



---

## Employee Crimes and Women, a Sri Lankan Perspective

Hewawasam H.P.K.N.

Department of Criminology and Criminal Justice, University of Sri Jayewardenepura, Sri Lanka

---

### ABSTRACT

*Women's engagement in criminal activities has been steadily increasing, driven by modernization and various socio-economic factors. Over the last decade, academic studies have also focused extensively on female criminality, particularly in the context of employee crime. Thus, the current study delves into the personal and institutional factors that significantly impact female involvement in employee criminal behavior. The study focused on both quantitative and qualitative approaches. The data was collected from 36 female offenders identified in the Fraud Investigation Bureau in Sri Lanka through semi-structured interviews. The analysis was conducted using both qualitative and quantitative methods. The study revealed that twenty-five percent of women had committed financial crimes because of a sudden economic hardship such as the inability to repay bank loans, Family commitments, and other economic needs. It further revealed that 33%, or 12 people, had the opportunity to commit employee crimes or fraud, even if they were not financially disadvantaged. Thus, the involvement of females in crimes had low values but with many intervals. These women who have committed white-collar crimes possess a higher level of education, extensive workplace experience, and a solid reputation. Employee welfare schemes and easy credit schemes, improving the institution's internal security, and proper work division and employee supervision are the most appropriate recommendations to prevent such employee crimes.*

**KEYWORDS** - Women, Employee fraud, the Asian region, Gender, Sri Lanka

## **1. INTRODUCTION**

Crime is a prevalent social issue that results in societal disorganization, incurring high costs across all aspects of society. In this context, everyone has the potential to be either a criminal or a victim. Most of the perpetrators we meet in society with such records are men, who are inclined to commit crimes. Some studies suggest that women are considerably less likely to be violent against their partners (Greenfeld et al., 1998; Kurz, 1998; Tjaden & Thoennes, 2000). However, this situation has quite changed in the present when compared to the past (Felson, 2002). In traditional societies, many factors contributed to the less involvement of female criminality, especially because women were restricted to household work and had little access to the outside world. Afterwards, due to the development of society based on the industrial revolution, the development of the movement of civil rights, emergence of the feminist movement, women acquired an unprecedented role in the existing developmental process than in the past. In this way, women who had been doing housework at home until then could turn to the workforce in the world of work, and consequently, the woman was no longer

confined to the home and was also open to the outside world. This situation was a prominent characteristic seen in European countries in general and could also be identified in Asian countries. In modern days, women workers are working in various fields in Sri Lanka (Central Bank Annual Report 2017; 2018; 2019). Thus, it was obvious that women and men similarly provide their services. It is also possible to identify the ways in which women engage in various criminal behaviors when they work in various government institutions as well as in private institutions.

A wide variety of research conducted by many scholars relates to this aspect (Haantz 2020; Holtfreter et al. 2010). In the workplace we can identify a different kind of criminal activities, mainly employee fraud. In other words, if a person breaches employment ethics, evade duties or acquires benefits by misusing the empowerment and responsibility of the employment during his/ her service, it would be taken as a breach of trust or any other employee crime. The field of criminology has primarily focused on these types of crimes that occur through institutions. The subject domain of it has provided a clear clarification on white-collar crimes, which has been introduced

by Edwin H. Sutherland. The reason for that affirmation was that employee crimes have been identified as white-collar crimes (Murphy & Harris 2007).

### **1.1 White Collar Crimes and Financial Frauds**

The idea of white-collar crime invented by Edwin Sutherland in 1939 has become a fundamental concept in criminology. According to Sutherland's definition of white-collar crime; a white-collar criminal is a person with a high social status who commits crimes during his occupation. However, a more comprehensive scope of rational definitions was confirmed by Sutherland publishing a paper in 1940 on "White-collar Criminality" generating a further significant influence on the development of criminology. Then, he published after nine years the first sizable study of white-collar crimes: those committed by seventy of the two hundred largest non-financial corporations in the United States (Sutherland 1949).

In further explanations, white-collar offenses have been revealed as acts of breaching confidence by compilers of criminal law. However, persons with a privileged social history as medical practitioners, lawyers, administrative

officials, corporate officers in the private and public sectors, are inclined to be occupied in the aforesaid nature of fraud consecutively. The criminological analysis of Sutherland was studied from a variety of perspectives by various scholars who later studied white-collar crimes (Gottschalk, cited on Simpson 2012; Blicke et al. 2006; Bookman 2008; Brightman 2009; Bucy et al. 2008; Eicher 2009; Garoupa 2007; Hansen 2009; Heath 2008; Kwmpa 2010; McKey et al. 2010; Pickett and Pickett 2002; Podgor 2007; Robinson 2010 and Schnatterly 2003). Accordingly, white-collar criminals have no motivation to commit ordinary street crimes as they belong to a higher social class.

According to other scholars, white-collar criminality and white-collar crimes possess two classifications as Occupational Crimes and Corporate Crimes (Albrecht & Albrecht 2006). The crimes committed by employees in small institutions are categorized as Occupational Crimes or frauds: significantly the thefts in merchandise, income tax evasion, embezzling from an employer, manipulation of sales, and violations in the sale of securities. Thus, Corporate Crimes can be identified as crimes committed individually or as

collective commitments (Gottschalk, 2012).

## **1.2 Employee Crime and Gender**

In debates on gender, fraud and the corporate economy in England and America, during 1850–1930, George Robb emphasized on Women and White-Collar Crime signifying how women were victimized by white-collar crime. According to him, employment opportunities for women had been denied due to the rapid development of machinery up to a considerable extent and women turned to invest capital to earn their own living in both societies. Especially, unmarried women of the middle class who depended on invested capital in such key areas of the economy as banking, railways and insurance, had been particularly vulnerable to white-collar crimes in the Victorian society. Robb has further expanded the preceding factors, emphasizing the limited tendency of women involving in financial fraud in the past as their professional occupations were away from relevant responsibilities. Despite how big the innovations emerged against the conservative framework of the societies were, femininity had caused a drawback in women's participation in work according to a close study of world

history. He further stated that woman employees were in considerable threat of being caught in fraud and embezzlement (Robb, 2006). Richard Hamlyn in his fiction "The Banker's wife" has discussed the plight of woman victims of financial crimes (Russell Cited on Robb 1986). The periodicals for women published in the 19th century had also contributed much to warn women against fraud.

Various studies have been conducted in the field of criminology related to occupational crime and gender. According to O'Fallon and Butterfield (2005), there is no difference between white-collar crime and gender. But it revealed that women were moral in such cases. However, Huffman et al. (2010) commented on the matter that the limited power of women in high positions of workplaces has reduced their inclination to commit financial crimes. This situation may also be due to the inequality of workplaces for women. According to Holtfreter (2013), Due to the prevailing gender bias and unequal distribution of gender norms and values in the society is necessary to investigate women in relation to financial crimes. A study has been done on the existing changes in identifying the differences in the tendency of women in financial crimes

(Simon 1975; Steffensmeier et al. 1979). It is also important to note as expressed in Kruttschnitt (1996), that women who engage in professional crimes such as financial crimes are more likely to commit such frauds for greater financial values. Bonny, Goode and Lacey (2015) revealed that “more offences were attributed to females than males. This observation was especially pronounced in the banking industry. With respect to the length of service with the firm and duration of offending, there was an approximately equal gender breakdown” (p. 447-467).

In terms of the gender equity, it is important to compare socioeconomic outlines, livelihoods and the nature of crimes of men and women. According to the study “Gender and varieties of white-collar” conducted by Daly in 1989, only a few alleged women committing highly placed white-collar crimes had been found in his sample in comparison with male workers. The lower career status of most employed women, clerical work in particular had caused the impact of uncompromised factors; pressure, opportunity, and rationalization to lessen the involvement in frauds and it is more likely to be non-white. Compared to the career status of women, most employed

men had been in higher positions entrusted with administrative and management powers. Following the study of Daly in 1989, it was revealed that women had not achieved higher education goals or possessed more economic means in comparison with men. He emphasizes that gender immensely contributes to corporate financial crimes due to occupation marginality and their resistance to work in crime groups for economic gains unlike men (Daly 1989). Moreover, in his explanation, both men and women involve in internal fraud using occupation for personal improvement through the deliberate misuse or misappropriation of the organization’s resources or assets and corruption. Further, he has observed the application of fraudulent statements practiced by male workers using higher status of hierarchically arranged positions. Hence, research outcomes and official data of accounts make access to observe the respective contributions of male and female workers to financial crimes. Despite all manners of criminological reviews having provided options to observe the impact of crime concept on gender equity, a closer view at studies conducted against the arrested gender-wise offenders revealed that recording gender bias ratio of prosecution against them had

been considerably denied (Heimer 2000; Steffensmeier 1993). Robb had further expanded the preceding factors emphasizing the limited tendency of women involved in Employee crime in the past as their professional occupation had been away from relevant responsibilities (Robb 2006). Despite how big the innovations emerged against the conservative framework of societies were, the femininity had caused a drawback in women's participation in work according to a close study of world history. He further stated that woman employees are in considerable threat of being caught in fraud and embezzlement (Robb 2006). Conversely, this study enriches the impact of the gender equity concept on the field of financial crimes emphasizing the fact that men relatively show more involvement in criminal activities than women according to criminological surveys. There is a growing tendency for women in career involvement of financial responsibilities unlike in the past. Rather, research conducted in America (Holtfreter 2005) revealed that the majority of individuals who used fraudulent statements in committing Employee crimes against their own organization had been mature males in the higher status of hierarchically arranged positions. The other types of

occupational fraud, asset misappropriation, and corruption were committed by individuals who shared characteristics that were less representative of the white-collar crime prototype (Holtfreter 2005). Further studies can be examined in this regard. The involvements of such offenses committed by such employees in workplaces were not only committed by common employees but also by professional employees (Murphy & Harris 2007).

Professional Crime has also been identified in various forms such as "Workplace crime" (Gray 2006), "Occupational deviance" (Monahan & Quinn 2006), and "Occupational crime" (Heath 2008), Institutionalized white-collar crime, financial crime, financial fraud, etc. can be identified as instances where the institution itself has become a victim of crime categories of the perpetrators (Duffield & Grabosky 2001), weakness of the institutional management (Hill, Kelley, Agle, Hitt, & Houston 1992; Bussmann & Werle 2005), and institutional characteristics of the institution (Dalton & Kesner 1988; Baucus 1989; Bressler & Bressler 2007).

Research on occupational crimes and the damaging conditions by their causes can be

identified in several ways. Accordingly, it has been identified that on average, every institution in the world loses about 5% annually due to white-collar crimes. In 2013, when it was examined globally, the loss was identified as \$ 3.7 trillion (Association for Certified Fraud Examiners 2014).

It is possible to recognize the way in which the economy has been subjected to a very large type of decline in Sri Lanka. Especially through the absence of the minimum currency exchange that should exist as a state, a lot of social-economic problems arose in the years 2020 and 2022. There has been a long-term influence of socio-economic factors on this kind of situation. Various financial frauds have occurred over a long period of time, which has been a criminal offense. In 2022, people protested against the ruling government as a result of this circumstance. It is obvious that financial crimes and financial frauds have caused significant harm to the Sri Lankan society. One of the most important of them is professional crime. Furthermore, it is important to pay attention to professional crimes in which women are involved as significant professionals.

Based on empirical research in Sri Lanka, most of the studies have been based on fraud and its detection. Among them, Jayasinghe and Ajward (2019) have discussed in various perspectives on Accounting and Economics. Furthermore, Sujeewa et. al, have discussed the red flags of financial statement fraud in public limited companies listed in Colombo Stock Exchange in Sri Lanka by applying the Benish M Score model (Sujeewa, M., Kaushalaya, P., Manawaduge, A., 2018). These studies have identified the institutional factors and available detection strategies for financial fraud. Thus, it is noteworthy that there is no empirical research on employee fraud and women's engagement. Hence, the following research questions were formulated to execute the study of female participation in employee crimes in the Sri Lankan society. What are the personal factors that affect female engagement in employee fraud? What are the institutional factors that affected female engagement in employee fraud? In order to answer these research questions, this research focused on the objectives: to identify the reasons that influence women to engage in employee crimes and to make recommendations to prevent such crimes.

## 2. MATERIALS AND METHODS

This research mainly focused on both quantitative and qualitative approaches. The sample was identified through the following steps. Information on financial crimes committed by women was primarily obtained from the Fraud Investigation Bureau, Narahenpita, Sri Lanka. From the year 2000 to 2018, there were 208 institutions (incidents) that have been victims of fraud by domestic workers. Consequently, 36 incidents of financial fraud were committed by women against their institutions. Accordingly, the entire population was used as a sample for this study. Thus, the study included women who had been convicted of financial crimes. During the research period, 17 women in the sample were in prison. The rest of the people are those who were punished and had finished completing judgments. Data were gathered through semi-structured interviews. Data analysis was done through both qualitative and quantitative analysis methods.

## 3. RESULTS & DISCUSSION

### 3.1 Nature of Crime

Fraud, Criminal Breach of Trust, Criminal Misappropriation, and Theft can be identified as a crime primarily committed

by women engaged in professional crime. It is clear that more people have engaged in financial frauds such as cheque fraud, currency fraud and procurement fraud.

Furthermore, the amount of financial damage caused by financial crimes needs to be taken into account. Accordingly, the majority of the sample has committed professional crimes in the monetary range between Rs. 150,001 – Rs. 200,000.

### 3.2 Personal Factors

The age groups of the women who committed occupational crimes in this study varied. Most of them were between thirty-six and forty-one. It is 48.2% as a percentage. Also, between the ages of 30 and 35, the percentage was 16.6%, and above 42 years was 3%. In terms of the ethnicity of the internal employees, majority of them were Sinhalese nationals, which was 80.5 % as a percentage, and Tamil and Muslim employees were 5.5 % and 11.1 % in percentages respectively.

**Table 1.** Nature and Impact of the occupational fraud

Offense	Frequency	Percentages %
Fraud	28	77.7
Criminal Breach of Trust	5	13.8
Criminal misappropriation	2	5.5
Theft	1	2.7



Impact of the occupational Theft	Frequency	Percentages %
Rs 50,000 – Rs. 100,000	10	27.7
Rs 100,001 - Rs. 150,000	5	13.8
Rs. 150,001 – Rs. 200,000	14	38.8
More than Rs. 250,001	7	19.4
Total	36	100 %

Source - Field Survey, 2018 – 2019

They had engaged in fraudulent acts while being internal employees of the institutions. The majority of the employees being Sinhalese nationals was a result of the Sinhalese being the majority of the country. Collected data of the female employees' civil status revealed that 17 (47.2%) were married employees, and 14 (38.8%) were unmarried. Also, there were 3 widows (8.3%) and two others who were separated (5.5 %). Thus, most of the offenders were married. The majority of the female offenders (77.7%) had a nuclear family background while 22.2% remained with their extended families. Also, all convicted married women had children and unmarried women lived with their parents and lived individually.

### 3.3 Educational Qualifications

Criminologists have considered the education qualifications of offenders as the main variable when studying crimes and criminality. Weisburd et al. (1991),

Benson and Moore, (1992), ACFE, (2012), and Mackevivius and Giriunas, (2013) explain how higher educational qualification holders tend to commit more white-collar crimes as well as Financial Crimes. The current study has made similar observations. The study identifies that every offender of financial fraud has gained at least some form of educational qualification. Therefore, professionals who possess a certain level of education qualification are likely to have the ability and capability to commit financial crimes. However, what was intriguing was the relatively higher educational qualification holders' involvement in financial fraud; 8.3% of the offenders were graduates and post-graduate qualification holders – with some holding doctorates. Also, Higher Diploma holders, G.C.E. Advanced Level, and Ordinary Level certificate holders were found among the offenders.

### 3.4 Position and Work Experience

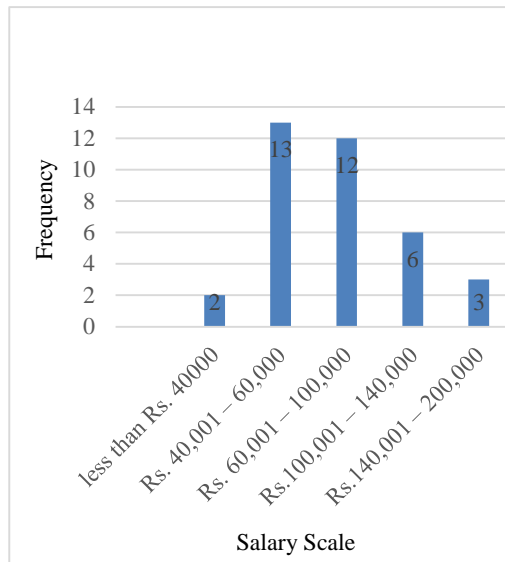
The study considers the designation and professional work experience of women as crucial variables related to employee crime. Depending on educational qualifications as well as experience, different designations of them are illustrated below. It was inevitable that most of the offenders held administrative

positions. Similarly, the directors who held high positions in organizations had also been involved in financial fraud. Officials of organizations/institutions, as illustrated in the data, represent and work for various sections/departments. Sales agents were noticed to be engaging in many fraudulent acts, while those who deal with money, such as cashiers and accountants, tended to engage in frauds involving money. In addition to positions, the duration of employment was also an important aspect to be focused on. The study investigated to what extent the contribution of a person's service at a workplace, experience and knowledge of its work and functions contributed to financial fraud. The research indicated that 22.2% of the females had served for five years or more at one workplace, while 2.7 % of the employees had served for less than one year. Categories of 1-2 years, 2-3 years, 3-4 years and 4-5 years of work experience had been completed by, respectively, 5.5 %, 8.3%, 19.4%, and 41.6% of the employees. This sample includes 20 women who were either married or lived separately, as measured by their civil status.

### 3.5 Economic Background

The study also focused on how economic factors influence occupational crime. This

study identified some special points based on its findings. Figure 1 shows the salary scales of the women who were subjected.



**Figure 1** - Salary Scale of the offenders  
Source – Field Study, 2018 – 2019

The study identified that the majority of these women depended on their salaries. The salary scales were between Rs. 40,001/= to 60,000/= per month. Most of these women made their living solely from their jobs. Moreover, 36% of married women had no special source of income in their families. In particular, the study found that married women were more likely to engage in such scams with their husbands or partner.

“As the affair with him started during the school days, the parents did not like him. My husband is not as educated as I am.

However, he had a small business. I married him against the will of my parents, but the marriage life was not as happy as I expected. We had a child after the marriage who was suffering from a birth defect. Treating the child required a large amount of money, but we could manage it since both of us were employed. However, with the second child, more financial issues rose and the earnings from the job and the business were insufficient” (43 years old female management graduate).

It is clear that among the women studied, unmarried women were also exposed to fraud due to various economic difficulties. However, in the face of this prevailing economic hardship, frauds were committed for the first time but when such frauds were not detected by the institution, professional tactics were used to seize opportunities. It is clear how intellectual crime had been used as a habit.

“I first engaged in this practice due to financial difficulty. However, at that point, nobody got to know about it, which made me repeat this practice of falsifying vouchers. Although I had no financial problems in such instances, the ability to effortlessly obtain money through this method made me continue this practice”

(Unmarried woman who is 34 years old served as a cashier)

Although these women were often identified as professionally cheating due to their economic hardships, those economic hardships did not really reflect poverty. Ordinary street criminals were often identified as those who did not have a steady source of income. But it was clear whether such women who had committed professional crimes possessed reasonable source of income. When examining the reasons that led them to commit such crimes, the following results were revealed.

### **3.6 Organizational Characteristics**

Women who have committed professional crimes possessed a few of the most recognizable facts about corporate practices in recruiting and maintaining service roles. Accordingly, attention was paid to the existence of a proper training system for recruitment, such as having to perform the same duty for a longer period of time and having to work overtime. According to the study, it was identified that these women were not given proper training during recruitment. It is also evident that working in the same service for a long time at the workplace has given

the opportunity to engage in professional crime in a very easy manner.

As it is mentioned about the organizational characteristics, among these institutions, 88% were in the private sector. Institutions can be identified as small-scale organizations in terms of employees. Giving a clear definition in this regard, the World Labor Organization classifies companies with employees between 5 and 19 as small-scale institutions. Also, 59% of these companies were noted as product distribution companies. As mentioned in the transaction of the companies, the payments were made through cheques in 44.5%, while 17% used methods such as credit cards. Based on these facts, it is clear that institutional weaknesses have contributed to the occurrence of professional crimes. The following table indicates the institutional characteristics which facilitate employee crime.

**Table 02.** Occupational crime and institutional factors

Institutional Characteristics	Description	Sample
Training process	The female offenders have not been provided with appropriate training process when they were recruited.	58 %

Same work during working period	The majority of the female offenders had been engaging with the same work schedule during their working period	47 %
Extra work	They have not been encouraged work on extra working days including overtime or Extra works such as weekend working schedule other mood of working schedule	6 %
Written work schedule	There is a smaller number of employees who have been assigned for their work with a written work schedule. All the work has been assigned in an informal way.	64 %

Source – Field Study, 2018 – 2019

This information indicates that all administrative activities, including the proper recruitment of employees and training services create the opportunity for employee crimes. The following statement proves these facts.

“I worked as the HR manager of the last company. My superiors never supervised me. Sometimes the cheque book signed by my superior was also in my possession. I had an HR/ PR and administrative knowledge which was better than those

superior officers” (39 years woman served as manager).

### **3.7 Employee crime and offender’s perception**

Those who committed professional crimes expressed the following opinions about their criminality. A study revealed that 25% of women who committed financial crimes did so as a result of sudden economic hardships. It may be due to a variety of factors, including poor health of family members, inability to repay bank loans, and other economic factors. It was comprehensible that these economic hardships were not caused by extreme poverty. It was also revealed that 33%, or as a number, 12 persons, had the opportunity to commit professional crimes or fraud, even though they were not financially disadvantaged. It is clear that whenever an opportunity for crime or fraud arose, the fraudulent acts were committed in an effort to take advantage of it.

## **4. CONCLUSION & RECOMMENDATIONS**

As a result of the study, the following conclusions can be drawn: women who commit professional crimes typically resort to less lucrative crimes when they do so. Therefore, it can be concluded that such

women haven't sought to gain large profits. The present study further examined the relationship of the offenders with the institution. According to the previous studies, there is a strong relationship between the offenders – internal or external – and victimized institutions. It was observed through further examination, that the offenders had served between 6 to 10 years as highly trustworthy employees towards the institutions (Abullahi, R. U. and Mansor, N, 2015). In the sample, women who committed professional crimes had a significant level of higher educational background and worked in the institution for a long time, and had won credibility.

Many criminological theories on crimes highlight that economic factors contribute to financial fraud. Studies of Greenberg (1990), Albrecht et.al. (2006), Vona (2008), and Rasha and Andrew (2008) describe how the economy of a person drives him towards fraudulent acts. This idea has been proven through the current study. Further, according to the fraud triangle theory, Cressy presented how ‘Pressure’ in the FFT concept contributes to financial fraud has been broadly studied using various theories. Greenberg (1990) also states that personal and socio-

economic, and political reasons can lead to financial fraud. Albretcht et al. (2006) have explained that financial or non-financial pressure may impel a person to initiate a financial crime. He discovered that 95% of financial fraud is the result of financial trouble. Thus, it revealed that economic hardships have become the crucial facts to motivate women to commit occupational crimes. This study also reveals how a number of different organizational weaknesses contribute to occupational crime. One of the issues is the negligence of the management regarding the service supervision of the organization. Professional fraud against employees also increases especially due to factors such as inadequate training in recruiting employees or not making decisions regarding organizational procedures. On the other hand, factors such as the lack of due diligence on security procedures and the lack of security regarding the documents related to money have motivated professional crimes. This study has mainly focused on factors relating to female professional crime in Sri Lanka. Moreover, it has examined what institutional factors contribute to such criminality. The empirical research that has focused on financial crimes and their detection, has demonstrated the fact that

they have been discussed from a variety of perspectives on the accounting and economic fields. But the current study has focused on identifying the female criminality in professional crimes. Hence, this study contributes to the factors relating to female professional crimes such as organizational characteristics and personal factors such as economic burden and family commitments. The studies of women's criminality point out that since women's liberation, women's criminality has increased dramatically (Adler, 1975). The current study indicates that women's experiences at work, as well as their exposure to the outside world, have become opportunities for committing crimes.

Several recommendations can be drawn based on the conclusion. As the financial boundaries are the main reason for women's engagement in financial crimes and to avoid such situations caused by financial difficulties and to reduce the opportunity of crime, several measures can be taken institutionally. In order to mitigate the financial crime occurrence, it is important to ensure the welfare of employees in a more effective manner. Thus, management of the organization should analyze this with a fixed time frame

for a year, and for that purpose, it is vital to allocate provisions from the annual budget of the organization. It is necessary to provide financial assistance to employees of the institution and promote satisfactory credit opportunities to solve their economic problems.

The welfare of employees must be of a particular standard. Launching motivational attitude programs for employees, followed by events like get-togethers and parties, is essential. One of the main reasons for fraud is having an insufficient salary. Hence, as a suggestion, employees should receive suitable allowances and incentives. Using an IT-based mechanism when employees are assigned duties is essential. It is also necessary to ensure proper supervision of the work duties of the employees and to increase their responsibility and accountability.

## REFERENCES

Adler, F 1975. *Sisters in crime: The rise of the new female criminal*. McGraw-Hill.

Albrecht, WS , Albrecht, CC & Albrecht, CO 2006. *Fraud Examination 2e*, Thomson Southwestern Publishers, Mason.

Association for Certified Fraud Examiners (2014), Report to the Nations On Occupational Fraud and Abuse, ACFE, Austin, TX. Association For Certified Fraud Examiners.

Benson, ML and Simpson, SS 2009, *White-Collar Crime: An Opportunity Perspective, Criminology and Justice Series*, Routledge, New York.

Bonne, A 1960. *Studies in economic Development*. Routledge and Keganpul, London.

Bonny, P, Goode, S & Lacey, D 2015. 'Revisiting employee fraud: Gender, investigation outcomes and offender motivation'. *Journal of Financial Crime*, vol 22, no. 4, pp. 447-467. DOI: 10.1108/JFC-04-2014-0018.

Bussmann, D., Werle, M. M. (2005). Addressing crime in companies. *British Journal of Criminology* 46 (06), 257 – 299.

Central Bank Annual Report, 2017, Retrieved from <https://www.cbsl.gov.lk/en/publications/economic-and-financial-reports/annual-reports/annual-report-2017>.

Central Bank Annual Report, 2018, Retrieved from

<https://www.cbsl.gov.lk/en/publications/economic-and-financial-reports/annual-reports/annual-report-2018>.

Central Bank Annual Report, 2019, Retrieved from <https://www.cbsl.gov.lk/en/publications/economic-and-financial-reports/annual-reports/annual-report-2019>.

Daly, K 1989, 'Gender and Varieties of White-Collar Crime'. *Criminology*, vol 27, no 4, pp. 762 – 792.

Darrell JS, Steffensmeier RS & Rosenthal AS 1979, 'Trends in Female Violence, 1960–1977', *Sociological Focus*, vol.12, no.3, pp 217-227, DOI: 10.1080/00380237.1979.10570348.

Duffield, G, Grabosky, P 2001. *The Psychology of Fraud. Trends and issues in crime and Criminal Justice 2001*, Australian institution of Criminology, Canberra.

Gottschalk, P. 2012. 'Gender and white-collar crime: only four percent female criminals. *Journal of money laundering control*'. vol. 15, no 3, pp. 362 – 372.

Harris, AR 1977, 'Sex and theories of deviance: toward a functional theory of deviant type-scripts', *American*

*Sociological Review*, vol. 42 No. 1, pp. 3-16.

Heimer, K 2000. 'Changes in the gender gap in crime and women's economic marginalization. *The nature of crime, continuity, and change*, vol. 1, pp 1- 57, National Institute of justice. Washington.

Hill, CWL, Kelley, PC, Agle, BR, Hitt, MA., & Hoskisson, RE 1992, 'An empirical examination of the causes of corporate wrongdoing in the United States. *Human Relations*, vol. 45, pp 1055–1076.

Holtfreter, K, 2005. 'In occupational fraud "typical" white collar crime? A comparison of individual and organizational Characteristics'. *Journal of Criminal Justice*, vol 33, no 4, pp 353-365.

Holtfreter, K. 2013, 'Gender and other people's money: an analysis of white-collar offender sentencing', *Women and Criminal Justice*, vol. 23 no. 4, pp. 326-344.

Holtfreter, K. Reisig MD, Piquero NL, Piquero AR 2010, 'Low Self-Control and Fraud: Offending, Victimization, and Their Overlap'. *Criminal Justice and Behavior* vol 37, no 2, pp. 188-203, DOI: 10.1177/0093854809354977.



- Kruttschnitt, C. 1996, 'Contributions of quantitative methods to the study of gender and crime, or bootstrapping our way into the theoretical thicket', *Journal of Quantitative Criminology*, vol. 12 no. 2, pp. 135-161.
- Pickett, KHS and Pickett, JM 2002. *Financial Crime Investigation and Control*, Wiley, New York, NY.
- Podgor, ES 2007, "The challenge of white-collar sentencing", *Journal of Criminal Law & Criminology*, Spring, pp. 1-10.
- Poovey, M 2003, *The financial systems in Nineteenth – Century Britain*. Oxford University Press, New York.
- Robb, G 2006, 'Women and white-collar crime', *British Journal of Criminology*, vol. 46, pp. 1058-72.
- Russell, N 1986, *The Novelist and Mammon; Literary Responses to the world of commerce in the Nineteenth Century*, Oxford University Press, New York.
- Simon, R 1975, *Women and Crime*, Encyclopedia of Criminological Theory, SAGE.
- Simon, RS, & Hagan, FE 1999, *White – Collar Crime*, Cambridge University Press, Cambridge.
- Sri Lanka Prison Annual Report, 2020, Retrieved from [http://prisons.gov.lk/old\\_web/Statistics/Statistics-2020.pdf](http://prisons.gov.lk/old_web/Statistics/Statistics-2020.pdf).
- Steffensmeier, DJ, Steffensmeier, RH. & Rosenthal, A 1979, 'Trends in female violence, 1960-1977', *Sociological Focus*, vol. 12 no. 3, pp. 217-227.
- Steffensmeier, DJ. 1993. 'National trends in female arrest, 1960-1990: Assessments and recommendation for research'. *Journal of Qualitative Criminology*, vol 9, pp 411-441.
- Sutherland, EH 1949. *White Collar Crime*, Dryden Press, New York.
- Torgler, B, & Valev, NT 2010, 'Gender and public attitudes toward corruption and tax evasion', *Contemporary Economic Policy*, vol. 28 no. 4, pp. 554-568.