

**UNFOLDING KEY FACTORS OF WHITE-COLLAR CRIME:
A QUALITATIVE STUDY IN PUNJAB PAKISTAN**

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ABSTRACT

The hand-held survey reflected civil society perceptions of the intensity of white-collar crime. As stated at the beginning of this article, clerical crime is a very different crime. While it does not typically involve physical violence, it is not a victimless crime. The study found too many cases of white-collar workers who were stolen from their identities or large companies were destroyed financially. The aim of this study was to investigate the dynamic relationship between insatiable and clerical crime. The key factors that open up affect the criminal behavior of people at the core of criminology. Over the years, it has been globally accepted that the financial costs and physical harm caused by employee crime have a much greater impact on any society than street crime. When the saturation of these criminals is revealed, societies can become aware in good time of future economic and physical losses. The bulk of the study was based on qualitative data collected by the researcher himself using a survey method. The interview guide was used as a data collection tool. Thirty respondents were interviewed from three areas with a handy sampling technique. Thematic and content analysis show that saturation, the volatility of the Pakistani currency, and political instability are emerging factors in staff crime.

KEYWORDS

White Collar, Crime, thematic Analysis, Qualitative Design.

1. INTRODUCTION

Etymologically, the word crime is originally derived from the term crime, which means prosecution or crime. Although the concept of crime can be defined in many ways, this study describes a crime as human behavior that violates the criminal law of a country, government, or local jurisdiction that has the power to dictate actions and actions. Enforce laws (Sutherland, 1940; Soley, 2017). This definition is recommended in this study because we cannot talk about a crime unless a particular type of behavior is defined by law; even the behavior is so abnormal or socially abnormal. Hoefnagels (1973) defines criminology as a scientific study of crime as a social phenomenon, criminal, and criminal treatment. Howard Jones (1965) gave a short definition of criminology and described it as a science that studies crime as a social issue, its causes, precedents, consequences, and the tools society has developed against it. The crime has been alleged to be a social fact and defined as an act prohibited by law for which the perpetrator is punishable. The law generally defines offenses as abuses, crimes, or omissions that are prohibited by law and that are prosecuted, prosecuted, or punishable by imprisonment. Drunk driving, murders, murders,

rape, robbery, neglect of children, violence against a person, and non-payment of taxes are the most common types of crime detected in causal life. However, as some criminologists have argued (Sampson and Laub 1993), the most important factor in committing a crime is the focus not only on certain criminal behaviors but also on all criminal behaviors and their predecessors and the most common consequences for the public. It is clear that all crimes such as robbery, rape, violence, embezzlement and corruption have negative individual, organizational and social consequences. Crime is thus seen as a harmful or dangerous act to society that causes organizational and public damage that leads to sustainability problems. Therefore, organizations, society, and government develop sanctions and take action to prevent crime, as well as impose specific penalties for all types of crime (Soley, 2017).

A distinction between individual crimes and professional crimes has been made, on the other hand (Price and Norris, 2009). For example, for personal gain, misappropriation and bribery are professional crimes committed by a person against an organization. Because they are largely committed to the interests of the organization. Due to corporate (corporate) crime, individuals can also benefit greatly from promotions, subsidies and bonus benefits or other emergency claims. (Zahra et al., 2007). There may also be circumstances in which the crime benefits only a person and the organisation is simply abused or sacrificed. In some cases after the incident, only the organization benefits, and the perpetrator may be hurt and prosecuted. And there may also be other criminal situations where both organizations and individuals can take advantage of the remaining stakeholders as opportunities for harassment and victim communities.

1.1 Determinants and Nature of White Collar Crimes

Most employees are associated with social control, lack of social dignity, lack of awareness and social abnormal departments and organizations, financial and economic profits, and Unusual organizational culture (2008). Socioeconomic costs are the costs of crime Maulvie. When we analyze the economic costs of labor crime, they spend billions annually, affecting the economy and political system. The economic costs and impact of white-collar workers are higher than the cost of all street crime (Kemmer, 1996), with the exception of corporate culture. From peers, differences in greed and legal frameworks, lack of reporting and competitiveness. Some precautions regularly review fraud control and prevention policies and plans on a regular basis. Reducing the likelihood of crime by changing the organizational structure is a precautionary measure to prevent employee crime. Preventive measures to counter crime by staff include regular policy reviews, reducing crime capacity, ethical compliance, compliance with applicable laws, and more.

Due to the economic, political and social costs of crime committed by Pakistani authorities, Pakistan's criminal system, which is not, should be taken seriously. However, before the arrest and the delay of the trial, the authority has always broken the law. It seldom damages the reputation of the staff, let alone the strict constraints. The structure of society is influenced by the clerk in influences that common. Criminal law and state criminal law are governed by. But like other street crimes, they are not considered crimes the same way. In the early stages of organized crime, criminals and criminologists address the actions of lower criminals. They are occupied by courts and prison. Most of them are involved in robbery, mayhem, robbery and murder. Many criminals and researchers believe that these causes are due to the pathological factors of criminals, poverty, and deprivation.

In 1939, the famous American criminal expert Edwin Sutherland challenged the idea. This criminal behavior is fundamentally different socioeconomic class. There is no significant difference in administrative action regarding the cause of the crime. "" The nature of the cognitive crime is not physical, hidden and immediate (Adger et al., 2004) is more complex and requires more organization and planning, so criminals are different. From ordinary criminals Employees are more likely to employ workers for higher education and previous criminal pursuits (Wheeler, 1992).

Finally, the then military government established the National Accountability Bureau (NAB) in 1999, which in the decades before curbed the overwhelming increase in corruption in all departments of the public sector. In arrests, investigations and prosecutions, the NAB had a wide range of powers. Through a three-pronged strategy, the establishment of the NAB ushered in a new era in the anti-corruption mechanism (Government of Pakistan, 1999).

1.2 Problem Statement

The wave of white-collar crime is widespread in our society. Various national and international manufacturers of goods and service providers not only facilitate the crimes of the officials but at the same time offer the opportunity to commit the officials in Pakistan. White-collar crimes have always been the main problem faced by organizations, as such crimes have given rise to many things. The situation is exacerbated when even governments are deceived by officials by criminal companies and individually by evading taxes. So there is obviously a need to investigate the crimes of officials in Pakistan.

1.3 Objectives

The whole study is bases ways that unfold the risk factors of white collar crime and explore the opinion of civil society towards it and suggest some possible measures.

2. REVIEW OF THE LITERATURE

This critical review examines the causes and consequences of staff crime for Pakistani society. To gain an understanding of this relationship, three major areas of literature are critically examined: the concept of clerical crime, its types, factors, and implications in Pakistan. It is fairly new in the literature on organizational behavior and management, which is investigated in the perspective of criminology, that employees engage in criminal behavior. According to Sutherland (1940), crimes committed by individuals due to their status in society as professionals, both in the profession and as members of the community, are considered clerical offences. Craig and Piquero (2017) explore two personality types that may have some predictive value in predicting offensive intentions. If someone has a low capacity for self-control, which makes them desire to control other people, then they will be liable for others' insults. The findings reveal that although lower self-control predicted intent to infringe, the desire for control had a significant impact on that individual's infringement intentions based on that person's level of self-control. Unlike the results in previous studies, the desire for control was found to reduce offensive intentions, but only for those with high levels of self-control. When one is given the freedom to manage themselves, that person's ability and motivation to ignore desires and promptings to act in accordance with their norms and goals is displayed, such as maintaining positive relationships with others.

3. MATERIALS & METHODS

All appropriate techniques and research designs were used to gather data, analyze, and interpret discussions from qualified respondents. It also encourages the researcher to describe and clarify the main features and methods of the research (Bloomberg & Volpe, 2012). The legitimacy and correctness of the findings of an investigation can give a misleading picture unless the investigation is placed in a thorough and logical system (Liang et al., 2016).

A qualitative study was conducted in order to achieve the objectives of the dissertation. The primary feature of qualitative research is that, while its results are not measurable and measurable, it is mostly appropriate for small samples. Its main advantage is that it provides a comprehensive description and analysis of the research topic, regardless of the size of the research and the type of response of the participants (Collis & Hussey, 2003). Present study was conducted in Punjab Pakistan. Three districts Multan, Faisalabad and Jhang were selected as study population. All educated employees of legal system, lawyers, police officers, teachers and other professionals who are enjoying high positions in society were selected as the population of the study. Target population of in-hand research was from civil society. Therefore, the researchers took 30 of the three Punjab districts from Pakistan. The three districts elected to represent all districts of Punjab, Pakistan were:

- District Faisalabad
- District Jhang
- Central Multan

A convenient and appropriate sampling method was used to develop the sample for that study. The participants in the study were members of civil society lawyers, teachers, social workers and politicians. Due to time and resource constraints, the researcher took three major districts from Punjab to represent the entire district and 10 respondents were selected from each district for detailed interviews, for a total of 30 interviews, and detailed case studies were developed for each respondent during the analysis. Thematic Analysis was performed for the purpose of analysis. It is one of the most widespread analyses of qualitative research is thematic analysis (Braun & Clarke, 2006).

4. RESULTS

Knowledge of White Collar Crime: Defining the Term

The majority of respondents defined clerical crime and clerical crime.

The term "clerical crime" is now used to cover all forms of financial and corporate crime committed by business and public administration professionals. The type of crime you describe depends on the following factors: concealment, breach of trust, and fraud. It does not depend on the use of physical force or violence. Employees can endanger workers by creating dangerous working conditions, harming dangerous products to people, and causing pollution problems for the community. In addition, scholars have failed to study how the crimes of staff members have an impact on the structure of society, such as community cohesion and moral behavior.

Other respondents defined this term: clerical crime deals with crimes committed by officials, public authorities, or even individuals involved in commercial organizations. The

overlap between employees and corporate crime is due to the possibility of fraud, corruption, insider dealing, embezzlement, cybercrime and counterfeiting, which is more available to employees. The consequences of clerical crimes can be far-reaching and significant to a nation's economy and economic status. Pakistani officials have the opportunity to commit virtually any type of officer every day, as the scope of these crimes is limited only by the imagination of those who commit them.

Offenses committed by civil servants as offenses used to obtain financial gain in any way, including fraud. That crime is typically committed by business people who, because of their job position, have access to large amounts of other people's money.

Determinants of White Collar Crime

One respondent further reported that some sorts of communities are committing crime for personal while some of them are opportunists. Some people are commit crime to fulfill their material desire. Some of them are those people who are committing crime to meet their extra expenses such as traveling from foreign countries and hosted their friends and colleagues. Thus this is the major reason of the present poor economy of Pakistan. According to him other reasons are given below:

- Non-equal distribution of wealth
- Improper circulation of money in society
- Non-serious attitude of political leaders towards the improvement of economy
- Lack of the honest political leadership

Other reason reported by respondents, poor economy of Pakistan is wealth and money circulation. A huge gap between rich and poor, major portion of wealth is taking by a few families of Pakistan, who are both politician and economist so they use their wealth to set up their business in other counties to save their wealth, because they get a major portion of wealth from unlawful means.

Another respondent highlights that this is the major reason of the present poor economy of Pakistan. According to him other reasons are given below:

- Lack of social consciousness and integrity
- Greed and hunger of wealth
- Fear and anxiety
- Lack of the honest political leadership

He says that Poor implementation of law is responsible for committing the crime by any person highly punishment should be granted to stop this type of crime. Moreover, White collar crime creates a severe economic gap in Pakistan.

One female lawyer reported that White collar crime is increasing in society due to weak legislation, Pakistani penal code from 1860 is implementing and till functional without any amendment. Amendment/tarmeem is a formal or official change made to law, contract, constitution, or other legal document. Better Amendment is necessary in modern time because of nature of crime has changed in society.

Motives and Opportunities

Respondent said that the areas of Pakistan which are less developed have been found to be promoting a great number of white-collar crime victims because of the prevalence of illiteracy and poverty in these regions. Large areas in need of development cater to citizens who are completely unaware of their legal rights as citizens of Pakistan. Focusing on those groups of people whose members do not know the location of the courts, people who live in backwoods areas, say, would include national accountability institutions, like the federal board of revenues, as well as FIA officials. The crime of being unaware of it is widely viewed as the nirvana of white-collar criminality. When people from less developed countries commit white-collar crimes, they typically aren't worried about the implications of those crimes because of their own lack of awareness. Also, perpetrators of white-collar crimes see this phenomenon as an invitation. One of the most common means of spreading globalism is through media, and it promotes mostly deceptive advertisements. While there are fraudulent advertisements being circulated throughout the world, they are such a prevalent factor in the media that it promotes white-collar crime on a global scale. While many of the advertisements have been found to be deceptive, the people of Pakistan are also being affected by them.

Additionally, he discussed that a major crime wave is sweeping our nation, with the majority of offenders being middle- and upper-class whites. Various national and international manufacturers of goods and providers of services are actively participating in Pakistan's white-collar crime initiatives while also facilitating opportunities for Pakistani offenders to engage in white-collar crimes. Since organizations have experienced so many problems because of white collar crimes, it follows that these types of crimes will continue to affect organizations. If even governments can be misled by white collar criminals, then business and individuals have no other choice but to hide their income in order to avoid taxes. To make this statement, it appears that there is a need to conduct research on white-collar crimes in Pakistan.

White Collar Criminal Instinct

Respondents criticized the definition of instinct as an innate trait. According to him, instinct has not been described at a satisfactory level as congenital or genetically defined, rather "it is a typical behavior of a species guided and controlled by specific experiences in the context of reliable ecology." Respondents explained instinct as the most important part of personality, and with regard to instinct, it is possible to learn new functions and new goals by responding to situations that trigger these desires. In other words, the instinct that explains the view of a personality can be altered according to its environment and can respond in a decentralized manner by monkeying to a scientific definition that explains instinct as an innate fixed response to a particular act.

Legislation and Punishment

Crimes against staff are exceptionally difficult to prosecute, as perpetrators cover up their activities with advanced methods by creating a complex network of events. White-collar crimes, which are very difficult for the prosecutor to prove, have a good chance of going unnoticed. In the face of the crisis, many officials manage to avoid a criminal conviction that only requires proof of guilt in an airtight case. Most sociologists believe

that the ancient criminal justice system is a major barrier to prosecuting and punishing officials around the world.

4.1 Discussions

Many people have the misconception that employee crimes are not crimes or that they are subject to trivial penalties. However, this assumption could not be further from the facts. White-collar crimes are very serious crimes, and staff crimes can be subject to criminal penalties, such as long prison terms and large fines. Sutherland (1940) formally defined crime as a felony. Due to the honorable and high social status of a person's career, this definition depends on the perpetrator. (And based on crime) fit well with the statements of sociologists describing the crime of successful and healthy people who have wide access to society's resources and who are members of a respectable society. These definitions give employees two unique characteristics: firstly, they have a high social status and secondly, these offenses are the result of professional roles. This definition also distinguishes the offense from other common offenses that we call ordinary offenses. Officials are classified into four main forms: fraud, deception, manipulation, and theft (Gottschalk, 2010). A credible and sociable person who commits a crime in his or her career must be considered a white-collar criminal, Sutherland's concept of white-collar crime (Benson and Simpson, 2014). The same was confirmed in this study, as most white-collar criminals had a desire to be influential at their own level. To this end, they developed relationships with politicians and high-ranking officers in various departments. These relationships make it easier to commit employee crimes. Craig and Piquero (2017) study two individuals who sometimes predict false intentions. Poor self-control and a desire to control are two personalities that can have multiple effects on employee insult. The findings suggest that even weak self-control predicts intent to be harassed. But the effect of desire for control varies with respondents' level of self-control. Unlike previous studies, the desire to control reduces inappropriate intentions. But only those with high self-control reflects an individual's ability and motivation to ignore the desire and motivation to achieve their norms and goals, such as maintaining a positive relationship with others (Bucy et al., 2008).

5. CONCLUSIONS

This study focused on examining certain variables that led to the creation of criminal motivation in employees. The analysis revealed that the growth of criminal motivation may be influenced by several factors, and this motivation was not something innate but derived from the environment. In this study, a thematic analysis of interviews with thirty white-collar experts experienced that the desire to make an impact among those around them, the social environment, guilt, and greed were the most significant factors responsible for the criminal motivation of employees. Typically, perpetrators of white-collar crime are rich, well-educated and socially engaged people. They are also an elite in terms of the classification and behavior of white-collar criminals, as Sutherland suggested. Thus, it appears that few priest criminals are brought to justice and far fewer upper class criminals are prosecuted. As typical street criminals, employees are not inherently rooted in criminal lifestyles. In culture, they belong to the wealthy, and they are usually people who serve in legitimate organizations. Government officials do not perform their duties honestly and they violate the Constitution and swear an oath when they enter the service of the state.

6. SUGGESTIONS

It has been suggested that if we want preventive control over the development of criminal instinct, we must manage the environment. His environment cannot be managed outside the organization, but within the organization, it can be done by changing workplace ethics and internal controls so that no one in the organization can use it.

According to the respondents, these steps will help to end the crime of clerical crime in Pakistan.

- Raising public awareness through the media, press and other audiovisual media.
- Enforcement of the law (all are equal before the law)
- A clearly organized system based on trusted people
- Remove the grievance system.
- Perform exception monitoring in a timely manner with powerful software
- Provide appropriate training for employees

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