolation, stress, desperation, hopelessness, helplessness, worthlessness, powerlessness, opportunity, childhood truancy and anti-social behaviour, greediness, self-enrichment, self-centredness, susceptibility to pressure, opportunity, risk-taking behaviour, need for financial independence, gambling addiction, limited insight and understanding into her behaviour at the time of the crime, pro-criminal ideas, neutralisation and

minimisation of behaviour, anger, lack of values and morals, poor parental supervision, lack of victim empathy, immediate gratification, need for power and control, poor decision-making skills, poor coping mechanisms and a lack of self-control.

#### **5.3.3.13.1 Causes and contributory factors of offending behaviour**

The following **causes** relating to Ms B's criminal behaviour were identified.

##### **Hopelessness, helplessness, worthlessness, powerlessness and desperation:**

Ms B was emotionally destroyed over an extended period of time by her ex-husband resulting in feelings of hopelessness, helplessness, worthlessness and desperation together with a sense of inferiority to the point where she did not care about her actions. In support of this, Grills et al. (2015:758) state that incarcerated females tend to come from backgrounds where they experienced trauma and this trauma is normally associated with feelings of helplessness and hopelessness. Ms B's hopelessness and powerlessness also resulted in poor coping mechanisms because she had a diminished sense of the wrong against the victim. Ms B's desperation and sense of inferiority resulted in a lack of victim empathy because she became de-sensitised and she neutralised her own criminality and accepted her actions as normal according to her own ideas (Whittaker-Augustine, 2013:1). All of the above-mentioned causes contributed to her personal insecurities and how she resorted to criminal behaviour in an attempt to gain control.

**Financial independence and poor decision-making skills:** Ms B was financially restricted by her ex-husband as he dominated her on a financial level. In this regard, Nuytiens and Christiaens (2016:202) allude that the abusive nature of intimate partner relationships is sometimes based on a financial level where the one partner controls the finances of the other partner. The offender's ex-husband did not work at the time she was living with him, but he kept most of the money she made (as an Estate Agent) for himself. Ms B was desperate to find her own accommodation and to escape the continuous abuse she was being subjected to. The restriction of financial freedom in an abusive relationship is a factor that contributes to shaping criminal pathways of females (Nuytiens & Christiaens, 2016:202). Ms B then engaged in risk-taking behaviour as a means of overcoming her financial restrictions and she engaged in poor decision-making skills to alleviate the stress she experienced due to her financial

situation. Ms B's engagement in fraud clearly exhibits her skills deficit in decision-making processes, especially with regards to conventional and non-criminal decisions regarding her finances. This is supported by Hesselink and Mostert (2014:45) who posited that a lack in law-abiding decision-making skills can explain why a person will engage in antisocial and criminal-related decisions to obtain success (i.e. freedom and financial independence).

**Opportunity and pressure:** The abuse Ms B suffered created enormous pressure within herself to find the 'easiest way' to be financially independent. She was desperate to find her own accommodation. The opportunity to commit crime presented itself with the financial benefit of the investors. When Ms B took the money from the three investors, she neutralised and minimalised her criminal behaviour, which is indicative of her pro-criminal thinking ideas. Ms B's pro-criminal thinking ideas can be traced back to her childhood truancy and anti-social behaviour by staying away from school and by not adhering to school rules and regulations. This is also linked to her susceptibility to peer influence from a young age. During adulthood her actions were justified by a 'could not care less' attitude and she required immediate gratification due to the physical abuse she endured by her ex-husband. The constant abuse she was exposed to made her self-centred because she wanted to escape from the abuse by all means necessary. The economic position of a female coupled with a history of abuse shapes the type of crime (i.e. fraud) in which females are involved and is labelled as "survival crimes" (Nuytiens & Christiaens, 2016:196). Factors such as abuse also shape the manner and period involved in fraud offences committed by females (Miller, 2009:80).

The following **contributory factors** can be linked for Ms B's fraud.

**Domestic violence:** Ms B's admissions about the domestic violence she endured created feelings of isolation, a sense of inferiority, desperation, stress, anger, helplessness, hopelessness, worthlessness and feelings of powerlessness in her life (King, 2017:669; Nuytiens & Christiaens, 2016:200; Vignansky & Timor, 2017:1127). The aforementioned factors that are created by the experience of domestic violence are normally associated with poor coping mechanisms (i.e. criminal tendencies), justification, lack of responsibility and lack of a proper support structure (Gumede, 2014:53; Hesselink & Dastile, 2015:340). Ms B continuously acknowledges the

wrongfulness of her criminal behaviour that confirms her clear understanding and insight into her criminal conduct. She recognises that her circumstances (i.e. domestic violence) had an immense effect on her thinking style and the manner in which she made decisions (poor decision-making skills).

**PTSD, stress and anger:** Ms B suffered from PTSD as a result of the abuse that she endured during her marriage. Ms B experienced abuse, violence and trauma, which is normally associated with PTSD and is common under incarcerated females (King, 2017:668). Ms B feels anger and rage towards her ex-husband due to the constant abuse she was exposed to. Financial independence became very important to her because she was still living with her abuser (ex-husband) at the time of the crime. Due to the nature and extent of domestic violence, victims of domestic violence tend to have limited resources, for example, access to money (Norman & Barron, 2011:13; Nuytiens & Christiaens, 2016:201). The subordination that females experience affects the type of crime females commit, for example, an increase in fraud-related offences are evident with females that were victims of domestic violence (Renzetti, 2013:37). Ms B's financial stress and her relationship her ex-husband ensued in her inability to find legal means to meet her financial needs. As a result of this, and because of her poor decision-making skills, she reverted to fraud. According to Sun, Luo, Wu and Lin (2016:831), the oppression that many females endure may lead to severe stress and this includes financial stress which may result in involvement in criminal behaviour.

**Insecurity, low self-worth and self-esteem:** Ms B's personal insecurities regarding her low self-worth, sense of inferiority and low self-esteem stem from her intimate relationship during her marriage (Nuytiens & Christiaens, 2016:200; Ren, He, Zhao & Zhang, 2017:698). Due to the nature of the abusive relationship, her ability to make rational decisions was limited and resulted in poor decision-making skills, which subsequently led to Ms B's engagement in criminal behaviour.

**Lack of self-control:** Offenders with low self-control will follow short-lived impulses without taking into consideration the long-term effect their disruptive behaviour might have on them and their future (Siegel, 2016:496). Ms B's lack of self-control is displayed in her prolonged gambling addiction where she lacked to ability to acknowledge that her gambling was problematic, and she was not able to stop. Furthermore, her lack of self-control and lack of responsibility was evident when she

was presented with the opportunity to commit a crime and she moved to Pretoria when she realised that she had no money left while living in Port Elizabeth. Due to her lack of self-control, she engaged in risk-taking behaviour and sought immediate gratification without clearly thinking about the consequences of her actions, which resulted in poor-decision making and lack of morals and values. Holtfreter et al. (2010:189) and Ren et al. (2017:698) agree on this and add that a lack of self-control may lead to risk-taking and impulsive behaviour to ensure immediate gratification without acknowledging the consequences associated with the (criminal) behaviour.

**Social isolation:** Ms B is socially isolated as she did not have a network of family and friends to support her, which can be seen as a decisive factor in committing crime. Ms B could not count on anybody to assist her with her financial problems and her susceptibility to pressure (stemming from childhood) resulted in criminal behaviour as a way to manage her financial difficulties (Nuytiens & Christiaens, 2016:206). These authors believe that when a female lacks a social network, it will lead to several negative life circumstances (i.e. no financial support structure), which in turn make her vulnerable to act criminally out of despair (Nuytiens & Christiaens, 2016:206).

**Gambling addiction:** The offender originates from a childhood background where she was exposed to excessive gambling by her parents that resulted in her own gambling addiction. Kassem and Higson (2012:192) note that non-financial pressures can include weaknesses such as a gambling addiction that contributes to fraud-related offences. Ms B resorted to gambling when she was unable to repay the investors instead of keeping the money that was left to give back to them, which is indicative of her lack of responsibility and limited insight and understanding of her own behaviour.

**Poor parental involvement and distorted experience of love:** Although Ms B states that she grew up in a loving family, she comes from a household where her parents were physically and emotionally unavailable to her and her siblings. Ms B and her siblings had all the materialistic things that they needed, but were deprived of parental involvement and love. They were mostly left to their own devices whilst their parents focused on their work and gambling excursions. Ms B was not able to maintain a mutually empathic relationship with her parents as they were not emotionally available to her and her siblings. Nuytiens and Christiaens (2016:201) confirm that incarcerated

females typically originate from families where their parents were emotionally unavailable and/or absent from their lives.

#### **5.3.3.13.2 Motives related to the crime**

Most evident from Ms B's revelations regarding the fraud she committed is her financial situation. Ms B was extremely driven and desperate to move out of the house she shared with her ex-husband in a search for freedom and an 'abuse-free' life. As noted by Padgett (2015:170), it is widely believed that the main motive to commit fraud stems from factors linked to financial reasons. Ms B was economically marginalised and a victim of domestic violence, which motivated her to commit fraud as a means to escape the lifestyle she was used to in order to become financially independent. Ms B's history of traumatic life events also contributed to her motivation to engage in criminal behaviour. King (2017:668) supports this by stating that most incarcerated females are shaped by histories where they were subjected to abuse and the experience of these traumatic events evoke feelings of hopelessness.

Ms B's greediness and obsession with freedom contributed to her criminal behaviour because she realised that the money taken from the investors provided her with a sense of freedom. This, in turn, resulted in greediness for money that provided her with power and control, which in the end resulted in a conviction for fraud. Ms B's greediness is a case of where the need for money turns into greed (Padgett, 2015:89).

#### **5.3.3.14 Theoretical explanation and application**

Ms B's criminal behaviour can be explained by utilising the following two theories, namely David Farrington's (2005) Integrated Cognitive Antisocial Potential Theory and Donald Cressey's (1950) Fraud Triangle.

##### **5.3.3.14.1 David Farrington's ICAP Theory**

The ICAP Theory was developed by Farrington (2005) in an attempt to explain human behaviour while incorporating elements of strain, control, learning, labelling and rational choice (Farrington & McGee, 2017:3). The ICAP Theory was also developed to overcome some of the apparent deficiencies of classical criminology theories that do not take into account reasons like the financial status of an offender before the commissioning of a crime (Farrington & McGee, 2017:11).

According to the ICAP Theory, the main premise of offending is the Antisocial Potential. There are short-term and long-term types of offending whereby short-term

offending includes aspects such as motivational factors (i.e. greed and desperation) while long-term offending consists of life events such as domestic violence (Farrington & McGee, 2017:15). Linking this to Ms B, a motivational factor for her was to secure financial gain in order to escape from her life events that included domestic violence. The domestic violence she experienced had such an immense impact on the manner in which she acted and her thinking patterns (pro-criminal ideas) that financial gain became central to her survival efforts. The commission of crime depends on how an individual interacts with his/her environment, including the available opportunities to commit crime. It is well-known that criminal opportunities arise when there is a suitable victim stemming from routine activities (Farrington & McGee, 2017:15). Thus, when an offender finds a victim, a short-term increase in the offenders Antisocial Potential becomes evident. The investors were willing to provide Ms B with money with the prospect of bigger returns. This provided her with the immediate opportunity to commit fraud. Her willingness to engage in risk-taking behaviour for financial benefit is indicative of her pro-criminal ideas and lack of morals and values.

When analysing the lived experiences of Ms B, it is evident that she came from a household with poor parental involvement and supervision in which she had to take responsibility for the caring of her siblings. Ms B's short-term motivational factors influencing her criminal behaviour stems mainly from her self-centeredness, greediness and unhappiness, which resulted in a need for immediate gratification. However, Ms B experienced events in her life that shaped and formed the manner in which she would act (i.e. criminally). Her childhood truancy and anti-social behaviour is also evident in relation to her not adhering to rules and regulations. The level of domestic abuse she endured can be considered as a contributory factor in the commissioning of her fraud, which, when combined, contributed to an elevated Antisocial Potential (Farrington & McGee, 2017:15).

#### **5.3.3.14.2 Donald Cressey's Fraud Triangle**

Donald Cressey (1950) was the first criminologist to examine why people commit fraud offences. His research was driven by the reasons why people violate trust, which became well known as the "Fraud Triangle". The first side represents a pressure or motive to commit a crime (Kassem & Higson, 2012:191). Ms B experienced financial pressure which motivated her to commit fraud. The offender's criminal behaviour is linked to her pro-criminal thinking patterns that resulted from the domestic violence

she endured from her ex-husband and her desperation 'to get away' from him. Adding to this, Hesselink and Mostert (2014:43) aver that a pro-criminal mind-set may easily developed in the thinking patterns of females that experienced domestic violence. Secondly, opportunity arrives when individuals use their position of trust to solve financial problems (non-sharable problems) (Padgett, 2015:72). Ms B's willingness to engage in risk-taking behaviour, lack of responsibility and lack of morals and values created an opportunity for her to commit fraud by taking money from investors (Hesselink & Mostert, 2014:43). Lastly, individuals rationalise their actions because they are first-time offenders with no criminal record as in the case of Ms B (Kassem & Higson, 2012:191-192). Ms B neutralised, minimalised and rationalised her actions due to her feelings of powerlessness and hopelessness and her need to be in control (i.e. sense of inferiority and low self-esteem) and to have power in her own life again (Padgett, 2015:72).

The Fraud Triangle focuses on non-sharable factors such as financial distress that often influences an individual to commit fraud (Krambia-Kapardis, 2016:15). Perceived pressure, opportunity and rationalisation are present in acts of fraud, for instance, Ms B's toxic relationship with her husband during their marriage resulted in perceived pressure, opportunity and rationalisation for her to commit crime. Kassem and Higson (2012:192) support this by stating that a person with personal financial motives that is driven by perceived pressure will rationalise their own criminal behaviour. Ms B then considered the available opportunities to make money quickly. Her exposure to domestic violence, the idea of no harm to a victim and greediness contributed to the rationalisation of her actions, although she continuously claims that her intention was never to defraud anyone. Domestic violence is a prominent feature in the pathways of female offenders and these females often rationalise and justify their criminal behaviour on the hand of the abuse they endured (Hesselink & Mostert, 2014:43; Nuytiens & Christiaens, 2016:208).

#### **5.3.3.15 Summary**

Ms B's narrative on her pathway to incarceration is filled with experiences (i.e. domestic violence and abuse) that are normally associated with incarcerated females. The offender claims that she experienced a normal upbringing and that she enjoyed her childhood years. However, she does not realise and/or acknowledge the fact that her parents were not emotionally available for her and her siblings. From a young age,

she fulfilled duties (parenting her siblings) associated with adults, and Ms B's parents' gambling habits had a direct effect on her gambling addiction.

During the offender's marriage she endured years of emotional and physical abuse that contributed to her low self-esteem and feelings of desperation, frustration, hopelessness and worthlessness. Ms B predominantly committed fraud in an attempt to cut ties with her abusive ex-husband, however, the initial desperation turned into greed. During the time she committed fraud, she rationalised her actions by shifting the blame on her ex-husband and her circumstances at the time and allowing herself to not take responsibility for her decisions and behaviour. It is only now during incarceration that she is able to fully acknowledge the wrongfulness of her criminal behaviour.

#### **5.3.4 Case study C**

The following discussion provided a detailed analysis of the pathway of Ms C with regards to her criminal involvement.

##### **5.3.4.1 Biographical information**

Case study C is a 32-year-old single African female serving a 15 year sentence for fraud; she is a first-time offender and representative of the Northern Sotho culture. Ms C reveals that *"I was never previously married, but I was in two long-term relationships before being here in prison. I have a 16-year-old son ... I got pregnant during my first relationship when we were still in high school. I provided financially for my son before being locked-up, and now my son is living with my mother who provides financially for him and she takes care of him. My son is in Grade 10, and my mother pays for his school fees, she really cares about him, so I know that she doesn't mind to help"*.

With regards to her health, the offender discloses that *"I don't suffer from any medical conditions and my general health is good, I am lucky because I do not come from a family with serious diseases"*. Ms C is a Christian, her sexual orientation is heterosexual, and she is one of four siblings born from her parents' marriage.

##### **5.3.4.2 Family dynamics**

The offender's parents are both representative of the Northern Sotho culture in South Africa. Ms C's mother is 55-years-old, a devoted Christian and divorced from the offender's father. Ms C's mother remarried after the divorce, but is now divorced for

the second time. Regarding her parents' divorce and her mother's second marriage, the offender states that *"my mother got married again not long after the divorce from my father. She was married for about ten years to my stepfather before they divorced. I don't know all the reasons for the divorce, but I think he had an affair, I had no interest in knowing all the details of their failed marriage"*.

Ms C's mother has one daughter and three sons born out of the unions of both her marriages. Her highest qualification is a Diploma in Financial Accounting, and she is currently employed at the Department of Education (South Africa).

Concerning her mother's criminality and substance abuse history, Ms C states that *"my mother would never be involved in criminal things and she did not use any drugs. My mother is not an aggressive person, and I cannot think for one second that she would ever come in conflict with the law or get involved in anything illegal"*.

The participant's biological father is 57-years-old, also a devoted Christian and he re-married after the divorce from Ms C's mother. He is still married to his second wife. Ms C avers that *"my father has seven children ... two daughters and five boys. So, my brothers and I now have one stepsister and two stepbrothers. I don't know the ages of my stepsiblings, and I don't know what they are doing for a living. My stepmother is in her fifty's, and I also don't know what qualifications she obtained and what she is doing to make a living. I don't see my stepfamily so often and I am not close to them ..., but we also don't have any problems with each other"*.

Ms C's father obtained his Senior Matric Certificate and is self-employed within the repair work industry. About her father's behaviour in general, Ms C cites that *"my father has never been arrested and I am sure that he has never criminally been involved with anything or used drugs. He is not an aggressive type of person so I would be really surprised if he were ever part of anything violent or illegal in his life. I also don't know if my stepfamily is involved with drugs or illegal behaviour"*.

Regarding her relationship with her biological siblings, Ms C avows that *"I have great relationships with each of my three brothers. As children, we had the occasional arguments and fights, but it was never so bad that we did not apologise to each other and moved on. I love my brothers very much and they also support me while I am here in prison ... "*

### 5.3.4.3 Developmental history and intimate relationships

Ms C reflects the following with regards to her childhood: *“Our parents raised my brothers and me, but we shared a home with our grandmother. My grandmother offered to assist my parents to help raise us because we were four children and she had a big house in the township, so it made sense for all of us to stay with her. Staying together also helped everyone financially to cut some unnecessary costs”*.

Concerning her relationship with her grandmother, Ms C explains that *“my grandmother and I have a lovely relationship ... she is a loveable person, exactly like a grandmother should be. She really cares about us and only wants the best for us; I can always ask her for advice”*.

Pertaining to Ms C’s relationship with her mother, she holds that *“I really have a difficult relationship with my mother ... since I can remember we always used to fight about everything in life, it is as if it came naturally for us just to argue. My mother was physically and verbally abusive towards my siblings and me when we were young. My mother would beat my brothers and me with a belt and would say ugly things to us (verbally abusive) if we did something that she did not like. She was also a greedy person in the sense that she wanted everything in life to be exactly like she wanted it to be. She had strict rules in the house, for example, she did not like any of my friends so I was not allowed to visit them and they were not allowed to come to our house. She never told me why she didn’t like any of them”*.

When asked about her relationship with her father, Ms C elucidates that *“I have a great relationship with my father, but we did not see him that often when we were children. After my parents got divorced, my father did not visit my brothers and me for many years, and did not support us financially. I think that my father (at the time) did not want to take responsibility for us, and he wanted to be behind the scenes. Years later when I was twenty-five my father came to visit us at my mom’s house and we only then started to have a relationship with him which was really nice. I never asked him why he came to visit after so many years of not being in our lives. After some time of getting to know my father again, he introduced us to our stepsiblings. My mother was really mad about the relationship we started with our father and stepsiblings ... I think she was just jealous”*.

When asked about her relationship with her brothers Ms C's records that *"we love each other. As mentioned before we did argue, but that was normal arguing for siblings. We will always be close to each other, even when I came to prison nothing changed between us, they still support me, and I know that they love me"*.

Ms C indicates that *"I have never experienced any childhood abuse by my family except for the physical and verbal abuse of my mother. I was also never exposed to any form of violence or aggression directed at me as a child by other family members or friends ... I am certainly not a violent person"*.

#### **5.3.4.4 Substance abuse**

Ms C did not abuse alcohol or drugs during her life, however, she holds that *"I did drink alcohol on social occasions before I came to prison, but it was never a problem for me to not have alcohol, and I have never tried any drugs in my life, and never will"*.

#### **5.3.4.5 Education history**

The offender attended primary and secondary school in Gauteng. Ms C does not display any difficulties in expressing herself and, in her opinion, exhibits good reading and writing skills - this was evident when reading the consent form and the signing thereof. Ms C explains that *"I respected my teachers in primary and secondary school and never had any conflict with them, also my fellow learners or any other authority figure at school like the principle. I also did not participate in any sports activities during school ... I wasn't interested in sport because I am not a sporty person. I did not have many friends and preferred to have a small group of friends that I had good relationships with. It was my personal choice to only have a few friends because I enjoyed having good relationships with a few friends rather than to have relationships with many friends that did not mean anything. I also did not use or abuse any drugs during my schooling years; I was a good kid. I never failed any subjects or grades and my academic results were very good from what I remember"*.

After secondary school, Ms C attended a College. In 2002 she obtained an Introduction to Information Technology Certificate from Damelin. Since her incarceration in 2012, she has been enrolled at UNISA for an Industrial Psychology Degree. Ms C confirmed that both qualifications were, and currently still is, funded by her mother, even with their unstable relationship.

#### **5.3.4.6 Employment history**

Regarding employment after release, the offender holds that *“I will be unemployed when I am released from prison, I am not sure how I will get any work with a criminal record, I am very uncertain and scared. When I committed the crime, I never thought about the consequences of being caught and the effect that it would have on the rest of my life”*.

Ms C’s field of expertise is diverse. Before incarceration, the offender was in the employ of a government department and one company. She notes that *“my first occupation was as an Administrative Clerk at a government department and my occupation before incarceration was as a medical technician student in a laboratory. Because of personal reasons, I am not willing to share what specific South African department I was employed at. At my last place of employment, as a medical technician student, only a Matric Certificate was necessary, and if I passed the board examination I would be a qualified Medical Technician, but I did not complete the board examination and that is why I was still a student”*.

Ms C explicates that *“I got on well with my fellow employees and my performance at work was satisfactory ... I did what was required of me in a professional manner. I have never been unemployed before incarceration. I was not dishonest when I was a medical technician student, my fraud happened at the government department where they dismissed me. When I started with my second job, they did not know about the fraud at the department. When they heard about the fraud charges, they asked me to resign with immediate effect”*.

#### **5.3.4.7 Intimate personal relationships**

Ms C’s first relationship with her boyfriend in high school lasted for a period of three to four years. Ms C avows that *“initially we had a very good relationship that lasted for several years during high school and my 16-year-old son was born from this relationship. I eventually ended the relationship when he cheated on me with one of our fellow school girls. Since then our son and I lost contact with him, and he never made an effort to see him (our son). I will never in my life expect any financial assistance from him or help from him with anything for that matter when it comes to our son”*.

Ms C's ex-partner is a 44-year-old African male representative of the Northern Sotho culture. About this relationship, the offender mentions that *"we had a very rocky relationship, but sometimes it was also good ... we ended our relationship of five-years before I came to prison and we don't have any children together. He did get a University degree, but I am unsure what it was called again (the field in which he obtained the degree). He is employed as a Medical Technologist, and his financial situation was stable during our relationship. He is a greedy person when it comes to money, and he did not want to spend his money on me. There were times in our relationship where he was emotionally abusive towards me; he would emphasise everything that I did wrong according to his liking. He did not appreciate anything and needed to control everything that I was doing, for example what I would wear if we went to a restaurant for dinner. He also did not have any interest to have a loving relationship with my son. He said that since my son was not his biological child, there was no need for him to accept him in his life. I only realised the extent of the emotional abuse after the relationship ended. When you are in love with your partner, it is difficult to see the level of abuse. When he heard about my crime, he contacted me, and he said the news was disgusting and disappointing to hear. He judged me for the crime I committed, so I told him just to move on with his life ... I am also not aware of any arrests; criminality or substance abuse history he might have"*.

#### **5.3.4.8 Financial management**

Ms C's financial situation has been unstable since being employed at her first occupation, she explains that *"I experienced peer pressure from my friends and wanted the good life by wanting everything that my friends had, for example, expensive clothes. My friends had jobs where they earned big salaries, and they were in the position to own expensive houses, vehicles and household things. I felt pressure from my friends also to have a lifestyle of owning expensive things"*.

Ms C, furthermore, explains that *"I only earned about R9000 per month, which was not a lot of money, but I had to keep up with all the things my friends were buying and that caused me serious debt, which I could not pay back, this was at the stage when I was still working for the department. Most of my debt was because of the huge amounts of money I spent on clothes (clothing accounts) at different department stores. I knew that I made impulsive decisions when it came to spending money, therefore, it was very difficult for me to manage my finances responsibly. I never*

*considered the financial implications of my spending and now I am sitting here (in prison) without any money ...”.*

#### **5.3.4.9 Crime analysis**

Ms C is convicted of fraud, and she has been incarcerated since February 2012. As noted before, she is a first-time offender, with no previous arrests or clashes with the law.

In describing her crime, Ms C explains that *“the crime I did involved transferring funds (money) from the government department’s accounts into a business account that I opened for myself at the bank. My colleagues met with me one day and explained what they were doing and convinced me to be involved in the crime. They said that all the colleagues involved had a specific role in transferring the funds because we all had access to different systems at the department. Several meetings and discussions were held regarding how we would execute the crime. The planning continued for about two months after which we continued with the crime. Some of the colleagues would register fictitious business at the Department of Trade and Industry (DTI). Those colleagues would then provide me with the registration documentation, and I would register the companies on the department’s database as service providers. I would then generate an order for the fictitious companies (for work they have done) for the department on the system and would transfer the money according to the order into the business account that I had opened at the bank. No authorisation was required because I had my ways of obtaining the passwords. I would rather not tell how I managed to get them so easily”.*

She, furthermore, explains that *“I had a contact at the bank that helped me with making the process easier to withdraw the large amounts of cash without raising any suspicion. We would split the money between ourselves and everyone. They did with the money whatever they wanted to do. We did this for three years, but then the department conducted an audit, and the amount that the auditors could trace was R6 million. Five people were already involved in this when I joined them; however, I am the only one serving a sentence for the crime. I had the opportunity to implicate my colleagues, but made a decision not to implicate them; this was just a personal decision”.*

Ms C confirms that *“my motive for the crime was pure greed and the influence of my co-workers. The crime we committed made it easy for me to buy a car, a three-bedroom apartment, a house for my mother and I was able to spend large amounts on clothes with the fraudulent money I got. All of this was because I wanted the good life and I also wanted the same lifestyle as my friends. So, you can say that all of this money we took was just for personal gain. A huge cause was having expensive things, and I liked it when people saw all my expensive clothes and so on ... I think it was very psychological ...”*.

#### **5.3.4.10 Support structure**

As mentioned previously, Ms C ended the relationship with her ex-partner prior to her incarceration; therefore, the ex-partner does not visit her in the correctional centre. The offender’s mother visits her every second month and supports her financially, she buys all her toiletries and brings the items when she visits. The offender did not tell her father that she was sentenced for fraud; she believes that a family member told him. However, to date, he has not been to visit her at the correctional centre and they do not have any form of contact. The offender could not provide a specific reason as to why she did not inform her father that she was convicted of a crime. Family members like her aunt, uncle and godmother visit her regularly if they do not have other obligations. Two of her friends from high school visit her once a month: *“they do not judge me and they support me emotionally”*.

Pertaining to her son and brothers, Ms C states that *“my son visits me once a month here and we talk to each other on the phone every weekend. My two brothers visit me every second month and they phone me at least once a month. My youngest brother does not want to visit me here in prison because of personal reasons, but he normally contacts me at least once a month”*.

#### **5.3.4.11 Therapy and treatment programmes attended**

At the time of the interviews, Ms C had not yet completed any of the correctional programmes. In this regard, she mentions that *“I have enough time to do the programmes because I will be here for three more years. I was however recently told by the prison officials that I must start with the New Beginnings programme. They said that you must complete this programme in your first-year. So, I can’t say anything*

*about the quality of the programmes ... I have heard a lot of mixed things from the other inmates about it".*

The offender states that *"my needs regarding the programmes are to learn what coping mechanisms will assist me in prison in my remaining time here and how to deal with situations when I am released from this place".*

#### **5.3.4.12 Cognitive functioning**

Ms C avows the following relating to how she experiences her emotions and general functioning: *"Before I came to prison I did not experience emotions such as anxiety, anger and depression but things have changed since I came to prison. I am concerned about the well-being of my son while I am here ... this caused stress for me every day because before I came here, I was the one who looked after him. I am also upset that I am not able to be with my family, I miss them every day. Before I came here I had normal stress like most people, just because of daily life, but I feel that it is a lot worse for me in here (prison)".* The typical role of the female is as the primary caregiver of the children before incarceration, but when a female becomes incarcerated extreme emotional distress is often characterised by the new situation (Easterling & Feldmeyer, 2017:146).

Ms C further explains that *"I experience a lot of anxiety because I don't have any freedom since being here in prison. As you see, we are in a small space all the time which does not allow any privacy for us. Apart from my anxiety, I also have anger feelings and depression as a result of my long sentence and that I will not be with my family for a long period".* Isolation (no freedom) is an aspect of incarceration that has the potential to contribute to a deterioration of an inmate's mental health. Inmates tend to experience depression, anger and anxiety when they realise that they will not have freedom for a prolonged period of time (Schoenly & Knox, 2013:233).

Ms C also states that *"my worst fear is getting a job when I am released from the prison. I will have a criminal record, and I am not sure if a company will employ me because of the fraud I have committed. I am disappointed and angry at myself for doing something that basically ruined my life in a sense. My fraud conviction had a huge impact on my child and family since I am not able to provide for my son anymore and it is now the responsibility of my family to try and keep everything together for my son while I am here".* Females must adjust to the correctional centre just like men.

However, females tend to go through a phase of denial regarding the reality of their situation. After the denial phase, they enter a period of anger over the circumstances that have led to their incarceration in the correctional centre (Prison Fellowship, [sa]:1; Siegel, 2011:644). Ms C elucidates that *“I experienced depression at the beginning of my sentence because of my long sentence, but my depression is now under control because I have accepted my circumstances in prison”*. Females like men enter a phase of depression once they are incarcerated because they can no longer deny their circumstances of entering a prolonged sentence. Later on, many females find peace and hope that their lives will improve (Prison Fellowship, [sa]:1; Siegel, 2011:644).

Ms C’s revelations are linked to her personal insecurities (i.e. low self-esteem and emotional abuse), lack of security (money), low self-esteem, lack of morals and values, pro-criminal mind-set and willingness to engage in risk-taking behaviour. The offender expresses anger and she experiences anxiety and depression that relate to her choice to commit fraud in trying to maintain a luxurious lifestyle which she knew was not possible from a reality point of view. Ms C is aware that her emotions are a result of her criminality and that before incarceration she did not experience these emotions to this extent. Ms C exhibits limited insight and understanding of her behaviour because she was only able to acknowledge her crime after she was imprisoned. After she accepted her sentence and imprisonment she was able to take responsibility for her actions. Ms C’s sense of remorse came after imprisonment when she realised what impact her behaviour had on her family as well as on her own emotional well-being. However, the offender lacks responsibility and victim empathy as she is only remorseful about the impact of her actions on herself and her family and not on the victim and society.

#### **5.3.4.13      Adaptation in the correctional centre**

Ms C adapted well to the correctional environment. In discussing her adaptation at the correctional centre, Ms C explains that *“I don’t have many friends in prison; this is my own decision. I prefer not to share details of my life with the other inmates because some of the female offenders tend to be very judgemental and I don’t trust all of them. By being alone, it gives me time to think about what I have done, and I now understand and acknowledge the wrongfulness of my criminal behaviour”*. Ms C still does not acknowledge the harm suffered by the victim or how her actions impacted on society. She, furthermore, says *“at the time I committed the crime, I did not realise the*

*wrongfulness of my actions and the consequences of being caught for the crime committed. My studies improve my chances of employment when I am released from the prison. Through studying, I can take responsibility for my actions to become a responsible citizen that makes the right choices and contributes to society. My current studies help me to cope with daily life in the prison, and it helps to ensure that the days in here don't feel so long. I also read novels to escape my reality in here. My wish is to make a good living without splurging my money on unnecessary items such as expensive clothing like I previously did".*

With regards to Ms C's self-esteem, self-worth and goals, she explicates that *"I don't judge myself for the crime I have committed although I understand the seriousness and wrongfulness of my actions, self-blame will not help my future. There is still a place for me in society, and when I am released, I will positively continue with life. My short-term goal is to complete my studies while I am here so that I am properly qualified when I leave. My long-term goal is to be a responsible parent for my son's sake, and I want to be employed again to make a decent crime-free living".*

In relation to high-risk situations, Ms C avers that *"when I was admitted to the prison, I had the opportunity to start understanding the wrongfulness of my crime and the impact that this has had on my son and family. I am not willing to commit crime again, because I don't want to put my family through more misery, they don't deserve it. I don't want to even think of the possibility of ever being in prison again".*

#### **5.3.4.14 Criminological analysis: causes, contributory factors and motives**

The combined effect of social, behavioural and emotional shortfalls tends to shape the manner in which females' decisions, behaviour, options and coping strategies influence their lived experiences (Artz et al., 2012:18). From the interviews conducted with Ms C, the following factors played an important role in her criminal behaviour:

A lack of security, low self-esteem, low self-worth, helplessness, personal insecurities, childhood abuse (abusive mother), poor parental bonds, dysfunctional family, absent father, abusive relationship, greediness, lack of responsibility, opportunity, risk-taking behaviour, negative peer influences, pressure, financial independence, acquiring a lifestyle out of reach, need for belonging and recognition, living beyond means, status, helplessness, lack of victim empathy,

impulsivity, lack of self-control, pro-criminal mind-set, lack of morals and values, rationalisation, immediate gratification and limited insight and understanding into own behaviour.

#### **5.3.4.14.1 Causes and contributory factors of offending behaviour**

Ms C's disclosure about her spending habits stems from her initial financial need that turned into a desire to control her life through excessive spending. The offender wanted to avoid being seen as a failure and became driven by the need to ensure personal profit and success. Goossen et al. (2016:436) support this by stipulating that some individuals become focused on achieving their own personal goals by planning how they will engage in white-collar crime to avoid failure.

The following **causes** were identified as having contributed to Ms C's fraud.

**Abusive intimate relationship:** Ms C was in a relationship where her partner emotionally abused her on a constant basis, which resulted in a need for recognition, desire for control and a sense of belonging (Goossen et al, 2016:436). Ms C was in an unequal power relationship with her partner where he tried to control her behaviour through degrading comments and this influenced her criminal behaviour (Nuytiens & Christiaens, 2016:204).

**Low self-esteem, self-worth and helplessness:** Ms C's low self-esteem, low self-worth and helplessness stem from her broken relationship with her mother. According to Nuytiens and Christiaens (2016:201), most incarcerated females did not experience loving relationships with their mothers and thus felt unloved and unwanted. The offender was also in two relationships where her one partner was unfaithful to her and in the second relationship she was emotionally abused. Due to these disruptive relationships, Ms C developed the need to prove to herself that she could, in fact, have a successful life albeit a fictitious luxurious lifestyle, which she rationalised for herself. This need for a successful life resulted in her pro-criminal mind-set and her willingness to partake in risk-taking behaviour.

**Lack of self-control:** Brennan et al. (2012:1484-1485) discuss certain developmental typologies namely "A normal or situational offender", "An AL Pathway", "A victimized, socially withdrawn and depressed pathway", "A chronic serious offender" and "Socialized offenders and socially marginalized groups" to explain female criminal

pathways. Ms C can be regarded as the “chronic serious” offender. This specific pathway to criminal offending is characterised by repeated incidences of abuse, family problems and low self-control (Salisbury, Boppre & Kelly, 2017:227). Ms C comes from a dysfunctional household where she was raised by her grandparents and she had a severely strained (abusive) relationship with her mother, which resulted in her low self-esteem. The offender also lacks self-control in relation to the need for an expensive lifestyle and is willing to engage in risk-taking behaviour to acquire the expensive items that she desires.

**Acquiring a lifestyle ‘out of reach’ and lack of responsibility:** Ms C’s constant need for financial independence together with her need to advance herself financially in order to acquire a lifestyle ‘out of reach’ made her at risk of becoming a white-collar offender (Goossen et al., 2016:440). The offender strived for values that promoted herself and the lifestyle she needed resulting in greediness, impulsivity, lack of morals and values, lack of victim empathy, seeking immediate gratification and rationalisation of her criminal behaviour (Goossen et al., 2016:440). Ms C further lacks responsibility as she does not take responsibility for her actions and only regrets that her behaviour was hurtful towards her family. In support of this, Hesselink and Mostert (2014:45) explain that a lack of responsibility is indicative of a person’s inability to fully understand the consequences of their criminal behaviour.

The following **contributory factors** were identified in relation to Ms C’s criminal behaviour.

**Strained relationship with mother:** A strained relationship between a mother and daughter can lead females to develop insecurities with regards to own self-worth, and it can create a void in confidence to build emotional relationships with others (Streep, 2015:1). Ms C’s mother dominated her children by being abusive, authoritarian and controlling about their behaviour. Ms C was raised in a dysfunctional household where she did not experience the nurturing side of a good mother or father because he was mostly absent in her life. Ms C felt unwanted and unloved by her mother and they never enjoyed a loving mother-daughter bond. Nuytiens and Christiaens (2016:201) affirm that most incarcerated females stem from backgrounds with a void in mother-daughter bonds and this vacuum often results in a low self-worth.

**Peer influence and sense of belonging:** Research conducted by Lantz and Hutchison (2015:661) found that criminal behaviour is commonly conducted within a small group (connected offenders) as it provides the opportunity to meet more frequently, creating an intimate bond over a period of time. Ms C conducted her fraud in a group environment where each offender had a specific role in the process to obtain the fraudulent money from the government department. Ms C was useful to the group and had the necessary skills and experience to commit fraud, thus giving her a sense of belonging and status within the group. She, therefore, rationalised her criminal behaviour because the benefits (i.e. status) outweighed the consequences (i.e. imprisonment) (Lantz & Hutchison, 2015:661).

#### **5.3.4.14.2 Motives related to the crime**

Ms C had the opportunity and necessary skills to commit fraud. Her co-workers influenced her and the offender had access to certain systems, which enabled her to fulfil her role in the criminal process. Ms C was greedy for money and in accomplishing this; she accumulated expensive items through fraudulent activities. Through her criminal immersion, Ms C gained acknowledged and recognition, thus enhancing her status, which in turn resulted in immediate gratification. According to Campana (2016:324), greed often motivates offenders' need for financial benefit and for maintaining an exorbitant lifestyle, and this is done to enhance and insure the offenders' social status. Adding to this, Eaton and Korach (2016:132) explain that some white-collar offenders are driven by financial aspirations not within their reach, and the need to have a lot of money in a criminal manner is the only way to acquire the inflated lifestyles that they aspire to. Ms C believed that crime was the only way for her to be happy and her attainment of luxury items made her feel empowered, and she was able to display her material wealth to others.

The participant is one of a group of offenders that meticulously planned the criminal act. Ms C was easily influenced by other people and her specific position at work assisted in the commission of the crime. The offender and her co-workers operated as a family in that the corporate environment allowed them to work together to commit a successful crime. In this regard, Lantz and Hutchison (2015:661) explain that small groups of offenders that commit crime together are able to meet more frequently over an extended period of time to ensure that the crime is committed successfully – thus, forming a 'family-type' set-up at work to commit crime. Ms C's level of greediness

concerning her need for material accumulation strengthened her views on how she was perceived by her co-workers, and this resulted in a phoney improvement of her self-worth and self-esteem (Ross, 2016:82).

#### **5.3.4.15 Theoretical explanation and application**

The analysis of Ms C's circumstances (i.e. intimate partner relationships) and influences (i.e. by her colleagues) are related to her involvement in fraudulent behaviour. In this instance, two theories can be utilised to explain her behaviour, namely Edwin Sutherland's (1883-1950) Differential Association Theory and the Convenience Theory.

##### **5.3.4.15.1 Edwin Sutherland's Differential Association Theory**

Edwin Sutherland's (1883-1950) Differential Association Theory proposes that an individual becomes predisposed to criminal behaviour because of excess contact with individuals that promote criminal behaviour. Ms C learned the values and attitudes of her colleagues, which were favourable towards criminal conduct (Hagan, 2013:167).

The theory consists of nine propositions, namely (Akers, 2013:60-61):

- 1) Criminal behaviour is learned. Ms C learned her criminal behaviour through engaging with her colleagues who introduced her to crime.
- 2) Criminal behaviour is learned through communication with other people. Ms C's criminal behaviour is directly linked to her communication with her colleagues who influenced her to engage in criminal behaviour.
- 3) Criminal behaviour occurs where people share intimate groups. Ms C and her colleagues shared an intimate bond with each other at work and crime became their common goal.
- 4) When criminal behaviour is learned, learning includes the MO, motives and rationalisations. Ms C knew how to get access to certain systems in the company to assist in the commissioning of the crime, and she rationalised her criminal behaviour for the financial benefit.
- 5) Motives and drives to commit crime stem from the legal codes which are either favourable or unfavourable. Ms C knew that her criminal actions were wrong; however, the benefits of larger financial gain outweighed the potential cost of getting caught.

- 6) People become involved in crime when there is more than one definition of a crime that makes it favourable. Ms C knew that fraud is a criminal offence, but she rationalised that the benefits were far more profitable than being caught.
- 7) Differential association varies in frequency, duration, priority and intensity. Ms C engaged in criminal behaviour over a short period. The financial gain was prioritised by Ms C to achieve her personal goals, and the fraud was committed through intense planning and execution.
- 8) Learning criminal behaviour involves all the factors that are used to learn any behaviour. Learning occurs through observation and physically engaging in the behaviour that a person wants to learn. Ms C did not only observe the criminal behaviour of her colleagues, but physically engaged in the learning process by assisting and doing her part in the crime.
- 9) Criminal behaviour is an explanation of a person's general needs, but non-criminals also share the same needs and values. Ms C rationalised her criminal behaviour by believing that she was only trying to acquire a decent lifestyle. Non-criminals also strive towards a decent lifestyle but do not resort to crime as a means to fulfil this goal.

The amount of time spent with those individuals that promote criminal behaviour will influence people in different ways (Hagan, 2013:169). The offender learned her criminal behaviour through the criminal activities of her colleagues; she was, therefore, influenced by her colleagues to commit crime and was willing to engage in risk-taking behaviour to achieve her personal goals. Furthermore, Ms C's learned criminal behaviour stemmed from her pro-criminal mind-set, lack of morals and values, low self-esteem, greediness and seeking of immediate gratification.

Communication is deemed an important function of the interaction between the offender and her colleagues since planning (meetings) continued for about two months. Ms C and her colleagues formed an intimate personal group where criminal intentions became the centre of the group's behaviour. This learning mechanism (interaction with colleagues) included a specific technique (skills) to commit the crime and specific motives (greed) and rationalisations (financial benefits). In supporting this, Lantz and Hutchison (2015:661) reiterate that co-offender ties centre's on the skills that each offender exhibit to ensure that the main goal can be successfully reached through the planned crime. The participant and her colleagues used various company

systems to commit the crime, and Ms C's motive was the intense desire to have money, and this was rationalised by comparing what she had to what her friends had in life.

The criminal behaviour of Ms C was conducted in a specific manner and she and her colleagues each had a specific role in the criminal process. In this instance, the offender was in the position to transfer money from the department's account into a business account that she opened in her name. Ms C's pro-criminal mind-set, her greediness and the influence of her co-workers are linked to the manner in which she learned to engage in criminal activities (Akers, 2013:61).

Ms C was driven by her intense desire to gain financially and did not consider the consequences of her actions because the benefit of having money outweighed the potential cost. Ms C rationalised her criminal behaviour by assuring herself that her engagement in fraud was necessary to achieve personal success without considering that fraud is a criminal act (Akers, 2013:61). Ms C prioritised financial gain, which was intensified by her need to have a luxurious lifestyle, and this required her to only engage in fraud over a short period to achieve success. Therefore, she engaged in a learning process through the influence of her colleagues to acquire the necessary skills to commit fraud. Ms C could not follow conventional means like non-criminals to achieve her personal goals thus resulting in her criminal behaviour (Akers, 2013:61).

#### **5.3.4.15.2 Convenience Theory**

The Convenience Theory consists of an integration of theories from criminology, sociology and psychology to explain white-collar crime (Gottschalk, 2016:5). To identify the qualities of convenience, it is necessary to use other theories as the basis. The Convenience Theory includes three main proponents' namely an economically motivated offender, organisational opportunity and deviant behaviour (Gottschalk, 2016:5).

The concept of convenience in white-collar crimes refers to the time and effort that is saved by individuals in reaching goals (i.e. financial wealth), which then becomes an attribute of an illegal action (i.e. fraud). Ms C's perceived savings in time and effort happened with her pro-criminal mind-set, lack of responsibility and when she joined her colleagues in committing fraud over a short period of time rather than waiting for

conventional means (i.e. working towards a promotion in the department) to achieve success (Gottschalk, 2016:7).

According to Gottschalk (2016:9), the economically motivated proponent consists of someone who commits an illegal act such as fraud because they are profit driven. Ms C committed fraud because her main goal was to accumulate large amounts of money (greediness) to acquire the lifestyle she strived for. Factors such as networking between the offender and her colleagues in the organisation were essential to commit the crime. In this regard, the networking between the offender and her colleagues allowed for the success in committing fraud because each individual had access to a particular system in the department that was necessary for the successful execution of their crime. According to Gottschalk (2016:12), criminal opportunity in the workplace is influenced by workplace systems and this may present conditions that are favourable for individuals and groups to commit white-collar crime. Furthermore, people with low self-control have a propensity to be greedy and they require immediate gratification for their desires (Gottschalk, 2016:16).

#### **5.3.4.16 Summary**

The narrative explanation obtained from Ms C regarding her lived experiences outlined difficult life events while she was growing up. The offender's childhood is marked by the divorce of her parents, which resulted in the absence of her father for periods. Additionally, her mother verbally and physically abused Ms C and she fell pregnant while she was still at high school. She has never been married and she experienced trauma during both her long-term relationships. During her first relationship, her boyfriend was unfaithful and during her last relationship, she was emotionally abused.

These negative experiences contributed to her low self-esteem, personal insecurities, sense of helplessness and lack of security. Ms C engaged in criminal behaviour to compensate for her negative emotions and feelings by believing that 'money can buy happiness'. Ms C's co-workers fuelled her greediness with the promise of financial gain and this in turn enhanced her aspirations to acquire material gain (i.e. houses) out of her reach. The offender was only able to understand the consequences of her criminal behaviour after incarceration.

### **5.3.5 Case study D**

Ms D was initially antagonistic towards the researcher, as she felt that she never committed any form of crime and is wrongfully incarcerated for fraud. She also felt that too many researches are involved at the correctional centre requiring interviews where she must *“repeat the same story over and over again”*. Ms D indicated that she would participate in the study just to *“get it over and done with”*. She did, however, provide limited information to the researcher and it was deemed sufficient to include in this study.

#### **5.3.5.1 Biographical information**

Ms D is a 35-year-old divorced coloured female. She is a first-time offender and she is serving a four-year sentence for fraud. When asked about her marriage and children Ms D revealed that *“I don’t want to discuss my divorce and the reasons for my divorce. I have two sons, one is 9-years-old and my other one is 10-years-old. Both my children are in primary school. Because I am here in prison they are now staying with their father; he is also financially responsible for them since I cannot provide for them now. Before I came to prison, my sons and my mother stayed with me and I was financially responsible for all of them. When I am released from prison I will hopefully find work quickly so that my sons can come and live with me again. My mother is staying with one of my siblings since my imprisonment, so maybe she will continue to live with them when I am released ... we will see”*.

Pertaining to Ms D’s health, she states *“I don’t suffer from any medical conditions and my general health has always been good. I have nothing to complain about regarding my health; I am as healthy as can be”*. Ms D is, furthermore, a Christian, her sexual orientation is heterosexual, and she is one three siblings born from her parents’ marriage.

#### **5.3.5.2 Family dynamics**

Ms D’s mother is a 59-year-old coloured female. She is a devoted Christian and divorced from the offender’s father. Ms D’s siblings - one sister and one brother - were born from her parents’ marriage. Regarding her parents’ divorce, Ms D maintains that *“my parents never explained to my siblings or me the reason for the divorce. I have also (to date) not asked the reason for their divorce, and I don’t need to know the*

*reasons ... it is not my business. My mother never remarried after the divorce from my father and I also don't know why she decided not to have someone in her life again".*

Ms D's mother obtained a degree in the field of medicine at the University of Cape Town and she worked in this field for many years in different positions, but is now retired. Ms D explains that *"my mother is now involved with charity programmes (focusing on needy children) where she volunteers every day. She is specifically involved with a programme where she assists with a feeding scheme for 59 needy children. She has always been involved with charity programmes, and she loves children very much, these programmes are very dear to her heart"*.

Pertaining to her mother's criminal history, Ms D elucidates that *"my mother is not an aggressive type of person and she never used any substances in her life. She will never get involved in anything illegal ... "*

Ms D's father is a 69-year-old coloured male and also a devoted Christian. Ms D retorts that *"after the divorce, my father remarried but is now again divorced for the second time. I know that his marriage only lasted for two-years and again I don't know the reason for the divorce. He and his second wife did not have any children together"*.

Her father's highest qualification is a MBA degree; the offender indicated that she was not sure where her father obtained the MBA degree, however he did obtain the degree through a South African institution. Ms D's father is currently self-employed, and he is working as an estate agent. She furthermore holds that *"my father was never aggressive towards anyone and he is really a relaxed person. He does not abuse any substances, and he is not involved in any criminal activities"*.

Ms D avows the following about her siblings: *"My brother is 28-years-old and is self-employed (in sales) and my sister is 31-years-old and she is the manager at a South African Postal branch"*.

### **5.3.5.3 Developmental history**

According to Ms D, she was raised by her parents. She explains that *"since childhood I had good relationships with both my parents, we have close bonds with each other. I have good memories of my childhood years with my parents. After the divorce, my siblings and I stayed with my mother, but my father visited us every week. We were not exposed to fighting or arguing with our parents during the divorce"*.

Regarding her siblings, Ms D alludes that *“I am very close with my brother, but I don’t really have a good relationship with my sister. There is not a specific reason why my sister and I are not close ... this is just how the relationship is and I cannot I cannot think of something that might have happened during our childhood. My sister has also not made any effort to contact me or to build a relationship with me. On the other hand, I’m very close to my brother, we were best friends as children, and even now we are still close to each other, he always supports me and I am always there for him”*.

In addition, the offender discloses that *“as children we were raised to have good manners with norms and values. My parents also had standard household rules, for example, to clean up after yourself in the house and our family shared a very peaceful home. My siblings and I argued from time to time with each other, but this is normal for all siblings to do”*.

Ms D did not experience any childhood emotional, psychological or sexual abuse from her parents, family or friends. The participant notes that she was not exposed to any form of violence or aggressive behaviour during her childhood and she did not participate in such behaviour.

#### **5.3.5.4 Substance abuse**

There is no history of alcohol or substance abuse and Ms D holds that *“I don’t drink any alcohol because it is not part of my personal religious beliefs as a Christian. My parents raised me in a way which emphasised no alcohol must be used, and I am still hold by that belief today”*.

#### **5.3.5.5 Education history**

The offender attended primary and secondary school in Gauteng, which in her opinion, was a *“very enjoyable experience”*. Ms D explains that *“I wasn’t a troublemaker when I was in school; I had good relationships with my classmates and the teachers. My grades were always good and I never failed any subjects or a grade in school ... my grades were actually better than the other kids. I also really enjoyed doing sport, I participated in volleyball, netball and athletics ... sport was my favourite thing to do in school”*.

During the participants schooling-years she did not participate in any behaviour that was deviant or *“not according to the school rules”*. She did not get into conflict with

authority figures at the school and did not associate with fellow learners that displayed criminal tendencies. She states that *“I had a small group of friends at school and that was enough for me, it is easier with a small group of friends than trying to be everyone’s friend. So that is also probably part of the reason that I never got into trouble because my friends weren’t part of the troublemakers”*.

After secondary school, Ms D attended several tertiary institutions. In 1997, she obtained a Personnel and Training Management Diploma from Damelin. Her father funded the qualification. Then, the offender obtained a B Com (Industrial Psychology) degree in 2000 from UNISA and her father also funded the qualification. Lastly, in 2004 the offender obtained a B Banking degree from the South African Banking Industry (SABI). Ms D funded the qualification herself as she was employed at that stage and she was in a financial position to fund the qualification.

Pertaining to Ms D’s current studies (while incarcerated) she declares that *“I am currently studying towards a Christian Counselling Course. The course is funded by my family. I am also completing a Paralegal Diploma sponsored through a bursary by Services Sector Education and Training Authority (SSETA), and I am doing my Business Studies Diploma here in prison which is funded by the South African Government”*.

#### **5.3.5.6 Employment history**

Ms D was employed up until her incarceration; however, she will be unemployed when she is released from the correctional centre. She holds that *“hopefully with all of my qualifications I will be able to get work somewhere. I am very uncertain of what the future holds for me”*.

The participant’s field of expertise is in the banking sector. Before incarceration, the offender was in the employ of four different companies. She posits that *“my first occupation was as a Cashier at a well-known retail store and then my second occupation was as a Clerk at a well-known banking institution. I then got a better job at the third place where I worked as a National Manager - also at a well-known banking institution. My last job, before I came to prison, was as a Marketing Manager at an investment company”*.

Ms D goes on to state that *“I got on well with my fellow employees at all the places that I have worked at and I always did my work to the best of my ability and nobody ever complained about my work. I never experienced any friction with fellow employees; my work environment was always stable. I was never dismissed at any workplace until my last job as the Marketing Manager where I was accused of being dishonest ... which is not true. The trial lasted for three-years and during that whole time I did not work”*.

#### **5.3.5.7 Intimate personal relationships**

The participant’s ex-husband is a 40-year-old coloured male. About her marriage, Ms D purports that *“our marriage lasted for three-years and we have two children together. After the divorce, he did not contribute financially towards our children and the children lived with me. It was our decision that I will pay everything for our kids; I didn’t want his help. I don’t know what he is doing for a living now, but he only obtained a Matric Certificate. His financial situation has never been stable; while we were married, I realised that he could not manage his finances properly. There were many times where I had to provide financially for everything in the household ... I was never able to depend on him to support the kids and me financially”*.

Ms D’s ex-husband presented unstable behaviour; in this regard, she cites that *“my ex-husband is a full-blown alcoholic who abused alcohol daily during our three-year marriage. He verbally and physically abused me when he was under the influence of alcohol; he would call me names and hit me. I did contact the police one time during our marriage about the abuse; he was arrested and later released because I did not want to take the matter further”*. Ms D did not want to elaborate on the other problems of her marriage with the researcher; she states that *“I am not comfortable to relive all the other experiences of my marriage to him”*.

The offender explains that *“during the divorce, I was informed by his grandmother that he had a substance abuse problem for many years, nobody shared this information with me during our marriage, and I don’t even know how his grandmother knows about the substance abuse history. I don’t know what type of substance(s) he abused nor did I ever notice the substance abuse during our marriage; I thought the subsequent alcohol abuse prompted his behaviour in general”*.

Ms D's ex-husband does not have a criminal record. According to the offender, except for her ex-husband's alcohol problem and the physical and verbal abuse, he did not display any other erratic behavioural problems that she noticed during their marriage. When he was not under the influence of alcohol, he displayed normal behaviour and there were no signs of any aggression or violent behaviour.

#### **5.3.5.8 Financial management**

Pertaining to Ms D's financial situation, she holds that *"my financial situation before prison was always stable and I was always in a position to provide for my family. I earned a salary of more or less R26 500 per month when I was employed. I was also able to provide for myself and my children after the divorce from their father up until I was dismissed from my last place of employment"*. Ms D was financially stable at the time she committed the crime, but has no money left due to her incarceration.

#### **5.3.5.9 Crime analysis**

Ms D is convicted of fraud and has been incarcerated since April 2012. The offender does not have previous convictions or criminal involvements with the law.

The offender retorts that *"I am wrongly convicted of fraud and did not commit a crime. The judge in my trial indicated that I should have been aware of what was happening with the finances of the company because of the position that I had. I am 100% sure that this was not the case and I committed no crime, nor did I have any involvement in a crime or knowledge thereof"*.

Concerning the crime committed, Ms D elucidates that *"I was employed as a marketing manager at a company where I was responsible for advertising vehicles (repossessed vehicles) to prospective buyers. After the prospective buyers decided on the vehicle, if they want to purchase, they will pay the deposit fee of the vehicle they intend to buy into the company's account. As I worked from home, my head office would issue receipts and confirmation of delivery of the vehicles to the prospective buyers. This was a straightforward process, but the female director of the company stalled the process and the vehicles were never delivered to the customers. All the customer complaints that I have received were escalated to the female director for attention in August 2007, as several complaints regarding non-delivery of the vehicles were reported to me. The female director then assured the clients that everything was in order and delivery of the vehicles would happen. After an internal investigation by the*

*auditors, it was discovered that the payments received from prospective buyers were sent in cash to the female director's son who resides in Switzerland. I was never authorised to access the bank accounts of the company and therefore never received any fraudulent money".*

*Ms D further recounts that "during the trial, the female director of the company was convicted of R1,9 million and sentenced to 25 years imprisonment. During the trial, the judge indicated that after all the complaints were received by me from prospective buyers, I should have realised that something was wrong with the finances because of the position I had at the company. The judge also indicated that I should have reported the matter immediately to the auditors for further investigation. Based on this argument by the judge, I was convicted of fraud of R1,1 million".*

*Ms D claims that she was not involved in the crime, although the judge indicated differently. The offender explicates that "I had no motive, reasons or specific circumstances to commit fraud, so I was not involved in any planning. I cannot consider the consequences of the crime because I didn't do anything illegal; I mean this should be obvious because I did not commit any form of crime, I am innocent. I just had to accept my fate and am serving my sentence to move on with my life when I am released from the prison".*

The victims (unknown number of victims) of Ms D's fraud were prospective vehicle buyers who deposited money into the company account with the expectation that they would receive their vehicles. The financial harm suffered by the victims amounted to R3 million.

#### **5.3.5.10 Support structure**

*Due to Ms D's divorce, her ex-husband does not visit her while she is incarcerated, but only communicates telephonically relating to matters of their children. About the offender's close family and friends, she expounds that "I speak with my children three times a week if our schedules allow us to speak. My parents, my two children, brother, sister and their children visit me three times a month should they not have to be somewhere else on that day. My family does not judge me and they support me emotionally while I am here in prison ... we have all accepted what happened to me and we deal with the situation in a positive manner. I have friends who visit me every month if they can; we have been friends for many years. My friends do not judge me*

*and they support me. People of different churches visit me every month; I was involved with different religious projects before prison where I became friends with these people. I am supported financially by my family every month; they give money to me to buy food items and toiletries at the shop”.*

#### **5.3.5.11 Therapy and programmes attended**

According to Ms D, she adapted well to the correctional environment and she has accepted her fate and she admits “I am serving the sentence just to move on with my life”. The offender mostly keeps to herself and focuses on her studies. However, the Educationalist informed the researcher that the offender is often in conflict with other inmates and that she has a tendency of lying about serious matters, for example, she does not want to take any responsibility for her criminal behaviour.

While imprisoned, the offender attended and completed:

Life Skills, Economic Crime, New Beginnings, HIV/Aids, Anger Management and 40 Days of Love programmes. Ms D is currently not attending any programmes. Pertaining to the programmes completed, Ms D submits that *“I responded well to the programmes which I have completed, and I understand the content of each programme. I feel that the New Beginnings programme should be compulsory at the beginning of your sentence because the programme assists the inmates to accept and understand their new environment in prison. One problem that I have with the programmes is that it is based on the experiences of males and the focus is not specifically on the needs of females. I would prefer to attend programmes that are based on the needs of females since males and females respond to matters of life in different manners”.*

Ms D continues to outline that *“ideally all inmates should be assessed individually when they are admitted to the prison. After the assessment, there should be a programme compiled that focuses specifically on the inmates’ needs because the needs of the females are not all the same. I think that the programmes should provide an inmate with the necessary equipment, the knowledge to understand the wrongfulness of their actions and coping mechanisms for the future”.*

#### **5.3.5.12 Cognitive functioning**

Regarding her emotional distress, fears, suicide, anger issues and depression, Ms D indicates that *“prior to coming to prison, I have never experienced any of these emotions, mostly because I did not commit a crime and had just accepted my current situation, it will not help me to feel any of these emotions here in prison”*.

Research by Tangney and Stuewig (2014:1) suggest that the manner in which an inmate expresses guilt might affect the scale of how likely the offender is to re-offend. When inmates express guilt about their criminal behaviour, it may contribute to how the offender confesses and apologises for his/her criminal conduct. When inmates experience feelings of shame, it might lead them to give a defensive response, denial of responsibility and the need to blame others for their criminal behaviour (Tangney & Stuewig, 2014:1).

In addition, it is evident from Ms D’s discussion about her ex-husband that she suffers from low self-esteem and self-worth. Her ex-husband abused her on a constant basis and after the marriage ended, she learned about his drug addiction. Ms D’s ex-husband was highly dominant and manipulative during their marriage which resulted in an unequal balance of power (Nuytiens & Christiaens, 2016:202). The offender’s husband controlled her behaviour by being abusive resulting in Ms D being powerless throughout their marriage.

#### **5.3.5.13 Adaptation in the correctional centre**

Ms D stresses the following with regards to her social skills within the correctional centre, *“I have good relationships with some of the other females in prison. I prefer to focus mainly on my studies and friendships are not the most important aspect for me in prison, I am not here to make friends”*.

Ms D opines that *“I was not involved in the planning or execution of the crime I was accused of. Therefore, I cannot have insight into the crime that was committed. I have only accepted my fate of serving a sentence ... I do not have any level of responsibility or remorse. I know for a fact that an individual can’t take responsibility or experience remorse if the person did not take part in a crime. I do think that by sitting here, I am taking responsibility for a crime that I have not committed”*. Ms D refrains from experiencing any form of emotions that are linked to her criminal behaviour. According to Gussack (2015:795), some inmates will block their emotions and/or lie about their

emotions as a mechanism to avoid situations where other individuals might perceive them as weak or vulnerable.

With regards to Ms D's coping mechanisms within the correctional centre, she states that "my way of coping is through prayer, reading and studying in prison. I am extremely focused on my studies and want to complete my qualification as soon as possible". Ms D also avers that *"my self-esteem is strong and I have no doubt in myself. I do not feel less human than other individuals because I am in prison. My being is not affected by my imprisonment, because I know I did not commit a crime"*.

In the case of short and long-term goals, Ms D holds that *"my short-term goal is to complete my studies while I am in prison because I have the time now to focus on that. My long-term goal is to open a rehabilitation centre for substance abuse victims together with my mother who is already involved in charity work. I always wanted to be involved in charity work and focus on making a difference in the lives of people"*.

Regarding high-risk situations, Ms D explains that *"I don't have any high-risk situations, I have never in my life committed a crime, and therefore, I will not commit a crime when I am released from the prison"*. Ms D is not prepared to take any responsibility for her criminal behaviour, nor does she show any remorse for her actions. The researcher observed that the offender became highly irritated when questions were posed about the criminal event and Ms D only provided very short answers to questions. In general, she also did not want to elaborate on her marriage, and when the questions become personal the offender became very defensive and indicated that she did not see the relevance of the questions.

#### **5.3.5.14 Criminological analysis: causes, contributory factors and motives**

Ms D neutralised her own behaviour in relation to any wrongdoing, thus indicating her level of denial and shifting of blame. She is in denial regarding her responsibility for her behaviour, denial about the harm she caused, and denial of how this affected other people. Gottschalk (2013b:28) confirms that denial of responsibility, denial of harm caused, and the effect of harm towards others, afford white-collar offenders with the opportunity to refrain from taking responsibility for their actions. From the interviews conducted with Ms D, the following can be concluded from her lived experiences:

Denial, low self-esteem, low self-worth, personal insecurities (emotional and physical abuse), unresolved emotional problems (domestic violence), PTSD, inner conflict, opportunity, lack of self-control, self-confidence, motivation, greediness, lack of responsibility, lack of remorse, lack of guilt, no victim empathy, materialistic, self-interest, mistrust in people, financial pressure, minimisation and rationalisation, risk-taking behaviour, lack of morals and values, pro-criminal attitude, sense of entitlement, distorted beliefs and attitude, blame shifting, no insight and understanding into own behaviour.

#### **5.3.5.14.1 Causes and contributory factors of offending behaviour**

Ms D is well aware of what type of behaviour is correct and what type of behaviour is immoral, according to the rules and laws of society. However, the offender neutralises her criminal behaviour by believing that she he has done nothing illegal. Expanding on this, Hayes (2015:250) reiterates that offenders learn to move between crime and behaviour that is in accordance with the rules of society and this allows them to distance themselves from taking responsibility.

The following **causes** can be identified in relation to Ms D's behaviour.

**Low self-esteem, self-worth, self-control and self-confidence:** Research (Eaton & Korach, 2016:131-133) confirms that corporate fraud is mostly committed by offenders who use their authority and position at work for their criminal activities. Ms D's belief in her own confidence and expertise contributed to her involvement in fraud. In supplementing this, Eaton and Korach (2016:131) assert that a main characteristic of white-collar offenders is the enormous self-confidence that they display in their own abilities and skills. Furthermore, the offenders' lack of self-control is linked to the fraud that she committed and that she had enough pressure (i.e. abusive ex-husband) and opportunity (i.e. work from home) to engage in criminal behaviour (Eaton & Korach, 2016:133). Ms D's lack of self-esteem and self-worth influenced her desire to enhance the feelings she experienced about herself to feel in control of her life and her circumstances (Goossen et al., 2016:439). Ms D displayed low self-control as she required immediate gratification to obtain the benefits of financial success to compensate for the negative events (abusive intimate relationship) in her life. Pratt

(2016:134) affirms this by stating that individuals with low self-control choose risky situations that will be beneficial to them without delays in obtaining what they need.

**Opportunity, materialism and lack of responsibility:** Opportunity was not the only factor that caused Ms D to commit fraud, but being financially independent became an emotional driving force behind the opportunity she created to commit fraud. Fleetwood (2015:378) avers that opportunity is not always the driving force behind a person's actions but rather that the emotional factors behind the opportunity might influence a person to make use of the opportunity to commit crime. Opportunity in Ms D's case represented itself in her circumstances that were favourable to committing fraud due to the nature of her working environment. Ms D, like most white-collar criminals, is highly materialistic and displays a sense of entitlement. Being responsible and honest in the workplace was not her first priority. Expanding on this, Eaton and Korach (2016:132) postulate that white-collar offenders place more emphasises on wealth and material accumulation than on ethical principles regarding what is considered correct and law-abiding behaviour. The offender is motivated by the financial gain and this is evident from her criminal behaviour and from refraining to take responsibility for her actions. Instead, Ms D shifted the blame to the female director and this indicates that the offender lives according to her own beliefs and attitude.

**Self-interest and lack of victim empathy:** Ms D committed fraud because of her self-interest in being financially independent and successful. She did not see the wrongfulness of her own criminal behaviour as there was no physical victim that could get hurt, therefore, she does not exhibit victim empathy. She attached her own norms and values to her criminal behaviour where she prioritised her own personal success, thus lacking in norms and values that are socially correct. Goossen et al. (2016:440) accentuate that some white-collar offenders claim that their fraud did not hurt anyone. These authors furthermore note this inclination is directly linked to the offenders' single-mindedness and their own self-interest. Ms D is not taking any responsibility for her behaviour; therefore, she does not regret her behaviour or show remorse (lack of victim empathy). In support of this, Helmond et al. (2015:248) exclaim that some offenders deny any wrongdoing through methods of neutralisation and therefore distance themselves from any personal responsibility.

The following **contributory factors** were identified.

**Domestic violence:** Ms D was verbally and physically abused by her ex-husband during the course of their marriage. Incarcerated females tend to have a history of domestic violence and have symptoms of PTSD (King, 2017:668). The trauma that Ms D experienced because of the abuse she endured resulted in the inability to regulate her emotions, which in turn resulted in unresolved feelings of despair and inner conflict. King (2017:668) affirms that incarcerated females that have experienced abuse and trauma may have trouble in regulating their emotions and this may result in feelings of despair.

**Pro-criminal attitude and lack of insight and understanding:** Ms D does not mind taking risks to achieve her personal goals, even if these risks include criminal behaviour. This is an indication of her pro-criminal attitude. Ms D minimises and rationalises her criminal behaviour by not taking any responsibility for her actions. She furthermore, lacks insight and understanding into her own criminality and she cannot relate to the reasons why she engaged in criminal behaviour. Hesselink and Mostert (2014:46) support his and indicated that a risk factor for offending is the lack of insight and understanding into the causes of one's own behaviour.

#### **5.3.5.14.2 Motives related to the crime**

The following motives were identified for the commission of fraud by Ms D.

**Motivation and financial pressure:** Ms D never asked for any financial support from her ex-husband to provide for their child. This might be a reason as to why Ms D committed fraud; purely out of a need to provide for her child. The motivation might stem from her desire to be the best mother that she can be, and to take full financial responsibility for her child. Gottschalk (2013a:134) notes that females are more likely than men to engage in criminal behaviour from a needs (i.e. to put food on the table) perspective rather than from a greed perspective.

**Greed and risk-taking behaviour:** Some offenders that are driven by greed are prompted to commit a crime like fraud because they want more than they already have (Clinard & Meier, 2016:208). Ms D chose to work from home, which in turn might have been part of her cover to accumulate money in a fraudulent manner as others could not observe her work ethic. The offender was willing to engage in risk-taking behaviour to achieve financial success even though she knew that her criminal behaviour could lead to incarceration. Expanding on this, Hesselink and Mostert (2014:45) submit that

risk-taking behaviour may shield a person from acknowledging that such behaviour might lead to incarceration.

### **5.3.5.15 Theoretical explanation and application**

From the revelations obtained from Ms D it is clear that she does not want to take any responsibility for her criminal behaviour. Therefore, Gresham Sykes and David Matza's (1957) *Techniques of Neutralisation* and Robert Agnew's (1997) *General Strain Theory* will be utilised to explain her behaviour.

#### **5.3.5.15.1 Gresham Sykes and David Matza's Techniques of Neutralisation**

Sykes and Matza (1957) proposed a theory to explain the reasons why individuals become involved in crime through "techniques of neutralisation" (Siegel, 2018:245). Siegel (2018:245) suggests that individuals use certain arrays of justification to neutralise their criminal behaviour. These techniques allow the individual to drift away from the rules and norms of society allowing them to participate in criminal behaviour. The offender's behaviour can be explained according to the following neutralisation techniques (Siegel, 2018:245):

- Ms D denies any involvement in, or knowledge of the crime and/or its execution. She, therefore, denies any responsibility and displays no sense of remorse or guilt. A general excuse for the criminal behaviour is that forces beyond the offender's control were responsible for the criminal behaviour (Siegel, 2018:245). In this regard, Ms D blames the female director of the company for all the wrongdoing and fraud that was committed. She excuses her own behaviour by stating that she did not have any knowledge of the crime that was being committed.
- Ms D denies the wrongfulness of the crime by simply rationalising her behaviour as that of a person that did nothing wrong and one who has instead become an innocent victim of a crime. She also does not display any insight and understanding into her own behaviour and the causes of her criminality. A common characteristic of offenders is to deny the wrongfulness of their actions and in turn neutralise their criminal behaviour typically in the way in which Ms D is able to shift the blame on other people without taking responsibility for her actions. According to Siegel (2018:245), offenders are able to neutralise their

behaviour by arguing that there was no real victim, thus allowing them to think that their behaviour is socially acceptable.

- Ms D indicated that the perpetrator of the crime was the female director. Thus, the offender is not taking any responsibility for her actions and she stated many times that the crime was only committed by the female director of the company and, therefore, shifting blame plays an important part in how Ms D distances herself from any guilt regarding wrongdoing. She represses the feeling that any of her own actions are wrong. Offenders tend to shift the blame to other individuals and can neutralise the wrongfulness of their own actions (Siegel, 2018:245). This is indicative of the fact that Ms D does not exhibit any victim empathy, lacks remorse, and is not willing to change her behaviour.

The offender was raised by parents who instilled pro-social norms and values through religion and household rules. Sykes and Matza state that offenders frequently do not have opposite norms and values as that of non-offenders, however, some offenders can neutralise their criminal behaviour (Mann, 2016:26). Ms D might possibly deny any involvement in the crime because she is ashamed of her actions or she might experience extreme guilt for her actions. Neutralisation techniques allow offenders to neutralise their own norms and values by using concepts like “everyone is picking on me” (Siegel, 2018:245).

#### **5.3.5.15.2 Robert Agnew’s General Strain Theory**

Robert Agnew (2006) developed the GST in an attempt to clarify why females commit crime. The core underlying principles of the GST consists of three types of strain. Firstly, the inability of an individual to achieve his/her goals according to the rules of society (Franzese, 2015:55). Ms D resorted to fraud as a means to achieve her personal goals of financial independence. Secondly, where positively valued stimuli are removed or have the potential to be removed. Ms D did not engage in positive coping mechanisms, but because of her unresolved emotional problems, she resorted to criminal behaviour. Lastly, the introduction of a negative stimulus, and inclusion of a negative relationship (Franzese, 2015:55). Ms D’s negative relationship with her ex-husband influenced her to commit fraud.

The GST stipulates that the reasons for females engaging in criminal behaviour are not the same as those of men. The GST assists in understanding the complexity of

the reasons why females engage in criminal behaviour. Crime results when a female struggle to conform to the goals of society (i.e. workplace success) (Slusser, 2017:5).

Agnew stipulated that various factors in life such as the work environment in society play an integrated role, which leads to female criminality. Ms D's work environment allowed her to commit crime because she worked from home where no one was able to oversee what she was doing. This type of strain includes problems with financial success, an intimate partner, family members, employers, and the loss of positive relationships (Slusser, 2017:6). Although Ms D does not want to discuss the problems with her ex-husband in detail, it is clear that alcoholism and abuse had an enormous effect on Ms D, which might contribute to her anger problems and denial. Her abusive marriage also contributed to her low self-esteem, low self-worth and feelings of PTSD. Ms D does not discuss her workplace environment, but it might well be that she experienced problems with the female director of the company at which she was employed.

#### **5.3.5.16 Summary**

Through the narrative account obtained from Ms D pertaining to her lived experiences, it is evident that she does not want to discuss her negative life events in detail. The offender holds that she experienced loving relationships with both her parents and siblings and that she did not endure any trauma during her childhood years. Ms D obtained several qualifications and during her career and she climbed the corporate ladder to management level. During her marriage to her ex-husband, she noted that he abused alcohol on a daily basis and that he verbally and physically abused her. These negative events resulted in low self-esteem and self-worth. Ms D committed fraud in an attempt to gain control over her life and to enhance her self-esteem and self-worth.

Ms D was convicted of fraud and sentenced to four years imprisonment; however, the offender still maintains her innocence and believes that she is falsely accused of a crime that she did not commit or had knowledge about. It is evident from the conversations with Ms D that she is not willing to take responsibility for her actions and, therefore, rehabilitation is questionable as the offender is not willing to take ownership of her criminal behaviour. She prefers to shift the blame to diminish her criminal involvement.

### **5.3.6 Case study E**

The following segment provided an in-depth analysis of the lived experiences of Ms E and her involvement in fraud.

#### **5.3.6.1 Biographical details**

Ms E is a 53-year-old divorced coloured female who is serving a two-year sentence for fraud. Ms E is a first-time offender with no previous convictions or clashes with the law. The offender has three children; her 33-year-old and 35-year-old sons are both employed as managers at well-known car dealerships, and her 28-year-old daughter is employed as a travel and tourism agent. The offender financially supported her children when they were growing up, and she also paid for their studies. Before incarceration, Ms E also financially supported her deceased sister's son, who is 23-years-old. Pertaining to the offender's deceased sister, she explains that *"my brother-in-law was murdered when their son was 3-years-old, and my sister passed away of cancer in 2012 where after her son moved in with me so that I could care for him. He is currently assisting at a workshop in Gauteng and since my incarceration, he has been residing with his 31-year-old sister"*. Ms E is a devoted Christian; she is heterosexual and is one of five children born from her parent's marriage.

Relating to Ms E's health, she indicates that *"I do not suffer from any medical conditions except that I experience back pain (pinched nerves). I do not take any chronic medications for my back pain, but from time to time, I receive an injection at the prison clinic"*.

#### **5.3.6.2 Family dynamics**

Ms E's mother was a 57-year-old coloured female when she passed away. Concerning her mother's death, the offender posits that *"my mother passed away from a stroke a few years ago, she was overall a very healthy person and the stroke was a shock for the family, she never complained about any health issues. My mother was a devoted Christian and she was married to my father at the time of her death. My parents had five children together - two sons and three daughters. My mother never completed school ... she left in Grade 10 and later on worked as an assistant nurse at a local hospital until she passed away"*.

Ms E alludes that *"my mother was never arrested for any crime and my mother never abused any drugs in her life. She was never mean to other people, and she was never*

*violent ... she was a kind and friendly person who cared a lot for others and she was never violent towards me, my brothers and sisters when we were growing up”.*

Ms E’s father was a 69-year-old coloured male when he passed away; he died of cancer 5 years after he was diagnosed with the disease. His death came 13 years after Ms E’s mother passed away. The offender’s father did not have any other children besides her and her siblings. Ms E emphasises that *“my father never had any relationships with other women after my mother’s death, I am not sure if there was a specific reason for him not to have a new relationship. He and my mother loved each other so it might have been too hard for him to have a new person in his life and that he was a devoted Christian”.*

The participant’s father did not complete secondary school and left school after Grade 10. He worked as a sales representative during his entire career, however, ten-years before his death he retired and resided with the offender’s sister who was a housewife. The offender’s sister also cared for him during the five years he battled cancer. Ms E avows that *“it was a tough five years for everyone when he battled with cancer; he was a kind person and never had clashes with the law or anything like that. As within any household, my parents had the occasional argument, but they did not show any violent behaviour”.*

Pertaining to her four siblings, Ms E holds that *“my 43-year-old brother is working as a Teacher, my 45-year-old brother is working as an Engineer, my deceased sister was 48-years-old when she passed away, she used to work as a Bookkeeper and my 52-year-old sister is a housewife. We all have very good relationships with each other since our childhood days”.*

### **5.3.6.3 Developmental history**

Ms E and her siblings were raised by their parents. Ms E explicates that *“since childhood, my parents and I had a very loving relationship and shared a close bond before they passed away ... they did their best to raise us with good manners. My mother was a perfectionist, and this irritated me a lot growing up, probably because I am not a perfectionist, I don’t really understand how a perfectionist think and why they do things the way they do. My mother always wanted all the furniture in the house in a specific way, and this was difficult for me to understand because we did not share the same sentiment, but I never fought with her about that”.*

Concerning her siblings, Ms E reflects that *“I have great relationships with all my siblings, growing up we had the normal fights that all siblings have from time to time. My parents raised us in a manner where rules were not forced on us, but we had to listen and respect them. For example, in primary school we had to be in bed by eight during the week. My siblings and I had a very peaceful childhood and enjoyed life together as siblings. None of us experienced any physical, emotional, psychological or sexual childhood abuse by our parents, family or friends”*. However, Ms E mentions that *“we grew up in a neighbourhood where violence between people was very problematic, and I saw things as a child that I did not necessarily want to see. I saw how people were stabbed with a knife and killed during a fight. These things did not have a big effect on me because I did not know the people who were part of the fights. If it was my family, I think that I might have reacted differently. I was never involved in any violence and I do not understand how people can be so cruel”*.

#### **5.3.6.4 Substance abuse**

There is no history of alcohol or substance during the offender’s childhood or adulthood years. But, Ms E holds that *“I only had alcohol on social occasions before I came to prison. There is also nobody in my family that are abusing alcohol or drugs. I did, however, grow up in a neighbourhood where people abused alcohol and drugs”*.

#### **5.3.6.5 Education history**

The offender attended primary and secondary school in Gauteng. When asked about her school years, Ms E retorted that *“I had a great love for sports in school and I enjoyed participating - my sport’s activities included athletics, netball and hockey. Although academic work was also very important, I think that my main focus in school was more on sport. Unfortunately, I failed Grade six due to a sport’s accident. I was hit twice with a hockey stick during a hockey game. I spent two and a half months in hospital with a broken leg and I lost all my teeth. Due to a long time in the hospital, I missed a large amount of work at school and a decision was made by my parents for me to repeat Grade six, but besides this, I never failed any subjects and my academic results were good ... I think every subject was in the sixties”*.

Ms E, furthermore, says that *“I had good relationships with all my teachers and classmates in primary and secondary school. I was not a troublemaker and I think my teacher liked me. I did not have many friends in school and preferred to only have a*

*few friends because by having a small group of friends you form nice relationships and you are not exposed so much to gossiping and drama that is typical with school children. I think from having a small group of friends in school I wasn't part of bullying and behaviour that was not good".*

During the offender's matric year, she became pregnant with her and her ex-husband's child, but she still managed to complete her Matric Certificate. The couple got married after the offender's matric year. After secondary school, the offender attended different Colleges. In 2002, she obtained a Business Management Degree from Varsity College. The aforementioned qualification was followed by an Accounting Certificate in 2006 from Damelin. Both qualifications were funded by the offender as she was employed at the time as she was able to support herself financially. The offender also obtained a certificate, namely a Competence Certificate in Microsoft Excel. The certificate was funded by a company that she worked for.

#### **5.3.6.6 Employment history**

Ms E was employed at the car dealership up until her incarceration. She indicates that *"I resigned from the company I was working for two weeks after I was sentenced, it was obviously the only thing I could do since I was coming to prison ... they would obviously have fired me, so it felt better just to resign. So, because of my crime, I will be unemployed when I am released from this place".*

However, Ms E's field of expertise is in Accounting. Before incarceration, the offender was in the employ of six companies. In this regard, she notes that *"my first occupation was as an Administrative Clerk at a wholesaler. My second occupation was as an Assistant Accountant at a renowned car dealership, I then moved on to an Accountant position at a pharmacy. After this, I was also an Accountant for a drilling contractor's company. My fifth occupation was as an Accountant at a transportation company and lastly, I was employed as an Accountant at a well-known car dealership".*

Within all the companies she worked for, Ms E states that *"I got on well with my fellow employees, managers and directors. My work quality was always very good because I took pride in the work that I was doing. The only time in my career that I was unemployed was when I resigned from one company and waited a month to start my new job. Before my work at the car dealership, I was never dishonest at any of the other places where I was employed".*

### **5.3.6.7 Intimate personal relationships**

Ms E's ex-husband is a 54-year-old coloured male. Concerning her marriage, Ms E asserts that *"our marriage lasted for 13 years and we had three children, I really thought at the time that we were happy and would be together forever. We got divorced because he cheated on me with several women over a period and on top of this, his drug abuse problem was getting worse. His drug abuse problem (even today) includes Mandrax and Marijuana, which he uses on a daily basis. He started abusing drugs when we were married for about ten-years; this all started with the guys at his work. It was also at this time that I heard that he had sex with other women, his sister told me about this because we were close at that time. I realised then that I could not deal with the nonsense anymore, it was really hurtful what he was doing to us and me. I don't think that he really knows what he was doing and how it was destroying everything around him. He never completed school, he only completed Grade 11, and he was the owner of a sports bar and this helped him to hide his behaviour when doing drugs there and sleeping around with the women who came to the bar. He makes enough money at the bar ... so financially he can support his habits"*.

Pertaining to her ex-husband's criminal history, Ms E articulates that *"he does not have any previous convictions for crime, however, he was arrested for possession of drugs by the police, but he managed to get away with it ... I don't know how he managed to do that, and I did not ask any questions because at that stage in our marriage I did not care anymore. Although he did drugs, he was never violent or abusive (psychologically, emotional or physically) towards the children or me"*.

After the divorce was finalised, the offender was involved in two relationships and both relationships ended after a few months. In this regard, Ms E submits that *"I think the marriage affected me more than I thought although I tried to be in other relationships. During my second relationship, I decided that I wanted to put my children first and then ended the relationship"*. Ms E admits that the adultery committed by her ex-husband resulted in her low self-esteem and self-worth. She says that she was hurt by his substance abuse problem and that he did not care for his family.

### **5.3.6.8 Financial management**

When asked about her financial situation, Ms E asserts that *"my financial situation was always stable during my career and at the time of my crime I earned more or less R18*

500 per month. I was always able to contribute financially towards my children and the household I shared with my ex-husband. My ex-husband inherited a house from his aunt and that assisted us financially because we did not have to pay a bond towards a house every month”.

Conversely, Ms E says that “there were at times unexpected financial expenses because I paid for my sister’s (the housewife) three children to attend college and I did not plan for these types of expenses. As said previously, my one sister is deceased, and my other sister was not in a financial position to pay College fees for her two children, so I took it on me to help. Education is very important to me, and I will always help to pay for something so important. Unfortunately, today I am only left with a small amount of money in my savings account that I saved up over the years before I came to prison, I don’t know what the amount is now”.

#### **5.3.6.9 Crime analysis**

As aligned with the research topic, Ms E is convicted of fraud and has been incarcerated since March 2014. The offender does not have any previous convictions or clashes with the law. Ms E points out that “my crime happened at my second place of employment when I was working at a well-known car dealership. I was responsible for the management of the creditors when necessary and had access to the company’s banking system to make payments. I did not change the names of the companies on the documentation (invoices) or anything else; I only changed the banking details to my own personal bank account. The Financial Manager of the company had to authorise all the payments, but on the invoices, he only read the names of the companies and did not check the banking details, which I changed. I then paid a certain amount of the invoice into my own bank account, but through recons I created it seemed as if the creditors did receive all money due to them”.

The offender, furthermore, notes that “it was actually so easy to do this, but somehow the Financial Manager became suspicious and he continued to do a proper audit of all my work and then after a short investigation I was suspended. I managed to get away with this for about nine months. Until today, I am unsure of how the Financial Manager became suspicious of my work conduct, but this then resulted in a court case and after the trial, I was sentenced and came here (prison)”.

The offender acknowledges her crime by explaining that *“I know that part of my motive for the crime was greed and lust for money; it is always nice to have money and to buy anything that you need. But the other half of my greed and also probably a cause for my actions, I would say is that I am a very concerned and caring person and wanted to provide for my family beyond what was expected of me. After my sister passed away, I had to financially provide for my sister’s child and my children. There were obvious ways to do this that was legal and correct, but I don’t know why I turned to committing crime, my extreme desire to provide for all the children and the importance of education in their lives consumed my rational thoughts. Also, the specific circumstances surrounding the crime that I have committed are personal of nature because I committed the crime for the needs of my family. The needs of the children were my main cause for me to commit crime. I did very little planning before committing the crime because to change bank account details on documentation was not difficult and an easy process. I did consider the consequences of my actions and I was sure about the fact that I would be charged if I was caught by the Financial Manager, but I also told myself that I would not be caught”*.

The damage of the fraud committed by Ms E is to the detriment of the car dealership in the amount of R450 000 (for which she was convicted).

#### **5.3.6.10 Support structure**

As indicated previously, Ms E’s parents are deceased and she does not have contact with her ex-husband. However, the offender discloses the following regarding her support structure: *“My family (children, siblings, extended family and friends) supports me while I am in prison, although it is hard for them. My children visit me most weekends and from time to time I will also phone them over weekends depending on whether they visit or not. My sister and one brother visit me once a month... they have accepted that I am here and fully support me. My youngest brother does not want to visit me in prison; he describes this place (prison) as a dirty place, and does not want to associate himself with the correctional environment ... I respect his honesty about this; at least he didn’t just stay away without any reason. My aunt from my mother’s side of the family visits me once a month, and I have four friends that visit me from time to time. I have known my friends for many years, they do not judge my actions and they support me. My family (brothers and sister) gives me money for the tuck shop and they bring my toiletries every month”*.

### 5.3.6.11 Therapy and programmes attended

Ms E originally struggled to cope in the correctional centre and the reality of what it means to be imprisoned. In this regard, she says *“nobody really knows how it feels to be in prison until you are actually here yourself ... it is scary! There are so many distractions here in prison which stresses me out every single day ... like the lesbian relationships, the lesbian females are very open about their sexuality and I really don’t understand how two females can engage in sexual activities. This type of behaviour creates emotional distress for me because when forty of us are locked up together some females get sexual with each other and this creates a lot of tension for everybody”*.

Each female experiences incarceration in a specific manner (Artz et al., 2012:64). A large number of females will indicate that the correctional centre is a “scary” place and that they cannot wait to be released from the centre, while others find it to be a bearable environment. These diverse experiences indicate that females share different lived experiences, which in turn affects their opinion about being incarcerated (Artz et al., 2012:64).

To date, the offender has completed the following correctional programmes:

The Life Skills programme: Ms E claims that *“the programme is there to help you to learn more about yourself and life and how to best cope with everyday situations”*.

The New Beginnings programme: Ms E mentions that the programme *“really helped me to adapt here in prison and how it works, they also tell you what the rules are. It is important to know these things otherwise you are only going to make life for yourself difficult”*.

The Economic Crime programme: Ms E declares that *“I now fully understand the impact of economic crime on society and my family, I never realised how many people in society are really affected by someone who commits fraud”*.

When asked about the value of the programmes, Ms E states that *“I think I responded well to the programmes that I have completed and it was very informative. I think that the programmes are appropriate for all females here no matter what crime you have committed. I don’t see the need for males and females to complete different courses since the course content are universal and apply to both males and females”*.

Ms E, furthermore, relates that *“my needs regarding the programmes are assistance to get the right coping mechanisms inside the prison and outside in society. We all need tools to help us when we struggle in our lives and to make decisions based on what is correct. I think in general that the programmes should include models that assist the inmates on how they will be able to adjust to society when they are released. I am also currently enrolled for a Christianity course, because religion is very important to me and it helps me to stay focused on what is right”*.

#### **5.3.6.12 Cognitive functioning**

The offender expresses the meaning she attaches to her emotions and functioning as follows: *“I have never in my life felt like I wanted to kill myself; I feel that most of the time that I am calm and collected ... I don't have anxiety”*. Ms E originates from a stable background and her exposure to, for example, violence was very limited, and she was never exposed to anger and aggression by family and friends. She was, however, exposed to community-based violence in her neighbourhood. The correctional centre creates emotional distress for the offender because of the different lived experiences of the females. Violence and sexual interactions between females are some of the occurrences that transpire in the correctional centre with which she does not agree.

Pertaining to her insight, level of responsibility and coping mechanisms Ms E pronounces the following: *“I acknowledge and understand the wrongfulness of my actions. I knew that my actions were wrong when I committed the crime, but at that time I did not realise the impact that my criminal behaviour would have on my life and my family. I have accepted my sentence and I am paying the price of what I have done, I think life here is easier if you accept your fate. I am taking responsibility by re-evaluating who I am as a person and I plan on being a responsible person when I am released from the prison. I want to live a positive life when I am released, and I want to be a caring and loving mother to my children that they can respect. My coping mechanisms include prayer, reading, walking and conducting administrative work in the social worker's office”*.

Ms E's revelations are linked to her extreme desire to provide for her family and the meaning she attaches to education in the lives of people. The acceptance of her

incarceration and acknowledgement of her wrongful conduct indicates that she now has insight, feelings of guilt and a sense of responsibility regarding her criminality.

#### **5.3.6.13      Adaptation in the correctional centre**

In terms of how Ms E adapted within the correctional centre, she claims *that “I only have three friends here in prison. I don’t feel the need to be friends with everyone, but I will always greet everyone. Some of the females in prison are unkind and violent towards each other and I do not want to get involved in such behaviour”.*

Ms E states the following with regards to her self-esteem and self-worth *“my self-esteem was low at the beginning of my sentence; I did not think that I would be sent to prison, I thought that I would get a more lenient form of punishment. I made peace with my sentence and my self-esteem and sense of self-worth are strong now and I have a strong desire to make a difference in society when I am released”.*

Ms E’s short-term goal is to spend quality time with her family when she is released from the correctional centre, and she wants to be employed. The offender’s long-term goal is to establish a youth ministry for children that struggle with substance abuse problems. Ms E is very fond of children and states that there is a great need to protect the children in South Africa.

With high risk-situations, Ms E unveils that *“after I committed the crime at the car dealership, I continued with new employment where I also had the opportunity to commit a crime but refrained from committing another crime. I don’t want to be incarcerated in prison again, and I will not commit another crime even if there is an opportunity”.*

#### **5.3.6.14      Criminological analysis: causes, contributory factors and motives**

Important factors such as family responsibilities contribute to each female’s criminal involvement and shape their pathways in life (Nuytiens & Christiaens, 2016:195). From the interviews that were conducted with Ms E the following issues in relation to her lived experiences (contributing to her criminality) can be identified:

Substance abuse (ex-husband), adultery, low self-esteem, low self-worth, pro-criminal thinking patterns, opportunity, greediness, risk-taking behaviour, a need for financial independence, desire for control, financial independence, rationalisation, misuse of power and trust, own

ideas about the importance of education, lack of morals and values, greediness, stress, pressure, lack of responsibility, no victim empathy, limited insight and understanding into her behaviour, poor decision-making and coping mechanisms, and a lack of self-control.

#### **5.3.6.14.1 Causes and contributory factors of offending behaviour**

The following **causes** were identified as having contributed to Ms E's fraud.

**Personal insecurity, low self-worth and self-esteem:** Ms E's personal insecurities stem from the adultery that was committed by her ex-husband, which resulted in her low self-esteem and self-worth. Ms E's ex-husband manipulated her into believing that he was faithful during their marriage, this created an unequal power balance in their relationship, and it furthermore resulted in Ms E feeling deprived from love and compassion. On this detail, Nuytiens and Christiaens (2016:200) elucidate that the vulnerabilities of incarcerated females include feeling deprived from empathy and love from their intimate partners.

**Lack of self-control:** Ms E realised that she could commit fraud by changing the bank details on invoices. Thus, by changing bank account details to fit her situation Ms E illegally gained from her actions. With this in mind, Goossen et al. (2016:436) indicate that some white-collar offenders act quickly when stressful financial situations require immediate attention. After the first incident, she continued to manipulate situations to ensure more financial gain (pro-criminal attitude). Considering this, Goossen et al. (2016:436) stipulate that white-collar offenders seek to control people and situations in their offending decisions to avoid unnecessary complications when they want to commit the crime. It furthermore indicates that Ms E's lack of self-control resulted in her repeat fraudulent actions and that she could not desist from crime. The offender's actions are proof that she does not have the ability to make legally correct decisions and that prefers to engage in criminal behaviour for financial benefit. On this point, Link and Oser (2018:14) argue that criminal thinking patterns, which is more commonly seen in females, allow an offender to continuously engage in criminal behaviour.

**Greed, opportunity and financial independence:** The opportunity to commit fraud presented itself when Ms E identified a loophole in the system. This opportunity alleviated the offenders' financial pressure and enhanced her desire for financial independence. Expanding on this, Kassem and Higson (2012:191) stress that the

opportunity to commit fraud presents itself when fraudsters identify ways to access money by abusing their position in the workplace. Personal pressure played a big role in Ms E's decision to engage in criminal behaviour, she wanted to make sure her children, her sisters' children received proper education, and she wanted to maintain her own lifestyle. Sandhu (2016:226; 232) exposes that fraud offenders amplify success and wealth and that this stems from their own greediness. Ms E was susceptible to pressure and she placed a high premium on the well-being of her family. She was willing to engage in risk-taking behaviour to ensure that her family was financially cared for by misusing her power and trust within the company. Research (Sandhu, 2016:232) found that fraudsters often experience financial pressure that relates to family matters and that the offenders' feel compelled to assist financially.

The following **contributory factors**, which aided Ms E in her criminal conduct, were identified.

**Stress, pressure and rationalisation:** Stress is associated with the experience of coping with life events that an individual perceives as challenging or threatening (Grills et al., 2015:759). Ms E experienced stress regarding her financial situation to ensure that she could provide for her family. She also experienced personal pressure gain financial independence and to maintain her lifestyle through her pro-criminal attitude. In strengthening this, Kassem and Higson (2012:192) confirm that personal and financial pressure can motivate white-collar offenders to identify possible loopholes in systems in order to secure financial gain. The offender was able to rationalise her criminal behaviour by convincing herself that the crime she was committing was for the benefit of her family and to ensure their well-being. Eaton and Korach (2016:137) point out that white-collar offenders rationalise their criminal behaviour by justifying their actions by for example stating that they were only trying to help. Ms E's rationalisation of her criminal behaviour is an indication that she lacks morals and values that are accepted by society, shows a clear lack of taking responsibility and shows little victim empathy. Hesselink and Booyens (2017:65-66) postulate that an inability to reason in a coherent and non-criminal manner may lead to the rationalisation of criminal behaviour, formation of unconventional values, and it can also contribute to a lack of responsibility.

**Desire for control:** A desire for control is commonly seen in females that engage in white-collar crime (Goossen et al., 2016:436). Ms E tried to ensure the well-being of her family by manipulating situations to avoid feeling like a failure. She used the value of education and the well-being of others as mechanisms for her own desire to be in control of her life. Goossen et al. (2016:436) confirm that individuals with an intense desire to be in control often engage in white-collar crime by controlling and manipulating situations for financial benefit and to circumvent failure.

**Poor decision-making skills and coping mechanisms:** Poor decision-making skills and coping mechanisms are evident from Ms E's willingness to engage in risk-taking behaviour to ensure that she maintains her lifestyle and to provide for her family. Her pro-criminal thinking patterns resulted in her inability to ensure success in a legitimate manner. She was prepared to take risks for her family with the possibility of incarceration when she decided to engage in criminal behaviour. Hesselink and Mostert (2014:45) articulate that pro-criminal thinking patterns and risk-taking behaviour overshadow the consequences of engaging in criminal behaviour and in the process the offender fails to consider possible incarceration. The offender tried to resolve her financial problems by misusing the trust and power that she enjoyed within her company. Adding to this, Kassem and Higson (2012:191) found that white-collar offenders will use their positions in the workplace to acquire money to resolve their financial problems. This is an indication that she has limited insight and understanding into her own behaviour and that she sought status and respect through criminal conduct.

#### **5.3.6.14.2 Motives related to the crime**

Ms E's risk-taking behaviour is evident in her criminal conduct. The offender had the opportunity to commit fraud and made a rational choice to act on her impulses. Financial gain and pressure were the main motives behind Ms E's fraud as she offered various excuses to justify her behaviour although she acknowledged the wrongfulness of her actions. White-collar offenders are able to justify their criminal behaviour through a process of rationalisation and this is indicative of their lack of integrity (Kassem & Higson, 2012:192). Ms E was fully aware of the consequences of her behaviour, but decided to continue even though she could face imprisonment (pro-criminal mind-set).

The offender's main motives, furthermore, relate to her own greediness and need for financial accumulation (personal pressure) to provide extensively and beyond legal means for her family (i.e. education). Supporting this, Gottschalk (2013a:134) explains that females are less greedy than their male counterparts because they see their criminal actions more out of need to support their families. The offender describes herself as a loving and caring person and these traits enhanced her motivation to engage in risk-taking behaviour to ensure the well-being of her family and to maintain her lifestyle. Her greediness to maintain her lifestyle provided her with the opportunity to show to her family that she was able to provide for them. Gottschalk (2013a:134) affirms this by stating that some white-collar offenders fear the possibility of failing and consequently continue to engage in criminal behaviour to ensure financial success.

#### **5.3.6.15 Theoretical explanation and application**

When considering the factors that influenced Ms E's criminal behaviour – Lawrence Cohen and Marcus Felson's (1979) Routine Activities Theory, Paul Brantingham and Patricia Brantingham's (1993) Crime Pattern Theory and Charles Tittle's (1995) Control Balance Theory can be applied to Ms E's criminal conduct.

##### **5.3.6.15.1 Lawrence Cohen and Marcus Felson's Routine Activities Theory**

The Routine Activities Theory was developed by Lawrence Cohen and Marcus Felson. Cohen and Felson (1979) postulated that how members of society go about their daily lives has an impact on the available opportunities to commit crime. The theory consists of three important components, namely 1) a motivated offender 2) suitable targets and 3) lack of guardianship (Tibbetts, 2012:58). The main focus of this theory is the relationship between criminal behaviour and how people go about their daily lives involving work, family and leisure activities (Tierney, 2013:280).

Ms E was a motivated offender driven by greed. Hagan (2013:320) states that greed is driven by poor guardianship in the financial world. The participant had access to the company system and the manner in which she executed her crime by changing the bank account details on documentation was not easily detectable by her employer. Her motivation included that her own children and her sister's children deserved to have everything that they might need and for the offender to pay for their education needs. The way in which she executed the crime made the company a suitable financial target. When an offender comes in touch with a suitable target, for example,

access to systems in a company, together with a lack of guardianship, a crime is most likely to occur (Marcum & Higgins, 2014:34).

Ms E was in a trusted position as an accountant with access to the company system. The owner trusted her judgement and approved the payments to the specific creditors without checking in detail the transactions presented by her to him. Therefore, a certain lack of guardianship allowed her to make the fraudulent transactions by misusing her position of power and trust.

#### **5.3.6.15.2 Paul Brantingham and Patricia Brantingham's (1993) Crime Pattern Theory**

Paul Brantingham and Patricia Brantingham (1993) developed the Crime Pattern Theory that draws upon the principles of the Routine Activities Theory. The main principle of the theory is that people stumble across opportunities to commit a crime during their daily activities (Madensen, 2016:392). Almost all the tasks that are conducted during normal daily activities are legitimate rather than criminal related. People become offenders during the pathways that take them to and from various activities. The activities that people engage in vary between work, home and private and public activities.

Offenders become more involved in crime when crime opportunities fall within their daily routines and places that they go about to do their daily business. Therefore, the main principle of this theory stipulates that a motivated offender will commit a crime if an attractive target falls within their daily activities in the absence of any intervention (Madensen, 2016:392).

Ms E was a motivated offender as the suitability of her daily work allowed her to be involved in criminal behaviour. As the accountant, she was in a trusted position with inadequate oversight of her daily work, thus empowering her to alter invoice documentation for own personal financial gain. Ms E identified the opportunity to commit fraud during legitimate work activities and this allowed her to engage in criminal behaviour. If the offender did not identify the opportunity to commit fraud she would not have engaged in criminal behaviour.

#### **5.3.6.15.3 Charles Tittle's (1995) Control Balance Theory**

Charles Tittle's (1995) Control Balance Theory is a relatively modern theory that attempts to explain human behaviour. The theory integrates elements of theories such

as social control, social learning, rational choice and general strain (Fox et al., 2016:926). The main premise of the theory revolves around the amount of control that an individual can exercise versus the amount of control that the individual is subjected to. An individual will engage in criminal behaviour in order to obtain, maintain or maximise control if they have the opportunity to do so (Fox et al., 2016:926).

Ms E wanted more control over her life and her ability to provide financially for her family. However, due to the lack of control she had over her own life, she resorted to criminal behaviour as a means to gain more control (Fox et al., 2016:927). Additionally, Tittle emphasised the importance of “control balance desirability”, and stated that criminal behaviour will ensure that the individual benefit from the gain in the long-term especially if the offender is directly involved with the victim who is affected by the crime (Fox et al., 2016:927). Ms E wanted to gain financially in the long-term to ensure continued financial support for her family and to maintain her lifestyle. The offender was directly involved with the company she worked for and subsequently the company was directly affected by her criminal behaviour – this confirms Ms E’s control balance desirability.

Tittle further developed the theory to include concepts of self-control, opportunity to commit crime and conditions that keep an individual in control (restraints) (Fox et al., 2016:928). Self-control is an individual’s ambition to obtain immediate gratification for their desired goals (Fox et al., 2016:928). Opportunity must be present for some forms of crime, like fraud, to take place and the conditions that keep an individual in control consists of the potential benefits in relation to the potential risks (i.e. being imprisoned) (Fox et al., 2016:928). Ms E lacked self-control as she sought immediate gratification for her personal financial goals. She identified the opportunity in her workplace to engage in crime and she acted on the opportunity to do so. Furthermore, the offender focused on the benefits of the crime and did not consider the potential risks (i.e. imprisonment) of being caught and imprisoned for fraud.

#### **5.3.6.16 Summary**

It is evident from Ms E’s life history that she was loved and cared for by her parents and siblings. She did not experience any personal trauma or abuse during her childhood although she was raised in a neighbourhood where violence was rife. Years later, and after the death of her sister, she took the responsibility on herself to provide

financially for her sister's children together with her own children. This resulted in financial pressure because Ms E also wanted to fund their studies as she valued the importance of an education.

Ms E obtained several qualifications and during her career, she held several positions as an Accountant where she was trusted with the finances of companies. The offender's marriage ended because of her ex-husband's continuous infidelity and his drug addiction. The negative experiences during her marriage resulted in personal insecurities, low self-esteem and self-worth. Ms E wanted to compensate for this by ensuring that she, her children and her sister's children enjoyed everything they needed and desired, and in having a "good life". Ms E justified her criminal behaviour by believing that she was only committing fraud to provide for her family.

The offender was fully aware of the consequences of her criminal behaviour when she committed fraud, however she believed that she would never get caught. She was only able to fully comprehend the impact of her criminal behaviour after incarceration with regard to how her choices affected her children and family.

### **5.3.7 Case study F**

The following discussion provided insight into the life history of Ms F and her criminal behaviour.

#### **5.3.7.1 Biographical details**

Ms F is a 45-year-old Zulu African female serving a 10 year sentence for fraud. She is a second-time offender; she was previously also convicted of fraud and served a four month sentence at Kgoši Mampuru II FCC for this crime. The offender is currently separated from her husband after a marriage of 9 years and will proceed with the divorce when she is released from the correctional centre. In this regard, Ms F states that *"our divorce is because we can't get along with each other ... we are so different from each other and we never see eye to eye, so we are not getting a divorce because I am in prison, we decided to get divorced before I came here"*. Ms F and her husband have three children, an 18-year-old son in matric, a 21-year-old son in College and a 23-year-old son employed as a Carpenter.

Before incarceration, Ms F's household consisted of several family members. She articulates that *"I am one of six siblings and before I came to prison two of my brothers*

*and my sister's son lived with me. When my mother passed away in 1998, I felt responsible for my two brothers because I was the oldest and so they moved in with me. When my sister passed away in 2005 of HIV, I felt obligated to take care of her son, therefore, he also came to live with me. I paid for everything that everyone needed".*

Regarding her health, Ms F posits that *"I have always been heterosexual and I am HIV positive and have known this since November 2013; I also have high blood pressure and finished treatment for Tuberculosis. I was told that my Tuberculosis was a result of my HIV status. I was in deep shock when I heard that I was HIV positive and it was not an easy road for me, I have however accepted my sickness and I take medication for this regularly".*

Ms F is a Roman Catholic who takes her religious beliefs very serious and she is proud of her religion.

#### **5.3.7.2 Family dynamics**

Ms F's mother was 43-years-old when she passed away as a result of extremely high blood pressure. She was an African female also representative of the Zulu culture, Roman Catholic and she was married to the offender's stepfather at the time of her death.

Concerning her mother, the offender states *that "my mother never completed school, she only completed up to Grade eight in secondary school and she worked for many years as a teacher before she passed away. I am not sure where and when my mother got her qualifications to have become a teacher. My mother raised me and my other five siblings (four brothers and two sisters). My mother was known as a very kind person towards everyone and she cared about children. She could never have been part of crime or anything that is illegal; she was not like that".*

Ms F's father was 47-years-old when he passed away of Pneumonia. Her father was an African male and he was representative of the Zulu culture. The offender holds that *"my mother and father divorced at some stage, I can't remember when and what the real reason was for the divorce. He also completed school up to Grade eight and I don't know anything about his qualifications, but he was the Headmaster of a school.*

*My father was a good person and was never involved in criminal things and he did not use drugs. He was a calm and collected person”.*

Ms F’s stepfather was an African male and also representative of the Zulu culture, however, he passed away in 2009. The offender indicates that she is not sure what his age was at the time of his death, or the reason for his death. He did not attend church and he did not hold any religious beliefs. His highest level of education was also Grade eight, and he was a taxi owner. Ms F is not aware of any previous arrests, criminality or substance abuse history related to her stepfather. The offender is also not aware if her stepfather was ever a victim or perpetrator of violent and/or aggressive behaviour.

When asked about her siblings, Ms F avers that *“my oldest brother was 31-years-old when he passed away in a car accident, my second eldest brother was 42-years-old when he passed away from a lung disease, my third brother is 38-years-old and he is employed as a driver for a well-known car dealership, and my youngest brother is 26-years-old and he is unemployed. My only sister was 31-years-old when she passed away from HIV/Aids. Since I came to prison, my aunt has been supporting my unemployed brother financially where I used to do that previously”.*

### **5.3.7.3 Developmental history**

According to Ms F, she was raised by her grandmother and grandfather. She alludes that *“my mother became pregnant with me when she was just 17, and she and my father could not provide financially for me at the time since both of them were still in school. I stayed with my parents every weekend (to visit) and during the week I stayed with my grandparents who took care of me. My grandfather was the one who paid everything for me until I moved out of their house when I was 24-years old”.*

Regarding how she was raised, Ms F explains that *“I had such a great and loving relationship with my grandmother and grandfather. My grandparents raised me to have norms and values and to be grateful for everything that I have no matter what. My grandfather had rules in the house for example that no one was allowed to use alcohol but I did not see this as a problem. I also had a great relationship with my parents although I had to stay with my grandparents. I enjoyed the weekends that I was able to spend with them. My siblings were raised by my parents and I was able to see them*

*on weekends although I continued to stay with my grandparents. I had a great relationship with my brothers and sister when we were growing up”.*

When asked about her well-being growing up, the offender reports that *“I did not experience any childhood emotional, psychological or sexual abuse by my grandparents, parents, family members or friends. Nobody I knew when I was younger was aggressive or acted violently towards anyone; I grew up very peacefully”.*

#### **5.3.7.4 Substance abuse history**

When asked about Ms F’s alcohol use and involvement in drugs during her life, she averred that *“I did consume alcohol on social occasions before coming to prison, but this was never to the point where it could be a possible problem for me. My grandfather did say that alcohol was never allowed when I was growing up, but as an adult I made my own decisions”.*

#### **5.3.7.5 Education history**

The offender attended primary and secondary school in Gauteng. Ms F postulates that *“my school years, both primary and secondary school were good, I did not have any problems or struggled with schoolwork and I always did okay in all my subjects. Thankfully, I never failed any subjects or had to repeat any of my schooling-years. My sport activities included netball, which I enjoyed every second of. I also had great relationships with all my teachers in primary and secondary school; I was never one of the children that made life difficult for the teachers. I preferred to have a small group of friends in school; it was just easier for me to have two or three good friends rather than having a large group of friends. I was also not a troublemaker in school and never did anything that might have gotten me into trouble of any sort”.*

After secondary school, the offender did not attend a University or a College. However, Ms F studied towards her repeat Matric Certificate (to obtain better results) while being incarcerated and completed the certificate in 2014. The South African Government funded this qualification. Ms F wants to complete her N5 Diploma (Management Assistant), but the correctional centre does not have computers available to the inmates; therefore, the inmates have to wait for computers to continue with this specific Diploma.

### **5.3.7.6 Employment history**

Ms F was employed by an insurance company up until her incarceration, however, while being incarcerated a friend offered Ms F employment at her beauty salon for when she is released from the correctional centre.

Ms F's field of expertise is in sales consulting. Prior to working for the insurance company, she was in the employ of one company. In this regard, she avers that *"my first occupation was as a Sales Representative at a furniture shop and my second occupation before I came to prison was as an Insurance Consultant at a well-known insurance firm"*. Ms F goes on to say that *"I got on well with all my colleagues at both the places (the furniture store and insurance company) where I worked ... I didn't always speak to everybody, but that did not mean that there was a problem between us. My performance assessment at work was poor because of the unstable behaviour of my husband (see section 5.3.7.7). His crazy behaviour had an emotional impact on me which in turn affected the quality of my work. I was unemployed for a short period between my jobs because I applied for a position and was sure I would get the job and in the end I didn't"*.

With regards to honesty in the workplace, the offender reports that *"I have never been dishonest at any of the companies that I worked for, when I committed the crime, it was in my personal capacity and had nothing to do with my work and it did not involve any of my colleagues. I was however, dismissed from the insurance company because of the crime that I am convicted of"*.

### **5.3.7.7 Intimate personal relationships**

Ms F's husband is a 48-year-old African male also representative of the Zulu culture. His highest qualification obtained is a Senior Matric Certificate, and he is the owner of a carpentry business. Regarding his financial situation and responsibilities, Ms F states that *"his financial situation was always stable, but he did not support our children or me financially. This was a personal decision he had made without explaining the reason to me as to why he did not want to contribute to our family. Since I have been here in prison, our youngest child has been living with my husband. However, my mother-in-law is financially supporting our child; my husband is just not contributing to anything when it comes to his own children"*.

Regarding her husband's behaviour, she holds that *"he is an alcoholic that abuses alcohol throughout each day ... always to the point of being drunk. When he was drunk he would physically and emotionally abuse me, he would normally hit me and he said very mean things to me ... he made me feel worthless ... it was just life as I knew it. Our children were very scared of him, but he never physically or emotionally abused them although they had to watch how he abused me. I did call the police on several occasions; however, my husband never got arrested because he paid bribes to the police officials. Besides his drinking problem, he never abused any drugs that I am aware of"*.

#### **5.3.7.8 Financial management**

The offender's financial history is not stable; she asserts that *"I had to support myself and three children financially every month with no support from my husband or anyone else. My average income per month was more or less R5 000, which is not a lot of money for someone with children, I barely survived each month with my salary. At the time when I committed the crime, I had almost no money in my pocket; it reached a stage where it was difficult for me to put food on the table every day. Supporting my brothers and my sister's son financially put even more strain on me. I had the pressure to support six family members on a very low salary and this contributed to my actions, I was only thinking about how to get money no matter what. Today where I am sitting, I have no money"*.

#### **5.3.7.9 Crime analysis**

As aligned with the focus of this research endeavour, Ms F is convicted of fraud and has been incarcerated since January 2011. As noted, Ms F is a second-time offender and this crime also involved fraud. Regarding the fraud she committed during her first offence, Ms F says that *"I would apply for credit cards at different banks and then used forged cheques to repay the credit cards. The department stores where I used the cards contacted the bank to verify the validity of the cheques. The bank realised then that there were problems with the cheques I gave to the department stores and after an investigation, I was arrested by the police and convicted of fraud and I served my four-month sentence"*.

When asked about her current conviction, Ms F explicates that *"with my current conviction I was caught forging payslip documentation. My initial idea was to buy a*

*vehicle (bakkie) to transport people between borders (a business on the side), there is a big need for people who don't have transport to travel to their own countries and back, for example from Mozambique to South Africa. However, because I did not earn a large salary every month, I did not qualify for vehicle finance at the bank. I then forged payslips that showed a salary of R12 000 per month which allowed me to apply for vehicle finance at a bank, which was obviously approved. A few weeks after I have received the vehicle, the car dealership where I bought my vehicle requested me to collect the vehicle's registration documentation at the specific dealership where it was bought. At the time I did not realise that something was wrong until I went to collect the registration document. When I arrived there, employees of the bank and the police were waiting for me and I was arrested. I was told that a bank audit was conducted, and after an investigation by the bank they realised that my documentation was forged".*

*As to the specific reasons for her crime, Ms F explains that "my financial situation was not good for many years, so I was looking for alternative means to get money. I think it can be seen as greed, wanting to relax every month about having lots of money, but also the fact that I was struggling financially. When you are in need of money and have to put food on the table, you start to think of ways to do that; I thought this was the best option for me to earn more money. I think the stress of my money problems were so big that I thought of anything I can do to get some more cash every month. I just needed this vehicle to help me to earn more cash to run this business idea that I had on the side apart from my day job. There is a lot of money I could have made through transporting people between places, I was thinking about how successful I could run this business. Another reason for my crime was that I had pressure to support six family members and this was a desperate attempt to get additional money. A friend of mine came up with the idea of forging payslips and my friend also helped me to create the payslips; this happened over a period of three months. I initially thought that the bank would not notice that my payslip documentation was forged, but I knew if I was caught that I would be arrested".*

Ms F's current fraud conviction resulted in the bank, and indirectly the car dealership from which she bought the vehicle, suffering financial losses. The financial harm suffered by the bank amounts to R379 000 for the cost of the vehicle.

#### **5.3.7.10 Support structure**

Ms F states that *"I contact my husband regularly because our youngest child lives with him ... as with all parents; there are things that we must discuss about our child. I also always want to know if our child is doing okay. My youngest son does not visit me here in prison because the experience is traumatic for him and it makes him emotional. So, we only speak on the telephone. As I previously said, my biological parents and stepfather are deceased and my grandparents do not come to visit me because they are now very old and it will be traumatic for them. My oldest son and my middle son visit me once a month if they do not have other things to do, I also phone all three my sons on weekends. My two brothers and some of my cousins visit me once a month; they are all very supportive and support me by being there for me. Two friends that I have met at the Roman Catholic Church visit me almost every week, and they provide me with R200 a month to buy toiletries at the shop here in prison. My friends and family don't judge me and they support me during this time in prison"*.

#### **5.3.7.11 Therapy and programmes attended**

As noted above, Ms F is a second-time offender, in this regard she points out that *"I know how the prison works because I was here before, so I did not struggle to adapt again to the prison environment. However, this time was different because I had emotional distress because of my health issues; I am receiving counselling for my HIV status since I have been here again. I have a lot of stress about my sickness and I have to learn how to deal with this for the rest of my life and also accept this as part of my life. What helps me a lot as well is that I engage in helping others to understand and accept living with HIV/Aids here in prison. I also feared that I could have died during the time I was diagnosed with Tuberculosis. I was very sick at one stage and the idea of losing my life created fear in me for not seeing my children again"*.

Whilst imprisoned, the participant completed the following correctional programmes:

Cross Roads: Ms F declares that *"I am now starting to learn what it means to be a responsible citizen and not to commit a crime again"*.

Economic Crime: Ms F mentions in this regard that *"I never realised the damage that you cause to other people when you commit crime, but now after I completed the programme my understanding is better"*.

Restorative Justice: Ms F explains that during this programme *“we learn about the justice system and how it works, it made me realise that I will never get away with crime”*.

New Beginnings: Ms F affirms that *“I did the programme because it is expected of me, but because I was already here before I knew about everything and how it works here”*.

HIV/Aids programme: Ms F notes that *“I am an assistant facilitator here in prison with the HIV/Aids and Tuberculosis programmes. I have volunteered to help with the programmes because I am HIV positive and had tuberculosis, therefore, I could provide inmates with valuable information. When you are diagnosed with HIV/Aids the doctor tends to not provide you with all the relevant information and here in prison I can share the important information with the inmates attending the programmes”*.

In general, the offender states that *“the programmes that I have completed broadened my knowledge because I realised during the programmes that there was important information in life that I was not aware of, for example how crime affects the people around you. For me the programmes are valuable and I think more programmes from outside companies might help offenders after they are released from the prison”*.

With regards to Ms F’s needs relating to the programmes, she indicates that *“my needs include learning about relevant and important things in life to understand life and society in such a way that will help you even in difficult times to make the correct decisions and not to turn to crime”*.

The offender stated that there shouldn’t be different programmes for males and females. For example, Ms F believes the Domestic Violence programme should form part of the rehabilitation process in the correctional centre for both males and females. Domestic violence is problematic worldwide (Nuytiens & Christiaens, 2016:204), therefore, Ms F states that *“domestic violence programmes should always be made available to inmates because so many of us have experienced some form of abuse. I think that domestic violence is part of life for many people and this can lead to criminal actions from the victim’s side, which pushes them or force them to look for alternative ways to cope”*.

#### **5.3.7.12 Cognitive functioning**

The offender expresses the meaning she attaches to her emotions and functioning as follows: *"I have never experienced things like depression in my life and I certainly never think about ending my life just because I committed a crime. I think that when it comes to financial troubles, you might react in a certain way for that moment, but that is not necessarily who you are"*.

About her insight into the crime committed and the level of responsibility taken by her, Ms F alludes that *"I understand the wrongfulness of my criminal behaviour; I have been found guilty twice for fraud now and I knew both times that I was wrong. I now realise that my behaviour has a negative impact on myself and my family, therefore, I understand the wrongfulness of my crimes. I am taking responsibility for my actions by rethinking who I am and I try to engage in positive behaviour that has meaning and can help other inmates for example assisting with the HIV/Aids programme"*. Regarding her self-esteem and sense of self-worth, she feels that *"I feel positive about life now and would like to contribute to society when I am released from the prison"*.

#### **5.3.7.13 Adaptation in the correctional centre**

Ms F indicates that *"I have good relationships with all the females here, I choose with whom I want to be friends in prison because I don't want to be friends with everyone as some inmates are so dangerous. Some of them fight a lot in here and I don't want to be part of that"*.

According to Ms F, she uses the following coping mechanisms to make her time more bearable in the correctional centre *"I cope in here on a daily basis by reading, doing hairdressing and my involvement with the HIV/Aids programme"*.

Ms F's short-term goal is to teach hairdressing at the correctional centre and her long-term goal is to work at a clinic to assist with and to teach HIV positive individuals when she is released. When asked about the possibility of re-offending for the third time, Ms F started laughing and it took a while for her to respond and she was unsure on how to answer this question. Eventually, she stated that *"I only learned my lesson after the second conviction for fraud; I do not want to come back to this place. It is clear to me now that I will always be caught if I commit a crime. I just know that I don't want to come back here and will do anything to earn money legally and not be involved in crime to get it"*.

#### **5.3.7.14 Criminological analysis: causes, contributory factors and motives**

During the interviews, the following factors arose from the lived experiences of Ms F. The following factors shaped Ms F's involvement in criminal behaviour:

Domestic violence, low self-esteem and low self-worth, learned helplessness, opportunity, motivation, risk-taking behaviour, pro-criminal mind-set, stress, second conviction, rationalisation, neutralisation and minimisation, self-entitlement, self-enrichment, greediness, desperation, frustration, poor decision-making and coping skills, susceptibility to peer pressure, lack of emotional and financial support, financial problems, lack of victim empathy, lack of morals and values, immediate gratification, no insight and understanding and lack of self-control.

##### **5.3.7.14.1 Causes and contributory factors of offending behaviour**

The following **causes** were identified as having contributed to Ms F's offending behaviour.

**Domestic violence, learned helplessness and lack of emotional and financial support:** According to Pollock (2014:327), battered females are known to suffer from learned helplessness; Ms F continued to stay in the abusive relationship for a long period of time and did not make an effort to escape the abuse. Ms F, like many other females, was susceptible to domestic violence because of her low-income and financial problems. She had to endure the constant abuse because she was financially unable to escape the situation and she did not have proper emotional and financial support. Slabbert (2017:224) supports this by stating that females who earn a low income commonly fall victim to domestic violence and are unable to walk away due to financial constraints. Females with a low-income commonly experience violence and aggressive behaviour from a husband. These situations lead to stress for females because they have to stay with a dangerous man (Slabbert, 2017:224).

**Financial problems, opportunity and rationalisation:** Ms F experienced financial problems and struggled to provide for herself and her family. Ms F's financial problems resulted in her motivation to engage in risk-taking behaviour. The offender then identified the opportunity to commit fraud, which is indicative of her pro-criminal mind-

set and criminal tendencies as she is already a second-time offender. In this respect, Sandhu (2016:224) holds that individuals who struggle financially become motivated to identify opportunities that can secure immediate financial gain. Ms F rationalised, neutralised and minimised her criminal behaviour by stating that she just wanted to financially support herself and her family. The offender justified her criminal behaviour by deviating from existing norms in society, which is indicative of her lack of norms and values. Campana (2016:325) opines that white-collar offenders rationalise and justify their criminal behaviour, especially if the financial gain can diminish the negative emotions and feelings experienced during financial difficulties. This author furthermore notes that the rationalisation of behaviour encourage offenders not to consider the potential risks.

**Low self-control:** The offender's low self-control enhanced her criminal behaviour when she identified the opportunity to commit crime (Craig & Piquero, 2017:1365). Ms F's low self-control also contributed to her willingness to engage in risk-taking behaviour irrespective of the consequences of being caught for an illegal act (Craig & Piquero, 2017:1377).

The following **contributory factors** augmented Ms F's involvement in criminal behaviour.

**Low self-esteem, low self-worth and frustration:** It is generally accepted that most offenders are characterised by low self-esteem and self-worth and feelings of frustration (Coleman & Norris, 2011:44). Ms F suffers from low self-esteem, low self-worth and she experiences frustration due to events that happened in her life such as the domestic violence she endured and her ongoing financial problems. She is already a second-time offender as a result of continuous desperation and frustration with her financial situation. When Ms F committed fraud, she was able to show to her family that she can provide for them financially and this led to her fictitious improved self-esteem and self-worth. Adding to this, Gottschalk (2013a:134) alludes that females tend to commit fraud in order to support the needs of their families and by continuing to appear successful; they are able to avoid negative feelings like frustration.

**Financial problems, pressure and stress:** Ms F's continuous financial problems created personal stress for her as well as pressure to find a solution to her financial

difficulties. According to Sandhu (2016:232) most fraud offenders indicate that they experienced some form of stress or pressure relating to financial matters before they committed fraud. The offender's susceptibility to peer pressure is evident in her immediate engagement in crime with the help of her friend. Ms F's criminal history (second-time offender) is indicative of her poor decision-making and coping skills. The offender does not display insight and understanding into her criminal behaviour and this is linked to her lack of victim empathy. Hesselink and Mostert (2014:45-46) recount that a lack of insight and understanding into one's own criminal behaviour may result in the inability to see the wrongfulness of the crime and those affected by it.

#### **5.3.7.14.2 Motives related to offending behaviour**

As a second-time offender, Ms F has proved that she is willing to engage in risk-taking behaviour to ensure immediate gratification towards her financial problems. It has been found (Shapland & Bottoms, 2017:306) that once an offender commits fraud, they tend to specialise in committing other types of fraud offences over time. Ms F clearly lacks ethical boundaries as her limited opportunities to obtain money in a legitimate manner influenced her criminal choices. Her own beliefs regarding what is ethically correct (morals and values) are distorted and it influenced her likelihood to engage in criminal behaviour (Hochstetler & Mackey, 2016:159).

Opportunity and immediate gratification normally overlap when the opportunity to commit fraud presents itself, it is coupled with immediate gratification where there is almost no resistance to commit fraud (Padgett, 2015:201). Ms F's greediness together with her own ideas of self-enrichment and sense of self-entitlement contributed to her engagement in fraud (Sandhu, 2016:224). The offender's frustration and desperation concerning her financial problems motivated her to engage in offending behaviour as a means to solve her problems (Sandhu, 2016:224).

#### **5.3.7.15 Theoretical explanation and application**

When considering the factors that contributed to Ms F's criminal behaviour – the Integrated Self-Control/Life-Course Theory, Robert Sampson and John Laub's (1993) Age-Graded Theory of Informal Social Control and Robert Agnew's (1997) General Strain Theory can be applied.

#### **5.3.7.15.1 The Integrated Self-Control/Life-Course Theory**

The Self-Control Theory was first developed by Gottfredson and Hirschi (1990). It focuses on an individual's level of self-control (Pratt, 2016:130). Life-course backgrounds mostly branch from theories that focus on stability or change or stability together with change, which explain criminal offending over a period. The past two decades of research reveals that self-control and life-course traditions are not incompatible and thus warrants an integration of self-control and life-course traditions (Pratt, 2016:130). The new integrated model centres around ten propositions to provide new insight into self-control and the life-course, however, only the applicable propositions in relation to Ms F will be discussed, namely (Pratt, 2016:133-137):

- self-control shapes selection of negative life events;
- self-control influences coping strategies with negative life events;
- self-control influences reactions to informal and social control over the lifespan;
- self-control influences the selection of social relationships and turning points; and
- self-control influences the quality of relationships over the lifespan.

An individual with low self-control is more likely to have negative life events such as continuous victimisation (Pratt, 2016:133). Ms F displays low self-control, which contributed to her prolonged battle with an abusive husband. Also, Ms F's financial problems, together with her low self-control, contributed to her opportunity seeking behaviour culminating in criminal behaviour. Ms F cannot control her negative impulses (i.e. need for financial independence), which has a direct effect on her engagement in negative life events (i.e. being imprisoned twice) that shaped her life. In this regard, Pratt (2016:133) indicates that constant negative life events may result when an individual does not have the ability to control his or her negative impulses.

The continuous negative consequences of her dire financial situation together with low self-esteem and pressure and stress contributed to her incarceration for fraud. The offender's greediness, selfish behaviour and her lack of insight and understanding into her criminal behaviour caused her to inflict damage to her (self) and her family that resulted in her incarceration. Pratt (2016:133) notes that individuals who are driven by greediness and who display a low self-control often experienced several setbacks in

life that resulted in serious psychological harm for themselves and for significant others.

Self-control influences the manner in which a person applies coping mechanisms as a means to deal with negative life events (Pratt, 2016:134). Negative life events in Ms F's life, such as domestic violence and a lack of emotional and financial support, resulted in her financial problems, which created psychological suffering. As a result of this suffering, the offender utilised poor coping mechanisms (risk-taking behaviour to engage in crime) as a means to deal with her negative life events. Ms F's low self-control contributed to her need for immediate gratification and she turned to criminal behaviour for the financial benefit. This originated from her desperation, frustration and stress regarding her financial position. Pratt (2016:134) mentions that individuals with a low self-control may turn to criminal behaviour as a coping mechanism to ensure immediate gratification.

Self-control shapes the manner in which a person reacts to social and informal control (Pratt, 2016:136). Ms F considered all the benefits (self-enrichment and sense of self-entitlement) that she would receive by engaging in fraud and did not consider the risks such as getting caught, which is influenced by her pro-criminal mind-set, susceptibility to peer influence and willingness to engage in risk-taking behaviour. According to Pratt (2016:136), individuals make decisions by weighing the benefits against the risks and those with low self-control often need immediate gain (i.e. financial benefits) by engaging in crime. Additionally, Ms F's low self-control makes her less remorseful about her criminal behaviour, which is indicative of her lack of morals and values as well as lack of victim empathy (Pratt, 2016:136).

Self-control also influences selection of social relationships and turning points in life (Pratt, 2016:137). Ms F does not have social relationships with her siblings and other people in her life that are positive, and as such, contributed to her engagement in criminal behaviour. Ms F had a toxic relationship with her husband and the relationship contributed to her need to engage in criminal behaviour. Additionally, her friend influenced her to engage in criminal behaviour by providing her with the idea of committing fraud.

Self-control influences the quality of one's relationship with others over the life-course (Pratt, 2016:137). Ms F comes from a background where she was in an extremely abusive intimate partner relationship. The poor quality of the relationship between the offender and her husband together with her low self-control influenced her engagement in criminal behaviour.

#### **5.3.7.15.2 Robert Sampson and John Laub's Age-Graded Theory of Informal Social Control**

Robert Sampson and John Laub's (1993) Age-Graded Theory of Informal Social Control (Age-Graded Theory) is a Life-course Theory that integrates social, personal and developmental factors to explain human behaviour (Siegel, 2016:296). The primary focus is on whether an individual can return to conforming to the rules of society rather than focusing on the reasons why people get involved in crime.

Some of the main principles of the Age-Graded Theory state that individual traits (i.e. motivation) and childhood experiences (i.e. growing up with both parents) are important to understand the onset of criminal behaviour, but cannot be used alone as a proper explanation of crime. Experiences later on in life, such as Ms F's responsibility to provide for several family members during young adulthood, can redirect criminal involvement when these experiences are stressful (Siegel, 2016:296).

Repeated negative experiences create conditions that make an individual more at risk to offend (Siegel, 2016:297), Ms F experienced several negative life events, such as domestic violence and financial problems, which persisted over a long period. Positive life experiences and relationships can redirect an individual to refrain from criminal behaviour (Siegel, 2016:297). Positive life experiences, such as getting married, create informal control mechanisms that limit criminal opportunities, however, these positive events are also a turning point to become involved in criminal behaviour (Siegel, 2016:297). Ms F's marriage, that was supposed to be a positive life experience, turned into a turning point for her to engage in criminal behaviour due to the constant domestic violence that resulted in low self-control and low self-worth. A vital element to desist from crime is when an individual executes purposeful choices and exercises positive free will and in such a manner refrains from committing crime (Siegel, 2016:297). Ms F exercised negative behaviour (pro-criminal mind-set) and

made criminal choices because she found it to be more lucrative with crime serving as an outlet for her financial frustrations and desperation (Siegel, 2016:297).

Sampson and Laub describe trajectories as long-term pathways in life while transitions are short-term events within the trajectories with both transitions and trajectories being positive and negative (Siegel, 2016:296). Ms F's trajectories (pathways) in life consisted of a marriage marked by domestic violence and prolonged financial problems that resulted in her pathway of repeat criminal behaviour. Siegel (2016:296) states that negative experiences in life such as domestic violence have a direct influence on criminal behaviour, especially if a person desperately wants to escape the situation. Within her trajectories, Ms F experienced certain transitions (i.e. financial difficulties) and these changes resulted in low self-control, frustration, risk-taking behaviour, poor decision-making skills and coping mechanisms that contributed to her engagement in crime. According to Craig and Piquero (2017:1365, 1377) and Hesselink and Mostert (2014:45), low self-control is coupled with risk-taking behaviour and include other characteristics such as poor decision-making skills and inadequate coping mechanisms.

In terms of the Age-Graded Theory, Ms F experienced repeated and diverse social problems. The offender's personal problems did not dissipate over time and produced a constant battle for her to manage these personal problems. In the light of this, Siegel (2016:298) states that individuals with a history of negative life events will be more prone to participate in criminal behaviour and that engagement in crime may diminish the experience of the negative events. By not being able to address her financial problems, the offender became greedy for money (self-enrichment and sense of self-entitlement) and together with her lack of morals and values, pro-criminal mind-set, lack of insight and understanding into her own behaviour she became a second-time offender (criminal tendencies). Furthermore, Ms F lacks emotional and financial support in all her personal crises, and this resulted in her continuation in criminal behaviour. In consideration of this, Siegel (2016:298) holds that people who are constantly dealing with negative events lack a proper support structure to assist and guide them in difficult times and to refrain from involvement in criminal behaviour.

#### **5.3.7.15.3 Robert Agnew's (1992) General Strain Theory (GST)**

Robert Agnew's (1992) GST assists in identifying the individual level influences that produce strain for people and where strain is regarded as an individual phenomenon (Siegel, 2016:210). The GST does not focus on the lower class and provides a more realistic perspective on the role of frustration that people experience in everyday life (Schram & Tibbetts, 2018:216). Ms F experienced constant financial frustration in her daily routine and thus resorted to crime. Therefore, Ms F committed crime when she was under severe financial stress, which in turn was a result of her low self-control, poor coping mechanisms, poor decision-making skills and lack of morals and values (Siegel, 2016:210).

According to Agnew, the greater the intensity of the strain that is experienced, the greater the impact will be in a person's life, which in turn might lead to criminal involvement (Schram & Tibbetts, 2018:216). The strains that Ms F experienced were of a personal (i.e. marriage) and of a financial nature and the accompanying frustration, desperation and stress resulted in her risk-taking criminal behaviour. Schram and Tibbetts (2018:216) indicate that when individuals are unable to reach their personal goals, feelings of frustration may be evoked which in turn can lead to involvement in criminal behaviour in an effort to reach these goals. The financial pressure that the offender experienced together with her pro-criminal mind-set contributed to her criminal behaviour in an effort to survive (Siegel, 2016:210). Ms F utilised poor decision-making skills and coping mechanisms to change her financial problems and she rationalised, neutralised and minimised her criminal behaviour by indicating she experienced pressure to support her family financially. The offender had the necessary motivation to commit crime and identified an opportunity to ensure immediate financial gratification. Sandhu (2016:224) supports this by stating that motivation to commit white-collar crime stems from financial difficulties and then the offender identifies the opportunity to resolve the problem by committing white-collar offences.

#### **5.3.7.16 Summary**

Ms F's narrative on her lived experiences provides insight into the underlying reasons that contributed to her being a second-time offender for fraud. The offender's mother gave birth to her at the age of 17, her parents could not support her financially, and

this resulted in Ms F being raised by her grandparents. The offender experienced loving relationships with her parents and grandparents and she was not exposed to abuse during her childhood. Ms F obtained a Senior Certificate and she was employed in low-level positions during her career that resulted in constant financial troubles. During her marriage, Ms F was subjected to persistent physical and emotional abuse at the hands of her alcoholic ex-husband. The abuse, coupled with the offender's dire financial situation and lack of support, resulted in feelings of desperation, helplessness, frustration and stress and these feelings enhanced Ms F's low self-esteem and self-worth.

The offender committed fraud (twice) as a means to an end to her financial problems as she needed a lot of money to alleviate her financial stress. The offender claims to only understand to wrongfulness of her actions during her second incarceration and this is indicative of her limited insight and understanding into her criminal behaviour.

### **5.3.8 Case study G**

The discussion below provided a detailed depiction of Ms G's pathway to her involvement in criminal behaviour.

#### **5.3.8.1 Biographical details**

Ms G is a 37-year-old twice divorced Caucasian (white) female. She is a first-time offender and is currently serving an 11 year sentence for fraud. She is the mother of two boys - aged 14 and 16-years-old - born from her first marriage and both are attending secondary school. Ms G notes that *"after my first divorce my sons lived with me and they were financially supported by their father and me. We never had disagreements about financial issues when it came to our sons. My first husband used to get the boys from school every day and I would, in turn, get them after work at his house. My first marriage lasted for about 9 years and my second marriage for one and a half years. I divorced my first husband because he is an alcoholic and my second marriage ended because I am here in prison. During my second marriage, I had to provide financially for myself and for him"*.

Pertaining to her health, Ms G alludes that *"I have never experienced any problematic health issues ... my health has always been very good"*. Ms G is a Christian, she is heterosexual, and she is one of two siblings born from her parents' marriage.

### **5.3.8.2 Family dynamics**

Concerning Ms G's biological parents, she holds that *"I don't know my biological mother ... well, I knew her for a while as a baby but not since then, we don't have any contact. My parents divorced when I was three-years old and I also don't know the reason for their divorce. My brother and I were taken by my father to a new home after the divorce was finalised. The last time I saw my mother was that day when my father took us from her to a new house during the divorce and I have to date not heard anything about her; I don't even know if she is alive. I also don't know my father very well; I know that he was at one stage employed as a mine worker. After the divorce from my mother, he got married again. He was extremely abusive (physically, sexually and emotionally) towards me, my brother, stepmother and her two children from a previous marriage. My brother is now 35-years-old, and I am not sure exactly what he is doing for a living"*.

Regarding Ms G's stepmother, she mentions that *"my stepmother is a 61-year-old Caucasian female and she is retired. Her one son is 27-years-old and the other son is 30-years-old, and I don't know much about them either"*. Ms G, furthermore, explains that *"my father left us one day with our stepmom and never came home again. He did not give us a reason as to why he decided to leave us, and we have not seen him again. My stepmother could not support us financially although she really tried, but in the end, we had to go to a children's home"*.

### **5.3.8.3 Developmental history**

Ms G was seven at the time when she was placed in a children's home. Ms G did not want to be adopted because according to her, her previous living environment affected her ability to adapt to change. Therefore, she preferred to stay at the children's home. She felt safe at the children's home and the social worker that was appointed to work with her was a role model to her. The second reason why the offender did not want to be adopted was the possibility of a new father figure and she did not want a father figure in her life again, as she was content without a father.

About her father, Ms G reiterates that *"I was physically, sexually and emotionally abused by my father for a long period ... he did this to me while he was married to my mom and stepmom. I still get flashbacks, especially of the sexual abuse, my father always told me to come and sit on his lap in his car while we were alone and he would*

*then touch me ... I also remember the emotional abuse, I wanted nice long hair when I was a young girl, and when my father realised this, he made me sit and he would cut off all my hair, it was really short then. My father also physically abused my stepmom ... when she was six-months pregnant with his child, he pushed her down the stairs intentionally and she then had a miscarriage”.*

Continuing with the emotional abuse she suffered, Ms G retorts that *“I was emotionally abused by my mother until I was three when my parents got divorced. I have thoughts of how mother used to speak to me, and I remember how she used to scream at me ... like I was an ugly and bad child”.*

With regards to her brother, Ms G illustrates that *“I lost contact with my brother after he was adopted ... he was thirteen at the time. We did have some telephonic contact after his adoption, but for an unknown reason we stopped speaking to each other”.* It should be noted that Ms G’s brother made contact with her after her fraud charges received media attention and they have since been in contact telephonically while she is incarcerated.

Although Ms G experienced abuse, she never engaged in violence and aggressive behaviour as a child. Because of the abuse, Ms G does not want to get involved in behaviour that instils her with fear of possible abuse again.

#### **5.3.8.4 Substance abuse**

Ms G holds that she never abused any alcohol or drugs before her incarceration. In this regard, she indicates that *“I had alcohol on social occasions before coming to prison, but I have never tried or used any drugs. I have also never been addicted to medication like many people I know”.*

#### **5.3.8.5 Education history**

The offender attended primary and secondary school in Gauteng, which was paid for by the South African Government while she lived in the children’s home. About her experiences during her schooling years, Ms G avers the following: *“I was extremely angry as a child (in primary school) due to my circumstances, especially the abuse and rejection; I was drawn into myself and did not have many friends. As time went by (secondary school), I accepted myself and my circumstances through therapy with the social worker that was working with me all the time. The social worker helped me to*

*let go of the past and to focus on my future. This process helped me to enjoy secondary school and I opened myself up to other people and managed to make five friends. I also started doing Jujutsu (sport), which I enjoyed. I never had any trouble with the teachers or anyone else in both primary and secondary school”.*

After secondary school, Ms G attended two Universities in South Africa. In 1999, she obtained a B Com (Accounting) degree from the University of Pretoria. The qualification was funded through a sports bursary (participation in Jujutsu) that the offender applied for and which was granted. This qualification was followed with a B Com (Hons) Accounting degree from UNISA in 2001. At this stage, the offender was a part-time student and she was working at a well-established accounting firm, which enabled her to pay for her studies.

Ms G is currently enrolled for a Sport Development Management and Sport Psychology short learning course at UNISA, she is unsure when she will complete the qualification. The offender’s current studies are funded by five of her long-time friends who have offered to assist her financially. These are the same friends that visit her at the correctional centre. Lastly, the offender is currently finalising her Discipleship Course through the Little Fall Christian Church based in Krugersdorp (Gauteng). There is no cost involved to complete the course and the church pastors visit the correctional centre to facilitate the course.

#### **5.3.8.6 Employment history**

Ms G holds that she was employed until her incarceration, but articulates that *“I will be unemployed when I am released from the prison. I am not sure where I will find a job with a criminal record, but I will try my best”.*

Ms G’s field of expertise is in accounting. Before incarceration, the offender was in the employ of five companies. In this regard, she avows that *“as part of the accounting studies I had to complete my articles, I therefore, did my articles at a well-established auditing firm in Gauteng. After completion of my articles, I worked as an Assistant Financial Manager at a well-known hospital in Pretoria. I then received an offer to be the Audit Manager at a chartered accounts and auditors firm which I did. After this, I had the same position also at another chartered accountants and auditing firm. The reason I decided to take this position was that they offered me a better salary. My last position (before incarceration) was as a Financial Director at a South African*

*government department. As the Director, I was responsible for the financial audits of five special needs schools in Gauteng; these schools focused on education for children with learning difficulties and learning disabilities. I also served on the administrative/planning body of two of these five schools to assist with their financial planning of the yearly costs involved with the operations of the schools for which I received an additional salary”.*

When asked about her conduct at work she clarifies that *“I always had very professional relationships with my fellow employees. My performance assessment was above the minimum requirements of the assessment criteria every year, the fact that I was a Director made me a well-respected employee of the department and everyone knew my work was done extremely professionally”.* Ms G was never unemployed before incarceration and she has never been dismissed from an employment position until her last employment at the South African government department.

#### **5.3.8.7 Intimate personal relationships**

Ms G’s first husband is a 41-year-old Caucasian male. As indicated previously, her marriage lasted for 9 years; two boys (aged 14 and 16) were born from this union and they are currently in the care of their father. Ms G’s second marriage lasted for a year and a half, and no children were born from this union.

When asked about her first husband, she echoes that *“my first husband obtained a Diploma in Musical Arts (Jazz) from the Tshwane University of Technology (Gauteng). Since our divorce, I have not kept up with what he is doing for a living; however, I know that he is employed. My first husband abused alcohol daily and when he was under the influence, he would abuse me emotionally, for example, he would have big issues with how I dressed and would say to me a lot that a woman doesn’t go out in public looking like she is available for other men. Although all the abuse was emotional for many years, he abused me physically one night, and that was when I knew I had to stop this and then continued with a divorce. He is still upset and angry with me about the divorce, and just after I was convicted of my crime (fraud) he said to me ... I hope that you will be raped in prison, you deserve that ... I knew at the time he just said that because he was mad about the failure of our marriage ... It did not really matter to me;*

*I knew he said that because he was angry. After all of this, we are fortunately still able to talk like adults with regards to our children”.*

Ms G’s second husband is a 58-year-old Caucasian (white) male. The reason for the annulment of the marriage is Ms G’s current incarceration for fraud of which her second husband was partly responsible for (according to the offender).

In this regard, Ms G explains that *“I know now that he only obtained a Matric Certificate, but when we first met, he told me that he obtained an Engineering degree. He said to me that he was Engineer with his own company, but as the truth unfolded, I realised that he was not an Engineer and he did not have a degree. One day I visited the company he said he owned, and then established that he was doing contract work there and he was only an employee. I was also informed that he did not do any engineering work for them. I conducted searches with the Companies and Intellectual Property Commission (CIPC) which also confirmed that he was not the owner of any business. Since we got our divorce, I am not sure of his employment status and what he is doing every day to put food on the table. Although he is a liar about work and qualifications, he at least did not have a history of alcohol or substance abuse, and he was never in jail”.*

#### **5.3.8.8 Financial situation**

Ms G has a stable financial history and never experienced any financial challenges. When asked about her financial history, she affirms that *“since I was employed after my first degree, I never had any difficulty to get a job. I was always offered jobs, so I never had to worry about that. I earned a salary of more or less R35 000 per month and at the time I committed the fraud ... I was financially stable and had enough money to look after my family”.*

#### **5.3.8.9 Crime analysis**

As per the focus of the study, Ms G is convicted of fraud and has been incarcerated since June 2012. Ms G has never been in conflict with the law and she has never served a prison sentence.

Regarding her crime, she postulates that: *“My fraud involved transferring of funds (money) from the government department’s account for the five schools under my supervision to the bank account I shared with my second husband. As the Financial*

*Director, I had access to the bank account (linked to the schools) of the government department. My second husband informed me at the time (before I knew that he was not an Engineer) that his engineering firm was experiencing financial problems and he asked me if I was willing to sell the two properties, I had at the time so that we could use the money for his business but I refused to sell them. Properties are valuable assets ... I had people renting from me, so the houses paid itself. Instead of selling my houses, he (the second husband) then asked me to borrow the money via the school account that I managed. After a lot of thinking I decided to borrow the money from the schools' account because he promised to pay me back. Due to my senior position as a Director, I had full access to the bank account and was able to manipulate the system. No one had to authorise anything I did regarding the bank account ... I was the only one with access. In the first two and a half years (early 2009 – March 2011) I transferred around R5.2 million directly to my shared account with my second husband. After that, I did manage to pay R3.2 million back into the account of the school through the money I received from selling my two houses out of desperation and fear of being caught. I later realised that he was not going to pay the money back ... this worried me, so I then had no choice but to sell my houses to pay some money back into the school account”.*

During the second interview with Ms G, she provided more detail as to what truly transpired with the money, she fraudulently took from the government department. In this regard, she acknowledges that *“the money that I borrowed from the school was actually in the end not used to help my second husband’s struggling company, but the money was eventually used for personal expenses, for example, a new house and expensive cars. The money was also used to pay day to day expenses ... mostly by my ex-husband. I did not realise that the money he had spent was only from the government department’s school account and not coming from his business which I thought that I have helped to save. The initial plan was actually to build his company again, which I thought happened through the money I gave to him”.*

The offender realised that she could not continue with her criminal conduct and in 2011 she contacted one of the schools where she was on the administrative body and reported her criminal actions. The school, in turn, informed the police after which the offender was arrested. She is currently appealing her case by implicating her second husband since the money went directly to their joint bank account making him also

accountable. The appeal is a *Pro Bono* criminal case handled by her friend who is an Advocate.

Ms G indicated that the causes for the crime were the emotional manipulation and strong influence of her ex-husband. She acknowledges her own vulnerabilities in that she has a strong need for acceptance by others and she truly worried about the financial problems at her husband's company. Furthermore, the fear of rejection plays an immense role in the offender's life because of her unstable childhood. She does not consider the immediate consequences of her actions if it means there is a possibility of being rejected. The specific circumstances surrounding the crime were of a personal and emotional nature for Ms G. She did not do extensive planning before committing the crime because she had direct access to money. She believed that she was only "borrowing" the money with the idea of paying the money back into the school account without raising any suspicion.

Relating to the damage caused by her fraud, Ms G indicates that *"apart from the South African government department that I defrauded, the funds that were stolen were meant for special needs schools in South Africa, so the schools are indirectly also victims"*. As per the audit conducted by the government department, the participant was convicted for R5.2 million although the offender holds that she repaid R3.2 million to the government department.

#### **5.3.8.10 Support structure**

In relation to Ms G's lived experiences, she holds the following regarding her support structure: *"As we discussed earlier, I don't have parents or my stepmom to support me while I am here in prison. The only time I contacted my stepmom was on her birthday, but she does not form part of my support structure. My brother visits me about every three months here in prison, but we speak to each other regularly. It is only since I have been here that we started to communicate again. Both my children have visited me about eight times in the past two-years, but otherwise, I do communicate with them telephonically over weekends when they have time. I also have my five long-time friends that visit me monthly. One of these friends is my best friend; we have been friends now for about ten-years. My friends were very disappointed when they heard what I have done, but they have forgiven me, and they support me emotionally and financially"*.

#### **5.3.8.11 Therapy and programmes attended**

At the beginning of the offender's sentence, she struggled to cope with the realities of incarceration and indicates that *"I think the toughest thing for me was the extremely long sentence that I received; I did not think that it would be eleven-years. I really had to come to terms with being in this place and how this system works"*.

While imprisoned, the offender completed the following correctional programmes:

The New Beginnings programme: According to Ms G, this programme *"is the only programme that I found purposeful ... you are taught how the prison system works. When it is your first time being here you learn some important information that in fact makes life a bit easier in here"*.

Economic Crime: Ms G avers that *"the Economic Crime programme was not informative because the content is so basic and what they tried to teach me I already knew. The programmes should at least be done over a two-week period, but they are sometimes done within two to three days by the trained officials"*.

As for the Cross Roads, New Beginnings, HIV/Aids and Restorative Justice programmes: Ms G states that *"we are normally forced to do all the programmes in our first-year of incarceration but in the first-year you are really just trying to adapt in this environment (prison) and the least of your problems are attending any of the programmes. In cases like mine where you must sit for so many years, you would think that the system allows you to complete the programmes over a period of time. The correctional officials that facilitate the programmes are not trained to do the programmes and, therefore most females sleep during the presentation of the programmes. I don't think we should be forced to attend the programmes and it should be voluntarily"*.

The offender indicated that the needs of males and females are different, therefore, separate programmes should be developed because females relate more to each other and the same goes for men. She holds that *"my needs regarding the programmes are to enhance individual growth and to be self-sufficient by being educated on how to cope with life's struggles without committing a crime as a solution"*.

### 5.3.8.12 Cognitive functioning

Concerning the offender's mental health, she asserts that *"I tried to commit suicide by drinking pills in 2011, but it didn't work because I didn't take enough pills to kill myself. I did this during the trial because I knew I would have to come to prison. The constant media attention was emotionally draining for me and the fact that not all the reports about me were true. I had bad depression from about 2007 until about 2012; I was diagnosed with major depression during that time. When I came to prison, I stopped taking my medication and decided to change my mind-set and face life without pills. I currently don't experience any depression episodes like I used to"*.

Major depression consists of certain symptoms, which interfere with your work, studies, sleeping and eating habits (Anon, 2015:1; Hall-Flavin, 2017:1). Some individuals have major depression frequently and other individuals might have the episodes once or twice in their lifetime (Anon, 2015:1; Hall-Flavin, 2017:1). Major depression may lead to death in some instance and an individual might feel suicidal. During the time the offender committed the crime and during the trial, she wanted to commit suicide, which can be as a result of the major depressive period she experienced (Anon, 2015:1; Hall-Flavin, 2017:1).

Regarding her self-esteem and self-worth, Ms G holds that *"the way I thought about myself at the beginning was bad because of the crime I have committed, but here in prison I don't owe anyone anything and will, therefore, focus on having a good life after prison. My self-esteem started to improve when I accepted my fate on being in prison for a few years"*.

Ms G is uncertain about her future and this creates a sense of fear for her and contributes to her anxiety. In this regard, she explains that *"I will be dependent on friends and family when I am released from prison and will have to build a new life from scratch on my own. I also stress a lot about my children and whether we will be able to build a loving relationship with each other one day and that they will be able to trust me again. I will also have to make sure who I allow in my life and that they will have a positive influence on me and vice versa"*.

Females, who are incarcerated for a long period, may experience interference with the emotional bonding with their children. The conviction and incarceration of a mother interferes with the authority that a mother has with her children on a moral and practical

level (Barnes & Stringer, 2014:5). As previously indicated, Ms G is the mother of two children and her emotional distress relates to her absence in their lives and that she is not able to be an authority figure for them. Easterling and Feldmeyer (2017:146) confirm this by arguing that incarcerated mothers have to redefine their positions as mothers as they “try to parent from prison” and that distanced motherhood efforts are coupled with emotional distress and guilt. Ms G states that she experiences anxiety with the upcoming appeal of her court case; she would like to be released as soon as possible, but is afraid her expectations might be too high because appeals are time-consuming processes.

Ms G, furthermore, avers the following regarding the wrongfulness of her conduct and her coping mechanics: *“I fully understand the wrongfulness of my criminal behaviour and the effect this behaviour had on my family, friends and the schools involved. I did not think at the time of committing the crime that I would be caught because I was borrowing the money for my husband, who promised to pay the money back ... I can promise you that I will never allow a man to influence me like that again. I have accepted my sentence and I now think twice before I act ... I learned this here in prison. I do positive and meaningful things here in prison, I am currently the accounting teacher for other females, and I also focus my own studies and my religion”.*

#### **5.3.8.13 Adaptation in the correctional centre**

In discussing her social skills, short/long term goals and high-risk situations for re-offending, Ms G declares that: *“I have three friends here in the prison, and I prefer not be friends with all the other inmates because some of them are aggressive especially those in for murder. It is not always easy with so many females together in a small place all of the time. As I said, I am an introvert and prefer my own company. My short-term goal is to complete my studies and my long-term goal is to make a difference in society through motivational speaking about crime and the correctional environment upon release. I don't think that it was ever in my character to be a criminal and I will not engage in criminal behaviour again even if I have a position at a company where I have access to the financial system. I don't want to experience this trauma again of being locked-up ... this is not a life, and I am not willing to do this to myself again”.*

#### **5.3.8.14 Criminological analysis: causes, contributory factors and motives**

Ms G comes from a dysfunctional family environment and she was subjected to childhood abuse. Research (Easterling & Feldmeyer, 2017:151; Siegel & Bartollas, 2016:204) proves that many incarcerated females experienced a troubled family life and come from broken homes where they were exposed to physical and sexual abuse. From the interviews conducted with Ms G regarding her criminality and experiences, the following factors played a significant role in her criminal conduct:

Abuse (sexual, emotional, psychological), emotional manipulation, low self-esteem, low self-worth, unresolved childhood trauma, adulthood abuse, PTSD, poor family bonds, out of home placement, lack of emotional support, social isolation, opportunity, misuse of trust and power, shifting blame, sense of inferiority, poor decision-making skills, greediness, sense of entitlement, pressure from husband, buying love, devotion and respect, lack of morals and values, rationalisation neutralisation and minimisation, pro-criminal attitude and motivation to offend, susceptibility to influence, desire for control, immediate gratification, lack of responsibility, no victim empathy, fear of rejection, risk-taking behaviour, a need for approval and recognition, limited insight and understanding into own criminal behaviour and lack of self-control.

##### **5.3.8.14.1 Causes and contributory factors of offending behaviour**

The following **causes** were identified as having contributed to Ms G's criminal involvement in fraud.

##### **Manipulation, susceptibility to influence and need for approval and recognition:**

Ms G was emotionally manipulated by her ex-husband to commit fraud. The offender's ex-husband influenced the offender by making her believe that she was only "borrowing" the money for him and that he would pay all the "borrowed" money back to her. The offender and her ex-husband shared a type of relationship where he was in control and she was emotionally dependent on him to ensure his approval and recognition of her. The control that he enjoyed over her resulted in Ms G becoming socially isolated with no support structure. Taking this into account, Nuytiens and Christiaens (2016:206) and Slabbert (2017:223) point out that domestic violence can

include the intentional social isolation of a partner which has a direct influence on the decisions that they make.

Ms G's susceptibility to her ex-husband's controlling behaviour is evident in how she rationalised her criminal behaviour to obtain his approval and respect which resulted in her risk-taking behaviour and misusing her position of power and trust in the workplace. According to Eaton and Korach (2016:133, 135) and Link and Oser (2018:14), incarcerated females with a history of victimisation typically engage in criminal behaviour in an attempt to obtain approval and recognition from others and by doing so they furthermore rationalise their criminal behaviour.

**Desire for control:** Ms G's desire to be in control stems from her low self-control. Research (Craig & Piquero, 2016:1311-1312) demonstrates that individuals with a desire to be in control will manipulate situations to secure a positive outcome in an effort to avoid failure. These individuals also make sure that the positive outcome benefits them directly and this normally results in poor decision-making and incarceration. Additionally, such individuals use control to manage dire circumstances without considering to consequences (Craig & Piquero, 2016:1319). Ms G's desire for control was spurred by her position of power in the workplace and this aided her to secure the financial gain that her ex-husband required. She manipulated the situation (her husband's need for financial aid) to gain control over him and by being in a leadership position. However, this control forced her to engage in risk-taking behaviour. Goossen et al. (2016:436) mention that white-collar offenders that are driven by a desire to be in control pursue situations where they can be in a leadership position.

**Rationalisation, neutralisation and minimisation:** Ms G was able to rationalise, neutralise and minimise her criminal behaviour by believing that she was only "borrowing" the money from the government department. By believing that she was not doing anything wrong, she was unable to understand that her criminal behaviour had consequences such as being caught (limited insight and understanding of her behaviour). Hesselink and Booyens (2014:11) profess that offenders can desist from acknowledging the consequences of their criminal behaviour through methods of rationalisation, neutralisation and minimisation. Through rationalisation and neutralisation, Ms G was able to distance herself from self-blame by believing she was

only helping her husband, which is indicative of her lack of responsibility (Helmond et al., 2015:248). The offender's preparedness to engage in criminal behaviour shows her pro-criminal attitude to engage in criminal behaviour through her engagement in risk-taking behaviour. On this subject, Hesselink and Mostert (2014:45) emphasise that a pro-criminal mind-set and risk-taking behaviour are evident in offenders who were victims of abuse during their lifespan.

**Lack of morals and values and low self-control:** Ms G is able to justify her own criminal behaviour, and this is linked to her lack of morals and values. In this sense, Sandhu (2016:232) reports that offenders who lack morals will commit fraud if they are able to justify their behaviour. Lack of morals and values allow offenders to refrain from experiencing negative emotions relating to their criminal involvement (Sandhu, 2016:232). Ms G exhibited low self-control; she chose to engage in negative life events (crime) irrespective of the consequences of her actions (Pratt, 2016:133). The offender's low self-control is evident in how she identified the opportunity to commit crime in order to ensure immediate gratification, acceptance, recognition and acknowledgement from her husband. According to Eaton and Korach (2016:133), offenders often engage in white-collar crime in an attempt to gain acknowledgement, respect and recognition and seek an opportunity that ensures immediate results due to low self-control.

The following **contributory factors** were identified in relation to Ms G's fraud.

**Unresolved childhood trauma:** Ms G comes from a very unstable childhood where both her parents abused her and eventually cut all communication with her and her brother. Females that suffer abuse at the hands of their parents tend to struggle to come to terms with what happened and it becomes a part of their daily struggles (Easterling & Feldmeyer, 2017:151; Bernard, 2013:11). Histories of abuse and trauma contribute to females' emotional insecurities and vulnerabilities, such as low self-esteem, self-worth and fear of rejection that often results in criminal behaviour (Bernard, 2013:3-4). Ms G's unresolved emotional insecurities and vulnerabilities contributed to her risk-taking behaviour and poor-decision making skills that led to her incarceration.

**Adulthood abuse:** Ms G's first husband abused her emotionally and physically during their marriage. Abuse by an intimate partner is a great predictor of female criminal

offending as the abuse creates negative thinking patterns for the female (Nuytiens & Christiaens, 2016:208), Ms G sought constant approval and resorted to crime to obtain this approval.

**PTSD:** Ms G suffered from post-traumatic symptoms and this stemmed from her childhood and adulthood abuse. The prolonged experiences of abuse and trauma resulted in her symptoms and this, according to King (2017:668), is a common phenomenon with incarcerated females. The trauma contributed to Ms G's poor coping mechanisms and her engagement in criminal behaviour. In support of this, Artz et al. (2012:149-150) found that post-traumatic symptoms have a direct influence on incarcerated females' coping mechanisms and this may expose them to further victimisation.

#### **5.3.8.14.2 Motives related to the crime**

Ms G had the opportunity to commit fraud due to the seniority of her position at work where she had access to certain systems. Ms G is also highly educated, which is evident from the work she performed. As females get appointed to higher positions in the workplace, they also get more involved crime such as fraud (Islam et al., 2014:6). Due to this upward movement of females in the workplace, they receive more opportunity to commit workplace related crime (Islam et al., 2014:6).

Also, Ms G experienced several setbacks in life, for example, her exposure to abuse, which shaped her reaction to situations, such as her buying of love, devotion and respect. Females that experience any form of possible crises are referred to as "crises responders" – they will revert to crime as an immediate gratification to deal with the crises (van Onna et al., 2014:75). The pressure that Ms G experienced to help her ex-husband, together with her fear of rejection, need for approval and recognition enhanced her motivation to engage in criminal behaviour (Liu, Heberton & Jou, 2013:107.) The money she took from the school assisted in her feeling worthy and accepted by her ex-husband. Allen and Gervais (2017:407) support this by stipulating that money provide people with feelings of being strong and admired by others.

Ms G was also greedy for money as she enjoyed a lifestyle that enabled the couple to buy a new house and vehicles. Given the circumstance, Campana (2016:324) confirms that when offenders acquire social status the initial need for money is substituted with greed which is coupled with the need to maintain a specific lifestyle.

She also had a sense of self-entitlement, believing that she deserved to have a good life. Ms G misused her position of power of trust for personal gain and Campana (2016:324) reiterates that white-collar offenders will abuse their position in the workplace when their goal is to accumulate large amounts of money out of greed.

### **5.3.8.15 Theoretical explanation and application**

When analysing the factors that contributed to Ms G's criminal behaviour – James Coleman's (1987) Integrated Theory of White-Collar Crime, the Trajectory Theory and Michael Gottfredson and Travis Hirschi's (1990) General Theory of Crime can be applied to explain her criminal conduct.

#### **5.3.8.15.1 James Coleman's Integrated Theory of White-Collar Crime**

James Coleman (1987) developed an integrated theory of white-collar crime. White-collar crime occurs when two important factors co-exist, namely motivation and opportunity (Salinger, 2013:184). Motivation is linked to a person's socially constructed values and rationalisation to become involved in crime (Salinger, 2013:184). Opportunity includes structural characteristics that influence a person's decision-making to engage in crime. White-collar offenders' main motive is to obtain money. Therefore, they will bend the rules and rationalise their reasons regardless of the consequences (Salinger, 2013:184).

Ms G had both the motivation and opportunity to commit fraud. Ms G's ex-husband pressured her to help him with his financial problems and she identified the opportunity to help. Furthermore, her fear of rejection, and her need for recognition and acknowledgement contributed in her motivation to engage in risk-taking behaviour to buy love, devotion and respect from her ex-husband. The rationalisation and motivation to commit fraud are profound signs of an employee that is under severe financial pressure (Liu et al., 2013:107). Ms G's rationalisation and motivation to engage in crime are evident in her risk-taking behaviour and pro-criminal attitude to misuse her position of power and trust (Hesselink & Mostert, 2014:45). The offender also rationalised and neutralised her own criminal behaviour by shifting the blame to her ex-husband, thus refraining from taking any responsibility for her actions. In relation to this, Helmond et al. (2015:248) found that offenders shift the blame on others and this allows them not to take responsibility for their actions.

Ms G's seniority in the workplace allowed her to conduct her duties without the authorisation of another employee. Therefore, the opportunity existed for her to use her position of trust at work and take money from the department's bank accounts. Trusted violators are those individuals who would never be suspected of fraudulent criminal behaviour under normal circumstances, however, they experience financial difficulties, which are unique to their own situation (pathway) and, therefore, they are aware that their financial position at work allows them to secretly resolve their financial troubles (Ramamoorti, 2008:525).

#### **5.3.8.15.2 The Trajectory Theory**

The Trajectory Theory is a developmental approach and combines elements of propensity and life-course theories (Siegel, 2019:304). The basic premises of the theory indicate that people follow different paths to the point of committing crime and that there is not only one class of offender. Thus, criminal career paths consist of more than one trajectory. All people are different and have different circumstances; therefore, no single theory or model can explain individual criminal behaviour (Siegel, 2019:304). People commit different types of crime, offend at different paces and are influenced by different external factors. Offending trajectories tend to shift and change over time in accordance with the shift that happens with external influences such as individual (i.e. personality traits) and social (i.e. peer influence) influences (Siegel, 2019:304).

Ms G did not engage in criminal behaviour during her childhood years, but commenced with offending during adulthood, hence in a different life cycle (Siegel, 2019:304). Ms G can be considered as a '*late bloomer*' as she never before engaged in criminal behaviour and she did not take part in antisocial activities. Ms G's pathway to crime may be the result of her early childhood risks, a lack of parental bonding, childhood abuse, neglect, rejection and abandonment (Siegel, 2019:305). Ms G experienced these risks by the age of 3; children at this age seems to travel down a variety of pathways that are either criminal or non-criminal, Ms G's pathway was marked by desperation, greediness and emotional insecurities that turned into criminality.

#### **5.3.8.15.3 Michael Gottfredson and Travis Hirschi's (1990) GTC**

The GTC is a Latent Trait Theory and falls within the scope of Developmental Theories (Siegel & Worrall, 2016:114). Firstly, Developmental Theories hold the view that as people travel through their life courses, their experiences along the way influence their

behavioural patterns (Siegel & Worrall, 2016:113). Thus, Developmental Theories seek to identify, describe and understand the developmental factors that explain the onset and continuation of criminality (Siegel & Worrall, 2016:113). Resorting within the realm of Developmental Theories, Latent Trait Theories support the idea that human behaviour is controlled by a master trait (such as low self-control) and this trait is most probably present at birth, however, the trait needs to be reinforced and influenced in order to direct one's criminal involvement (Siegel & Worrall, 2016:114).

Michael Gottfredson and Travis Hirschi's (1990) developed the GTC and combined elements of classical, positivistic and social control theories to develop their theory (Siegel, 2015:114). These theorists posit that individual differences (i.e. subjection to socialisation practices and parental involvement) determine a person's tendency to commit a crime and that these differences can be traced to self-control problems (Pratt, 2015:662; Siegel & Worrall, 2016:114).

In terms of the GTC, Ms G suffered from low self-control, struggled to delay immediate gratification, was willing to partake in risk-taking behaviour, displayed a 'here-and-now-orientation', and found it difficult to work for distant goals. Ms G's 'here-and-now orientation' resulted from her need to get immediate gratification to ensure the approval and recognition from her ex-husband. Therefore, she could not work towards goals in the future. These factors are the result of the manner in which she grew up, which resulted in emotional needs such as recognition and acceptance (Holtfreter, Reisig, Piquero & Piquero, 2010:189; Siegel & Worrall, 2016:114). Also, Pratt (2016:662, 665) asserts that self-control is a dynamic (changeable) personality factor that varies from one individual to another and that one's level of self-control can vary depending on specific situations (life occurrences, stressors) and circumstances (emotions, insecurities and social context). Ms G's level of self-control shifted and changed from situation to situation, where she exhibited self-control when she was alone, however when she was psychologically abused by her ex-husband, she failed to maintain self-control. Thus, self-control is situation-specific and the level exercised is measured by the given situation (Pratt, 2015:665).

The main premises of the GTC include the following (Pratt, 2015:662-665; Petkovsek & Boutwell, 2014:1232-1235; Siegel & Worrall, 2016:114):

a) Criminality is linked with immediate gratification. Ms G required immediate gratification to ensure approval and acceptance from her ex-husband by adhering to his demands even if it meant she would have to engage in criminal behaviour.

b) Low or limited self-control is a strong predictor of involvement in crime. Ms G displayed low self-control especially when she was influenced (susceptibility to influence) by her ex-husband, which can be seen in her criminal and risk-taking behaviour.

c) Crime is perceived as an 'exciting' excursion (involvement) for some people. Ms G enjoyed the thrill at first of being involved in the crime because she gained power, trust and approval from her ex-husband and the money she fraudulently took also ensured an above average lifestyle, her being needed by him and her desire for control.

d) Criminal actions can easily be accomplished. Ms G was a Director and this allowed her access to the school bank accounts without any other authorisation, which ensured an easy process of obtaining the money. This in turn is linked to her pro-criminal mindset, motivation to offend and identification of criminal opportunities.

e) That persons who are prone to crime will most certainly display a willingness to engage in risk-taking behaviour (Pratt, 2015:662). Ms G's negative childhood experiences and abuse during adulthood predisposed her to criminal behaviour and she did not think twice to engage in criminal behaviour (rationalisation) when she was influenced by her ex-husband.

Gottfredson and Hirschi (in Pratt, 2015:662-665; Siegel & Worrall, 2016:114) postulate that involvement in crime can be explained according to a person's ability to delay gratification, to resist risk-taking and challenging behaviour, short-sightedness, susceptibility to influence from others, to comprehend and foresee the consequences of own decisions and actions, skills to commit crime, opportunity to be involved in crime, and one's desire to commit crime. Ms G sought immediate gratification to satisfy her ex-husband and her own greediness to have money. The offender also displayed risk-taking behaviour, allowed the influence of her ex-husband, lack of responsibility, possessed of the skills to commit a crime and pursued the opportunity to do so and this made her prone to criminal behaviour. Siegel (2016:241) indicates that individuals with low self-control tend to be insensitive towards others, ill-considered and do not

work towards long-term goals, which may result in criminal behaviour. Ms G could not delay immediate gratification; she desired the rewards immediately to ensure approval and recognition rather than waiting to receive the rewards legitimately in the future.

Therefore, Ms G's criminal actions (fraud) can be ascribed to a lack of self-control, selfishness, a need for acceptance and approval that can be traced back to the personal insecurities that stem from her childhood and own greediness. Although she was financially stable for most of her life, she still decided to defraud the government department she was working for by using her position of trust to obtain an illicit profit. A position of trust is the creation of a trust relationship between the employer and employee; these trusted relationships are normally established over a period (Padgett, 2015:26). In this regard, the offender's circumstances (own developmental history, education and family history) shaped her thinking patterns and contributed to her involvement in fraud.

In 2004, Hirschi redefined his definition of self-control. The revised definition of self-control included characteristics of cognisance and rational choice, which are central to the control theories (i.e. calculation of consequences). Hence, self-control includes the calculation an individual makes regarding the consequences of his/her behaviour (Jo, 2015:53). This means that Ms G's low self-control enabled her to rationalise her own criminal behaviour by shifting blame in order to neutralise her behaviour. Helmond et al. (2015:248) add to this and state that offenders with demented thinking styles will argue that someone else is to blame for their engagement in criminal behaviour, thus allowing them not to take into consideration the possibility of incarceration.

Jo (2015:53) indicates that these characteristics are linked to factors that an individual considers before engaging in criminal behaviour like fraud. The offender indicated to the researcher that she was aware of the causes (i.e. influence from her ex-husband) and contributing factors (i.e. abuse) in her rationalisation to commit fraud, and of the unlawfulness of her behaviour. Ms G displayed a lack of morals and values, which contributed to her illegal financial practices. Adding to this, Sandhu (2016:232) explains that when offenders lack morals, they will go through a process of justifying their criminal behaviour and if they are able to justify the behaviour then they will continue to commit the crime.

#### **5.3.8.16 Summary**

The lived experiences of Ms G illustrate how specific life events influenced her decision to engage in criminal behaviour. The offender comes from a dysfunctional family background that is marked with several traumatic experiences that shaped her cognitive thinking patterns. Her parents divorced when she was three years old and this was the last time that she saw her mother. Ms G was emotionally abused by her mother and she endured physical, sexual and emotional abuse at the hands of her father who remarried and who abandoned Ms G and her brother with their stepmother. The offender was then placed in a children's home where she felt safe.

She managed to obtain a postgraduate qualification in accounting and worked as a Financial Director, where she enjoyed a position of power and trust. She was in a financial position that allowed her to live a comfortable life. Ms G is twice divorced, her first marriage failed because of her then husband's alcohol addiction and the emotional abuse she endured. Her second marriage failed because of her current incarceration. All these negative life events contributed to her need for approval and acknowledgement, fear of rejection, post-traumatic symptoms, and low self-control. Ms G engaged in criminal behaviour in an attempt to avoid failure and her greediness got the best of her. She was not able to continue with her criminal behaviour and reported her fraud. This is a clear indication that she understands the wrongfulness of her criminal behaviour.

#### **5.3.9 Gendered Theory of Female Offending in explaining the fraud of the female participants**

The Gendered Theory of Female Offending or The Gendered Theory of Crime, as sketched by Steffensmeier and Allan (1996:459-481), outlines female offenders' pathways to crime and this theory acknowledges that there are similarities in the manner in which males and females commit crime (Siegel, 2016:49). However, it is evident that there also appear to be noticeable differences, for instance, the majority of serious violent and property crimes are committed by males (Siegel, 2016:49). The Gendered Theory of Crime explains the low level of female criminality compared to that of men and that the gender gap and crime is globally recognised by criminologists (Siegel, 2016:50; Steffensmeier & Allan, 1996:459, 467). In this regard, Siegel (2016:49) postulates that on a global scale, female crime rates are much lower than those of males.

In explaining the female offenders' involvement in crime, factors addressed in Steffensmeier and Allan's (1996:459-481) Gendered Theory of Female Offending, will support and explain the offenders' engagement in fraud. These factors include principles of patriarchal power relations, improved female economic conditions, exposure to male violence, struggle to survive, criminal opportunities, pathways to crime, and motivation.

### **5.3.9.1 Patriarchal power relations**

Patriarchal power relations shape gender differences in crime and push females into crime through victimisation (domestic violence), role entrapment (traditional and submissive wife roles), economic marginalisation and survival needs (for financial survival) (Siegel, 2016:50; Steffensmeier & Allan, 1996:470). Related to this, all the female participants' in this study that they were involved in some form of power struggle with their intimate partner that have contributed to their involvement in fraud. The power struggles experienced by all the female participants ranged from experiences of domestic violence, being a submissive wife and a struggle for financial independence.

Reacting to Steffensmeier and Allan's (1996:467) question: *Why does female offending involve relational concerns?* In answering this, these theorists posit that females take greater risks to sustain and protect valued relations, such as intimate personal relationships with partners or spouses. For example, although Ms A's crime is linked to her unresolved issues regarding her father's disappearance. This respondent's involvement in fraud also signified her need to protect her family's status (as a non-criminal esteemed family of origin). Ms A furthermore wanted to ensure (through her criminality) that her husband and the community acknowledge, recognise and respect her and her family as an affluent family. According to Steffensmeier and Allan (1996:467), situational pressures such as threatened loss of valued relationships, may play a prominent role in female offending, thus supporting the notion of "she did it for love and for respect". This highlights the role of men (husbands and fathers) in initiating females to criminal involvement (Steffensmeier & Allan, 1996:467).

### **5.3.9.2 Improved female economic conditions**

Due to females' great freedom and improved economic conditions, more female participation is found in fraud related crimes (Klopper, 2018:178-179; Siegel, 2016:49; Steffensmeier & Allan, 1996:469). All of the female participants in the current study had the opportunity to obtain a Senior Matric Certificate and some even obtained degrees, diplomas and other relevant Certificates. These qualifications allowed them to improve their economic positions within society with employment opportunities, thus resulting in improved economic financial positions. However, these improved economic conditions resulted in all the females' wanting more financial freedom which resulted in their participation in fraud.

### **5.3.9.3 Exposure to male violence**

Female offenders are more likely to be victims of abuse (rape and sexual assault) during childhood (Siegel, 2016:71), and many female offenders have been exposed to domestic violence during adulthood (Siegel, 2016:71). Hence, the gender ratio in crime between men and females are skewed in disparity as females are more victims of domestic abuse (Siegel, 2016:71). Female vulnerability to male violence may drive females' into increased economic pressures and involvement in crime (i.e. fraud) (Steffensmeier & Allan, 1996:466-467, 470). This is supported by Artz (2013:151) who stated that females are mostly victims of violent crimes (domestic violence) at the hands of an intimate partner. Apart from Ms A, all the other female participants were subjected to various forms of abuse (i.e. emotional and physical) at the hands of their intimate partners. Ms G was the only participant that also experienced childhood sexual abuse inflicted by her father. The various factors resulting from the experiences of being abused have contributed to each female's fraud offending. Some of the consequences attached to the female offenders' childhood and adulthood abuse include feelings of powerlessness, hopelessness, desperation and frustration, a need for financial independence and a low self-esteem.

### **5.3.9.4 Struggle to survive**

It has been noted by Steffensmeier and Allan (1996:470), that females' exposure to male violence may lead them to commit crime in an effort to "survive". Females that have experienced victimisation and economic hardship utilise creative ideas as part of their strategies to survive, which leads to criminal engagement. An example of this is Ms F, who is a second-time offender for fraud. Ms F was subjected to physical and

emotional abuse at the hands of her husband when he was under the influence of alcohol. Her husband also did not financially support her and their children before her incarceration. Therefore, her continuous financial struggles to support herself and her children contributed to her engagement in fraud in an effort to “survive”. For Ms B, the domestic violence she endured had an enormous impact on her desire for financial freedom and the financial pressure she experienced resulted in the commissioning of fraud.

#### **5.3.9.5 Criminal opportunities**

Due to females’ traditional roles (i.e. in being nurturing, caring sensitive and understanding mothers, daughters and partners) in society, they have less opportunities than men to engage in crime (Siegel, 2016:50). The roles of females in society and their routine activities (taking care of children and the household after work) often exclude them from a variety of jobs, such as being a Rabbi, a combat soldier who needs strength and physique, or a mine worker who needs to conduct hazardous or dangerous work (Werft, 2017:np). However, females have more opportunities in general to engage in crimes such as fraud (Klopper in Bezuidenhout, 2018:178-170; Siegel, 2016:49-50; Steffensmeier & Allan, 1996:478). The reasons for females’ engagement in economic crimes normally include that an economic crime such as fraud does not require a lot of criminal skill, and often females’ position in their households require of them to provide for their children (Steffensmeier & Allan, 1996:471).

An example of this would be Ms E who acknowledged that her fraud was “actually so easy” to commit and that it did not require extensive planning. In addition, this offender had to provide financially for her children and her sister’s children and this resulted in her being the breadwinner of the household and of an extended family. It is also evident in the narratives of the females of the research sample that their fraud did not require extreme planning and that they identified the easy and simple ways to commit the fraud.

#### **5.3.9.6 Pathways to crime**

Females follow different pathways to crime compared to males and different factors are applicable to their involvement in crime (Steffensmeier & Allan, 1996:474). Artz (2013:155) argues that the pathways of females who are involved in crime are marked

by different experiences compared to those of men and the causes, contributory factors and motives of their offending also differ. The experiences of South African female offenders normally include growing up without a father and the endurance of domestic violence (Artz, 2013:155).

In the current study, the pathways of the females to crime and criminal behaviour is shaped by various factors that outline the reasons for the participants' engagement in fraud. In this regard, Ms A's pathway to fraud was shaped by the disappearance and loss of her father. Ms B's pathway showcased how her endurance of continuous domestic violence and her need for financial freedom influenced her decision to commit crime. Ms C's pathway encompassed susceptibility to peer pressure and a desire for a lavish lifestyle. Although Ms D did not take any responsibility for her crime, her pathway incarceration for fraud incorporated domestic violence and greediness. Ms E's pathway was the result of her intense desire to provide for her family, greediness and her desire for money. Regarding Ms F, her pathway was shaped by financial struggles, while Ms G's pathway was characterised by childhood and adulthood abuse that resulted in her fear of rejection and need for acknowledgement.

#### **5.3.9.7 Motivation**

The Gendered Theory of Female Offending depicts that gender norms, females' lack of physical strength and their relational and moral concerns (i.e. females are more likely to display feelings of guilt and to avoid involvement in crime (Siegel, 2016:50) will limit females' willingness to participate in crime (Steffensmeier & Allan, 1996:478). Regarding this study, the female offenders' fraud activities contained actions that were practical (to them) and within their skills. The need to sustain financial independence or intimate relationships, and some of the participants' fear of separation from loved ones and discrimination from society, directed their motivation and pathways to commit fraud (Steffensmeier & Allan, 1996:476, 478).

#### **5.4 Conclusion**

Chapter Five outlined the in-depth narratives and lived experiences of the female offenders incarcerated for fraud. With each case study, and on the hand of each female's life history, the researcher identified the causes, contributory factors and motives related to the participants' offending behaviour. Arguments and research findings supportive of the derivation of the females' criminal involvement were

provided and applicable criminological theories were utilised to explain the female offenders' behaviour. Lastly, a brief summary conserved the offending pathway and criminal behaviour of each female participant.

## CHAPTER 6

# RESEARCH RESULTS, SUMMARY, CONCLUSION AND RECOMMENDATIONS

### 6.1 Introduction

This research endeavour explores, describes and explains the lived experiences of the sample-specific female offenders incarcerated for fraud at the FCC. In Chapter One an orientation is provided regarding the topic and the research questions are discussed in alignment with the specific focus of the study. In Chapter Two, national and international research findings are discussed. None of the studies outlined were found to explicitly focus on female fraud offenders. Chapter Three consists of the methodological and ethical guidelines that were followed in order to conduct the research. Chapter Four provides an overview of the theoretical framework that underpins the criminological explanation of each female's criminal behaviour. Through the utilisation of the criminological **data collection method** (interviews) in Chapter Five, the narrative accounts of each female's lived experiences were explored, described and explained in order to provide detailed accounts of their involvement in fraud. The detailed narratives that were obtained through the assessment allowed the researcher to explain the criminal behaviour of each female by utilising different criminological theories. Thus, the assessment enables the researcher to identify the specific causes, contributory factors and motives relating to each female's fraud offending (Hesselink & Booyens, 2017:56).

Chapter Six provides answers to the goals and research questions of the study through the qualitative data that was explored, described and explained. This Chapter outlines the research questions and showcases how the research questions were answered. Throughout the study the researcher was able to identify recommendations that can serve as a guideline for future studies to be conducted and recommendations specifically for the DCS. Lastly, the dissertation is concluded with a summary of the findings and concluding remarks that integrate the various components of the study.

### 6.2 Research results

The qualitative nature of the study allowed for an in-depth exploration of the different lived experiences and life histories unique to each female's criminal behaviour to

obtain an accurate picture of who they are as fraud offenders. Dantzker et al. (2018:61) assert that qualitative research provides great insight into a particular group of individuals because the research questions directly relate to the individuals that are going to be researched. Qualitative research is, therefore, instrumental and valuable in the field of criminology and criminal justice (Dantzker et al., 2018:61). Case studies were used in order to explore, describe and explain the criminal behaviour unique to each female participant through their own narratives. According to Dantzker et al. (2018:86), case studies allow for the in-depth and intensive study of a specific group of people and the social context in which they live.

The study was guided by specific research questions; these research questions were answered because the researcher was able to obtain comprehensive data from each female participant. The qualitative data that was obtained allowed for successful portrayals of the different pathways to crime of each female participant and the identification of the causes, contributory factors and motives. Corbin and Strauss (2015:35) hold that research questions provide the researcher with the opportunity to research a specific topic in-depth to gain valuable insight. The pathways and lived experiences, including the causes, contributory factors and motives of each female offender's criminal behaviour were then explained through the utilisation of different criminological theories. Burke (2014:8) explicates that criminological theories allow the researcher to properly explain the specific phenomena under investigation.

The researcher collected the qualitative data by utilising interviewing and observation as **data collection methods**. The literature review demonstrates that thorough knowledge was obtained from previous research endeavours (Hart, 2018:3). Interviewing and observation, as **data collection methods**, facilitated the successful exploration, description and explanation of the lived experiences including the causes, contributory factors and motives of each female's participation in fraudulent acts. Acquired data was analysed through a process of coding. The data obtained from each female offender was sorted according to specific themes ranging from childhood until incarceration.

### **6.2.1 The research questions**

The research questions in the study guided the researcher to achieve the goals of the study in providing rich detailed information about the female fraud offenders. The following research questions were identified and answered:

1. What are the different pathways and lived experiences of the females incarcerated for fraud?
2. What are the causes, contributory factors and motives of the sample-specific female fraud offenders?
3. Can the criminal behaviour of each female offender be explained with criminological theories?

### **6.2.2 Achievements relating to the research questions**

The following section illustrates the specific findings that were derived from the study of the female fraud offenders at the specific FCC.

#### **6.2.2.1 Different pathways and lived experiences of the female participants**

The first research question related to the exploration of the lived experiences of each female fraud offender and how each female followed a different pathway to incarceration. In-depth information was obtained from each female participant through their own narratives about their lived experiences and life histories. Through each female participant's own voice, the researcher was able to obtain meticulous detail about the unique life events that contributed to their subsequent engagement in crime. The exploration of each female's lived experiences included their biographical details, family dynamics, developmental history, substance abuse, education, employment, intimate personal relationships, financial management, crime analysis, support structure, therapy and programmes attended, cognitive functioning and adaptation in the correctional centre. The causes, contributory factors and motives of each female's criminal behaviour were also identified and are discussed in detail in section 6.2.2.2. The pathways and lived experiences of each female participant were explored, described and explained in detail in Chapter Five.

Form the above it is clear that this research question was answered by outlining the different pathways and lived experiences of each female participant at the specific FCC.

### 6.2.2.2 Causes, contributory factors and motives of the female fraud offenders

The following causes, contributory factors and motives were identified as part of each female's criminal behaviour.

**Table 6.1: Causes of criminal behaviour**

Case studies	Causes
Case study A	Unresolved feelings and emotions regarding father's disappearance, personal insecurities, low self-esteem, low self-worth, limited self-control, greediness, inner conflict, material gain to uplift living standard, self-enrichment, risk-taking behaviour, need for status, need for respect, need for power, need for recognition, need for acknowledgement, minimisation of behaviour and self-interest.
Case study B	Desperation, domestic violence, need for financial independence, neutralisation of behaviour, opportunity, pressure, childhood truancy, self-centredness, worthlessness, hopelessness, powerlessness, minimisation of behaviour, pro-criminal thinking ideas, sense of inferiority, lack of victim empathy, personal insecurities, need for control, poor decision-making skills and immediate gratification.
Case study C	Abusive intimate relationship (Domestic violence), need for financial independence, risk-taking behaviour, pro-criminal mind-set, lack of morals and values, lack of self-control, low self-esteem, low self-worth, sense of belonging, lack of victim empathy, immediate gratification, helplessness and acquiring a lifestyle 'out of reach', greediness, rationalisation of behaviour, need for recognition, desire and control.
Case study D	Low self-esteem, low self-worth, low self-control, self-confidence, need for financial independence, self-entitlement, opportunity, pressure, immediate gratification, materialistic, lack of victim empathy, lack of morals and values, lack of responsibility, rationalisation, need for control, self-centredness and self-interest.

Case studies	Causes
Case study E	Opportunity, personal insecurities, pro-criminal attitude, poor decision-making skills, lack of self-control, low self-esteem, low self-worth, lack of responsibility, pressure, risk-taking behaviour, need for financial independence and greediness.
Case study F	Financial problems, domestic violence, helplessness, stress, opportunity, pro-criminal mind-set, lack of responsibility, lack of morals and values, risk-taking behaviour, low self-control, lack of emotional and financial support, rationalisation of behaviour, minimisation of behaviour and neutralisation of behaviour.
Case study G	Rationalisation of behaviour, minimisation of behaviour, neutralisation of behaviour, risk-taking behaviour, low self-esteem, low self-worth, need for approval, need for recognition, manipulation, lack of responsibility, poor decision-making skills, need for control, low self-control, lack of morals and values, desire for control, susceptibility to influence and pro-criminal attitude.

When summarising the causes of each female offender's criminal behaviour, the most shared causes between all of the case studies were found to be lack/limited self-control, low self-esteem, low self-worth, risk-taking behaviour, minimisation of behaviour, need for financial independence, opportunity, pro-criminal thinking patterns/ideas, desire for control and lack of morals and values.

Additionally, the following overlapping causes were identified in respect of some of the female participants:

- Greediness in terms of financial gain played an immense role for case study A, C and E in their decision to commit fraud;
- For case study A and G the financial gain was directed towards their own self-interest and own financial benefit;
- Case study A and G longed for recognition, for case study A it was the recognition of her family (especially her mother) and for case study G it was the recognition from her ex-husband;

- Case study B, C and D sought immediate gratification because they were unwilling to work towards long-term financial success;
- Domestic violence was a prominent feature for case study B, C and F to ensure financial independence;
- Case study B, D and E experienced either personal or financial pressure that caused them to engage in fraud to ensure financial gain and to alleviate the perceived pressure;
- Case study B, F and G neutralised their behaviour by assuring themselves that there was no legal or other way ensure quick financial gain;
- Self-centredness was evident in case study B and D's criminal behaviour as they were only thinking about what was best for them at the time of the crime;
- For case studies A, B and E, personal insecurities stemming from each female's life history played an important role in their decision to engage in fraud;
- Case studies B, E and G displayed poor decision-making skills and they made a conscious decision to engage in criminal behaviour rather than making legally correct decisions;
- Case studies C, D, F and G rationalised their criminal behaviour by minimising the damage that was suffered by the victims;
- Case studies C and F suffered from helplessness in that they were unable to help themselves to become financial independent in a legal manner; and
- Case studies D, F and G exhibited a lack of responsibility by shifting the blame to other people and refusal to take full responsibility for their actions.

From the above causes, it is clear that specific causes initiated each female's engagement in fraud. Some of the causes are inherently due to the personal issues that shaped each female's thinking patterns about crime and their subsequent involvement therein. Other causes relate to the specific circumstances in each female's life that drove them to engage in fraud to meet personal goals.

**Table 6.2: Contributory factors of each female offender's criminal behaviour**

Case studies	Contributory factors
Case study A	Disrupted family, trauma, effect of an absent father, shame, poor decision-making skills, stress, neutralisation of behaviour,

<b>Case studies</b>	<b>Contributory factors</b>
	rationalisation of behaviour, pro-criminal beliefs, negative coping mechanisms, lack of victim empathy, depression, anger, sense of inferiority, lack of morals and values, skills and education, justification, low frustration tolerance and social isolation.
Case study B	Lack of responsibility, domestic violence, unresolved PTSD symptoms, personal insecurities, social isolation, trauma, financial problems, sense of inferiority, justification, poor support structure, hopelessness, helplessness, powerlessness, desperation, stress, anger, low self-worth, low self-esteem, lack of self-control, pressure, lack of victim empathy, pro-criminal ideas, poor parental involvement, lack of morals and values, limited insight and understanding of behaviour, risk-taking behaviour, poor decision-making skills, poor coping mechanisms and gambling addiction
Case study C	Abusive mother, poor parental bonds, absent father, dysfunctional family, sense of belonging, need for acknowledgement, need for recognition, peer influence, living beyond means, immediate gratification, status, no victim empathy, lack of insight and understanding into behaviour, personal insecurities and rationalisation of behaviour.
Case study D	Unresolved emotional problems, PTSD, domestic violence, inner conflict, minimisation of behaviour, rationalisation of behaviour, pro-criminal attitude, lack of insight and understanding of behaviour.
Case study E	Pro-criminal thinking patterns, poor decision-making skills, poor coping mechanisms, stress, pressure, rationalisation, lack of victim empathy, personal insecurities, desire for control, lack of morals and values, limited insight and understanding of behaviour and misuse of power and trust.
Case study F	Low self-esteem, low self-worth, frustration, financial problems, poor decision-making skills, poor coping

Case studies	Contributory factors
	mechanisms, pressure, stress, lack of victim empathy, limited insight and understanding of behaviour and peer influence.
Case study G	Poor decision-making skills, unresolved childhood issues, sense of inferiority, desire for control, PTSD, trauma, fear of abandonment, fear of rejection, neglect, poor family bonds, low self-esteem, low self-worth, out of home placement, adulthood abuse, lack of responsibility, blame shifting, no victim empathy and lack of understanding and insight into behaviour.

When condensing the contributory factors of each female participant's involvement in criminal behaviour, the following factors overlapped, namely poor decision-making skills, stress, pro-criminal thinking patterns/ideas, rationalisation of behaviour, lack of victim empathy and limited insight and understanding of their criminal behaviour.

The following contributory factors were collective between some of the female participants:

- Case studies A and B's social isolation contributed to their negative coping mechanism to solve their own emotional issues due to a lacking support structure;
- Case studies A, B and E demonstrated inner anger towards their own emotional and financial struggles and their lack of morals and values contributed to their involvement in criminal behaviour;
- Trauma during the lives of case studies A, B and G contributed their decisions to engage in criminal behaviour because they exhibited emotional insecurities;
- The absence of a father figure played an enormous role in the pathways to crime for case studies A and C;
- Case studies A and G showed a sense of inferiority, which resulted in insecurities about their own self-worth;
- Personal insecurities contributed to the manner in which case studies B and C were able to handle everyday struggles;

- Poor parental bonds and poor parental involvement contributed to case studies B, C and G's involvement in criminal behaviour as they sought love and recognition from other people;
- Domestic violence is deemed an important contributory factor for case studies B and D and how the domestic violence drove them to engage in crime as a manner to escape the emotional pain of the abuse they endured;
- Case studies B, D and G suffered from PTSD symptoms as a result of their domestic violence victimisation and the PTSD influenced their emotional well-being;
- For case studies B and F, financial pressure contributed to their involvement in fraud to solve their financial problems;
- A low self-esteem and low self-worth contributed in case studies B, F and G's involvement in fraud as a way to provide themselves with a sense of worth and belonging;
- A lack of responsibility influenced case studies B and G in their decisions to engage in criminal behaviour as they continuously shifted the blame to their circumstances and to other people for their involvement in criminal behaviour;
- Case studies C and F could not desist from being influenced by other people to engage in criminal behaviour;
- A lack of victim empathy contributed to case studies C and G's involvement in fraud because they convinced themselves that 'nobody was getting hurt' through their fraudulent acts; and
- Case studies E and G demonstrated the desire to be in control of their personal lives and their engagement in fraud allowed them to feel that they were in control of their families' lives too.

From the above mentioned contributory factors, it can be concluded that different factors contributed to each female's involvement in fraud and some of the contributing factors overlapped. Again, personal issues and lived experiences contributed to each female's involvement in crime as a manner to cope with everyday life.

**Table 6.3: Motives related to each female offender's criminal behaviour**

<b>Case studies</b>	<b>Motives</b>
Case study A	Greediness, opportunity, education and skills, status, power, respect, acknowledgement, peer influence, risk-taking behaviour, material gain and immediate gratification.
Case study B	Greediness, financial freedom, desperation, power and control.
Case study C	Greediness, peer influence, pressure and opportunity.
Case study D	Greediness, motivation, financial pressure and risk-taking behaviour.
Case study E	Greediness, financial gain, opportunity, pressure, motivation and risk-taking behaviour.
Case study F	Greediness, risk-taking behaviour, opportunity, immediate gratification and self-entitlement.
Case study G	Greediness, self-entitlement, opportunity, misuse of power and trust, pressure, fear of rejection, fear of abandonment, need for approval, need for recognition, need for love, need for acceptance and buying love, respect and devotion.

When summarising the motives for each female's participation in fraud, greediness is the one motive that all the case studies have in common. Furthermore, opportunity and risk-taking behaviour are the two motives that are overlapping for most of the females.

The following findings were made where there were overlapping motives for some of the female offenders:

- Case studies A and B both recognised that they had an extreme need to exert power and that money provided them with a sense of power;
- Peer influence deemed important motives for case studies A and C as they could not resist the temptation when their peers told them how they could easily get large amounts of money;
- Case studies A and F were motivated by the idea of getting immediate gratification for their immediate financial needs;

- Case studies D, E and F were motivated by financial gain and own benefit and they identified opportunities to achieve their financial goals by engaging in criminal behaviour;
- Both personal and financial pressure were experienced by studies C, E and G and this influenced them to engage in criminal behaviour for financial accumulation;
- Pressure was a motivation for case studies D and G to engage in criminal behaviour to provide for their families; and
- Case studies F and G displayed a sense of self-entitlement and believed that their criminal behaviour was only to help themselves to a better life.

From the clarifications above regarding the causes, contributory factors and motives, it is clear that the research question was answered. The researcher was able to effectively identify and explain the causes, contributory factors and motives of the sample-specific female fraud offenders.

### **6.2.3 Criminological theoretical explanations of the female offenders' criminal behaviour**

A brief outline of the applicable theoretical explanations for each female fraud offender's criminal behaviour is provided in Chapter Five. However, these theories were discussed in detail in Chapter Four.

Theories assist researchers to understand and explain the social world; it, therefore, provides an explanation of how things are and the factors that contribute to specific phenomena. Criminological theory helps to explain criminal behaviour and crime, thus creating an understanding as to why some people break the law, reasons for deviant behaviour and patterns within criminal behaviour (Akers, 2013:1-2). In addition, Hesselink and Booyens (2014:3) indicate that theoretical explanations assist the researcher to explain the causes, contributory factors and motives that are linked with an offender's criminal behaviour.

The following table sets out the theoretical explanations that were used to provide appropriate explanations for each female's involvement in criminal behaviour.

**Table 6.4: Outline of theoretical explanations of the case studies**

Case studies	Theoretical explanations
Case study A	<p><b>Robert Merton’s (1938) Strain Theory</b></p> <ul style="list-style-type: none"> <li>• When a person cannot achieve his/her goals in a legitimate manner they will resort to criminal behaviour.</li> </ul> <p><b>Michael Gottfredson and Travis Hirschi’s (1990) General Theory of Crime</b></p> <ul style="list-style-type: none"> <li>• People act according to their own self-interest to ensure pleasure above pain and some engage in criminal behaviour to achieve their goals.</li> </ul> <p><b>Charles Tittle’s (1995) Control Balance Theory</b></p> <ul style="list-style-type: none"> <li>• People with little control in their lives revert to criminal behaviour to gain control.</li> </ul>
Case study B	<p><b>David Farrington’s (2005) Integrated Cognitive Antisocial Potential Theory</b></p> <ul style="list-style-type: none"> <li>• <i>Antisocial Potential</i> refers to a person’s potential to commit antisocial acts. Certain decision-making processes take place and the person considers the available opportunities and victims.</li> </ul> <p><b>Donald Cressey’s (1950) Fraud Triangle</b></p> <ul style="list-style-type: none"> <li>• The three main factors that make up the Fraud Triangle are pressure (financial), opportunity and rationalisation.</li> </ul>
Case study C	<p><b>Edwin Sutherland’s (1883-1950) Differential Association Theory</b></p> <ul style="list-style-type: none"> <li>• Individuals become predisposed to criminal behaviour because of excess contact with individuals that promote criminal behaviour.</li> </ul> <p><b>Convenience Theory</b></p> <ul style="list-style-type: none"> <li>• Financial motives and workplace opportunities lead to criminal behaviour such as white-collar crime.</li> </ul>
Case study D	<p><b>Gresham Sykes and David Matza’s (1957) Techniques of Neutralisation</b></p>

Case studies	Theoretical explanations
	<ul style="list-style-type: none"> <li>• Criminal behaviour is learned and during this learning process, offenders learn to master certain techniques.</li> </ul> <p><b>Robert Agnew’s (1997) General Strain Theory</b></p> <ul style="list-style-type: none"> <li>• When a person does not have access to the opportunities to achieve success (i.e. personal goals), it results in strain and together with the presence of negative “stimuli” it might lead to criminal behaviour.</li> </ul>
Case study E	<p><b>Lawrence Cohen and Marcus Felson’s (1979) Routine Activities Theory</b></p> <ul style="list-style-type: none"> <li>• For a crime to be successful three elements are necessary namely a motivated offender, suitable target and absence of an external party.</li> </ul> <p><b>Paul Brantingham and Patricia Brantingham’s (1993) Crime Pattern Theory</b></p> <ul style="list-style-type: none"> <li>• Crime takes place when opportunities overlap with a person’s awareness of space.</li> </ul> <p><b>Charles Tittle’s (1995) Control Balance Theory</b></p> <ul style="list-style-type: none"> <li>• People with little control over their lives might consider engaging in crime to gain some control.</li> </ul>
Case study F	<p><b>Integrated Self-Control/Life-Course Theory</b></p> <ul style="list-style-type: none"> <li>• The theory is concerned with the nature and magnitude of criminal offending from childhood into adulthood.</li> </ul> <p><b>Robert Sampson and John Laub’s (1993) Age-Graded Theory of Informal Social Control</b></p> <ul style="list-style-type: none"> <li>• Individual and childhood experiences are deemed important to understand criminal behaviour.</li> </ul> <p><b>Robert Agnew’s (1997) General Strain Theory</b></p> <ul style="list-style-type: none"> <li>• Two types of strain are evident apart from failing to reach one’s personal goals namely lack of opportunities and a negative “stimuli”.</li> </ul>

Case studies	Theoretical explanations
Case study G	<p><b>James Coleman’s (1987) Integrated Theory of White-Collar Crime</b></p> <ul style="list-style-type: none"> <li>• Motivation and opportunity are the two key elements that must be present for an offender to commit white-collar crime.</li> </ul> <p><b>Trajectory Theory</b></p> <ul style="list-style-type: none"> <li>• Every person is unique; therefore, people commit crime at different times in their lives and are influenced by external factors unique to their own situation.</li> </ul> <p><b>Michael Gottfredson and Travis Hirschi’s (1990) General Theory of Crime</b></p> <ul style="list-style-type: none"> <li>• People act according to their own self-interest to ensure pleasure above pain and criminal behaviour is then linked to low self-control and seeking immediate gratification.</li> </ul>

From the above it is clear that the research question was answered in that different criminological theories were utilised to provide an explanation for each female offender’s involvement in fraud.

### 6.3 Recommendations for future studies

From the study it is evident that there are both dynamic (changeable) and static (unchangeable) factors that are unique to females that commit fraud. The following recommendations can assist in further broadening the knowledge-base regarding females that commit fraud to enhance a more comprehensive understanding of their unique life pathways and lived experiences:

- Inadequate literature exists on female fraudsters world-wide, therefore, extensive research with bigger samples might aid in knowledge building. This will benefit not only the field of criminology, but other crime related research areas (i.e. psychology and social work) as well.
- Following the fact that economic crime, in general, is the second largest category of crime for female offenders in South Africa, it is imperative that

further studies be conducted to analyse the reasons for fraud committed specifically by females.

- This study has covered the population (not a sample) of seven female offenders at the Kgoši Mampuru II FCC, which is one of the larger FCC's in South Africa. Considering that economic crime is the second largest category of crime for female offenders in South Africa, the question arises as to why so few females are actually incarcerated? This may warrant further research into possible "leniency" in the criminal justice system towards economic crimes by females.
- Bigger sample sizes might provide better insight into the potential characteristics or profiles of potential female offenders and might assist in providing employers with red flags that can prevent economic crimes within the workplace in the first place.

#### **6.4 Recommendations for the DCS**

This segment focuses specifically on recommendations for the DCS that can contribute to future research endeavours by the DCS and the effective development of rehabilitation programmes. Table 5.5 provides a sample profile of the female offenders that participated in the study.

**Table 6.5: Sample profile**

<b>Offender and age</b>	<b>Ethnic group</b>	<b>Fraud sentence</b>	<b>Criminal history</b>	<b>Causes</b>	<b>Contributory factors</b>	<b>Motives</b>
P1 – 41	African (Zimbabwean, Shona)	15 years	First-time offender	Unresolved feelings and emotions regarding father's disappearance, personal insecurities, low self-esteem, low self-worth, limited self-control, greediness, inner conflict, material gain to uplift living standard, self-enrichment, risk-taking behaviour, need for status, need for respect, need for power, need for recognition, need for acknowledgement, minimisation of behaviour and self-interest.	Disrupted family, trauma, effect of an absent father, shame, poor decision-making skills, stress, neutralisation of behaviour, rationalisation of behaviour, pro-criminal beliefs, negative coping mechanisms, lack of victim empathy, depression, anger, sense of inferiority, lack of morals and values, skills and education, justification, low frustration tolerance and social isolation.	Greediness, opportunity, education and skills, status, power, respect, acknowledgement, peer influence, risk-taking behaviour, material gain and immediate gratification.
P2 - 45	Caucasian (Afrikans)	8 years	First-time offender	Desperation, domestic violence, need for financial independence, neutralisation of behaviour, opportunity,	Lack of responsibility, domestic violence, unresolved PTSD symptoms, personal insecurities, social isolation, trauma, financial	Greediness, financial freedom, desperation, power and control.

<b>Offender and age</b>	<b>Ethnic group</b>	<b>Fraud sentence</b>	<b>Criminal history</b>	<b>Causes</b>	<b>Contributory factors</b>	<b>Motives</b>
				pressure, childhood truancy, self-centredness, worthlessness, hopelessness, powerlessness, minimisation of behaviour, pro-criminal thinking ideas, sense of inferiority, lack of victim empathy, personal insecurities, need for control, poor decision-making skills and immediate gratification.	problems, sense of inferiority, justification, poor support structure, hopelessness, helplessness, powerlessness, desperation, stress, anger, low self-worth, low self-esteem, lack of self-control, pressure, lack of victim empathy, pro-criminal ideas, poor parental involvement, lack of morals and values, limited insight and understanding of behaviour, risk-taking behaviour, poor decision-making skills, poor coping mechanisms and gambling addiction.	
P3 - 32	African (Northern Sotho)	15 years	First-time offender	Abusive intimate relationship (Domestic violence), need for financial independence, risk-taking behaviour, pro-criminal mind-set, lack of morals and values, lack of self-control, low	Abusive mother, poor parental bonds, absent father, dysfunctional family, need for belonging, need for acknowledgement, need for recognition, peer influence, living beyond means, immediate gratification, status, no victim	Greediness, peer influence, pressure and opportunity.

<b>Offender and age</b>	<b>Ethnic group</b>	<b>Fraud sentence</b>	<b>Criminal history</b>	<b>Causes</b>	<b>Contributory factors</b>	<b>Motives</b>
				self-esteem, low self-worth, - sense of belonging, lack of victim empathy, immediate gratification, helplessness and acquiring a lifestyle out of reach, greediness, rationalisation of behaviour, need for recognition, desire and control.	empathy, lack of insight and understanding into behaviour, personal insecurities and rationalisation of behaviour.	
P4 – 35	Coloured	4 years	First-time offender	Low self-esteem, low self-worth, low self-control, self-confidence, need for financial independence, self-entitlement, opportunity, pressure, immediate gratification, materialistic, lack of victim empathy, lack of morals and values, lack of responsibility, rationalisation, need for control, self-centredness and self-interest.	Unresolved emotional problems, PTSD, domestic violence, inner conflict, minimisation of behaviour, rationalisation of behaviour, pro-criminal attitude, lack of insight and understanding of behaviour.	Greediness, motivation, financial pressure and risk-taking behaviour.

<b>Offender and age</b>	<b>Ethnic group</b>	<b>Fraud sentence</b>	<b>Criminal history</b>	<b>Causes</b>	<b>Contributory factors</b>	<b>Motives</b>
P5 – 53	Coloured	2 years	First-time offender	Opportunity, personal insecurities, pro-criminal attitude, poor decision-making skills, lack of self-control, low self-esteem, low self-worth, lack of responsibility, pressure, risk-taking behaviour, need for financial independence and greediness.	Pro-criminal thinking patterns, poor decision-making skills, poor coping mechanisms, stress, pressure, rationalisation, lack of victim empathy, personal insecurities, desire for control, lack of morals and values, limited insight and understanding of behaviour and misuse of power and trust.	Greediness, financial gain, opportunity, pressure, motivation and risk-taking behaviour.
P6 – 45	African (Zulu)	10 years	Second-time offender	Financial problems, domestic violence, helplessness, stress, opportunity, pro-criminal mindset, lack of responsibility, lack of morals and values, risk-taking behaviour, low self-control, lack of emotional and financial support, rationalisation of behaviour, minimisation of behaviour and neutralisation of behaviour.	Low self-esteem, low self-worth, frustration, financial problems, poor decision-making skills, poor coping mechanisms, pressure, stress, lack of victim empathy, limited insight and understanding of behaviour and peer influence.	Greediness, risk-taking behaviour, opportunity, immediate gratification and self-entitlement.

<b>Offender and age</b>	<b>Ethnic group</b>	<b>Fraud sentence</b>	<b>Criminal history</b>	<b>Causes</b>	<b>Contributory factors</b>	<b>Motives</b>
P7 – 36	Caucasian (Afrikans)	11 years	First-time offender	Rationalisation of behaviour, minimisation of behaviour, neutralisation of behaviour, risk-taking behaviour, low self-esteem, low self-worth, need for approval, need for recognition, manipulation, lack of responsibility, poor decision-making skills, need for control, low self-control, lack of morals and values, desire for control, susceptibility to influence and pro-criminal attitude.	Poor decision-making skills, unresolved childhood issues, sense of inferiority, desire for control, PTSD, trauma, fear of abandonment, fear of rejection, neglect, poor family bonds, low self-esteem, low self-worth, out of home placement, adulthood abuse, lack of responsibility, blame shifting, no victim empathy and lack of understanding and insight into behaviour.	Greediness, self-entitlement, opportunity, misuse of power and trust, pressure, fear of rejection, fear of abandonment, need for approval, need for recognition, need for love, need for acceptance and buying love, respect and devotion.

Table 6.5 provides valuable information relating to each female fraud offender as part of the findings in the current study. The identified causes, contributory factors and motives that are mostly unique to the sample-specific offender group can be regarded as a stepping stone in the development of gender-specific and offence-specific rehabilitation programmes for economic offenders. Furthermore, the findings relating to the causes, contributory factors and motives can also be used as a foundation for future research projects relating to female economic offenders conducted by the DCS.

The following table (Table 5.6) presents the verbatim extracts of each female participant's viewpoints regarding the effectiveness of the rehabilitation programmes and the unique needs of each female in terms of the programmes that are currently offered by the DCS in correctional facilities in South Africa.

**Table 6.6: Viewpoints of each female offender regarding the effectiveness of the rehabilitation programmes**

Case studies	Viewpoints regarding the rehabilitation programmes
Case study A	<p>The Economic Crime programme: “The programme content and the value the programme had for me ... well, it stresses that crime does not pay, but it was not a good programme, probably because of my life experience. I will give a better programme ... maybe because of my exposure to education. The members here just read the pamphlet and the manual; they have no experience in it. We are different in prison, some are educated and others not, so we need different content in programmes. I would have benefitted more with an in-depth programme, than one with shallow content. I know education, I am more knowledgeable than most of the captains (correctional members) ... so rather give me something that is intellectual so that we are on the same level. We differ in ages, work experience, education, being mothers and wives, and my crime is not the same than shoplifting, and this is why the programme does not have an impact on all the female economic offenders here. I did not gain any value from the programmes here, they all have shallow content, and they are too basic”.</p> <p>“it would be a good idea to have programmes that only focus on the needs of females”.</p>
Case study B	<p>“the programmes help you, but in the end, you have to rehabilitate yourself in prison because the prison staff doesn’t really care if you learn anything. There is no personal attention given to us in prison ... you are only a number”.</p> <p>“different programmes should be developed for males and females. We are very different from each other ... I don’t think that we deal with matters in life the same. The males in prison probably have different needs when you compare it to ours”.</p> <p>“my needs in terms of the programmes are to learn the ability in how to deal with life and society in a good way when I am released from prison. The programmes must guide you on how not to make the same mistakes again. The programmes should focus on cultural differences in prison and must help us to understand each other. I really think that this would help in less fighting and tension between the inmates here since we are together every day in a small space”.</p>

Case studies	Viewpoints regarding the rehabilitation programmes
Case study C	<p>At the time of the interviews the offender had not yet attended any programmes. However, regarding her needs in terms of the programmes she indicated that “my needs regarding the programmes are to learn what coping mechanisms will assist me in prison in my remaining time here and how to deal with situations when I am released from this place”.</p>
Case study D	<p>“I responded well to the programmes which I have completed and I understand the content of each programme. I feel that the New Beginnings programme should be compulsory at the beginning of your sentence because the programme assists the inmates to accept and understand their new environment in prison. One problem that I have with the programmes is that it is based on the experiences of males and the focus is not specifically on the needs of females. I would prefer to attend programmes that are based on the needs of females since males and females respond to matters of life in different manners”.</p> <p>“ideally all inmates should be assessed individually when they are admitted to the prison. After the assessment, there should be a programme compiled that focuses specifically on the inmates’ needs because the needs of the females are not all the same. I think that the programmes should provide an inmate with the necessary equipment, the knowledge to understand the wrongfulness of their actions and coping mechanisms for the future”.</p>
Case study E	<p>“I think I responded well to the programmes that I have completed and it was very informative. I think that the programmes are appropriate for all females here no matter what crime you have committed. I don’t see the need for males and females to complete different courses since the course content are universal and apply to both males and females”.</p> <p>“my needs regarding the programmes are assistance to get the right coping mechanisms inside the prison and outside in society. We all need tools to help us when we struggle in our lives and to make decisions based on what is correct. I think in general that the programmes should include models that assist the inmates on how they will be able to adjust to society when they are released”.</p>
Case study F	<p>“the programmes that I have completed broadened my knowledge because I realised during the programmes that there was important information in life that I was not aware of, for example how crime affects the people around you. For me the programmes are valuable and I think more programmes from outside companies might help offenders after they are released from the prison”.</p>

Case studies	Viewpoints regarding the rehabilitation programmes
	<p>“my needs include learning about relevant and important things in life to understand life and society in such a way that will help you even in difficult times to make the correct decisions and not to turn to crime”. There shouldn’t be different programmes for males and females. The domestic violence programme should form part of the rehabilitation process”.</p>
Case study G	<p>Economic Crime: “the Economic Crime programme was not informative because the content is so basic and what they tried to teach me I already knew. The programmes should at least be done over a two-week period, but they are sometimes done within two to three days by the trained officials”.</p> <p>As for the Cross Roads, New Beginnings, HIV/Aids and Restorative Justice programmes: “we are normally forced to do all the programmes in our first-year of incarceration but in the first-year you are really just trying to adapt in this environment (prison), and the least of your problems are attending any of the programmes. In cases like mine where you must sit for so many years, you would think that the system allows you to complete the programmes over a period of time. The correctional officials that facilitate the programmes are not trained to do the programmes and, therefore most females sleep during the presentation of the programmes. I don’t think we should be forced to attend the programmes and it should be voluntarily”.</p> <p>“ the needs of males and females are different therefore separate programmes should be developed because females relate more to each other and the same goes for men.</p> <p>“my needs regarding the programmes are to enhance individual growth and to be self-sufficient by being educated on how to cope with life’s struggles without committing a crime as a solution”.</p>

When assessing each female offender's viewpoints, the following recommendations could be of assistance to the DCS:

- The DCS should develop gender-specific rehabilitation programmes that are designed in alignment with the needs and experiences of females whilst ignoring the needs or experiences of male offenders.
- The DCS should develop crime-specific rehabilitation programmes that focus on elements unique to the crime that was committed. The DCS can incorporate the findings of this study when economic crime rehabilitation programmes are designed and developed.
- As noted in this study, all the female offenders in the sample are educated. Rehabilitation programmes should be aligned according to the intellectual abilities of each offender as a basic economic crime programme cannot be provided to an intellectually advanced female.
- Rehabilitation programmes should be developed to assist the females when they are released from the correctional centre with relevant coping mechanisms and tools to assist them in being law-abiding citizens.

## **6.5 Summary and conclusion**

This study explored the life pathways and lived experiences of female fraud offenders, incarcerated at the Kgoši Mampuru II FCC in Gauteng, South Africa. The seven females involved in the study were representative of different race groups, ethnic differences, ages and backgrounds, thus allowing for more diversity. The analysis of the unique pathways of each female provided comprehensive insight into the causes, contributory factors and motives relating to each female's involvement in fraud. Relevant criminological theories were utilised to explain each female's unique criminal behaviour.

Female crime in general is on the rise and economic crimes are now the second largest category of female offenders in South Africa (second to aggressive crimes). The findings made in this study are, in some instances, consistent with other research endeavours, although some significant differences were also identified.

Findings relating to the reasons why females commit fraud that are consistent with those of other local and international research projects include, but are not limited to,

the following four factors (Arnold & Bonython, 2016; Easterling & Feldmeyer, 2017; Grills et al., 2015; Hesselink, 2012; Hesselink & Dastile, 2015; King, 2017; Nuytiens & Christiaens, 2016; Pollock, 2014):

- Greediness;
- Domestic violence (ongoing and/or previous incidences);
- A troubled family life, including divorce; and
- Current financial difficulties.

What is significant about these findings is that they represent an indication that within both the Western and African contexts, some of the pathways females follow to commit economic crimes, appear to have the similar patterns globally. However, findings in this study that differ from some other research findings, including international research, include the following:

- None of the females themselves presented a clear history of substance abuse problems;
- Substance abuse (especially excessive alcohol use) by a husband or an intimate partner was a common feature with all the females;
- Except for one female, who only completed a secondary school qualification (Grade 12), all of the other females obtained some form of tertiary education qualification (one even an MBA degree);
- Only two females stated that their salary (income) was so inadequate that it could not cover the basics for their livelihood and, therefore, a low income influenced them to commit the fraud;
- The greed factor was so overriding in their criminal minds that all the individuals utilised access to information or other resources with a perception that if it can be exploited carefully, there is little risk of actually being caught; and
- All of the females were aware that their risk-taking criminal behaviour could potentially lead to imprisonment – again, the greed factor influenced them to disregard this fear and to continue with their criminal behaviours.

The primary driving forces for committing fraud in this study were:

- First and foremost, greed for self-enrichment (not for fulfilling basic needs, such as food);
- Material accumulation;

- Motivation;
- Opportunity to commit fraud;
- Influence by a significant other; and
- Low self-esteem.

Most of these findings are inconsistent with previous research endeavours (but not limited to these): Agboola, 2014; Artz et al., 2012; Brennan et al., 2012; Dastile, 2014; Easterling & Feldmeyer, 2017; Estrada & Nilsson, 2017; Lynch, Dehart, Belknap, Green & Dass-Brailsford, Johnson & Wong, 2017; Nuytiens & Christiaens, 2016, where crime (including fraud) committed by females was mostly explained in relatively simple terms, such as that they were uneducated females with a history of substance abuse and/or were being marginalised. Little or no information from previous research projects included the 'greed factor' nor that these women used their skills (i.e. obtained through tertiary education and experience) to exercise the opportunity to commit fraud when they realised that they could potentially do so, or actively finding ways to bypass financial control mechanisms of employers.

What is significant about these new findings, is that the reasons behind female fraud are becoming more complex and have started to evolve towards reasons that relate to greed for self-enrichment, rather than to satisfy basic needs (such as food) or to fund an addiction (such as substance abuse). The expanding opportunities for females to obtain higher academic qualifications and fulfil more senior positions in organisations are also used and exploited to exercise opportunities to commit fraud.

The abovementioned conclusions have significant consequences for employers, in that they must realise that females in senior positions may potentially exercise opportunities to commit fraud, should the occasion arise. Furthermore, several studies have shown that more research is necessary to explain females and crime due to the context of females' lives and lived experiences in relation to how they commit crime.

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# ANNEXURES

## 8.1 Annexure 1: UNISA College of Law Research Ethics Sub-Committee Approval



COLLEGE OF LAW RESEARCH ETHICS SUB-COMMITTEE

22 April 2013

Dear Ms. Werda Mostert (Student number: 44526474)

**REQUEST FOR ETHICAL CLEARANCE: Adult sentenced female economic offenders at the Pretoria Female Correctional Centre (Gauteng): A criminological assessment of fraud and corruption**

The UNISA College of Law Research Ethics Sub-Committee is pleased to inform you that ethical clearance for the above research project has been approved.

We hope and trust that as you proceed with your empirical study you will continue to adhere to the values and principles expressed in the UNISA Research Ethics Policy, which can be found at the following website:

[http://www.unisa.ac.za/cmsys/staff/contents/departments/res\\_policies/docs/Policy\\_Research%20Ethics\\_rev%20app%20Council\\_22.06.2012.pdf](http://www.unisa.ac.za/cmsys/staff/contents/departments/res_policies/docs/Policy_Research%20Ethics_rev%20app%20Council_22.06.2012.pdf)

Yours faithfully

A handwritten signature in black ink, appearing to read "M Schoeman", with a checkmark-like flourish at the end.

Dr Marelize Schoeman  
Delegated Chairperson  
College of Law Ethics Review Committee  
Tel: +27 12 429 6680  
E-Mail: [schoemi@unisa.ac.za](mailto:schoemi@unisa.ac.za)

## 8.2 Annexure 2: Department of Correctional Services Approval



### correctional services

Department:  
Correctional Services  
REPUBLIC OF SOUTH AFRICA

Private Bag X136, PRETORIA, 0001 Poyntons Building, C/O Church and Schubart Street, PRETORIA  
Tel (012) 307 2000, Fax (012) 328-5111

**Ms. W Mostert**  
**PO Box 11389**  
**Queenswood**  
**Pretoria**  
**0121**

Dear Ms. W Mostert

**APPLICATION TO CONDUCT RESEARCH IN THE DEPARTMENT OF CORRECTIONAL SERVICES ON: "ADULT SENTENCED FEMALE ECONOMIC OFFENDERS AT THE PRETORIA FEMALE CORRECTIONAL CENTRE: A CRIMINOLOGICAL ASSESSMENT OF FRAUD AND CORRUPTION AT THE PRETORIA CORRECTIONAL CENTRE"**

It is with pleasure to inform you that your request to conduct research in the Department of Correctional Services on the above topic has been approved.

Your attention is drawn to the following:

- The relevant Regional and Area Commissioners where the research will be conducted will be informed of your proposed research project.
- Your internal guide will be **Deputy Director: Behavior Assessments, Ms. S Moodley**. You are requested to contact her at telephone number (012) 307 2856 before the commencement of your research.
- It is your responsibility to make arrangements for your interviewing times.
- Your identity document and this approval letter should be in your possession when visiting.
- You are required to use the terminology used in the White Paper on Corrections in South Africa (February 2005) e.g. offenders not prisoners and Correctional Centres not prisons.
- You are not allowed to use photographic or video equipment during your visits, however the audio recorder is allowed.
- You are required to submit your final report to the Department for approval by the Commissioner of Correctional Services before publication (including presentation at workshops, conferences, seminars, etc) of the report.
- Should you have any enquiries regarding this process, please contact the Directorate Research for assistance at telephone number 012-307-2770/ 012-305 8554.

Thank you for your application and interest to conduct research in the Department of Correctional Services.

Yours faithfully

  
ND SIHLEZANA

DC: POLICY CO-ORDINATION & RESEARCH

DATE: 04/09/2013

### 8.3 Annexure 3: Informed Consent Form

#### Informed Consent Form

##### **Criminology research dissertation – University of South Africa**

1. I.....(name and surname) hereby agree to participate in the following study conducted by W Mostert entitled “Adult sentenced female economic offenders at the Pretoria Female Correctional Centre (Gauteng): A criminological assessment of fraud and corruption”.
2. I have received a briefing on the project and understand the aims and purpose of the research.
3. I also understand that my identity will not be revealed in the study and will not be published in any academic article.
4. I also understand that my participation in this study is on a voluntary basis and that I may withdraw from this study at any time should I wish to do so.
5. I agree to participate in an individual interview with the researcher.
6. The study has been explained to me. I have read and understand the consent form, all my questions have been answered and I agree to participate.
7. I am free to ask any questions about the study or about being a participant and may contact Ms Werda Mostert at 079 694 8898 should I have any queries.

Signature of participant: .....

Date: .....

Signature of researcher: .....

Date: .....

## 8.4 Annexure 4: Interview Schedule

Interviewee: \_\_\_\_\_

Date: \_\_\_\_\_

<b>Biographical details</b>
Gender:
Age:
Race:
Ethnic group:
Marital status:
Number of dependants/children:
General health/Medical problems:
Socio-economic status:
Religion:
Sexual orientation:

<b>Family background (mother)</b>
Mother/Stepmother/Carer:
Age:
Race:
Ethnic group:
Religion:
Marital status:
Number of dependants/children:
Level of education:
Occupation:
Previous arrest record:
Criminal record:
Substance abuse:

Domestic violence history:
<b>Family background (father)</b>
Father/Stepfather/Carer:
Age:
Race:
Ethnic group:
Religion:
Marital status:
Number of dependants/children:
Level of education:
Occupation:
Previous arrest record:
Criminal record:
Substance abuse:
Domestic violence history:

<b>Own developmental history</b>
Foster care/Children's home/Living with own parents:
Relationship with parents:
Relationship with siblings:
Parents child rearing practices:
Childhood abuse by parents (emotional, sexual, psychological):
Childhood abuse by family/friends (emotional, sexual, psychological):

Exposure to violence/aggression in childhood:

Cruelty towards animals:

### **Substance abuse history**

Alcohol addiction (amount per day/period):

Drug addiction (Types/amount per day/period):

Gang involvement:

### **Education history**

Primary school:

Secondary school:

Skills (reading, writing, verbal):

Sport activities:

Relationship with teachers:

Relationship with peers:

University/College attended:

Qualifications obtained + year:

Highest qualification to date:

<b>Employment history</b>
Employment field:
Employment history from first job to date:
Relationship with directors/managers/fellow employees:
Ever been unemployed + reasons:
Ever been fired + reasons:
Performance assessment:
Dishonesty at work:

<b>Intimate partner relationships</b>
Husband/Partner:
Race:
Ethnic group:
Age:
Number of children/dependants:
Level of education:

Occupation:
Financial situation:
Substance abuse history:
Criminal history + record:
Behavioural problems:

<b>Financial situation</b>
Financial history:
Average income per month:
Financial problems:
Financial situation at stage of committing crime:
Financial situation today:

<b>Criminal history/Offence analysis</b>
Present conviction/s:
Length of sentence:

Admission date:

Previous convictions:

Types of crimes committed:

Motives:

Causes:

Contributory factors:

Modus operandi:

Specific circumstances (personal, social, emotional, physical):

Planning involved in crimes committed + length:

Parole/Probation violations:

Consideration of consequences:

### **Victim characteristics**

Type of victim/company:

Number of victims/companies:

Relationship with victim/company:

Financial harm committed against victim/company:

### **Support structure while incarcerated**

Contact with partner/husband:

Contact with parents/stepparents/carer:

Contact with siblings:

Contact with family members:

Contact with children:

### **Treatment Programmes**

Programmes attend in prison:

Current programmes:

Responsiveness to programmes:

Does the programmes have value:

### **Cognitive functioning**

Mental health (Depression, anxiety, etc.)

Suicidal tendencies

Personal issues (i.e. anger)

Fears

Admission about guilt feelings

<b>Adaptation in the correctional centre</b>
Feelings while incarcerated
Coping mechanisms
Self-esteem and self-worth
Short and long-term goals
High-risk situations

## 8.5 Annexure 5: Professional Editing Certificate

### TO WHOM IT MAY CONCERN

It is hereby certified that the Masters dissertation entitled:

**“Adult sentenced female economic offenders at the Kgoši Mampuru II Female Correctional Centre (Gauteng): A criminological assessment of fraud”**

authored by Werda Kruger, has been subjected to professional language editing.



**Prof. (Dr.) FJW Herbig**  
Commissioned language editor: Acta Criminologica

([herbifjw@unisa.ac.za](mailto:herbifjw@unisa.ac.za))

2018/09/03

## 8.6 Annexure 6: Summarised Turnitin Originality Report

### Turnitin Originality Report

Adult sentenced female economic offenders at the Kgoši Mampuru II Female Correctional Centre (Gauteng): A criminological assessment of fraud.  
MA (Criminology) 44526474 by Werda Mostert



From Werda Mostert - 44526474 (MA (Criminology))

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