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**INVESTIGATING THE NEXUS BETWEEN WHITE COLLAR CRIMES AND
SOCIAL CLASS. A SURVEY OF CHITUNGWIZA FROM JANUARY 2014 TO
DECEMBER 2024.**

BY

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Dedication

To my wife and kids, a piece of work you can cherish forever.

Abstract

The study sought to establish the nexus between white collar crimes and social class in Chitungwiza, Zimbabwe. White collar crime was identified as perpetuating economic inequality, undermining public trust, and exacerbating poverty in an already vulnerable community, a concern acutely felt in local contexts with systemic inequality and limited resources. The research was guided by key objectives: establish the prevalence and types of white-collar crimes; determine the social class of individuals engaging in these crimes; investigate contributing factors and their impact; and propose evidence-based prevention strategies. The study was guided by the differential association theory, which posits that criminal behaviour, including white-collar crime, is learned through social interactions and exposure to pro-criminal definitions. Additionally, social learning theory was reviewed, highlighting how criminal behaviour is reinforced through associations and justified by beliefs favourable to crime, often influenced by economic pressures. The research employed an exploratory survey design. The study sample consisted of residents, business people, and police officers. A sample of 50 participants was selected for questionnaires, and 15 for in-depth interviews. Questionnaires and interviews were used to elicit both quantitative and qualitative data. Quantitative data was analysed with SPSS, and qualitative data was thematized and analysed for recurring patterns. Research findings indicated a significant awareness of embezzlement, bribery, and cybercrime, alongside evidence of systemic corruption and fraudulent activities linked to socio-economic challenges. Individuals in high-income occupations were perceived as more capable of committing undetected white-collar crimes, with economic pressures frequently cited as a justification. These crimes had significant negative impacts on the local economy, institutional trust, and quality of life. Contributing factors included a lack of ethics and accountability, poor remuneration, and the perception of these crimes as victimless. The study concluded by emphasizing the need for strengthening law enforcement, increasing public awareness, promoting whistleblowing, and fostering community engagement. Recommendations included implementing a unified approach for transparency and accountability in public institutions, comprehensive training for officials, targeted economic empowerment programs, and integrating ethics into education.

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Table of Contents

Release Form	i
Approval Form.....	ii
Dedication	iii
Abstract.....	iv
Acknowledgements	v
Table of Contents	vi
CHAPTER 1: INTRODUCTION.....	1
1.0. Introduction.....	1
1.1. Background to the Study	1
1.2. Problem Statement.....	4
1.3. Research Aim	4
1.4. Research Questions	5
1.5. Significance of the Study.....	5
1.6. Assumptions	6
1.7. Study Limitations	8
1.8. Delimitations of the Study	8
1.9. Definition of Terms	9
1.10. Summary.....	10
CHAPTER 2: LITERATURE REVIEW	11
2.0. Introduction.....	11
2.1. Conceptual framework	11
2.2. Theoretical Framework	22
2.3. Empirical review	25
2.4. Research Gap.....	33
2.5. Summary.....	34
CHAPTER 3: RESEARCH METHODOLOGY	36
3.0. Introduction.....	36
3.1. Research Philosophy	36
3.2. Research Design and Justification.....	37
3.3. Study Population	39
3.4. Sampling Techniques and Sample Size.....	40
3.5. Research Instruments.....	43
3.6. Data Collection Procedures	46
3.7. Data Presentation and Data Analysis Procedures.....	47
3.8. Reliability and Validity	48
3.9. Ethical Considerations.....	49
3.10. Summary.....	50
CHAPTER 4: DATA PRESENTATION, ANALYSIS AND DISCUSSION	52
4.0. Introduction.....	52
4.1. Response Rate	52
4.2. Demographic Data of Respondents	53
4.3. Data Presentation and Analysis	57

4.4. Discussion of Findings	85
4.5. Summary.....	92
CHAPTER 5: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	94
5.0. Introduction.....	94
5.1. Summary of Major Findings	94
5.2. Conclusions	96
5.3. Recommendations	97
5.4. Suggestions for future research	99
REFERENCES.....	101
Appendix 1: Questionnaire	110
Appendix 2: Interview Guide.....	115
Appendix 3: Similarity Index Report.....	117

LIST OF TABLES

Table 3.1: Questionnaire Sample of the study	41
Table 4.1: Questionnaire Response Rate	52
Table 4.2: Quantitative Data on the prevalence and types of white-collar crimes	57
Table 4.3: Quantitative Data on the social class of the individuals who engage in white collar crimes	64
Table 4.4: Quantitative data on the factors contributing to white collar crimes and their impact	70
Table 4.5: Quantitative data on evidence based strategies for preventing and addressing white collar crimes	78

LIST OF FIGURES

Figure 2.1: Conceptual Framework	12
Figure 4.1: gender	53
Figure 4.2: Age	54
Figure 4.3: Marital Status	55
Figure 4.4: Level of Education	56

CHAPTER 1

INTRODUCTION

1.0. Introduction

White collar crime has become a pervasive and worrisome global phenomenon. Despite its far-reaching consequences prosecuting white collar crime remains a formidable challenge due to its sophisticated nature. Furthermore, the inherent association between white collar crime and higher social classes has led to more complexities of dealing with the issue, therefore this study investigates the nexus between white collar crimes and social class in Chitungwiza. This chapter therefore presents the background to the study, statement of the problem, the purpose, objectives and research questions of the study, the justification, significance, scope, limitations and delimitations assumptions of the study.

1.1. Background to the Study

The concept of white-collar crime, first coined by sociologist Edwin Sutherland in 1939, refers to non-violent criminal offenses committed for financial gain by individuals, businesses, or government entities within their professional lives (Sutherland, 1949). Historically, Europe has been at the forefront of understanding these types of crimes, with nations like the United Kingdom, Germany, France, and Italy grappling with issues of corporate fraud, embezzlement, and financial misrepresentation in both public and private sectors (Harrison, 2020; Van Slyke, 2020). In the UK, for instance, high-profile cases such as the BCCI scandal in the 1990s brought white-collar crime to the public's attention, leading to significant reforms in banking regulations (Choo, 2021). Key offenders in this case included the bank's founder, Agha Hasan Abedi, and several high-ranking officials who manipulated financial reporting and engaged in deceptive practices, resulting in billions of pounds in losses to investors and depositors (Choo, 2021). Similarly, Germany has faced its share of high-profile white collar crime cases, including the infamous Siemens bribery scandal, which came to light in the mid-2000s. The allegations involved executives within Siemens who were accused of engaging in widespread corruption, including paying bribes to secure contracts in various international markets. The scandal implicated several senior executives and resulted in Siemens agreeing to pay over \$1.6 billion in fines to U.S. and European authorities,

highlighting how corporate governance failures can lead to extensive legal and financial ramifications (Harrison, 2020).

In Asia, the historical context of white-collar crime demonstrates a growing concern, particularly in countries like Japan, China, India, and South Korea. Japan has faced various scandals, such as the Olympus Corporation scandal in 2011, which revealed massive accounting fraud (Hoffman, 2018). Meanwhile, China has seen an increase in corporate corruption and fraud cases, notably in the context of its rapid economic growth and urbanization (Li & Hsu, 2019). China has witnessed a surge in corporate corruption and fraud, especially during its rapid economic expansion. A prominent example is the China National Offshore Oil Corporation (CNOOC) scandal, where senior officials were implicated in a vast corruption scheme involving kickbacks and bribery to secure contracts worth billions. Allegations pointed to several high-ranking executives, including the company's former chairman, who faced significant legal repercussions. This scandal highlighted systemic issues within the corporate structures in China and brought attention to the need for stricter oversight and transparent practices (Li & Hsu, 2019). In India, the 2G spectrum scandal of 2010 highlighted significant issues of corruption, leading to widespread criticism and calls for reforms (Basu, 2021). This scandal involved the then-Communications Minister A. Raja and several telecom executives who were accused of manipulating the allocation of lucrative 2G licenses and spectrum on a first-come, first-served basis, resulting in massive financial losses to the government. Allegations suggested that Raja colluded with business leaders to facilitate undue advantages in securing licenses. The controversy led to public outrage, significant legal action, and calls for extensive reforms in India's telecommunications sector (Basu, 2021). South Korea, with its chaebols (large family-owned business conglomerates), has also been plagued by corruption and corporate scandals, drawing attention to the intersection of power, wealth, and unethical practices (Kim, 2020).

In Africa, the phenomenon of white-collar crime is increasingly recognized, with notable issues identified in countries such as Nigeria, South Africa, Kenya, and Ghana. Nigeria has been synonymous with large-scale corruption, often linked to the oil sector (Obiosio, 2021). In South Africa, the state capture scandal involving the Gupta family and former President Jacob Zuma showcased the intertwining of politics and corporate misdeeds (Friedman, 2020). Kenya has faced challenges with public sector corruption, particularly within its procurement processes (Mugure, 2022). Ghana, while often

praised for its democratic processes, has also experienced various forms of financial malpractice, particularly in the banking sector (Bediako, 2021).

In Zimbabwe, the issue of white-collar crime has gained prominence, especially in the wake of political and economic turmoil. Major cases of corruption and financial mismanagement have been reported, implicating both governmental and private sectors (Mthethwa, 2021). The nation's economic crisis has exacerbated opportunities for white-collar crimes, where individuals exploit their power for personal gain, often to the detriment of the wider society (Chigora & Chipenda, 2021). Within this context, Chitungwiza, a rapidly growing urban area adjacent to Harare, reflects the broader challenges faced across Zimbabwe, where high levels of poverty coexist with significant corruption and financial misconduct, making it a relevant case study for understanding the nexus between social class and white-collar crime.

Chitungwiza is largely composed of a low to middle-income population, with many residents engaging in formal employment within the industrial sector or informal economic activities. However, the comparative affluence and education of white-collar criminals often stand in stark contrast to the socioeconomic status of their victims. According to studies conducted by Baker (2020) and Johnson (2021), the offenders in Chitungwiza typically include local government officials, business executives, financial institution employees, and contractors involved in public projects. These individuals may manipulate regulations, engage in embezzlement, or commit fraud, taking advantage of their positions of trust to exploit both public funds and the local populace's limited economic means.

For instance, corrupt practices in public procurement have been noted, where officials may inflate contract amounts or award them to unqualified contractors in exchange for kickbacks (Zimunya, 2022). This type of crime disproportionately affects lower-income residents who rely on public services, showcasing how social class stratification exacerbates the consequences of white-collar crime. Moreover, the perpetrators, often belonging to the upper strata of society, capitalize on their professional statuses to evade responsibility, further perpetuating the cycle of inequality and disenfranchisement (Chikanda, 2023).

White collar crimes in Chitungwiza are frequently underreported, partly due to the stigma associated with crime reporting in lower social classes and a lack of

understanding of these crimes among the general populace (Ndlovu, 2021). As such, there exists a significant gap in awareness and resources for victims, typically from lower socio-economic backgrounds, who may lack the means to seek justice or redress.

This study aims to explore the complex interactions between social class and white-collar crime in Chitungwiza, analyzing how the demographic profiles of alleged offenders correlate with the varying impacts of criminality on different social strata. By examining case studies and statistical data, this research will provide insight into the structural factors that both facilitate white collar crime and perpetuate social inequalities within the community.

1.2. Problem Statement

White-collar crime poses a significant and pervasive problem in Chitungwiza, Zimbabwe, as it perpetuates economic inequality, undermines public trust in institutions, and exacerbates poverty in an already vulnerable community. This problem arises primarily from the exploitation of power and privilege by individuals in positions of authority who engage in fraudulent and corrupt practices for personal gain, often at the expense of the broader population (Mthethwa, 2021). Scholars and policymakers alike emphasize that the prevalence of such crimes hinders economic development and social progress; for instance, the Transparency International Zimbabwe chapter has repeatedly highlighted the detrimental effects of corruption on governance and public services (Transparency International, 2022). The issue has become increasingly pronounced in the post-colonial era, particularly following the economic crises of the late 1990s and early 2000s, which created an environment ripe for misconduct and opportunism (Chigora & Chipenda, 2021). Although white-collar crime is a global issue, its ramifications are acutely felt in local contexts like Chitungwiza, where systemic inequality and limited resources exacerbate the hardships faced by the population (Makoni, 2020). Therefore, this study seeks to investigate the relationship between white-collar crimes and social class in Chitungwiza by identifying the types and prevalence of such crimes, examining the social classes of those involved, exploring the underlying socio-economic and institutional factors contributing to these crimes, and proposing evidence-based strategies for their prevention and effective control.

1.3. Research Aim

The purpose of the study is to find out the nexus between white collar crimes and social class in Chitungwiza, Zimbabwe

1.3.1. Research Objectives

- i. To establish the prevalence and types of white-collar crimes in Chitungwiza, Zimbabwe.
- ii. To determine the social class of the individuals who engage in white collar crimes in Chitungwiza.
- iii. To investigate the factors contributing to white collar crimes and their impact.
- iv. To propose evidence-based strategies for preventing and addressing white collar crimes.

1.4. Research Questions

- i. What is the nature and extent of white-collar crime in Chitungwiza, Zimbabwe?
- ii. What is the social class of the individuals who engage in white collar crimes in Chitungwiza?
- iii. What are the factors contributing to white collar crimes and their impact?
- iv. What evidence-based strategies for preventing and addressing white collar crimes?

1.5. Significance of the Study

1.5.1. To the Researcher

The exploration of the nexus between white-collar crimes and social class in Chitungwiza is significant for the researcher as it provides an opportunity to deepen their understanding of the complexities surrounding economic crimes and their socio-economic contexts. By analyzing how social class influences the prevalence and nature of white-collar crimes, the researcher can develop critical analytical skills, enhance their methodological expertise, and contribute original insights to the field of criminology. This study can serve as a foundation for further research and academic pursuits, fostering a comprehensive understanding of the intersection between crime and socio-economic status.

1.5.2. To the University

This study holds significance for the university by contributing to the academic discourse on white-collar crime and social inequalities. It brings attention to underexplored areas within criminology, particularly in the context of developing regions like Chitungwiza. The findings can enhance the university's reputation as a center for research that addresses pressing societal issues, encouraging interdisciplinary collaboration among departments such as sociology, economics, and law. Furthermore, this research may lead to the creation of new courses or modules that engage students with contemporary issues of crime and social class, thus enriching the educational experience.

1.5.3. To the Community

For the community of Chitungwiza, understanding the relationship between white-collar crimes and social class can have significant implications for local governance and community engagement. The study can inform community leaders, activists, and residents about the impact of economic offenses on social inequality and community development. By mobilizing community awareness around the realities of white-collar crime, the findings can encourage proactive measures to address corruption and exploitation at both individual and institutional levels. In turn, this knowledge can empower community members to advocate for greater transparency and accountability in local governance and private enterprises.

1.5.4. To the Country

On a national level, this research is crucial as it sheds light on the broader implications of white-collar crime within Zimbabwe's socio-economic landscape. By investigating how social class affects the nature and consequences of economic crime, policymakers can better understand the structural factors that contribute to corruption and financial misconduct. The findings can guide the formulation of more targeted anti-corruption policies and economic reforms aimed at enhancing transparency and equity. Ultimately, this study can contribute to the development of a legal and regulatory framework that not only addresses white-collar crimes effectively but also promotes social justice and economic stability throughout the country.

1.6. Assumptions

There are white-collar crimes in Chitungwiza: Based on anecdotal evidence and documented events, the study assumed that white-collar crimes are common in Chitungwiza. It was assumed that people engage in dishonest or fraudulent behaviour in professional or business contexts in order to benefit themselves or their organizations.

White-collar crime is influenced by social class: The study made the assumption that social class, which is defined by elements like income, education, and occupation, affects people's propensity to commit white-collar crimes. It was assumed that people from various social classes may be more or less likely to commit these kinds of crimes due to a variety of factors, including opportunities, motivations, and resource accessibility.

Diversity in Chitungwiza's socioeconomic landscape: The study made the assumption that people in Chitungwiza come from a variety of social classes. It was predicated on the existence of significant variations in the population's educational attainment, job profiles, and income distribution, all of which may have an impact on the prevalence of white-collar crime.

Perception and reporting of white-collar crime: The study made the assumption that people in Chitungwiza are aware of this type of crime and are able to truthfully describe their encounters with and impressions of it. During the data collecting process, it was assumed that participants will be willing to confess their knowledge or involvement in white-collar crimes.

Validity of self-reported data: The study assumed that the information gathered from participants in surveys and interviews accurately reflected their experiences, opinions about white-collar crime, and socioeconomic backgrounds. It was predicated that participants would answer the questions honestly and accurately when the data is being collected.

Generalizability of the case study: The research made the assumption that the conclusions drawn from the case study carried out in Chitungwiza can provide information that could be relevant to other situations of a similar nature in Zimbabwe or possibly to other areas with comparable socioeconomic circumstances. However, the study noted that because of the particularities of Chitungwiza and its distinct social,

economic, and cultural elements, care was to be taken when extrapolating the results to other situations.

1.7. Study Limitations

1.7.1. Access to Data:

One of the primary limitations of this study was the availability and reliability of data related to white-collar crimes in Chitungwiza. As white-collar crimes are often underreported or inadequately documented, obtaining accurate statistics and case studies proved to be challenging, potentially affecting the robustness of the findings. To address this limitation the researcher used google scholar to access wide range of sources.

1.7.2. Subjectivity in Defining White-Collar Crime

The concept of white-collar crime varied significantly across different contexts and interpretations. Defining which behaviors and activities constitute white-collar crimes specifically in the context of Chitungwiza introduced biases and discrepancies, impacting the consistency of the study's outcomes. The researcher identified areas of divergence and convergence on this definition to address this limitation.

1.7.3. Generalizability of Findings

This research focused specifically on Chitungwiza, the findings cannot be easily generalized to other regions or contexts within Zimbabwe or beyond. The socio-economic factors influencing white-collar crimes in Chitungwiza differed significantly from those in urban areas or different socio-economic environments.

1.8. Delimitations of the Study

- **Period:** The study was confined to a specific timeframe from 2014 to 2024. This period was chosen to examine recent trends and patterns in white-collar crimes and social class dynamics in Chitungwiza. Analyzing this period allowed for an exploration of the current socio-economic landscape and relevant legislative frameworks impacting crime.
- **Population:** The research focused on specific demographics within Chitungwiza. This included residents from high density and low density, retail shops and police officers.

The sample was deliberately selected to include a diverse range of perspectives on this issue.

- **Concept:** The study was primarily investigating the definitions and typologies of white-collar crimes as they pertain to socio-economic status. It explored sociological theories related to social class and crime to understand how these concepts are intertwined in the Chitungwiza context.
- **Geographical Area:** The geographical scope of the study was limited to Chitungwiza, a town in Zimbabwe known for its socio-economic challenges and demographic diversity. Focusing on this area allowed for an in-depth analysis of local-specific issues regarding white-collar crime and social class, rather than attempting to cover a broader area which may dilute the analysis.

1.9. Definition of Terms

White-collar crimes are defined as non-violent, financially motivated offenses carried out by individuals or groups in professional or business settings (Benson, M. L., & Simpson, S. S. 2017). The main goal of these crimes is usually financial gain or economic advantage, and they are usually committed by people in positions of power or authority, such as executives, professionals, or government officials. White-collar crimes are typically characterized by deceit, concealment, or violation of trust.

Social Class is defined as a category of people who share similar socio-economic status, which is often characterized by factors such as income, education, occupation, and wealth. Social class plays a crucial role in determining individuals' access to resources, power, and opportunities within a society. This study will explore how social class structures influence the prevalence, nature, and impact of white-collar crimes in Chitungwiza.

Nexus refers to the connection or relationship between two or more concepts or phenomena. In this study, the term emphasizes the link between white-collar crimes and social class, examining how socio-economic factors interact to shape criminal behaviour and attitudes within different social strata of Chitungwiza.

Socio-economic factors encompass the social and economic conditions that characterize a community or individual, influencing their quality of life and opportunities. These factors include income levels, employment status, education,

access to healthcare, and housing conditions. The study will analyse how these socio-economic factors correlate with the occurrence of white-collar crimes in Chitungwiza.

Criminal behaviour refers to actions that violate legal statutes and are punishable by law. In the context of this study, the term will specifically denote behaviours associated with white-collar crimes, including fraudulent activities committed by individuals in positions of trust and authority.

1.10. Summary

The study examines the prevalence and impact of white-collar crime in Chitungwiza, Zimbabwe, highlighting the significant role it plays in perpetuating economic inequality, undermining public trust, and exacerbating poverty in the community. Rooted in the historical and socio-economic context of the region, the investigation emphasizes how individuals in positions of authority exploit their power for personal gain, often at the expense of the broader population. Challenges such as data availability, varying definitions of white-collar crime, and the specificity of the Chitungwiza context are acknowledged as limitations that may affect the study's findings. By focusing on a targeted time frame from 2014 to 2024 and engaging with a diverse sample of local stakeholders, the research aims to shed light on the dynamics of white-collar crime and social class, advocating for legal reform, enhanced transparency, and community empowerment to combat these unethical practices. The following chapter looked at literature review for the study guided by research objectives and theories related to the study.

CHAPTER 2

LITERATURE REVIEW

2.0. Introduction

Examining previous research and studies on the relationship between white collar crime and social class particularly in the setting of Chitungwiza is the goal of this review of the literature. This chapter laid the groundwork for understanding the connection between white collar crime and socioeconomic class by evaluating the existing literature and pointing out any research gaps that the suggested study can fill.

2.1. Conceptual framework

The conceptual framework examining the nexus between white collar crimes and social class in Chitungwiza delineates the interplay between independent and dependent variables that shape this complex relationship. Independent variables such as socioeconomic status, access to resources, and the regulatory environment significantly influence the prevalence of white-collar crimes within the community. For instance, individuals with higher socioeconomic status may have more opportunities and motivations to engage in fraudulent activities due to their access to networks and financial capital. Conversely, lower socioeconomic groups often face greater vulnerabilities, which are exacerbated by limited access to legal and financial resources, thus intensifying the impact of these crimes on victims. Furthermore, a weak regulatory environment may facilitate an increase in white collar offenses, as offenders take advantage of inadequate oversight. The resulting prevalence of these crimes can erode public trust in economic systems and institutions, ultimately shaping the social fabric of Chitungwiza. This framework highlights the critical need to understand the socioeconomic dimensions of white-collar crime to address its implications effectively.

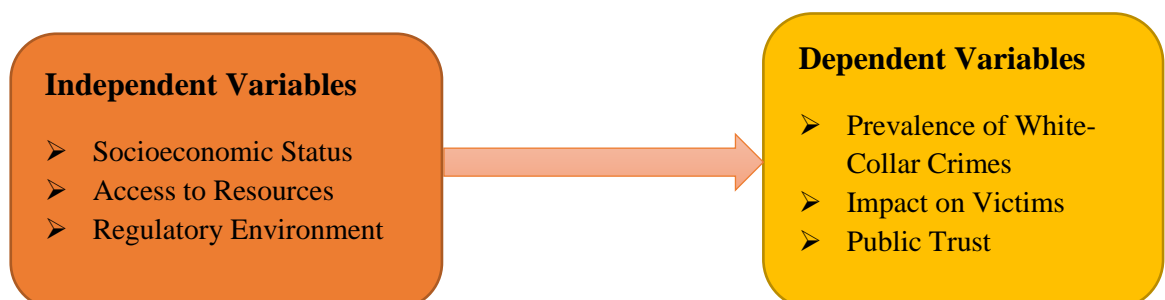


Figure 2.1: Conceptual Framework

2.1.1. Independent Variables:

1. **Socioeconomic Status:** This includes income level, education, and employment status of individuals in Chitungwiza.
2. **Access to Resources:** Availability of legal and financial resources to both potential offenders and victims of white-collar crime.
3. **Regulatory Environment:** The effectiveness of law enforcement and regulatory frameworks in place to deter and penalize white collar crime.

2.1.2. Dependent Variables:

1. **Prevalence of White-Collar Crimes:** The occurrence and frequency of offenses such as fraud, embezzlement, and corruption within the community.
2. **Impact on Victims:** The economic and social consequences faced by individuals and groups negatively affected by white collar crime.
3. **Public Trust:** The level of trust the community has in economic systems and institutions, which can be eroded by white collar crime.

Relationships:

Socioeconomic Status → Prevalence of White-Collar Crimes: Higher socioeconomic status may correlate with increased opportunities for engaging in white collar crime due to access to networks and resources.

Access to Resources → Impact on Victims: Limited access to legal and financial resources among lower socioeconomic groups can exacerbate the impact of white-collar crimes on these individuals.

Regulatory Environment → Prevalence of White-Collar Crimes: A weak regulatory environment may worsen the prevalence of white-collar crimes as offenders exploit gaps in oversight.

Prevalence of White-Collar Crimes → Public Trust: An increase in white collar crimes can lead to a decrease in public trust in institutions and economic systems.

2.1.3. White-Collar Crimes

White-collar crimes often necessitate specialized skills, such as advanced accounting knowledge, which are typically acquired through close interactions with educated individuals in positions of authority (Sutherland, 1950). Consequently, even when a corporation promotes ethical standards like honesty and transparency, continuous exposure to a select group possessing dubious morals can eventually influence an individual's behavior. Observing peers engaging in minor thefts, such as stealing office supplies or misappropriating company funds, can lead one to rationalize these unethical actions. Over time, this individual may develop the skills needed to commit such acts undetected and might find themselves engaging in white-collar crimes (Piquero et al., 2021).

2.1.4. Organized Crime

Individuals often become affiliated with organized crime syndicates like the mafia, frequently growing up within an environment that normalizes such involvement (Drew, 2021). Family connections and relationships with existing members serve as significant incentives for potential recruits. It is important to highlight, however, that despite these cultural influences, not everyone from mafia families chooses to enter the organized crime network. For example, during the height of the American Mafia's activity in the 1960s and 70s, many Italian-Americans served in the New York Police Department, despite having relatives involved in mafia operations. According to the differential association theory, this variation can be attributed to the concept that individuals with a greater number of associations with criminals, compared to non-criminals, are more inclined to become involved with the Mafia (Sutherland, 1950; Cressey, 2006).

2.1.5. Types of White-Collar Crimes

Fraud: Fraud, as a form of white-collar crime, involves the intentional misrepresentation or concealment of information to gain unlawful financial or personal benefits (Matsumura & Tucker, 1992). It spans various deceptive practices, including securities fraud, mortgage fraud, healthcare fraud, and more. A well-documented example of securities fraud is the Enron scandal, where executives at Enron Corporation manipulated accounting statements to hide debt and inflate profits, ultimately leading to the company's collapse and the loss of billions in shareholder value (Healy & Palepu,

2003). Similarly, in the case of WorldCom, executives inflated earnings by over \$11 billion through improper accounting entries, which led to one of the largest bankruptcies in U.S. history (Jickling, 2003). These examples demonstrate how securities fraud can destabilize entire financial systems and erode public trust in corporate governance. In Zimbabwe, although less widely publicized, similar practices have been observed, particularly in the informal securities market and within some state-owned enterprises, where financial records are manipulated for personal enrichment or to cover up mismanagement (Transparency International Zimbabwe, 2022).

Mortgage fraud is another pervasive form of fraud, involving the intentional falsification of information during loan applications to secure mortgages under false pretences. A notable international example is the U.S. subprime mortgage crisis of 2007–2008, which was significantly fuelled by widespread mortgage fraud. Lenders, brokers, and borrowers colluded to falsify income statements, inflate property values, and misrepresent buyers' creditworthiness, leading to massive defaults and a global financial meltdown (White, 2010). In the healthcare sector, fraud often manifests through false billing and phantom services. For instance, in the *United States v. Novartis* case (2020), the pharmaceutical giant was fined over \$642 million for paying kickbacks to doctors to encourage them to prescribe its drugs, defrauding the healthcare system (Department of Justice, 2020). Likewise, in developing countries such as Zimbabwe, healthcare fraud has emerged in the form of fake claims to medical aid societies and billing for unrendered services, especially in private practices and some state clinics. These instances show that fraud, whether in the financial, real estate, or healthcare sector, not only results in monetary loss but also undermines institutional integrity and contributes to the erosion of public trust in both private and public sectors.

Embezzlement: Embezzlement is a serious category of white-collar crime that involves the misappropriation of funds by individuals entrusted with financial responsibilities within an organization. Typically, embezzlers occupy positions of trust, such as accountants, managers, or treasurers, and they exploit their access to financial systems for personal gain. The mechanisms often employed in embezzlement include the falsification of accounting records, creation of fictitious invoices, manipulation of payroll, and unauthorized transfers of funds into private accounts (Snape, 2020). A prominent example of embezzlement is the Bernie Madoff Ponzi scheme, where Madoff, a trusted investment advisor, embezzled approximately \$65 billion over several

decades, disguising his actions through fake account statements and fabricated investment returns (Henriques, 2011). This case not only represents a colossal financial crime but also reveals how embezzlement can be masked behind a façade of credibility and institutional legitimacy. In a corporate context, the Satyam scandal in India also demonstrates large-scale embezzlement, where senior executives inflated revenue and siphoned off company funds, resulting in a US\$1.5 billion fraud that shook investor confidence (Srinivasan, 2009). Such cases show that embezzlement can cause severe financial harm to organizations and stakeholders, especially when committed by individuals in high-ranking positions.

In the Zimbabwean context, embezzlement has been prevalent within both public and private institutions. For instance, the Zimbabwe Anti-Corruption Commission (ZACC) reported several cases involving municipal officials who diverted public funds meant for service delivery into private accounts, depriving communities of essential services (ZACC, 2022). One specific case involved the Harare City Council, where senior officials were accused of misappropriating millions of Zimbabwean dollars through manipulation of procurement and payroll systems. These incidents not only strained municipal budgets but also eroded public trust in local governance. Furthermore, embezzlement within non-governmental organizations (NGOs) operating in Zimbabwe has attracted concern from donors and international partners. For example, in 2019, a local NGO executive was arrested for misappropriating donor funds intended for youth empowerment projects, leading to the suspension of funding from a European agency. The consequences of embezzlement in such contexts extend beyond financial losses, affecting employee morale, creating organizational dysfunction, and compromising the effectiveness of public service and development programs. These tangible cases underscore the destructive impact of embezzlement and highlight the need for robust financial oversight and accountability mechanisms in both public and private institutions.

Corruption: Corruption constitutes one of the most entrenched and damaging forms of white-collar crime, often manifesting through acts such as bribery, extortion, influence peddling, nepotism, and kickbacks. It involves the misuse of entrusted authority for personal or organizational gain and occurs across the public and private sectors. In Zimbabwe, corruption has been cited as a key impediment to socio-economic development. According to Moyo (2014), public officials have frequently been

implicated in scandals involving the illegal awarding of government tenders, misallocation of state resources, and illicit enrichment. A tangible example is the case of former Minister of Mines, Obert Mpofu, who was implicated in the disappearance of over US\$15 billion in diamond revenue from the Marange diamond fields, as highlighted in a 2016 parliamentary report. Similarly, corporate bribery cases such as the African Bank and Deloitte scandal in South Africa, where executives allegedly colluded to conceal financial losses in exchange for favors, illustrate how corruption can severely distort financial markets and erode public trust (Gordon, 2018). At a broader level, such acts weaken institutional frameworks, create unfair business environments, and contribute to the entrenchment of poverty and inequality, especially when public resources are diverted from essential services such as health, education, and infrastructure.

Money Laundering: Money laundering, another sophisticated form of white-collar crime, involves disguising the origins of funds obtained through criminal means to make them appear legitimate. This process typically unfolds in three stages: placement, where illicit funds are introduced into the financial system; layering, where these funds are transferred through complex transactions to obscure their origins; and integration, where the "cleaned" money is reintroduced into the economy, often through investments or high-value purchases (Zhang, 2015). A notorious example is the "Panama Papers" leak of 2016, which exposed how global elites, including African political figures, used offshore shell companies and trusts to launder money, evade taxes, and conceal ill-gotten wealth (Obermayer & Obermaier, 2016). In Zimbabwe, the ZIMRA (Zimbabwe Revenue Authority) has reported several cases of large-scale money laundering involving real estate investments and externalization of funds, particularly during the hyperinflation era of the 2000s. One high-profile case involved former Reserve Bank officials who were accused of manipulating the foreign currency auction system to externalize millions of US dollars under the guise of import support schemes (Maguchu, 2017). These incidents highlight the complex, often transnational nature of money laundering and demonstrate the difficulty faced by law enforcement in tracing illicit financial flows, especially when sophisticated legal and financial structures are used to conceal the origin of the proceeds. Such crimes not only undermine financial transparency but also facilitate other illicit activities, including drug trafficking, arms smuggling, and terrorism financing.

Tax Evasion and Insider Trading: Tax evasion is a significant category of white-collar crime involving deliberate illegal actions aimed at evading tax responsibilities. Offenders may underreport income, inflate deductions, falsify financial documents, or hide assets in offshore accounts to reduce their tax liabilities. For instance, the Panama Papers leak in 2016 exposed how wealthy individuals and corporations used offshore tax havens to avoid taxation, highlighting the global extent of such practices (Obermayer & Obermaier, 2016). A notable example is the case of American businessman Leona Helmsley, who was convicted in 1989 for tax evasion after failing to pay taxes on millions in income and making fraudulent deductions. Tax evasion has far-reaching implications: it deprives governments of critical revenue needed for public services and infrastructure, thereby undermining economic stability and widening the inequality gap. According to Braithwaite (2005), systemic tax evasion not only affects national economies but also erodes public trust in the legal and fiscal systems. The economic damage caused by these activities necessitates stricter regulatory frameworks and international cooperation to ensure tax compliance and transparency in financial dealings.

Insider Trading: Insider trading, another form of white-collar crime, involves the illegal buying or selling of stocks or securities based on confidential, non-public information. This act gives certain individuals, typically corporate insiders like executives or employees, an unfair advantage over the general public. The case of Martha Stewart, who was convicted in 2004 for obstructing justice and lying about a stock sale based on insider information, remains one of the most high-profile insider trading cases in the United States. Insider trading not only violates ethical principles of market fairness but also erodes investor confidence. Hague (2019) emphasizes that such practices distort capital markets and necessitate enhanced regulatory oversight to protect market integrity. Another illustrative example is the Raj Rajaratnam case, where the hedge fund manager of the Galleon Group was found guilty in 2011 of engaging in a massive insider trading scheme that yielded over \$60 million in illegal profits. These cases demonstrate how insider trading can lead to substantial financial gain for the perpetrators while simultaneously shaking public trust in financial markets. In addition, related crimes such as intellectual property theft—including the unauthorized distribution of copyrighted software, music, or patented designs—are increasingly prevalent in the digital age. For instance, the U.S. vs. Kim Dotcom case highlighted the

scale of online piracy, where the Megaupload website facilitated billions of dollars' worth of illegal file sharing before being shut down by authorities. These offenses demonstrate the evolving nature of white-collar crime and the pressing need for legal systems to adapt accordingly.

Crimes Related to the Environment: Crimes related to the environment constitute a growing form of white-collar crime, often committed by corporations or individuals seeking to cut costs or gain profit by violating environmental laws and regulations. These crimes include illegal logging, industrial pollution, wildlife trafficking, and the improper disposal of hazardous waste. A notable case is that of Trafigura, a multinational commodity trading company, which in 2006 was involved in the illegal dumping of toxic waste in Côte d'Ivoire, leading to severe environmental damage and health issues for thousands of residents. This case, documented by the United Nations Environment Programme, highlights how corporate negligence in environmental regulation can cause widespread harm. Another example is the Volkswagen emissions scandal, where the company installed software to cheat emissions tests, thereby violating environmental protection laws in multiple countries. In Zimbabwe, environmental crimes such as illegal mining and deforestation in protected areas like the Hwange National Park have had devastating effects on ecosystems, with insufficient enforcement allowing these acts to continue.

Cyber Crime: cybercrime-another evolving branch of white-collar crime-facilitated by advances in technology. Cybercrime includes a range of activities such as phishing, online financial fraud, identity theft, hacking, and data breaches. These crimes are often motivated by financial gain and can disrupt entire economic systems. A major international example is the Equifax data breach of 2017, where hackers gained access to the personal information of over 147 million people, causing significant reputational and financial damage. In Zimbabwe, the Cyber and Data Protection Act [Chapter 12:07] of 2021 was introduced to address such threats. The Act criminalizes unauthorized access to data, unlawful interception of communications, and the use of computers or networks to commit fraud, identity theft, or data breaches. For instance, under this law, actions like hacking into a financial institution's database to steal customer information or divert funds would be considered a serious offense. The legislation also promotes data privacy and places obligations on institutions to protect user data, an important safeguard as Zimbabwean society increasingly relies on digital platforms. Thus, the rise

of cybercrime, alongside environmental violations, underscores the shifting nature of white-collar crime and the necessity for legal reforms and enforcement mechanisms that reflect both technological advancements and environmental priorities.

2.1.6. Legal Framework Governing White-Collar Crimes in Zimbabwe

The legal framework governing white-collar crimes in Zimbabwe consists of various statutes, regulations, and institutional mechanisms designed to prevent, combat, and prosecute such offenses. This framework is essential for protecting the integrity of the financial system, promoting good corporate governance, and ensuring accountability within both the public and private sectors.

The Constitution of Zimbabwe, adopted in 2013, serves as the supreme law of the land and lays the groundwork for legal principles pertaining to anti-corruption and good governance. Section 254 establishes a framework for the prevention of corruption in public office, promoting ethical standards and transparency. It empowers the creation of independent anti-corruption bodies and emphasizes the importance of accountability in governance. This constitutional provision reflects Zimbabwe's commitment to tackling corruption and ensuring that public officials are held accountable for their actions.

In addition to constitutional provisions and anti-corruption statutes, the Cyber and Data Protection Act [Chapter 12:07], enacted in December 2021, forms a crucial part of Zimbabwe's legal framework in addressing modern forms of white-collar crime, particularly those facilitated by digital technology. This Act aims to ensure data protection, promote cybersecurity, and criminalize a range of cyber-related offenses that are increasingly used in the commission of white-collar crimes. Notably, Section 163 of the Act criminalizes unauthorized access to computer systems or data, which targets hackers and internal actors who breach systems to obtain sensitive financial or corporate information. It states that "any person who intentionally accesses or causes to be accessed any data, program, or computer system without lawful authority... shall be guilty of an offence." This is particularly relevant in cases of financial fraud, identity theft, and embezzlement through digital platforms. Section 164 expands on this by criminalizing data interception, whether through wiretapping or unauthorized capture of transmitted information, an act often associated with corporate espionage and insider

trading schemes. The Act also protects the integrity of data through Section 165, which prohibits any person from damaging, deleting, deteriorating, altering, or suppressing computer data without lawful authority. These provisions aim to ensure accountability among both public and private sector entities handling sensitive information. Furthermore, Section 166 criminalizes computer-related forgery and fraud, stating that any person who inputs, alters, deletes, or suppresses computer data with the intent to forge or defraud shall be liable for prosecution. The Act also prioritizes the privacy of individuals and institutions through robust data protection obligations outlined in Part III, which mandates data controllers to process personal data lawfully, fairly, and transparently, and to obtain clear consent from data subjects. This strengthens corporate accountability and minimizes the risk of white-collar crimes like unauthorized data sale or misuse. Additionally, Section 172 provides for the establishment of a Cybersecurity and Monitoring Centre, responsible for coordinating national cybersecurity efforts, monitoring threats, and offering policy advice-a critical institutional mechanism in curbing cyber-enabled economic crimes. By providing legal recourse for crimes such as phishing, financial scams, and information tampering, the Cyber and Data Protection Act closes critical gaps in Zimbabwe's legal regime, making it a vital component in the fight against evolving forms of white-collar crime.

Central to the legal framework is the Criminal Law (Codification and Reform) Act [Chapter 9:23], a comprehensive legal instrument that outlines various offenses related to white-collar crime, such as fraud, theft, and forgery. Notable sections relevant to white-collar crimes include Section 136, which criminalizes fraudulent activities designed to deceive individuals or entities for unlawful gain, and Section 174 concerning corrupt practices by public officials. This Act provides a robust legal basis for prosecuting individuals who engage in white-collar offenses, protecting the integrity of financial and corporate systems in Zimbabwe.

The Prevention of Corruption Act [Chapter 9:16] specifically targets corruption within the public service and corporate entities. This law establishes offenses related to corrupt practices and outlines corresponding penalties for engaging in such conduct. The Act also provides for the creation of the Anti-Corruption Commission, which has the mandate to investigate and prosecute corruption-related offenses. This legislation is

critical in reinforcing the country's commitment to combating corruption and reducing the prevalence of white-collar crimes.

Another significant piece of legislation is the Companies and Other Business Entities Act [Chapter 24:31], which governs the registration and regulation of companies in Zimbabwe. It includes provisions aimed at promoting transparency and accountability in corporate governance—mandating accurate financial reporting and audits, and establishing directors' duties to act in the best interests of the company and stakeholders. These provisions help create a corporate environment where ethical conduct is expected and fraud is deterred.

To address issues of financial crime more broadly, the Money Laundering and Proceeds of Crime Act [Chapter 9:24] criminalizes the laundering of proceeds derived from crime, including white-collar offenses. This legislation establishes reporting obligations for financial institutions and specifies procedures for the confiscation of illicitly obtained assets. It is designed to prevent the financial system from being exploited for criminal activities and to ensure due diligence in financial transactions.

The establishment of the Financial Intelligence Unit (FIU) under the Reserve Bank of Zimbabwe marks a significant advancement in the fight against white-collar crime. The FIU is responsible for receiving, analyzing, and disseminating financial information related to suspicious transactions, thereby enhancing transparency within the financial sector. This body plays a crucial role in combating money laundering and provides a framework for compliance with international anti-money laundering standards.

Despite these robust legal provisions, several challenges hinder the effective enforcement of laws against white-collar crimes in Zimbabwe. Resource constraints within law enforcement and regulatory bodies limit their ability to conduct thorough investigations and prosecutions. Additionally, delays in the judicial process can undermine efforts to achieve justice for victims of white-collar crime. Corruption within institutions can further impede the enforcement of anti-corruption measures and erode public trust in the system.

In conclusion, Zimbabwe's legal framework for governing white-collar crime includes a combination of constitutional provisions, statutory laws, and institutional mechanisms aimed at preventing and prosecuting such offenses. Although the framework is

established, significant challenges remain that must be addressed to enhance its effectiveness. Strengthening resources, improving judicial efficiency, and ensuring integrity within enforcement agencies are critical steps in the ongoing fight against white-collar crime in Zimbabwe.

2.2. Theoretical Framework

2.2.1. Differential Association Theory

Differential association is a criminological theory introduced by Edwin Sutherland in 1939, positing that criminal behavior is not inherited but learned through interactions with others in one's environment. The theory is articulated in nine key propositions: Criminal conduct is a learned behavior rather than an inherited trait; individuals who have no prior experience with crime do not create criminal methods on their own. The acquisition of criminal behavior occurs through interactions involving communication, mainly verbal, but also through nonverbal means such as gestures (Sutherland, 1939). The majority of learning related to criminal behavior happens within close personal relationships, meaning that more impersonal forms of communication (e.g., media) have a minor influence on criminal participation. Criminal learning encompasses both (a) the practical skills needed to commit offenses and (b) the understanding of underlying motives, justifications, and attitudes toward crime (Sutherland, 1939). The direction of motives and drives is influenced by the definitions surrounding legal codes, which can be viewed as favorable or unfavorable, particularly in contexts of cultural conflict. An individual becomes delinquent when they are exposed to a higher number of definitions that support law violation than those that oppose it—this is the core of the principle of differential association. Individuals learn criminal behavior not just from criminal influences but also by remaining isolated from non-criminal elements (Sutherland, 1939). The impact of differential associations can differ based on factors such as frequency, duration, priority, and intensity, though quantifying these relationships is complex. The learning process for criminal behavior involves mechanisms similar to any other form of learning. This means that criminal behavior is not solely a result of imitation; for instance, an individual might engage in crime as a result of seduction rather than simply copying others (Sutherland, 1939). Although criminal acts express general needs and values, they do not arise solely from them, as non-criminal behavior often stems from the same motivations.

Support for the differential association theory comes from the Cambridge Study in Delinquency Development conducted by Farrington et al. (2006), which followed 411 males from a disadvantaged urban area of South London starting at age 8 in 1961. The longitudinal research examined official conviction records and self-reported offenses until the subjects reached 50 years of age. By the study's conclusion, 41% had acquired at least one conviction. Key early-life risk factors for later criminal behavior included familial criminality, propensity for risk-taking, low educational achievement, poverty, and inadequate parenting. The theory suggests that offenders emerge from families and communities that endorse criminal norms, a notion corroborated by Osborne and West (1982), who discovered that 40% of sons of criminal fathers had convictions by age 18 compared to 13% from non-criminal backgrounds. Additionally, Walmsley et al. (1992) noted that a significant portion of the UK prison population has family members who are also incarcerated. However, these findings also raise the possibility of genetic influences on criminal behavior.

The differential association theory provides a lens through which to examine the relationship between white-collar crimes and social class in the context of Chitungwiza, a town in Zimbabwe characterized by diverse socioeconomic conditions. White-collar crimes, such as fraud or embezzlement, are often classified as offenses committed by individuals in positions of trust, primarily associated with those of higher social class. Yet, the theory suggests that individuals from lower socioeconomic backgrounds can also learn and engage in similar illicit behaviors, often as a response to their environment and social influences.

In Chitungwiza, where economic challenges are prevalent, individuals in lower socioeconomic strata may gravitate towards white-collar crimes as a means of survival. Influential peers, family members, or community norms that endorse such behavior can lead to a greater acceptance of these crimes among individuals who might otherwise lack exposure to white-collar criminality. In this manner, the principles of differential association—particularly the concepts of exposure to pro-criminal definitions and the significance of intimate groups—become crucial for understanding how social class can shape the prevalence of white-collar crime in Chitungwiza.

2.2.2. Social Learning Theory and Crime/Deviance

Social learning theory posits that individuals engage in criminal behavior primarily due to their associations with others who also commit crimes (Bandura, 1977). Through these interactions, their criminal conduct is reinforced, leading them to adopt attitudes that are favorable to criminality. By associating with criminal role models, individuals may come to view crime as either desirable or justifiable in certain situations. The learning of deviant or criminal behavior occurs through exposure to and interaction with others, much like the learning of conforming behaviors. Notably, having friends who engage in delinquent activities is one of the strongest predictors of an individual's own delinquent behavior, aside from their prior history of delinquency (Akers, 1998).

According to social learning theory, there are three key mechanisms through which individuals learn criminal behavior: differential reinforcement, the acquisition of beliefs favorable to crime, and the imitation of criminal models. Differential reinforcement refers to how certain behaviors can be encouraged or discouraged through rewards and punishments. Crime is more likely to occur when it is frequently rewarded and infrequently punished, especially when the rewards are substantial (such as money or social approval) and the behavior is more often reinforced than alternative actions (Sutherland, 1950). Research has shown that those who are rewarded for criminal activities are more likely to continue offending, particularly in similar contexts.

In addition to reinforcement, individuals can learn beliefs that support criminal behavior. These beliefs often fall into three categories. First, there is approval of minor forms of crime, such as gambling, drug use, or curfew violations among adolescents. Second, individuals may justify or rationalize certain serious crimes, believing that some actions, although generally wrong, are acceptable under specific circumstances (Drew, 2021). For instance, many may consider fighting wrong but believe it is justifiable if provoked. Lastly, individuals might hold general values that make crime appear more attractive, such as a strong desire for excitement or quick success (Akers, 1998).

Imitation of criminal models is another significant factor in social learning theory. Individuals often mimic the behaviors of people they admire or respect, particularly if those behaviors are positively reinforced. For example, a person who watches a respected figure commit a crime and get rewarded is more likely to engage in similar behavior themselves (Bandura, 1977).

While social learning theory provides a robust framework for understanding the dynamics of criminal behavior, it has limitations. It tends to overlook individual differences, such as personality traits and cognitive processes that can influence criminal behavior. Additionally, it does not thoroughly explain why some individuals exposed to criminal role models choose not to engage in crime, suggesting the potential role of personal morals or external circumstances (Piquero et al., 2021). Furthermore, the theory primarily focuses on situational factors, often neglecting broader structural influences, such as socioeconomic conditions or institutional factors that can impact crime rates.

Applying social learning theory to Chitungwiza, a town facing socioeconomic challenges, sheds light on the dynamics of crime and deviance within the community. The theory suggests that individuals in this environment may adopt criminal behaviors through associations with peers or family members involved in unlawful activities. For instance, young residents of Chitungwiza who associate with delinquent friends are at a higher risk of engaging in similar behaviors, a correlation strengthened by the economic hardships that make crime seem like a viable option for achieving financial stability (Drew, 2021).

The three mechanisms of social learning can also be observed in Chitungwiza. Local community norms might reinforce criminal behavior through differential reinforcement, where individuals receive social approval or financial incentives for engaging in crime. Additionally, the prevalence of beliefs that justify minor criminal acts may lead individuals to accept these behaviors as normal. Moreover, the modeling of criminal behavior can be seen when individuals imitate respected peers or family members who navigate the criminal landscape successfully. Thus, understanding the implications of social learning theory emphasizes the importance of community dynamics and peer influences in shaping criminal behavior in Chitungwiza, highlighting that targeted interventions could focus on disrupting these negative networks and promoting pro-social behaviors.

2.3. Empirical review

2.3.1. The Prevalence and Types of White-Collar Crimes

White-collar crime has evolved over the years, adapting to changes in technology, regulatory frameworks, and global economic conditions. In North America, particularly the United States, white-collar crimes such as securities fraud, corporate fraud, and health care fraud have gained widespread attention. The crisis of the 2008 financial collapse highlighted systemic weaknesses in corporate governance and regulatory oversight, leading to a surge in fraudulent activities (Coffee, 2018). The U.S. Securities and Exchange Commission (SEC) has reported an increase in cases of insider trading and Ponzi schemes, emphasizing the need for stricter regulations and enforcement (SEC, 2020). A recent study noted that approximately 20% of all financial fraud cases originate from white-collar criminals in the U.S., underscoring the significant threat posed by such activities (Zhang, 2022).

Europe has witnessed a parallel increase in white-collar crimes, influenced by economic crises and the globalization of financial markets. Van der Woude and Van Nuys (2021) examined fraud cases across European countries, finding that financial fraud and tax evasion are prevalent, especially in countries with less stringent regulatory frameworks. The European Commission has highlighted the importance of addressing corruption, which is estimated to cost EU economies over €120 billion annually (European Commission, 2022). Furthermore, studies indicate that corporate financial scandals, particularly in the banking sector, have been a significant driver of white-collar crime in Europe, leading to regulatory reforms aimed at increasing transparency and accountability (Dunn, 2021).

In countries like China and India, rapid economic growth has sometimes outpaced regulatory measures, resulting in increased instances of corporate fraud and financial misconduct. Huang and Xu (2019) found that state-owned enterprises are particularly vulnerable to bribery and embezzlement due to weak governance structures. Similarly, the rise of e-commerce has facilitated new types of fraud, such as online scams and identity theft (Singh & Gupta, 2021). The Asian Development Bank has underscored the need for multidimensional strategies to combat these crimes, recognizing that they undermine development and economic stability (ADB, 2022).

The prevalence of white-collar crime in Africa is characterized by corruption, misappropriation of funds, and procurement fraud. Asuquo et al. (2021) conducted a study in Nigeria, revealing that corruption significantly hampers economic growth and

leads to a loss of public trust in institutions. This pattern is echoed across the continent, with international organizations estimating that Africa loses billions annually due to corruption and financial crimes (UNODC, 2020). Furthermore, initiatives such as the African Union's Convention on Preventing and Combating Corruption aim to address these issues by promoting accountability and good governance (African Union, 2019).

The Australian Criminal Intelligence Commission (ACIC) reported an increase in cybercrime activities, which often intersect with traditional white-collar crimes (ACIC, 2021). Additionally, a longitudinal study showed that the financial sector is particularly susceptible to fraudulent activities, costing the economy millions each year (Smith, 2022). The emphasis on regulatory compliance and risk management is critical in both countries, with recent legislation aimed at enhancing penalties for corporate misconduct (Jones & Allen, 2021).

Latin America faces unique challenges regarding white-collar crime, often intertwined with corruption and organized crime. A study by Carvajal and Restrepo (2021) highlighted the prevalence of money laundering operations linked to drug trafficking and the financing of illicit activities. Corruption remains a grave concern, where public officials are frequently implicated in bribery and procurement fraud (Transparency International, 2022). Efforts to combat these crimes include regional initiatives aimed at improving governance and accountability in both public and private sectors (OAS, 2020).

2.3.2. Social class of the Individuals who engage in white collar crimes

Logan (2024) emphasizes that individuals with higher socioeconomic status often possess greater access to resources, education, and networks that create an environment conducive to committing white-collar offenses. This access allows potential offenders to navigate legal frameworks and exploit loopholes, thereby facilitating fraudulent activities such as embezzlement, insider trading, and corporate fraud.

Similarly, Soley (2017) identifies the role of financial pressure and lifestyle expectations in motivating individuals to commit white-collar crimes. Individuals from affluent backgrounds may feel compelled to uphold their social status by engaging in unethical practices to maintain their wealth and lifestyle, leading to a higher propensity for involvement in white-collar crime. Soley's research highlights that the desire to

project an image of success often eclipses ethical considerations, thereby fostering an environment where white-collar crime can thrive.

In contrast, Yi (2024) reveals that socio-economic instability can also play a significant role in driving lower-status individuals toward white-collar crime as a means of achieving economic mobility. The study suggests that individuals facing economic hardship may resort to fraudulent activities when traditional avenues for advancement are blocked or perceived as unattainable. This highlights a nuanced understanding of how socio-economic factors can act as both a catalyst and a barrier to engagement in white-collar crime.

Further expanding on these themes, additional studies have explored the significance of corporate culture and regulatory environments in shaping the relationship between social status and white-collar crime. For instance, Smith (2022) underscores that organizations with permissive corporate cultures may inadvertently encourage unethical behavior among employees, particularly those in higher social standings, thereby increasing the incidence of white-collar crime. Moreover, stringent regulatory frameworks, as noted by Anderson and Thomas (2023), can deter potential offenders from committing crimes by creating environments where risks outweigh the benefits of engaging in unethical activities.

White-collar crime, characterized by non-violent financial offenses often committed by individuals or organizations in positions of trust, has garnered significant academic attention in recent years. In North America, particularly the United States, various socio-economic factors influence the prevalence of white-collar crime. Researchers highlight that economic instability, such as the aftermath of the 2008 financial crisis, incentivized individuals to engage in fraudulent activities as a means of maintaining their socio-economic status (Levi & Gilmore, 2022). Studies indicate that the desire for upward mobility and financial success can drive individuals towards illegal means, especially when legitimate opportunities appear limited (Imoize, 2021). Moreover, cultural attitudes towards risk and success have been shown to normalize unethical behaviors in corporate settings, particularly in industries under highly competitive pressure (Schwartz & Sharpe, 2021).

According to a study by Van Oorschot (2021), countries with higher levels of income inequality tend to exhibit higher rates of corporate fraud and tax evasion. The research suggests that economic disparities create environments where individuals justify unethical behavior as a response to perceived injustices. Additionally, the interplay between weak regulatory frameworks and high levels of corruption exacerbates the risks of white-collar crime (Doyle, 2020). In regions where regulatory oversight is lacking, businesses may engage in fraudulent practices with little fear of repercussions, further entrenching a culture of impunity.

Huang and Xu (2019) note that the swift transition to market economies in countries like China and India has been accompanied by widespread corruption and financial misconduct. The socio-economic context here often includes a lack of effective enforcement mechanisms, which allows individuals to exploit loopholes for personal gain. Furthermore, societal pressures, including the pursuit of status and wealth in rapidly developing economies, contribute to a culture where unethical business practices flourish (Mishra, 2022). A study by Singh (2023) also pointed out that family and social networks in some Asian cultures can perpetuate corrupt practices, demonstrating the importance of socio-cultural factors in understanding white-collar crime.

Asuquo et al. (2021) reveals that in countries with high levels of unemployment and economic desperation, individuals may resort to fraudulent activities as a survival strategy. Corruption also plays a pivotal role; in nations where, public officials engage in embezzlement and bribery, a cycle of corruption becomes entrenched, influencing the behavior of individuals and organizations at all levels (UNODC, 2020). Additionally, the lack of accountability mechanisms can lead to an environment where white-collar crime is normalized as a means to achieve economic stability (Nakhid & Taha, 2022).

Jones and Allen (2021) argue that strong corporate governance frameworks are crucial in mitigating white-collar crime, highlighting the role of social responsibility in business practices. However, when economic competition intensifies, organizations may prioritize profit over ethical considerations, leading to increased fraud and ethical breaches (Smith, 2022). Furthermore, recent reports indicate that socioeconomic pressures during economic downturns can exacerbate risks associated with white-collar

crimes, making individuals and corporations more susceptible to engaging in unethical practices (ACIC, 2021).

In Latin America, socio-economic factors such as systemic corruption, inequality, and weak institutional frameworks significantly contribute to white-collar crime. A study by Carvajal and Restrepo (2021) revealed that in countries with high levels of corruption, individuals often resort to fraudulent activities as a means to navigate a corrupt system. Inequalities in wealth distribution fuel resentment and justify illegal behavior, leading to a normalization of corruption within both public and private sectors (Transparency International, 2022). Moreover, researchers emphasize the role of political instability and limited economic opportunities in driving individuals toward white-collar crime as a form of survival (OAS, 2020).

2.3.3. Factors contributing to WCCs and The Impact of White-Collar Crime on Local Communities and Economies

White-collar crime, characterized by non-violent financial offenses committed for personal or organizational gain, has profound effects on local communities and economies across the globe. Financial fraud, particularly in the banking and corporate sectors, leads to significant economic losses that can destabilize entire markets. A study by Kranacher et al. (2021) found that corporate fraud can lead to declines in local employment rates and loss of business confidence, which in turn affects the community's economic vitality. Additionally, local communities often bear the brunt of downturns stemming from Ponzi schemes and securities fraud, which can lead to a loss of savings and investments among residents, especially in lower-income areas (Schneider & Turner, 2022). The erosion of trust in financial institutions exacerbates these impacts, leading to reduced civic engagement and a withdrawal from community financial systems (Gordon, 2023).

According to a report by the European Commission (2022), corruption and financial fraud undermine the integrity of public institutions, resulting in decreased public investment and negative perceptions of government efficacy. The decline in trust can lead to community disengagement, hindering social cohesion and collaborative efforts to address local issues. Moreover, white-collar crimes in the financial sector can have regional impacts, as seen in the aftermath of the 2008 financial crisis, which disproportionately affected economically vulnerable communities (Dunn, 2021). These

effects include increased unemployment rates and social unrest, demonstrating the interconnectedness of white-collar crime and community well-being across Europe.

Asian nations exhibit diverse impacts from white-collar crime, with varying consequences for community perceptions of justice and governance. In countries like India and China, rapid economic growth often coexists with high levels of corruption, leading to large-scale financial fraud that undermines public trust (Huang, 2023). A study by Saini and Gupta (2022) highlighted that communities most affected by government corruption and corporate fraud often experience diminished access to essential services, such as education and healthcare, as funds are misappropriated. Furthermore, the psychological effects of white-collar crime can lead to widespread feelings of disenfranchisement and cynicism towards institutions (Sharma, 2023). This erosion of trust impacts community ties and informal networks, which are crucial for social cohesion in many Asian cultures.

Research by Asuquo et al. (2021) found that embezzlement and misallocation of resources in governmental and business sectors lead to the underfunding of local services, exacerbating poverty and economic instability. The United Nations Office on Drugs and Crime (UNODC, 2020) reported that corruption incurs a substantial cost to African economies, with lost public funds translating directly into diminished healthcare, education, and infrastructure—areas vital to community development. Furthermore, increased inequality resulting from white-collar crime can foster resentment and social fragmentation, weakening civic structures and increasing the likelihood of civil unrest (Nakhid, 2022).

Australian Criminal Intelligence Commission (2021) noted that fraud in both public and private sectors can lead to a loss of jobs, increased costs of living, and reduced investments in local businesses. The ripple effects of high-profile corporate scandals can cause local economies to stagnate, leading to community-wide repercussions such as increased unemployment and decreased consumer confidence (Smith, 2022). Moreover, when local businesses fall victim to white-collar crimes like fraud, the resultant economic distress often leads to diminished community resilience and a breakdown of local networks and support systems (Jones & Allen, 2021).

Carvajal and Restrepo (2021) argue that high levels of corruption sap resources from public goods and services, notably in the education and health sectors. This

misallocation of funds results in communities lacking essential services, leading to heightened social tensions and mistrust in both governmental and corporate structures (Transparency International, 2022). The economic destabilization that follows white-collar crimes can lead to increased crime rates, as disenfranchised individuals seek alternative means of survival, perpetuating a cycle of economic and social decline (OAS, 2020).

2.3.4. Strategies for Preventing and Addressing White-Collar Crime

White-collar crime poses significant challenges to economic stability and public trust across the globe. As such, understanding effective strategies for preventing and addressing these crimes is critical. Kranacher et al. (2021) advocates for stronger corporate governance frameworks, detailing the importance of internal controls and compliance programs to deter unethical behavior. Regular audits and transparent reporting mechanisms are recommended to enhance accountability within organizations (Deloitte, 2022). Additionally, increasing awareness and education about the legal ramifications of corporate fraud can serve as a deterrent. Programs aimed at educating employees about ethical standards and reporting mechanisms, such as whistleblower protections, can empower individuals to speak up against wrongdoing (Schneider & Turner, 2022).

In Europe, combating white-collar crime involves enhancing regulatory frameworks and international cooperation. According to the European Commission (2022), nations should adopt stringent anti-corruption laws and harmonize regulatory oversight to close loopholes that enable financial misconduct. Strengthening institutions like the European Anti-Fraud Office (OLAF) can facilitate cross-border investigations, making it harder for criminals to exploit differences in national regulations (Dunn, 2021). Public engagement and transparency are also crucial; fostering a culture of accountability in public and private sectors through transparency initiatives can dramatically reduce opportunities for corruption (Gordon, 2023).

A study by Huang (2023) suggests that enhancing institutional integrity through robust anti-corruption frameworks is vital. Countries should focus on establishing independent anti-corruption agencies with the authority to investigate and prosecute misdeeds without political interference. Furthermore, public education campaigns that promote ethical business practices and the importance of integrity can nurture a culture resistant

to corruption and corporate fraud (Saini & Gupta, 2022). Engaging civil society in monitoring local businesses and governance can also strengthen community resilience against white-collar crime.

In Africa, addressing systemic corruption and enhancing transparency are key strategies for tackling white-collar crime. Research by Asuquo et al. (2021) emphasizes the need for comprehensive reforms in governance, including the establishment of effective oversight bodies and stringent enforcement of anti-corruption laws. Building capacity within local law enforcement agencies is crucial for empowering them to investigate financial crimes (UNODC, 2020). Additionally, promoting civic engagement and increasing public awareness of the impacts of white-collar crime can encourage communities to hold their leaders accountable. Ensuring greater media freedom to investigate and report on financial misconduct is equally important (Nakhid, 2022).

In Oceania, particularly Australia, the focus centers on regulatory frameworks and corporate accountability. The Australian Criminal Intelligence Commission (2021) recommends implementing rigorous compliance regimes and promoting ethical conduct through continuous organizational training and leadership accountability. Enhancing whistleblower protections can encourage reporting of fraudulent activities, allowing for early intervention (Jones & Allen, 2021). Furthermore, fostering strong public-private partnerships for transparency initiatives can create a multi-layered defense against white-collar crime, combining law enforcement, corporate responsibility, and community engagement (Smith, 2022).

Carvajal and Restrepo (2021) point out that implementing e-government systems to enhance transparency in public transactions can significantly reduce opportunities for bribery and fraud. Strengthening civil society and advocacy groups to monitor government activities and corporate practices can promote accountability at all levels (Transparency International, 2022). Furthermore, regional cooperation in legal frameworks can facilitate the prosecution of cross-border economic crimes, creating a unified front against white-collar misconduct (OAS, 2020).

2.4. Research Gap

The literature surrounding white-collar crime highlights numerous challenges and provides a range of recommendations for prevention and intervention. However,

through synthesis of the current research, several gaps emerge that require further exploration to enhance our understanding and effectiveness in addressing white-collar crime across different regions. This gap analysis identifies key areas requiring additional research and action.

As financial crime increasingly transitions to online platforms, the current literature lacks a comprehensive examination of how technological advancements play a role in both facilitating and combating white-collar crime. Research should explore the intersection between financial technologies (FinTech), cybersecurity measures, and white-collar crime prevention. As organizations adopt digital transactions and blockchain technologies, analyzing their effectiveness in mitigating risks associated with fraud and corruption is becoming increasingly urgent.

Although some studies touch upon cultural aspects in relation to white-collar crime, there remains a gap in understanding how socio-cultural factors influence the prevalence and detection of these crimes. More research is needed to explore how cultural attitudes toward corporate governance, ethics, and reporting mechanisms vary by region and impact the development of effective anti-fraud strategies. Understanding these dynamics can tailor interventions to be more culturally relevant and effective.

The existing literature does not sufficiently address the psychological and economic impact of white-collar crime on victims and communities. More research is needed to understand better the consequences for individuals who fall prey to fraud and corruption, as well as the broader community ramifications, including loss of trust in institutions and economic stability. Additionally, exploring effective support mechanisms for victims could facilitate recovery and resilience within affected communities.

There has been a lot of study on the association between white collar crime and social class, but not many studies that particularly look at this relationship in the Chitungwiza environment. Thus, carrying out a case study in Chitungwiza will offer a singular chance to investigate the regional dynamics, cultural elements, and socioeconomic circumstances that reinforce the relationship between white collar crime and social class in the area.

2.5. Summary

This chapter provides a comprehensive overview of white-collar crime, exploring its prevalence and the socio-economic factors that contribute to it through the lenses of Differential Association Theory and Social Learning Theory. It delineates how criminal behaviors, particularly white-collar crimes, are learned and reinforced within social contexts, highlighting the significance of peers and family influences in environments characterized by economic hardship, such as Chitungwiza, Zimbabwe. The literature review underscores an apparent gap in understanding the intersection of socio-economic influences and white-collar crime, particularly in developing regions where traditional theories may overlook contextual nuances such as cultural attitudes towards crime and the normalization of unethical practices due to systemic inequalities and corruption. Additionally, it presents a conceptual framework that correlates socio-economic variables-like income inequality, unemployment, and regulatory weaknesses-with the likelihood of engaging in white-collar crime, advocating for further research to elucidate these relationships and develop targeted interventions that account for the unique socio-cultural dynamics at play. The following chapter looked at the research methodology

CHAPTER 3

RESEARCH METHODOLOGY

3.0. Introduction

This chapter outlines the research methodology employed to investigate the relationship between white collar crime and socioeconomic class in Chitungwiza. It details the research philosophy, design, population, sampling techniques, and instruments used for data collection. The approach combines qualitative and quantitative methods within a case study technique to gain a comprehensive understanding of this complex issues.

3.1. Research Philosophy

Research philosophy refers to the system of beliefs and assumptions about the development of knowledge, which underpins the methodology and methods applied in a research study. It provides the lens through which researchers understand the world, formulate their inquiries, and interpret findings. In this study, which investigated the nexus between white-collar crimes and social class using a survey of Chitungwiza, the researcher adopted a pragmatism research philosophy. Pragmatism as a research philosophy emphasizes the practical application of ideas and the value of actions, beliefs, and theories insofar as they lead to practical consequences and outcomes. Morgan (2014) defines pragmatism as a paradigm that focuses on "what works" in research and supports the integration of qualitative and quantitative approaches. For this research, pragmatism was particularly appropriate because it enabled the researcher to draw on multiple sources of data and methods to gain a comprehensive understanding of white-collar crime dynamics within Chitungwiza. By refusing to be confined to either a purely positivist or interpretivist stance, the researcher was able to flexibly navigate between statistical data and the lived experiences of participants to construct a nuanced and actionable body of knowledge.

The pragmatist philosophy was effectively utilized throughout the study, enabling the researcher to employ a mixed-methods approach. This approach involved both quantitative surveys and qualitative interviews to holistically address the research objectives. As Dube, Nkomo, and Apadile-Thokweng (2024) affirm, pragmatism is an essential philosophy for mixed methods research, as it supports methodological pluralism and allows the researcher to apply the most suitable techniques for answering

the research questions. For instance, to address the first research objective-establishing the prevalence and types of white-collar crimes in Chitungwiza-the researcher relied on quantitative data from structured questionnaires, which provided measurable insights into crime frequency and typology. Simultaneously, qualitative interviews allowed the researcher to unpack the contextual meanings and societal perceptions surrounding these crimes. Regarding the second objective-to determine the social class of individuals engaged in white-collar crimes-the researcher used demographic and occupational data collected from survey respondents while drawing on qualitative narratives to interpret how class identity and socio-economic position influenced criminal behavior.

Furthermore, the pragmatism philosophy facilitated the achievement of the third and fourth objectives by supporting the use of diverse data sources to explore complex socio-criminal dynamics. To investigate the factors contributing to white-collar crimes and their impact, the researcher triangulated statistical trends with firsthand accounts, thus illuminating both systemic pressures and individual motivations. This integration of data types aligned well with Tamminen and Poucher's (2020) assertion that pragmatism enables researchers to explore both objective facts and subjective meanings. For the final objective-to propose evidence-based strategies for preventing and addressing white-collar crimes-the researcher synthesized findings from both strands of data to formulate practical recommendations rooted in lived realities and empirical trends. By using pragmatism, the researcher ensured that the strategies proposed were not only theoretically sound but also practically applicable in the specific socio-economic context of Chitungwiza. This ability to blend theory with practice stands as a notable advantage of pragmatism in applied social research, as it empowers researchers to create knowledge that is both relevant and impactful.

3.2. Research Design and Justification

Research design refers to the overall strategy that a researcher chooses to integrate the different components of a study in a coherent and logical way, ensuring that the research problem is effectively addressed. It outlines the blueprint for the collection, measurement, and analysis of data. In this study, which sought to investigate the nexus between white-collar crimes and social class using a survey of Chitungwiza, the researcher adopted an exploratory survey research design. This type of design is

primarily used when a phenomenon is not yet clearly defined or fully understood and allows the researcher to explore, uncover patterns, and generate insights. According to Anderson and Lightfoot (2022), exploratory survey research is a flexible and adaptive approach that is particularly valuable when researchers aim to investigate complex social problems without predetermined expectations. Given that white-collar crime in Chitungwiza has received limited scholarly attention, this design was well-suited for uncovering emerging trends and understanding the social dimensions of such crimes in a specific socio-economic context. The researcher intentionally selected this design to navigate the fluid boundaries between social class, occupational roles, and criminal behavior, thereby allowing for the development of grounded interpretations.

The exploratory survey research design was instrumental in guiding the implementation of a mixed-methods approach, combining both quantitative and qualitative data to fulfill the study's objectives. The design's inherent openness and adaptability enabled the researcher to use structured questionnaires to collect broad statistical data, while also employing in-depth interviews to capture the lived experiences and nuanced perspectives of participants. Brink (1998) notes that exploratory designs are advantageous because they permit the identification of key variables and relationships that may not have been considered at the outset. For the first research objective-establishing the prevalence and types of white-collar crimes in Chitungwiza-the researcher used structured questionnaire tools to gather quantifiable data, revealing patterns such as common crime categories and frequency rates. Concurrently, the exploratory nature of the design supported follow-up interviews, which allowed the researcher to probe deeper into the societal perceptions and local narratives about white-collar crimes. In addressing the second objective-determining the social class of individuals who engage in white-collar crimes-the survey collected demographic and socio-economic data, while the open-ended nature of qualitative interviews helped elucidate how participants identified and interpreted their own class positions relative to criminal behavior.

The flexibility of the exploratory survey design further enabled the researcher to effectively tackle the third and fourth research objectives. To investigate the factors contributing to white-collar crimes and their impacts, the researcher employed the design's capacity for adaptability, using closed-ended questions and qualitative prompts to explore a wide range of social, economic, and institutional drivers. This design

allowed respondents to reflect on personal and communal experiences, thereby enriching the data with contextual depth. Lee (2009) highlights how exploratory surveys are useful for studying under-researched areas and for generating a comprehensive understanding of multifaceted social problems, which was evident in this study. Lastly, in proposing evidence-based strategies to prevent and address white-collar crimes, the exploratory design facilitated the integration of diverse viewpoints, including community members, law enforcement agents, victims, and perpetrators, enabling the formulation of grounded, practical, and socially relevant recommendations. This comprehensive exploration, rooted in the real experiences of Chitungwiza residents, demonstrated the strength of the chosen design in navigating complex social phenomena and generating actionable insights.

3.3. Study Population

In the research investigating the nexus between white-collar crimes and social class in Chitungwiza, the target population comprised 57 participants, which included residents from both low-density and high-density areas, business people, and police officers. This diverse selection was crucial for obtaining a comprehensive understanding of how social class influences perceptions and experiences related to white-collar crime. By including residents from different socio-economic backgrounds, the study aimed to capture a wide array of perspectives on white-collar crime, which is often perceived differently across various social strata. Low-density residents typically represent higher socio-economic status and may have distinct views on crime compared to their high-density counterparts, who often face more immediate economic challenges. Furthermore, incorporating business people provided insights into how white-collar crimes might affect local economies and businesses directly. The inclusion of police officers was particularly significant as they possess first-hand experience with crime reporting and enforcement, thus offering a professional perspective on the prevalence and nature of white-collar crimes within the community.

The significance of having a total of 57 participants lies in its ability to yield both quantitative and qualitative data that reflects the complexities of social interactions surrounding white-collar crimes in Chitungwiza. While this number may seem modest, it is sufficient for mixed methods analysis where depth of insight is often more valuable than breadth. According to Creswell (2014), a mixed-methods approach enables

researchers to gather both quantitative and qualitative data, providing a more comprehensive understanding of the research problem. The varied backgrounds of the participants contributed to a richer dataset that could reveal nuanced relationships between social class and perceptions of crime. Thus, by focusing on this particular group within Chitungwiza, the study not only addressed its primary research questions but also laid groundwork for future inquiries into socio-economic factors influencing criminal behaviour.

3.4. Sampling Techniques and Sample Size

3.4.1. Questionnaires Sample Size

Yamane formula was employed to determine the sample size for questionnaires. The formula employed is below:

$$n = \frac{N}{1 + N(e^2)}$$

Where:

n = Desired sample size.

N = Total population size.

e = Margin of error (expressed as a decimal).

For a population size of 57 and a margin of error of 5% (0.05), the calculation is as follows:

$$n = \frac{57}{1 + 57(0.05^2)}$$

$$n = 50$$

In this research, which investigated the nexus between white-collar crimes and social class using a survey conducted in Chitungwiza, a carefully determined sample size of 50 respondents was employed for the administration of questionnaires. This sample size was selected based on statistical considerations using the Yamane formula to ensure representativeness and reliability within the constraints of time and resources. The

sample was purposefully stratified to reflect a diverse cross-section of Chitungwiza's population, allowing for a nuanced exploration of how social class influences the prevalence and nature of white-collar crimes. The inclusion of residents from both low-density and high-density suburbs was deliberate, as these groups represent different socio-economic standings within the community. Residents from Riverside, a low-density suburb, were included to capture perspectives from individuals typically associated with middle to upper social classes-those likely to occupy formal employment positions or operate established businesses, and thus statistically more aligned with typical profiles of white-collar crime perpetrators. In contrast, residents from St Mary's, specifically the Chigovanyika area, represented high-density, working-class or low-income groups. Their inclusion allowed the researcher to explore how perceptions of white-collar crime and social class manifest in lower socio-economic contexts and whether individuals from these areas also engage in or are affected by such crimes. Business people operating at Makoni retail shops, including those at TM Supermarket, formed a crucial component of the sample because they frequently interact with financial systems, regulatory frameworks, and formal-informal business environments-all key areas where white-collar infractions may occur. Their insights were particularly valuable in identifying commercial practices that may border on or constitute white-collar crimes. Lastly, police officers stationed at Makoni Main Camp were included as they play a direct role in the detection, investigation, and handling of white-collar crimes. Their professional experience and observations provided an authoritative view on trends, enforcement challenges, and the socio-economic profiles of offenders. Collectively, this carefully selected sample enabled the researcher to gather a holistic and multi-perspective dataset, essential for thoroughly examining the link between white-collar criminality and social class in the Chitungwiza context. The questionnaire sample size is summarized in the table below;

Table 3.1: Questionnaire Sample of the study

Sample			Target Population	Sample Size	Sample %
Residents	Low Density	Riverside	10	8	88%
	High Density	St Mary's (Chigovanyika)	15	14	
		RESIDENTS TOTAL	25	22	
Business People	Retail	TM	15	13	87%
		TM TOTAL	15	13	
Law Enforcement	Makoni Main Camp Police Station	Cybercrime Unit	7	6	88%
		Asset Forfeiture Unit	10	9	
		POLICE TOTAL	17	15	
TOTAL			57	50	88%

Source: Researcher's Own Configuration (2025).

3.4.2. Sample Size

In this study, which investigated the nexus between white-collar crimes and social class through a survey in Chitungwiza, a total of 15 respondents were selected for in-depth interviews using random sampling. The sample size was determined through the application of the Central Limit Theorem, which supports that a sample size of 15 or more is generally sufficient to approximate the characteristics of a population when dealing with qualitative data, allowing for the identification of trends and thematic patterns. Furthermore, the principle of data saturation guided the determination of this sample size. According to the theory of saturation, once additional interviews begin to yield redundant information and no new themes emerge, further data collection becomes unnecessary. In this research, the researcher observed that by the 9th interview, most responses had begun to reflect overlapping patterns, indicating thematic saturation; nonetheless, two additional interviews were conducted to ensure robustness. The interview sample was strategically composed to ensure representation across socio-economic and institutional lines. Participants from Riverside, a low-density suburb,

were chosen to gain insights from individuals likely positioned within middle or upper social classes, who may have either participated in or witnessed white-collar crimes, such as embezzlement, fraud, or corruption within professional or bureaucratic contexts. In contrast, residents from the high-density area of St Mary's (Chigovanyika suburb) were included to reflect the perspectives of lower-income earners or informal workers, providing a comparative view on how social class affects exposure to or involvement in such crimes. Business people operating at Makoni retail outlets, including those linked to TM Supermarket, formed a critical part of the sample because of their day-to-day involvement in commerce, financial transactions, and possible interactions with regulatory institutions. Their views offered grounded insights into business practices and potential vulnerabilities to white-collar criminal activity, such as tax evasion or licensing fraud. Additionally, police officers stationed at Makoni Main Camp were interviewed for their law enforcement experience, particularly their exposure to and understanding of white-collar crime trends in Chitungwiza. Their perspectives offered invaluable institutional insight into the detection, reporting, and challenges of prosecuting such offenses. This strategically diverse yet manageable sample of 15 ensured rich qualitative data, allowing the researcher to draw meaningful conclusions about the intersection of white-collar crime and social class within the unique socio-economic landscape of Chitungwiza.

3.5. Research Instruments

3.5.1. Structured Questionnaire

In this research, structured questionnaires were employed as the primary instrument for quantitative data collection. Structured questionnaires were selected due to their ability to standardize responses, ensure consistency in data collection, and facilitate statistical analysis. Closed-ended questions facilitate straightforward data analysis and help maintain consistency in responses (Dillman et al., 2014). This method is efficient for capturing generalized trends and patterns across the diverse socio-economic strata in Chitungwiza, ensuring the findings can be generalized to the wider population. Firstly, before participants could proceed with the questionnaire, they were presented with an informed consent statement outlining the purpose of the study, the voluntary nature of their participation, their right to withdraw at any point, and assurances regarding confidentiality and anonymity. This ethical consideration was critical in gaining the

trust of respondents and ensuring compliance with research ethics. The questionnaire itself was divided into two main sections. Section A focused on demographic data, including variables such as gender, age, and level of education. These variables were essential in contextualizing responses and assessing how demographic characteristics might correlate with experiences and perceptions related to white-collar crimes. This demographic foundation helped the researcher to compare patterns across social classes and draw meaningful connections to the types and frequencies of white-collar crimes reported.

Section B of the structured questionnaire was thematically aligned with the research objectives, ensuring a focused and coherent data collection process. For the first objective-establishing the prevalence and types of white-collar crimes-the questionnaire included close-ended questions that asked respondents to identify common types of white-collar crimes they were aware of or had encountered, such as embezzlement, bribery, identity theft in Chitungwiza and cybercrime. For the second objective-determining the social class of individuals involved in these crimes-questions were structured to probe individuals in high-income occupations as more capable of committing white-collar crimes without being caught, access to education impact on the likelihood of committing white-collar crimes, individuals in communities often justify white-collar crimes due to economic pressures and white-collar crime is viewed as less serious than other types of crimes, , allowing the researcher to correlate socio-economic data with criminal behavior. To explore the third objective-factors contributing to white-collar crimes and their impact-respondents were asked about perceived drivers such as poverty, corruption, unemployment, or lack of oversight, and how these affected individuals and the community at large. Finally, for the fourth objective-proposing evidence-based strategies-respondents provided input on potential interventions, including stricter regulations, public awareness campaigns, improved enforcement, or community-based monitoring. A total of 50 questionnaires were distributed across the stratified sample, targeting residents of Riverside (low-density), residents of Chigovanyika in St Mary's (high-density), business people at Makoni retail shops (including TM Supermarket), and police officers at Makoni Main Camp. This diverse selection enabled the researcher to gather a wide range of views from individuals with varying levels of exposure to and involvement in white-collar crimes, enhancing the overall reliability and richness of the data collected.

3.5.2. Interview Guide

In this research, interviews served as another primary data collection instrument. The in-depth interview guide is justified as it provides an opportunity for participants to express their thoughts and experiences in their own words, leading to richer, contextually rich insights (Kvale & Brinkmann, 2015). This qualitative method facilitates deeper exploration of the underlying motivations, societal dynamics, and personal narratives surrounding white-collar crime and social class issues, which cannot be captured through closed-ended questions alone. The flexibility of semi-structured interviews allows for follow-up questions, offering depth and detail that provide nuanced insights into the research topic. Interviews were conducted to engage with individuals and gather their valuable insights and perspectives on this important topic. The structure of the interviews was guided by a detailed interview guide, which was organized into several key sections designed to explore different facets of the research question. These sections included 'prevalence and types of white-collar crimes', asking participants about the types of white-collar crimes they had experienced or witnessed and their perceived prevalence in Chitungwiza. Another section, 'social class of the individuals who engage in white collar crimes', sought opinions on the types of individuals most likely to engage in such crimes and whether white-collar crime was taken as seriously as other forms of crime in the community. Additional sections covered the 'impact of white-collar crime on the local community and economy' and 'strategies for preventing and addressing white-collar crime', posing questions about effects on the community and economy, effective prevention methods, and the potential roles of law enforcement, judicial systems, community members, and institutions. Confidentiality and anonymity were assured for all information shared during these conversations.

Utilizing interviews allowed for an in-depth exploration of participants' experiences, perceptions, and opinions regarding white-collar crime and its link to social class within Chitungwiza. The structured nature of the interview guide ensured that key research areas were covered consistently across all participants, while the format also permitted qualitative depth necessary to understand nuanced perspectives. These interviews were conducted with a diverse sample group within Chitungwiza, specifically including Residents from Low Density areas like Riverside, Residents from High Density areas such as St Mary's (Chigovanyika suburb), Business people at Makoni (including those

at retail shops like TM), and Police Officers stationed at Makoni Main Camp. Gathering input from these varied groups was instrumental in capturing a broad spectrum of experiences and viewpoints on the topic, reflecting potentially different exposures to and understandings of white-collar crime and its perpetrators based on their social standing, profession, or residential area within Chitungwiza. The insights gleaned from these conversations were intended to contribute significantly to the researcher's understanding of the issues surrounding the nexus between white-collar crime and socioeconomic status in the locale.

3.6. Data Collection Procedures

In this research, data collection was carried out through both quantitative and qualitative methods to comprehensively address the research objectives. For the quantitative aspect, a total of 50 structured questionnaires were administered to a strategically selected sample comprising residents from Riverside (low-density suburb), St Mary's-Chigovanyika (high-density suburb), business people operating from Makoni retail shops (including TM Supermarket), and police officers stationed at Makoni Main Camp. The questionnaires were distributed using a combination of face-to-face surveys and scheduled pickups. For residents, questionnaires were administered and completed on-site to allow the researcher to clarify any questions and ensure full understanding of the items, thereby improving the quality and reliability of responses. In contrast, business people and police officers were typically engaged during work hours, so the researcher distributed questionnaires and arranged for their collection after seven working days, giving respondents adequate time to complete them without disrupting their professional responsibilities. This approach was beneficial in reaching participants with demanding schedules while maintaining a strong response rate. The data collected through this method provided quantifiable insights into the types and frequency of white-collar crimes, socio-economic classifications of the perpetrators, contributing factors, and potential preventative measures.

For the qualitative component, in-depth interviews were conducted with participants who were purposefully selected from among the respondents of the quantitative survey, representing the same four categories: Riverside residents, St Mary's residents, business people at Makoni, and police officers from Makoni Main Camp. The interviews were designed to complement the statistical findings by offering deeper, context-rich insights

into the participants' experiences and perceptions. The researcher-initiated contact with the selected individuals and scheduled interviews at times and venues most convenient and comfortable for each participant. These locations varied between offices, board rooms, local community centers, and, in some cases, neutral public venues that ensured privacy and minimal disruptions. Each interview was guided by a semi-structured interview guide, which allowed the researcher to explore key themes while maintaining flexibility to pursue emerging topics raised by participants. Interviews were conducted in a conversational manner to promote openness, with participants encouraged to express their views freely. With consent, the interviews were audio-recorded to preserve accuracy and ensure fidelity in data transcription and analysis. The qualitative data collected not only supported the quantitative findings but also provided layered understandings of the complex socio-economic and cultural dynamics influencing white-collar crime in Chitungwiza. This dual approach to data collection significantly enhanced the depth, validity, and trustworthiness of the research findings.

3.7. Data Presentation and Data Analysis Procedures

In this research, the data presentation and analysis procedures were structured to accurately reflect the dual methodological approach; quantitative and qualitative. The quantitative data collected through structured questionnaires from 50 participants was meticulously organized and analyzed using the Statistical Package for the Social Sciences (SPSS). The data presentation process began with a breakdown of demographic characteristics, including age, gender, income level, and educational attainment. These variables were displayed using frequency bar charts, offering a clear visual representation of the participants' profiles and aiding in understanding the socio-economic diversity of the sample. Descriptive statistics such as means and standard deviations were calculated for responses under each research objective to summarize central tendencies and variability within the data. For example, in assessing the prevalence and types of white-collar crimes, frequency distributions showed how often specific crimes like fraud, bribery, and tax evasion were encountered or observed. Descriptive statistics were also used where appropriate to compare variables across social classes, such as correlating education level with reported awareness or involvement in white-collar crime. These statistical techniques enabled the researcher to draw patterns and relationships between social class indicators and perceptions or experiences of white-collar crime, effectively addressing the study's first three

objectives. Quantitative data further informed the development of strategies for addressing white-collar crimes by highlighting areas with the highest perceived risk or frequency of occurrence, providing an empirical foundation for evidence-based recommendations.

In complementing the quantitative findings, qualitative data from in-depth interviews were subjected to thematic analysis to extract rich, contextual insights. The analysis began with the transcription of all interview recordings, ensuring that every word and nuance was captured accurately for authenticity and depth. The researcher immersed themselves in the data by thoroughly reading and re-reading transcripts to gain a holistic understanding of participants' perspectives. This was followed by a rigorous coding process that involved identifying key ideas and recurrent patterns within the data. Both deductive codes, informed by the research objectives, and inductive codes, emerging organically from the participants' narratives, were utilized. These codes were then grouped into overarching themes such as "perceptions of privilege and immunity," "institutional loopholes," "economic pressures," and "community-based prevention strategies." Each theme was supported by direct participant quotations to illustrate lived experiences and contextualize findings. For example, one theme explored how individuals in higher socio-economic brackets manipulated systems to commit white-collar crimes with minimal consequence, while another theme highlighted how economic desperation in lower-income areas might drive opportunistic fraud. These thematic summaries were complemented by narrative descriptions that painted a vivid picture of the interplay between class and crime in Chitungwiza. By interpreting these themes in light of existing literature and relevant sociological theories, the qualitative analysis provided a comprehensive and nuanced understanding of the societal dynamics surrounding white-collar crime, fulfilling the study's final objective of generating informed, practical strategies for prevention and control.

3.8. Reliability and Validity

When conducting research on the nexus between white-collar crimes and social class in Chitungwiza, it is essential to ensure that the research instruments (structured questionnaire, in-depth interview guide, and focus group discussions) are both reliable and valid. This section outlines the strategies used to establish the reliability and validity of these instruments. To ensure the reliability of the structured questionnaire, the

following measures will be undertaken: A pilot study involving a small, representative sample from the target population will be conducted. Participants will complete the questionnaire twice over a short interval (e.g., two weeks). The consistency of scores between the two administrations will be analyzed using correlation coefficients. A high correlation indicates good test-retest reliability. For qualitative instruments, reliability is focused on the consistency of the interviews and discussions over time and across different interviewers: By following a pre-designed semi-structured interview guide, researchers can maintain consistency in what topics are covered, enhancing the reliability of the data collected across interviews.

To establish the validity of the structured questionnaire, the following approaches will be utilized: Experts in the fields of criminology, sociology, and economics will review the questionnaire to ensure that it comprehensively covers the concepts of white-collar crime and social class. Their feedback will be used to refine questions, ensuring they effectively capture the intended constructs. Factor analysis can be employed to assess whether the items on the questionnaire cluster appropriately according to theoretical expectations. This analysis will reveal whether the instrument measures the dimensions it is intended to measure, such as attitudes toward white-collar crime among different social classes.

For qualitative instruments, ensuring validity is focused on accurately capturing and representing participants' views and experiences: Using multiple data sources (e.g., interviews alongside quantitative survey data) can help validate findings by checking the consistency of information across different methods. If similar themes emerge across qualitative discussions and quantitative results, the validity of the findings is strengthened. After conducting interviews or focus groups, summarized findings will be shared with participants to confirm that their views have been accurately interpreted and represented. This process ensures that participants agree with the conclusions drawn and adds credibility to the findings.

3.9. Ethical Considerations

In conducting this research, strict adherence to ethical considerations was upheld at every stage to ensure the protection, dignity, and rights of all participants. The researcher began by securing informed consent from both questionnaire and interview participants, as prescribed by ethical research standards (Walker, 2007). Before

participation, individuals were provided with a clear explanation of the study's objectives, procedures, potential risks, and anticipated benefits. They were assured that their involvement was entirely voluntary and that they could withdraw at any point without facing any negative consequences. Participants were also encouraged to ask questions for clarity, and their concerns were addressed before the research began. This approach helped foster trust and transparency between the researcher and the participants, particularly in communities that may be wary of discussing sensitive topics like crime and social class. The informed consent form was presented in simple, accessible language to ensure that all participants, regardless of their educational background, fully understood the implications of their participation. For minors or vulnerable individuals, no data was collected, and the study focused solely on adults capable of providing informed consent independently.

Anonymity and confidentiality were further prioritized during the data collection, analysis, and reporting phases. To maintain participant anonymity, all identifying information was either omitted or coded using pseudonyms in both qualitative and quantitative datasets. For instance, when presenting quotes from interviews, only non-identifiable labels such as "Participant 1" or "Participant 9" were used, thereby protecting personal identities while preserving the authenticity of participant voices. Additionally, all collected data-whether physical questionnaires or digital audio recordings-were securely stored in password-protected digital folders or locked storage units accessible only to the researcher. During data analysis and the final write-up, care was taken to remove all direct identifiers, ensuring that no data could be traced back to an individual. This commitment to confidentiality was crucial, especially given the sensitive nature of the subject matter, which involved discussions on potentially incriminating or reputationally damaging issues. By upholding these ethical standards, the researcher not only protected participants' rights and well-being but also enhanced the integrity and credibility of the study, ensuring that the findings were gathered in a manner consistent with recognized academic and moral precepts.

3.10. Summary

This chapter provided a detailed overview of the research methodology used in the study. It focused on the analysis approach, including the specific methods used for gathering data, which encompassed both quantitative structured questionnaires and

qualitative in-depth interviews. The chapter also defined the study population, consisting of 57 participants from diverse backgrounds in Chitungwiza, and the instrumentation tools utilized, specifically the questionnaires and interview guide. Furthermore, it explained the sampling techniques employed to determine the sample sizes of 50 for questionnaires and 15 for interviews. The chapter additionally covered data presentation and analysis procedures, ensuring reliability and validity, and outlining crucial ethical considerations adhered to throughout the research process. The following chapter looked at data presentation, analysis and discussion.

CHAPTER 4

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0. Introduction

This chapter presents the data analysis, findings and discussion of findings, in accordance with the nexus between white collar crimes and social class using a survey of Chitungwiza. This chapter focuses on the data presentation, interpretation and analysis. The analysis was done in accordance with the literature review as well as theories in chapter 2.

4.1. Response Rate

Response rate is the level at which the targeted sample responds to the administered research instruments. Table 4.1. shows the response rate of the participants for the questionnaire.

Table 4.1: Questionnaire Response Rate

Description	Target	Response received	Response rate %
Questionnaires	50	40	80%

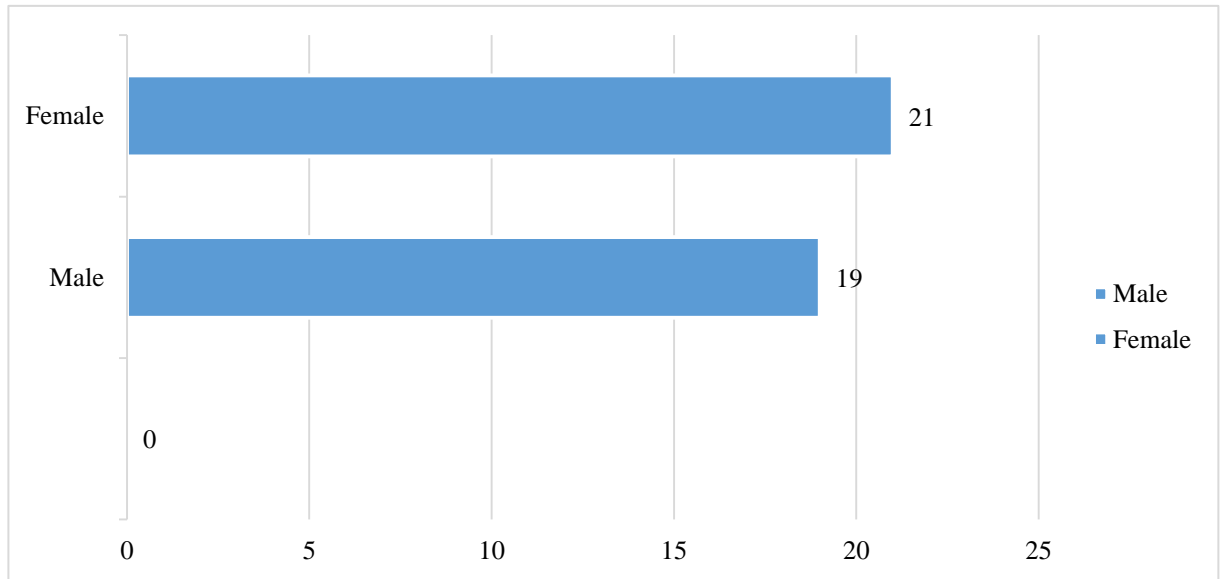
Source: Researcher's Field Work (2025).

Table 4.1.1 shows that, of the sample size of the targeted 50 questionnaire, 40 completed the questionnaire completely to give a response rate of 80%. The researcher also managed to conduct 10 interviews out of the targeted 15 sample size to give a fair response rate of 67%. According to Mugenda and Mugenda (2008), a 50% response rate is adequate, a 60% response rate is good and above, a 70% response rate is very good, and a 75% response rate is a good representative of the entire. As a result, 80% questionnaire and 67% interviews response rate was deemed a good depiction of the sample. This indicates that the study had a high response rate.

4.2. Demographic Data of Respondents

4.2.1. Gender

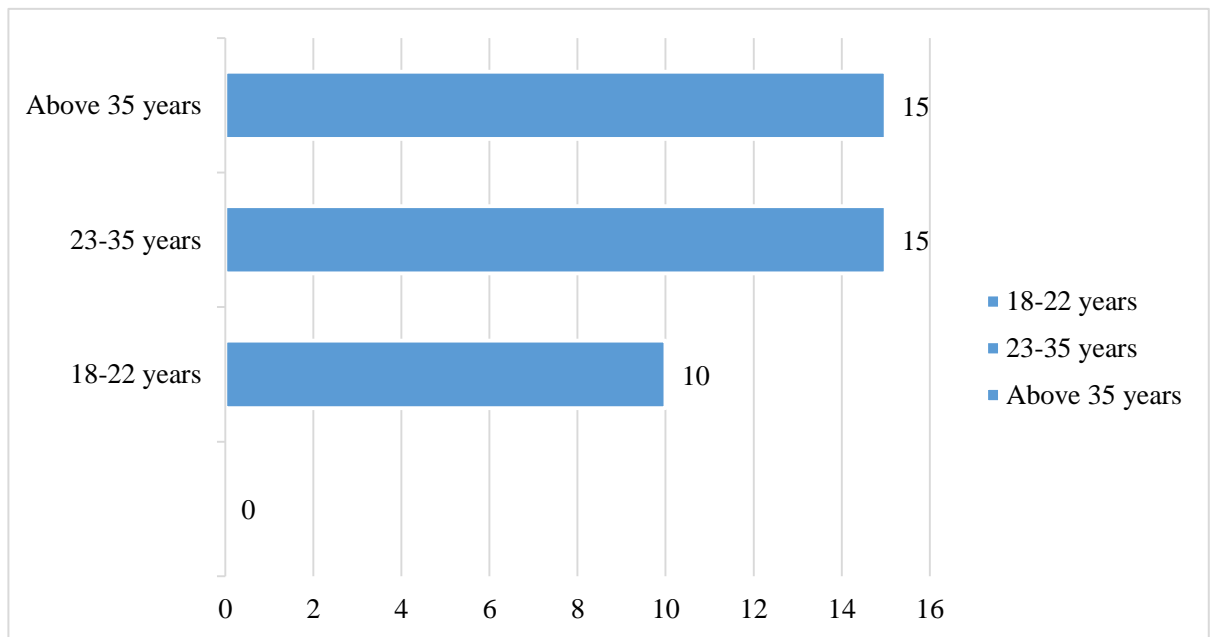
Figure 4.1: gender



The survey conducted to explore the relationship between white-collar crimes and social class in Chitungwiza revealed that gender is a significant demographic characteristic. The analysis indicated that among the 40 participants, 19 were male, constituting 47.5% of the sample, whereas 21 were female, making up 52.5%. This nearly balanced distribution underscores the significance of incorporating gender perspectives in the analysis of white-collar crimes across various social classes. The observed slight predominance of female respondents indicates a possible transformation in conventional gender roles within professional settings, which affect the dynamics related to involvement in white-collar crime. Comprehending the influence of gender on perceptions and involvement in these crimes yielded significant insights for formulating targeted interventions and policies designed to lower crime rates and tackle gender-specific issues within the workforce.

4.2.2. Age

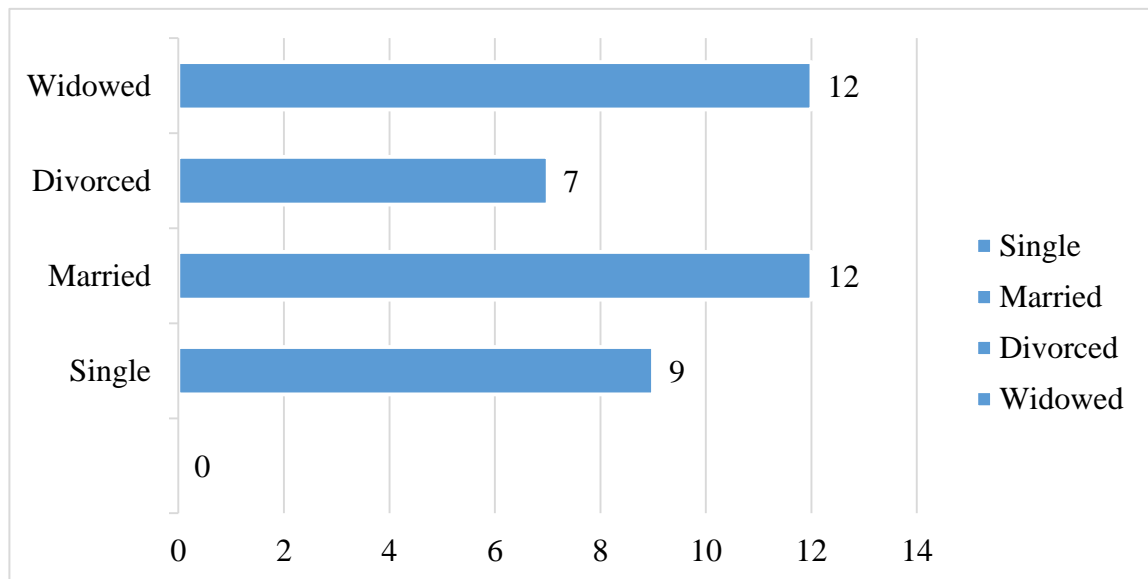
Figure 4.2: Age



The age demographic is a significant aspect analyzed in this study, with participants classified into three distinct age brackets: 18-22 years, 23-35 years, and over 35 years. The results indicate that 10 of the respondents fell within the age range of 18 to 22 years, whereas those aged between 23 and 35 years, as well as those over 35 years, each represented 15 respondents of the sample size. This distribution highlights the significance of age in comprehending the likelihood of involvement in white-collar crimes at various stages of life. Younger individuals may exhibit a heightened vulnerability to peer influence or may possess limited experience in ethical decision-making. In contrast, older age groups may encounter distinct pressures associated with career progression or financial security. Through the analysis of age-related trends in participation in white-collar crime, the researcher effectively customized prevention strategies to target the distinct vulnerabilities linked to each age demographic.

4.2.3. Marital Status

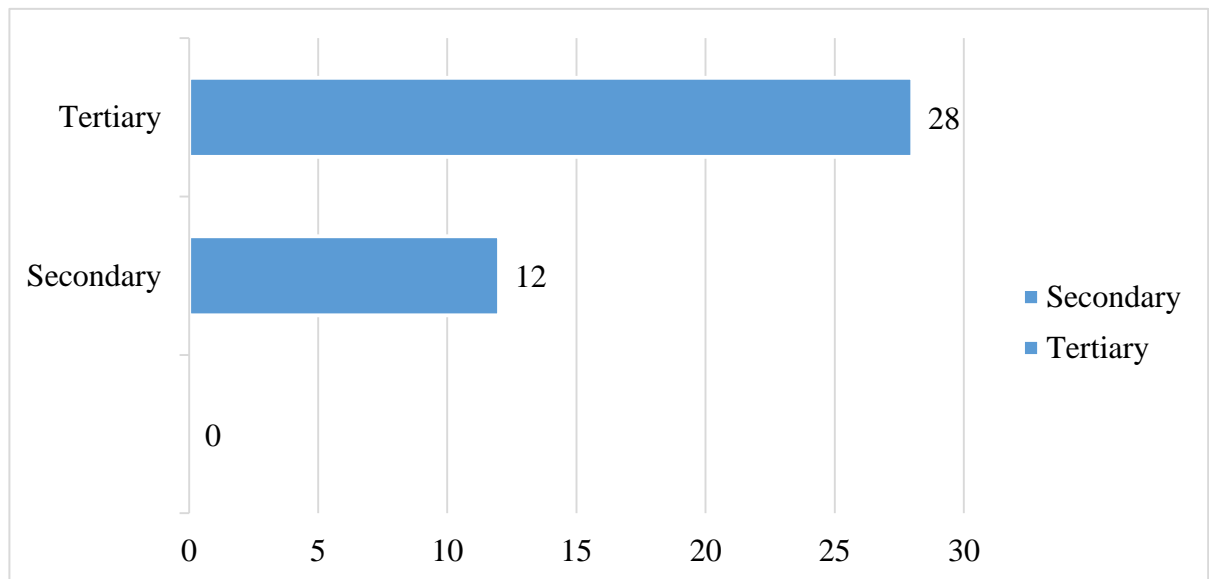
Figure 4.3: Marital Status



The marital status of respondents from Chitungwiza significantly influences the comprehension of the relationship between white-collar crimes and social class. The research encompassed participants categorized as single (9), married (12), divorced (7), and widowed (12). Each category of marital status provides distinct perspectives on how personal relationships and family obligations may affect an individual's engagement in or perceptions of white-collar crimes. For example, individuals who are married may encounter distinct financial pressures in contrast to their single peers, which could influence their propensity to participate in such activities. In a similar vein, respondents who are divorced or widowed may undergo alterations in their social class or economic standing, which could influence their motivations or opportunities for engaging in white-collar crimes. This research examined the intersection of personal life circumstances and social class dynamics through the analysis of various marital status categories, with a focus on their influence on behaviors associated with white-collar crimes.

4.2.4. Level of Education

Figure 4.4: Level of Education



This research examined the level of education as a crucial demographic characteristic, categorizing respondents according to their highest level of education achieved: secondary (12) and tertiary (28). The level of education is frequently associated with social class and can greatly influence an individual's access to opportunities for engaging in white-collar crimes. Individuals possessing tertiary education may occupy roles that offer enhanced access to resources or information that could support such activities. In contrast, individuals possessing only a secondary education may encounter distinct challenges or constraints within their social class that influence their participation in white-collar crimes. This research sought to analyze the educational backgrounds of respondents to reveal the impact of education on understanding white collar crimes, as well as the perceptions of their acceptability across different social classes. Comprehending these educational dynamics was crucial for formulating specific interventions designed to avert white-collar crimes within various sectors of society.

4.3. Data Presentation and Analysis

4.3.1. Research Objective 1: To establish the prevalence and types of white-collar crimes in Chitungwiza, Zimbabwe

Table 4.2: Quantitative Data on the prevalence and types of white-collar crimes

	N	Minimum	Maximum	Mean	Std. Deviation
I am aware of cases of embezzlement in Chitungwiza	40	4	5	4.60	.496
Bribery is a common practice in Chitungwiza	40	4	5	4.73	.452
I have experienced or know someone who has experienced identity theft in Chitungwiza	40	2	5	3.20	1.137
Cybercrime is a significant concern in Chitungwiza	40	4	5	4.75	.439
Valid N (listwise)	40				

Research objective 1 regarding the prevalence and types of white-collar crimes in Chitungwiza, uncovers significant insights into the community's perceptions and experiences related to these crimes. The initial measure, "I am aware of cases of embezzlement in Chitungwiza," presents a mean score of 4.60 accompanied by a standard deviation of 0.496. The elevated mean suggests that respondents predominantly agree or strongly agree with the statement, indicating a significant awareness of embezzlement cases in the region. The comparatively modest standard deviation suggests minimal variation in responses, reflecting a consensus among participants about the prevalence of embezzlement. This finding underscores the

necessity for focused interventions to tackle embezzlement, as it seems to be a widely acknowledged concern within the community.

The second measure, "Bribery is a common practice in Chitungwiza," exhibits an elevated mean score of 4.73, accompanied by a standard deviation of 0.452. The average score indicates that respondents largely view bribery as a significant concern, with the majority either agreeing or strongly agreeing with the statement. The minimal standard deviation further substantiates this observation, suggesting consistency in responses and reinforcing the idea that bribery is regarded as a prevalent practice in Chitungwiza. This finding highlights the significance of establishing anti-corruption measures and fostering transparency within local institutions to effectively address bribery.

Conversely, the statement "I have experienced or known someone who has experienced identity theft in Chitungwiza" yields a mean score of 3.20, accompanied by a standard deviation of 1.137. The average score indicates a diverse range of perceptions among respondents, with some expressing agreement while others maintain neutrality or dissent regarding their experiences or understanding of identity theft incidents. The elevated standard deviation illustrates this variability in responses, signifying a range of experiences and levels of awareness concerning identity theft within the community. This indicates that although identity theft may not occur as frequently as other white-collar offenses such as embezzlement or bribery, it remains a considerable issue for specific individuals.

Finally, the statement "Cybercrime is a significant concern in Chitungwiza" produces a high mean score of 4.75, accompanied by a standard deviation of 0.439. This suggests that respondents express a strong consensus regarding the significant impact of cybercrime on their community. The low standard deviation indicates a strong consensus among participants regarding the importance of concerns related to cybercrime. This finding underscores the critical necessity for implementing cybersecurity measures and enhancing public awareness initiatives to reduce the risks associated with cybercrime and safeguard residents against potential online threats. In summary, these findings offer significant insights into the nature and frequency of white-collar crimes in Chitungwiza, highlighting the critical areas where intervention and policy modifications are essential for effectively addressing these issues.

Themes on the prevalence and types of white-collar crimes

Corruption and bribery within public institutions

Corruption and bribery in public institutions have long been recognized as major factors contributing to the prevalence of white-collar crimes. In Chitungwiza, a rapidly developing urban region in Zimbabwe, these challenges are profoundly embedded within the socio-economic structure of the community. White-collar crimes, generally characterized by non-violent offenses perpetrated by individuals in positions of authority or trust, frequently flourish in contexts where corruption and bribery are commonplace. Participant 1 stated, *"Corruption has become so ingrained in our public institutions that it feels like a normal part of life. For instance, if one desires to expedite the repair of a water connection, it may be necessary to offer compensation discreetly."* This fosters a setting in which individuals in positions of authority may take advantage of their roles for personal benefit. Participant 2 asserted that

"Bribery is prevalent in this context due to a lack of accountability. Public officials are aware that they can request payment for services that ought to be provided at no cost, as there is a lack of accountability for their actions. I have observed individuals resorting to bribery merely to obtain fundamental documents such as birth certificates or identification cards."

Participant 3 concurred, stating, *"The housing department is among the most significant offenders regarding corruption. Individuals are compelled to offer bribes in order to have their names included on housing lists or to obtain land allocations. This situation has resulted in unlawful settlements and conflicts regarding land ownership."* Participant 4 noted, *"Law enforcement itself is not exempt from corruption Traffic police officers explicitly solicit bribes from motorists rather than imposing fines. This erodes confidence in the system and incentivizes individuals to violate the law, as they recognize the possibility of evading consequences through financial means."* Incorporating an additional viewpoint, Participant 5 articulated, *"The insufficient compensation for public servants plays a substantial role in this issue. A significant number of government employees find themselves compelled to accept bribes in order to meet their financial obligations, as their salaries prove insufficient."*

Participant 6 stated, *"Corruption within public health institutions is particularly troubling. Patients frequently incur additional costs merely to obtain prompt treatment or access medications that are ostensibly provided at no charge through government programs."* Participant 7 emphasized a particular instance: *"During the COVID-19 lockdowns, there was a noticeable rise in corrupt practices among local councils. Authorities were discovered misappropriating food assistance intended for at-risk families and instead selling it on the illicit market."* In concurrence with others, Participant 8 stated, *"The education sector is also impacted by bribery and corruption. It is not uncommon for parents to be required to pay unofficial fees to school administrators for the enrolment children especially form Ones and Advanced Level placements."*

In further elaboration on this matter, Participant 9 remarked, *"There exists a culture of nepotism within public institutions in Chitungwiza. Positions and contracts are allocated based on personal connections rather than on merit, leading to feelings of resentment among qualified individuals who are excluded from these opportunities."* Participant 10 remarked, *"The judiciary system itself is not exempt from these issues either. Legal cases often require extensive time to reach a resolution, particularly if one is inclined to engage in unethical practices to expedite the process."* This postpones the administration of justice and permits offenders-particularly those engaged in white-collar crime-to function without accountability.

The feedback from participants indicates a widespread culture of corruption and bribery within the public institutions of Chitungwiza across multiple sectors. These practices not only enable but also establish a norm for white-collar crimes, including fraud, embezzlement, nepotism, and the misuse of power for personal advantage. A common observation among participants was the absence of accountability mechanisms within these institutions, which may stem from insufficient oversight or complicity at higher levels, thereby sustaining these unethical behaviors. Furthermore, the economic difficulties encountered by public servants were often identified as a significant factor contributing to their engagement in corrupt practices, including the solicitation of bribes and the misappropriation of resources intended for public benefit. The results further underscore the manner in which systemic corruption undermines trust between the

populace and governmental institutions, while simultaneously intensifying socio-economic disparities.

Embezzlement and misappropriation of funds in private and public sectors

Embezzlement and misappropriation of funds represent substantial factors in the occurrence of white-collar crimes across both private and public sectors worldwide. In Chitungwiza, Zimbabwe, these matters have emerged as a significant concern, influencing governance, service delivery, and the socio-economic welfare of its inhabitants. Participant 1 stated, *"The misuse of funds is rampant here in Chitungwiza. For instance, there have been instances in which funds allocated for road repairs or waste management vanish without any accountability. This results in the pervasive presence of potholes and the accumulation of uncollected garbage over extended periods"*. Participant 2 asserted that *"Corruption has become normalized to some extent by City Council top management officials. Individuals in authoritative roles often exploit public resources for their own benefit, recognizing the minimal likelihood of facing repercussions for their actions. The situation is quite disheartening as it impacts essential services such as the water supply."*

More so, participant 3 concurred, stating, *"I have observed situations in which employees at private companies exaggerate invoices or fabricate suppliers to extract funds from the system."* These practices are interconnected; they constitute a broader culture of deceit. Participant 4 noted that *"Even within community projects financed by donors or NGOs, there is frequently a lack of transparency regarding the utilization of funds. Certain leaders exploit this absence of scrutiny to amass personal wealth while professing to act in the interest of the community."* Participant 5 stated, *"Law enforcement is underfunded and understaffed here in Chitungwiza. This poses significant challenges for them in effectively investigating intricate financial crimes such as embezzlement."* Consequently, numerous offenders remain unaccountable for their actions. Participant 6 noted that *"The city council itself has been implicated in several scandals involving missing funds. For example, residents contribute to rates with the expectation of improved services; however, reports indicate that officials are purchasing luxury vehicles or building mansions in luxurious suburbs like Borrowdale and Allington far away from the local authority they serve."*

In accordance with these perspectives, Participant 7 stated that *"White-collar crime flourishes due to the absence of accountability at all levels-be it within government institutions or private enterprises. Individuals observe others evading consequences and consequently believe they can replicate such behavior."* Participant 8 recounted a personal experience: *"I once worked on a project focused on enhancing healthcare facilities in Chitungwiza. Regrettably, a significant portion of the budget was misallocated by the individuals responsible for its management. The clinics continue to be inadequately funded, resulting in others reaping the benefits."* In a similar vein, Participant 9 remarked that *"Social workers such as myself frequently face families in distress due to inadequate service delivery resulting from corruption. For instance, children are unable to attend school due to their parents' inability to pay fees following job losses linked to declining local industries impacted by fraudulent activities."* To add on, participant 10 articulated: *"The issue is systemic-it originates at the highest levels with policymakers who misallocate funds intended for development initiatives." Without a genuine commitment to tackle this issue with the seriousness it deserves, no progress will be made."*

The responses from participants underscores a widespread institutionalized culture of corruption and financial impropriety in both public institutions and private enterprises in Chitungwiza. Embezzlement and misappropriation of funds significantly compromise vital services, including healthcare, education, infrastructure maintenance, and waste management, thereby directly affecting the quality of life for residents. A common observation among participants is the absence of accountability measures and the inefficacy of law enforcement in deterring white-collar crimes. Participants highlighted the manner in which systemic corruption generates a ripple effect: when individuals witness others partaking in unethical behavior without facing consequences, it cultivates an environment in which such actions are normalized. Moreover, insufficient financial resources allocated to investigative agencies intensify the issue by enabling offenders to escape accountability.

Fraudulent activities, including forgery and tax evasion

According to the interviews, there has been a notable increase in the prevalence of white-collar crimes, including forgery and tax evasion. Such offenses are frequently perpetrated by individuals occupying positions of trust or authority, driven primarily by

the pursuit of financial gain. The socio-economic challenges encountered by the residents of Chitungwiza, characterized by elevated unemployment rates, restricted access to resources, and pervasive systemic corruption, foster an environment that is conducive to fraudulent activities. Participant 1 stated, *"Forgery is rampant here because people are desperate to survive. Individuals are discovered to be forging educational certificates or identification documents in order to obtain employment or gain access to specific services. It is not solely a matter of greed; it pertains to survival."* Participant 2 asserted that *"Tax evasion is a significant issue among small business owners in Chitungwiza. Numerous individuals contend that the tax system is inequitable or excessively onerous in light of the economic difficulties they encounter. Individuals often engage in underreporting income or falsifying records as a means to evade tax obligations."* Participant 3 concurred, stating, *"The lack of accountability within local government structures has also contributed to these crimes. Certain officials are implicated in fraudulent land transactions, utilizing fake documents to unlawfully sell plots especially in Dema area."*

Furthermore, participant 4 stated, *"We see cases where individuals forge medical prescriptions or insurance claims. This occurs due to the exorbitant nature of healthcare costs, rendering it unaffordable for many individuals, who may then feel compelled to seek illegal alternatives."* Incorporating an additional viewpoint, Participant 5 stated, *"Corruption within law enforcement itself sometimes enables these crimes. Instances exist in which officers accept bribes to disregard cases of forgery or tax evasion."* Participant 6 stated, *"Social pressures play a role too. Individuals often seek to uphold a particular lifestyle, even in instances where they lack the financial means to do so legitimately. This situation may result in engagement in fraudulent activities, such as embezzlement or the falsification of financial statements."* Participant 7 emphasized that *"The education system is also affected."* *It has been observed that certain parents engage in the forgery of school fee receipts or the manipulation of enrolment records, thereby enabling their children to gain admission to more prestigious educational institutions without fulfilling the requisite financial obligations."*

Elaborating on this matter, Participant 8 stated, *"There's a culture of impunity here because many perpetrators go unpunished. When individuals observe others*

successfully engaging in fraud or tax evasion, they are often motivated to partake in similar actions." Participant 9 noted that *"Technology has made it easier for criminals to commit fraud. For instance, there have been instances of cyber fraud in which individuals infiltrate systems or fabricate counterfeit online profiles for the purpose of financial benefit."* Ultimately, Participant 10 stated, *"The root cause of all this is poverty and inequality. Unless we confront these fundamental issues, white-collar crimes will persist in Chitungwiza."*

The interviews indicate that white-collar crimes, including forgery and tax evasion, in Chitungwiza are influenced by a confluence of socio-economic factors and systemic failures. Participants consistently indicated that poverty and unemployment compel individuals to engage in fraudulent activities as a means of survival. Furthermore, corruption within local government and law enforcement intensifies the issue by fostering an environment in which such crimes can thrive without oversight. A prominent theme that emerged was the influence of societal pressures and inequality in the continuation of these crimes. Numerous residents participate in forgery or tax evasion not from a place of malice, but rather from desperation or the aspiration for upward mobility within an unequal society. Moreover, advancements in technology have created new opportunities for perpetrating fraud, while also making the detection and prevention of such activities more challenging.

4.3.2. Research Objective 2: To determine the social class of the individuals who engage in white collar crimes in Chitungwiza

Table 4.3: Quantitative Data on the social class of the individuals who engage in white collar crimes

	N	Minimum	Maximum	Mean	Std. Deviation
Individuals in high-income occupations are more capable of committing white-collar crimes without being caught	40	4	5	4.90	.304

Access to education has a significant impact on the likelihood of committing white-collar crimes	40	4	5	4.90	.304
Individuals in my community often justify white-collar crimes due to economic pressures	40	5	5	5.00	.000
White-collar crime is viewed as less serious than other types of crime in my social class	40	1	5	3.10	1.598
Valid N (listwise)	40				

The research findings regarding the social class of individuals involved in white-collar crimes in Chitungwiza provide significant insights into the perceptions and realities associated with these offenses. The initial construct analyzed was the notion that individuals engaged in high-income professions possess a greater ability to perpetrate white-collar crimes without detection. The mean score of 4.90 indicates a significant consensus among respondents that individuals with higher incomes possess both the opportunity and resources to commit such crimes with a degree of impunity. The standard deviation of .304 signifies a minimal degree of variability in the responses, indicating a consensus among participants regarding this matter. This finding is consistent with the existing literature, which suggests that individuals in higher socio-economic positions frequently have access to resources and networks that can either facilitate or obscure illicit activities.

The second construct evaluated the influence of educational access on the probability of engaging in white-collar crimes, resulting in a mean score of 4.90 and a standard deviation of .304. This indicates a significant agreement that education is pivotal in either facilitating or preventing white-collar crime. The elevated mean score suggests that respondents perceive educated individuals as potentially equipped with the knowledge and skills to manipulate systems for personal advantage. However, it also indicates a recognition that education may cultivate ethical standards that discourage

criminal conduct. The minimal standard deviation indicates a consistent perception among various respondents, emphasizing the significance of education in conversations surrounding white-collar crime.

The third construct examined the extent to which individuals justify white-collar crimes as a response to economic pressures, resulting in a flawless mean score of 5.00, accompanied by no variation (standard deviation of .000). This collective consensus highlights the widespread conviction that economic difficulties serve as a major driving force behind the involvement in such criminal activities within the community. The absence of variability indicates that economic pressures are widely acknowledged as a significant factor contributing to white-collar crime, mirroring the broader socio-economic challenges encountered by individuals in Chitungwiza. This finding underscores the necessity of addressing fundamental economic issues within any strategy designed to mitigate white-collar crime.

The assessment of the seriousness of white-collar crime in relation to other crime categories yielded a mean score of 3.10, accompanied by a standard deviation of 1.598. This suggests a more diverse range of perspectives, with certain respondents perceiving these crimes as less severe, while others may regard them as equally or more serious compared to other offenses. The neutral mean indicates a state of ambivalence or mixed sentiments regarding the severity of white-collar crime across various social classes. The elevated standard deviation indicates a range of perspectives, likely shaped by personal experiences or cultural views on crime and punishment. The intricacy of this issue underscores the difficulty in consistently classifying the effects of white-collar crime, thereby requiring sophisticated strategies to tackle public perceptions and the legal structures associated with these offenses.

Themes on the social class of the individuals who engage in white collar crimes

Economic Status and Occupation

The economic status and occupation of individuals have historically been acknowledged as pivotal elements in the determination of social class, affecting not only the lifestyles of individuals but also their access to various opportunities and resources. Within the framework of white-collar crimes in Chitungwiza, these factors

significantly influence the motivations and behaviors of the individuals engaged in such activities. According to Participant 1

"In Chitungwiza, it is observed that a significant number of individuals engaging in white-collar crimes are employed in office roles or occupy managerial positions. Individuals experience pressure to uphold a lifestyle that aligns with their perceived social class. For instance, an individual employed at a financial institution may engage in embezzlement of funds in order to purchase a vehicle or residence that symbolizes their social standing."

Participant 2 asserted that *"The economic challenges in Zimbabwe push some professionals into crime. Even educators and healthcare professionals-often categorized as middle-class-occasionally partake in fraudulent activities due to the inability of their salaries to keep pace with inflation or meet fundamental living expenses."* Participant 3 concurred, stating that *"Occupation plays a big role because it gives access to resources that can be manipulated. For example, it has been reported that council employees in Chitungwiza have been involved in the misappropriation of public funds for their own personal gain. Their occupations provide them with the opportunity to engage in these criminal activities."*

Participant 4 noted that *"Social class is tied closely to appearance here. Individuals often seek to project an image of success, regardless of their actual financial stability. This compels certain professionals to fabricate documents or misappropriate funds from clients in order to acquire costly apparel or electronic devices."* In a similar vein, Participant 5 remarked that *"White-collar crimes are often seen as less severe than other types of crime because they are committed by people who are 'respectable' in society. However, these offenses inflict significant damage on communities and businesses, as exemplified by the misuse of funds designated for essential public services, such as water supply, refuse collection and sewer."* Participant 6 articulated that *"The rise in white-collar crime is partly due to weak oversight mechanisms within organizations here in Chitungwiza. Individuals are aware that they can evade consequences due to the minimal accountability imposed on those occupying higher positions."* In alignment with this perspective, Participant 7 stated: *"Corruption is rampant among policymakers themselves. Certain council officials exploit public resources without apprehension of repercussions, perceiving such actions as customary conduct befitting their status."*

Participant 8 stated, *"Economic inequality fuels these crimes too." Individuals who exert significant effort yet receive minimal compensation often rationalize the act of stealing from more affluent institutions or individuals, as they perceive the system to be inherently unjust.*" Participant 9 remarked, *"There's also peer pressure among professionals here-if your colleagues drive fancy cars or live in big houses while you don't, you might feel tempted to engage in unethical practices just to fit in socially."* Finally, Participant 10 stated,

"The lack of job security worsens things; people think short-term rather than long-term when it comes to ethics. Individuals who perceive a potential threat to their employment, whether from layoffs or political instability, are statistically more inclined to engage in risky behaviors, such as committing fraud."

The participants' responses illuminate several recurring themes concerning the interplay between economic status, occupation, and white-collar crime in Chitungwiza. The primary concern is the pressure linked to upholding a specific social image that is associated with one's profession and perceived social class status. Numerous professionals engage in unethical practices not solely due to avarice, but rather as a response to the pressing demands of inflationary pressures and societal expectations. A significant theme to consider is access; occupational roles frequently create avenues for financial manipulation, attributable to inadequate oversight mechanisms present within organizations and governmental entities. The absence of accountability fosters an environment conducive to the unchecked proliferation of white-collar crimes. Furthermore, systemic issues, including economic inequality and job insecurity, intensify the problem by cultivating resentment towards wealthier entities and promoting a preference for short-term thinking at the expense of ethical considerations. In summary, although white-collar criminals may seem outwardly respectable due to their professional roles and social status, their behaviors reveal more profound structural issues within the economy and societal norms in Chitungwiza.

Educational Background

The connection between educational background and social class has always been a focal point of sociological inquiry. The connection in the context of white-collar crimes, especially in Chitungwiza, Zimbabwe, becomes increasingly evident. The town exhibits a diverse array of socio-economic classes, alongside differing degrees of access to educational resources. Participant 1 stated, *"In Chitungwiza, many people who engage in white-collar crimes have some level of higher education. Individuals apply their knowledge and skills not solely to obtain employment but also to take advantage of gaps in systems for their own benefit."* Participant 2 asserted that, *"Educational background plays a significant role because it determines access to certain professions where white-collar crimes are more likely to occur. For instance, individuals in accounting or administrative roles who possess advanced qualifications frequently encounter opportunities to alter financial records."* Participant 3 expressed agreement by stating, *"It's not just about having an education; it's about how that education is used. Some individuals perceive their qualifications as instruments for achieving upward mobility, regardless of the potential consequences, including the possibility of engaging in unlawful activities."*

Participant 4 noted, *"There's a clear link between social class and crime here. Individuals with more advantageous educational backgrounds frequently originate from middle or upper-class families, thereby possessing greater opportunities to engage in complex criminal activities in contrast to those from less affluent backgrounds."* Participant 5 stated, *"Day-to-day life here shows us that people with higher education feel entitled or pressured to maintain a certain lifestyle."* This pressure occasionally drives individuals to engage in fraudulent activities. Participant 6 observed, *"White-collar criminals are typically well-educated individuals who comprehend the vulnerabilities in our systems-be it banking, local government operations, or private businesses."* Participant 7 articulated, *"Education opens doors not only for legitimate success but also for illegitimate activities. In this town, instances have arisen in which individuals with education have misappropriated their positions of trust."*

Moving on, participant 8 stated, *"The problem is systemic. The education system emphasizes academic achievement, yet it does not sufficiently instill ethical values. This disparity elucidates the reasons behind the involvement of certain educated individuals in white-collar crimes."* Participant 9 stated, *"From what I've seen working here over*

the years, those involved in these types of crimes are rarely uneducated. They are individuals who possess an understanding of the functioning of systems and the ways in which they can be manipulated.” Lastly, participant 10 stated, *"In day-to-day life, you will notice that most white-collar criminals live relatively comfortable lives before they're caught-thanks largely to their educational qualifications giving them access to high-paying jobs or influential networks."*

The interviews collectively underscore that educational background is a significant factor influencing the likelihood of engaging in white-collar crime within Chitungwiza. Participants consistently indicated that elevated levels of education equip individuals with the requisite skills and opportunities that facilitate the commission of such offenses. Nevertheless, they underscored that education by itself does not result in criminal behaviour; instead, it is the interplay between educational achievement and systemic factors such as inadequate ethical training and societal pressures associated with preserving social status. This indicates that although education has the potential to enhance an individual's social standing and facilitate professional opportunities, it simultaneously engenders vulnerabilities when ethical considerations are overlooked. The findings highlight the significance of incorporating moral and ethical training into educational curricula as a proactive strategy to prevent white-collar crime.

4.3.3. Research Objective 3: To investigate the factors contributing to white collar crimes and their impact

Table 4.4: Quantitative data on the factors contributing to white collar crimes and their impact

	N	Minimum	Maximum	Mean	Std. Deviation
White-collar crime has a significant negative impact on the local economy in Chitungwiza	40	4	5	4.75	.439
White-collar crime undermines trust in institutions and businesses in Chitungwiza	40	4	5	4.70	.464
White-collar crime has a significant negative impact on the quality of life for residents in Chitungwiza	40	4	5	4.90	.304
White-collar crime hinders economic development and growth in Chitungwiza	40	4	5	4.60	.496
Valid N (listwise)	40				

The quantitative data displayed in the table offers an in-depth examination of the factors influencing white-collar crimes and their effects in Chitungwiza. The initial construct analyzed is the assertion that "White-collar crime has a significant negative impact on the local economy in Chitungwiza," which resulted in a mean score of 4.75. The elevated mean signifies a robust consensus among participants, indicating that white-collar crimes are viewed as adversely impacting the local economy. The standard deviation of 0.439 indicates a relatively low level of variability in the responses, suggesting a consensus among participants concerning this negative impact. These findings highlight the essential requirement for interventions designed to alleviate these economic consequences, as they may hinder economic growth and development in the region.

The second construct emphasizes the claim that "White-collar crime undermines trust in institutions and businesses in Chitungwiza," which is supported by a mean score of 4.70. The findings indicate a significant consensus among respondents regarding the detrimental impact of white-collar crimes on trust, a crucial element for the effective operation of both public and private sectors. The standard deviation of 0.464 suggests a modest degree of variability in the responses, yet it still reflects a prevailing agreement on this matter. Trust serves as a fundamental component in economic transactions and social unity; therefore, its decline resulting from white-collar crimes can lead to significant consequences, such as diminished investment and engagement in local markets.

The third construct pertains to the assertion that "White-collar crime has a significant negative impact on the quality of life for residents in Chitungwiza," which garnered an exceptionally high mean score of 4.90. The near-unanimous consensus underscores the significant impact that such crimes exert on the well-being of residents, potentially influencing multiple facets of daily life, such as access to services, safety, and overall contentment with living conditions. The standard deviation of 0.304 is significantly low, suggesting a robust agreement among respondents regarding this impact. The results indicate that tackling white-collar crime may substantially improve the quality of life for residents by promoting a safer and more stable environment.

Lastly, the analysis of the construct regarding "White-collar crime hinders economic development and growth in Chitungwiza" yielded a mean score of 4.60. This score reflects a robust consensus among respondents that such crimes serve as a significant barrier to economic advancement. The standard deviation of 0.496 indicates a moderate level of variability, yet it still suggests a general consensus on this matter. Economic development plays a vital role in enhancing living standards and generating opportunities; therefore, the obstacles presented by white-collar crimes require specific policy interventions to address these issues effectively. In summary, these findings underscore the complex effects of white-collar crimes on the economy of Chitungwiza, institutional trust, quality of life, and economic development, thereby highlighting the pressing necessity for thorough strategies to tackle these issues.

Themes on the factors contributing to white collar crimes and their impact

Lack of Emphasis on Ethics and Accountability in Organizational Culture

The inadequate focus on ethics and accountability within organizational culture has been recognized as a crucial element that contributes to the prevalence of white-collar crimes on a global scale. The aforementioned crimes not only erode public trust but also intensify socio-economic challenges within communities such as Chitungwiza. Participant 1 stated, *"The absence of strict ethical guidelines in many organizations here has created an environment where corruption thrives. For instance, it is frequently reported that council officials engage in the illegal allocation of land or misappropriate funds intended for community projects for personal gain."* Participant 2 asserted that *"Accountability mechanisms are weak or non-existent in most institutions around Chitungwiza. This enables individuals to engage in financial crimes without the apprehension of facing consequences. In the previous month, a situation arose in which funds allocated for road repairs inexplicably vanished."*

To add on, participant 3 expressed concurrence by stating, *"Ethics training is not prioritized at all in our local government offices or even private companies. Individuals observe others engaging in fraudulent activities and perceive such conduct as acceptable."* Participant 4 noted that *"White-collar crime has become normalized because there's no real punishment for offenders. A senior official, who was implicated in embezzling funds last year, continues to hold the same position as of today."* In support of this viewpoint, Participant 5 stated, *"The culture here promotes secrecy rather than transparency. Employees exhibit reluctance in reporting unethical practices due to the tendency for whistle-blowers to be victimized rather than afforded protection."*

Participant 6 stated, *"The lack of accountability extends beyond organizations into law enforcement itself. It has been observed that police officers occasionally accept bribes in order to overlook cases that involve individuals of significant influence."* Participant 7 emphasized that *"This culture of impunity affects everyone in Chitungwiza. For example, residents are required to pay additional fees informally in order to obtain essential services such as water connections, refuse collection, parking fees if one is clamped by city council or permits."* In alignment with this perspective, Participant 8 remarked that *"Social workers like us see first-hand how these crimes hurt vulnerable groups. Resources allocated for welfare programs are often misused by individuals*

responsible for their administration.” Participant 9 provided a pertinent illustration: *"There was a recent scandal involving housing allocations where officials took bribes to prioritize certain applicants over others who had been waiting for years."* Lastly, Participant 10 stated, *"Without a strong ethical foundation and accountability measures in place, white-collar crime will continue to flourish here. It is disheartening, as it is the ordinary citizens who endure the greatest suffering.”*

The responses from participants indicate a significant concern within the organizational culture of Chitungwiza: the insufficient focus on ethics and accountability fosters an environment conducive to white-collar crimes, including fraud and corruption. The normalization of unethical behavior arises from inadequate institutional frameworks that do not effectively enforce consequences for misconduct. This systemic failure not only erodes public trust but also intensifies socio-economic inequalities by reallocating resources away from vital services and development initiatives. Participants consistently highlighted the significant impact of these crimes on daily life in Chitungwiza, noting that residents encounter increased financial burdens as a result of corrupt practices, while vulnerable populations are deprived of essential support from welfare programs. Moreover, individuals who expose unethical conduct often refrain from reporting such behavior because of the apprehension surrounding potential retaliation.

Poor Remuneration

A notable factor that contributes to the prevalence of white-collar crimes is inadequate compensation among professionals and public officials. Interviews revealed that, the prevailing economic hardships and the occurrence of delayed salaries-occasionally extending up to a year have fostered a context in which individuals may engage in unethical practices to fulfill their fundamental needs. Participant 1 stated, *"The issue of delayed salaries is at the heart of corruption. When individuals experience prolonged periods without compensation, they begin to seek alternative means of sustenance. For instance, certain council officials engage in the manipulation of tender processes or solicit bribes merely to sustain their financial situations.”* Participant 2 asserted that, *"We see it every day-police officers accepting bribes at roadblocks because their salaries are not enough to sustain their families. It is not that they desire to engage in corruption; rather, they perceive a lack of alternatives."* Participant 3 expressed

agreement by stating, *"As someone who works closely with vulnerable groups in Chitungwiza, I can tell you that poor remuneration has led many professionals into unethical behavior" It has been observed that educators are imposing additional charges on parents for private lessons conducted during school hours, attributing this practice to the inadequacy or non-payment of their official salaries."*

Moving on, participant 4 noted, *"The city council employees haven't been paid for nearly a year now. This has led to pervasive corruption within the council itself. Officials prioritize tenders based on the capacity for under-the-table payments rather than on merit or the benefits to the community."* Participant 5 remarked, *"It is heart-breaking to see how poverty drives people into crime. Even individuals who were previously honest may resort to taking shortcuts when they are unable to afford essential needs such as food or educational fees for their children."* Participant 6 articulated, *"Law enforcement is compromised because officers are poorly paid and demoralized. How can we anticipate their effectiveness in combating white-collar crime when they are facing challenges of their own?"* Participant 7 recounted a personal experience, stating, *"I know someone who works at a local clinic here in Chitungwiza. They began to sell medication intended for patients due to the delay in receiving their salaries."*

Furthermore, participant 8 stated, *"The ripple effects of poor remuneration are felt throughout the community. Corruption results in inadequate services; for instance, roads are left unrepaired and garbage collection is inconsistent, impacting the entire community."* Participant 9 stated, *"Policy implementation suffers because decision-makers are more focused on finding ways to supplement their income than addressing community needs. This establishes a detrimental cycle in which no progress is made."* Lastly, participant 10 stated, *"White-collar crime has become normalized here because people see it as survival rather than criminal behavior. The persistence of this issue will continue until salaries are disbursed punctually and adequately correspond to the costs of living."*

The data collected from participants indicate a distinct correlation between inadequate compensation and the occurrence of white-collar crimes in Chitungwiza. Delayed or insufficient salaries induce financial stress among professionals and public officials, compelling them to engage in corrupt practices as a means of survival. The

ramifications reach further than personal conduct; they erode public confidence in institutions, hinder the effectiveness of service delivery, and sustain systemic inefficiencies. Participants underscored particular instances, including *"bribery by police officers at roadblocks," "manipulation of tender processes by city council officials,"* and *"unethical practices by healthcare workers,"* all of which can be attributed to insufficient compensation. The findings highlight the pressing necessity for policy interventions that focus on enhancing remuneration structures and guaranteeing the prompt payment of salaries.

Perception of White-Collar Crimes as Victimless or Harmless

The perception that white-collar crimes are harmless or victimless has contributed to their prevalence, as this mind-set diminishes the urgency to address them effectively. Participant 1 stated,

"White-collar crimes are often seen as harmless because they don't involve physical violence." It is a common perception among individuals in this context that the matter primarily revolves around financial transactions occurring between affluent individuals. However, what is often overlooked is the significant impact that these crimes have on service delivery. For instance, "funds meant for water supply projects are misappropriated, leaving residents without clean water thereby leading to outbreaks of diseases such as cholera."

Participant 2 asserted that *"The perception that white-collar crime is victimless stems from ignorance. The direct victims often remain unseen, as the repercussions of harm are distributed among a larger population. In Chitungwiza, the embezzlement of funds designated for road repairs or waste management by council officials results in widespread suffering; however, individuals do not perceive themselves as distinct victims."* Supporting this perspective, Participant 3 remarked: *"Corruption within local government offices has normalized white-collar crime here. It has become a common expectation among residents to provide bribes in exchange for fundamental services, such as obtaining a birth certificate or settling utility bills."* This normalization complicates the fight against these crimes, as individuals perceive it as merely the way things operate.

Incorporating an additional viewpoint, Participant 4 articulated: *“Social workers like us see first-hand how these so-called ‘victimless’ crimes hurt vulnerable groups. In instances where public funds are misappropriated or misused within the health sector of Chitungwiza, clinics experience a depletion of essential medicines. Pregnant women and children are the most affected.”* Participant 5 emphasized daily experiences by stating: *“Look at our garbage collection system-it’s almost non-existent now because money allocated for waste management disappears into private pockets. The presence of uncollected trash in numerous locations has resulted in disease outbreaks.”* In a similar vein, Participant 6 stated, *“Law enforcement is compromised too. Certain officers engage in corrupt practices by accepting bribes, thereby choosing to overlook fraudulent or embezzlement activities perpetrated by high-profile individuals. This fosters an environment in which individuals may perceive that financial resources afford them the ability to evade accountability for their actions.”*

Participant 7 stated, *“The lack of accountability fuels these crimes further. In the meetings of the Chitungwiza City Council that I have attended, there exists a notable lack of transparency regarding the allocation and expenditure of budgets. This level of secrecy facilitates the unchecked proliferation of corrupt practices.”* Participant 8 noted, *“People here feel powerless against white-collar criminals because they rarely face justice. In contrast to minor offenders who are promptly apprehended for shoplifting groceries in the Zengeza or St Mary’s neighbourhoods, individuals who embezzle substantial sums through fraudulent contracts remain unpunished.”* Participant 9 expressed a comparable viewpoint, stating: *“There’s also a cultural aspect-some people admire those who commit white-collar crimes successfully because they’re seen as clever or resourceful rather than criminal.”* Participant 10 stated: *“Education is key to changing perceptions about these crimes being harmless.”* Numerous residents fail to comprehend the profound impact of corruption on their lives until it is too late-evident in instances such as the closure of schools resulting from funding shortages attributable to embezzlement.”

The interviews indicate a recurring theme: although white-collar crimes do not entail physical violence or immediate visible damage, their effects on communities such as Chitungwiza are significant and extensive. Participants emphasized the numerous ways in which these crimes disrupt daily life, noting issues such as inadequate service

delivery, compromised healthcare systems, environmental degradation, and weakened law enforcement structures. A recurring factor that contributes to the prevalence of white-collar crime is the perception that it is victimless or harmless. This misconception is rooted in a lack of understanding regarding its broader societal effects and the normalization of corruption within local governance structures. Moreover, cultural attitudes that exalt successful perpetrators contribute significantly to the continuation of this issue.

4.3.4. Research Objective 4: To propose evidence-based strategies for preventing and addressing white collar crimes

Table 4.5: Quantitative data on evidence-based strategies for preventing and addressing white collar crimes

	N	Minimum	Maximum	Mean	Std. Deviation
Strengthening law enforcement and judicial systems is essential to preventing and addressing white-collar crime in Chitungwiza	40	5	5	5.00	.000
Improving public awareness and education about white-collar crime is crucial to preventing it	40	5	5	5.00	.000
Encouraging whistleblowing and reporting of suspicious activities can help prevent white-collar crime	40	5	5	5.00	.000
Valid N (listwise)	40				

The results pertaining to the research objective of suggesting evidence-based strategies for the prevention and management of white-collar crimes in Chitungwiza present noteworthy insights. The initial measure, "Enhancing law enforcement and judicial systems is crucial for the prevention and management of white-collar crime in Chitungwiza," attained a mean score of 5.00, accompanied by a standard deviation of .000. This reflects a consensus among respondents, with all participants expressing strong agreement with the statement. The absence of variability, indicated by a standard deviation of .000, implies a shared agreement on the significance of strong law

enforcement and judicial systems as essential components in the fight against white-collar crime. This consensus emphasizes the essential requirement for robust legal frameworks and procedures to prevent and tackle such offenses, drawing attention to a domain where policy emphasis and resource distribution could yield significant benefits.

The second measure, "Enhancing public awareness and education regarding white-collar crime is essential for its prevention," similarly achieved a mean score of 5.00, accompanied by a standard deviation of .000. In a manner akin to the initial measure, this outcome demonstrates a consensus of robust agreement among participants, highlighting the recognized significance of public education and awareness as essential preventive strategies against white-collar crime. The absence of standard deviation signifies a consensus among stakeholders, indicating a shared acknowledgment of the importance of informed citizens in detecting and addressing fraudulent activities. This discovery highlights the possible efficacy of educational campaigns and community engagement efforts designed to enhance public comprehension of the dynamics surrounding white-collar crime.

The third measure, "Encouraging whistleblowing and reporting of suspicious activities can help prevent white-collar crime," attained a mean score of 5.00, accompanied by a standard deviation of .000, reflecting the outcomes of the preceding measures. This agreement underscores a significant consensus regarding the importance of whistleblowing as a tool for the early identification and prevention of fraudulent activities. The lack of diversity in responses indicates that it is essential to cultivate an environment in which individuals feel secure and encouraged to report any suspicious activities. This may entail the establishment of protective measures for whistle-blowers and the creation of clear reporting channels, both of which are vital strategies for improving transparency and accountability within organizations.

The uniform mean scores observed across all measures suggest a robust consensus regarding the proposed strategies for tackling white-collar crime in Chitungwiza. The consistency in responses, indicated by a standard deviation of .000, implies that these strategies are broadly recognized as effective methods for addressing such crimes. The findings indicate a clear imperative for policymakers and stakeholders to focus on fortifying legal frameworks, improving public education, and advancing whistle-blower

protections as integral components of a holistic strategy to prevent and tackle white-collar crimes. The data highlights the importance of collaborative strategies that engage law enforcement, educational institutions, businesses, and community members in developing a cohesive framework to address these intricate challenges effectively.

Themes on evidence based strategies for preventing and addressing white collar crimes

Community Education and Awareness Campaigns

Community education and awareness campaigns have become an essential strategy for addressing white-collar crimes in Chitungwiza. The crimes in question, which encompass embezzlement and corruption, have profoundly affected the socio-economic structure of the community. Participant 1 stated, *"White-collar crime is not just about stealing money; it's about stealing opportunities from the people. In Chitungwiza, there have been instances where funds allocated for road repairs or water systems have been misappropriated for personal gain. "Community education campaigns have the potential to illuminate these practices and ensure accountability among individuals."* Furthermore, participant 2 asserted that *"The biggest challenge is that many people don't even understand what constitutes white-collar crime. They perceive it as something that is significantly detached from their everyday experiences. By implementing awareness campaigns, we can illustrate how corruption at higher levels adversely affects service delivery in hospitals and schools."* Participant 3 concurred, stating, *"We've had cases where residents paid bribes just to get basic services like water connections or housing permits. If individuals are informed about their rights and the ways in which these actions sustain corruption, they will be less inclined to engage in such systems."*

Furthermore, participant 4 articulated that *"Awareness campaigns should focus on practical examples. For example, when funds allocated for waste management are misappropriated, it results in the accumulation of garbage in our streets. This is not merely an inconvenience; it constitutes a public health crisis."* Expanding on this notion, participant 5 stated that *"Community members need to see the direct link between white-collar crimes and their struggles. When funds are misappropriated from public initiatives such as clinics or schools, it is the children who bear the*

consequences, as they are deprived of essential resources like books and adequate classroom facilities." Participant 6 stated, *"One of the most effective strategies we've used is involving local churches and youth groups in our campaigns. They possess a broad influence and are capable of disseminating messages regarding integrity and accountability."* In a similar vein, participant 7 remarked that *"Social media has become a powerful tool for raising awareness about white-collar crimes in Chitungwiza. We have commenced utilizing platforms such as Facebook and WhatsApp to disseminate narratives of whistle-blowers who have revealed instances of corruption."*

Furthermore, participant 8 asserted that *"Law enforcement needs to be part of these campaigns too. It is essential for individuals to understand that there are repercussions associated with engaging in white-collar crimes, as well as the fact that reporting these offenses will result in appropriate measures being taken."* Participant 9 emphasized that *"Policy changes must accompany education efforts. It is insufficient to merely inform individuals of the issues at hand; it is imperative that we establish legislation that facilitates community oversight of public funds and enables the reporting of misuse without the apprehension of retaliation."* Lastly, participant 10 stated: *"Education alone won't solve everything but combined with strong leadership and transparent governance structures; it can create a culture where white-collar crime is no longer tolerated."*

The interviews indicate a shared understanding among participants about the significance of community education and awareness campaigns as effective measures for the prevention of white-collar crimes in Chitungwiza. Participants consistently highlighted the necessity of practical examples that connect these crimes directly to the everyday challenges encountered by residents, including poor infrastructure and inadequate public services, in order to render the issue more relatable. Furthermore, there was consensus on utilizing established community frameworks, such as churches, alongside contemporary technological platforms, including social media, to effectively disseminate information. Participants emphasized the necessity of combining law enforcement efforts with educational initiatives, while also advocating for policy reforms that enhance transparency and accountability. In summary, the findings indicate that although community education by itself cannot completely eradicate white-collar

crime, it is instrumental in equipping citizens with essential knowledge and promoting collective efforts to combat corrupt practices.

Strengthening Anti-Corruption Units and Legal Frameworks

Corruption, especially in the form of white-collar crime, presents a considerable challenge in numerous urban settings, including Chitungwiza, Zimbabwe. The prevalence of these crimes significantly undermines public trust in institutions, disrupts economic development, and exacerbates social inequalities. Enhancing anti-corruption units and legal frameworks is increasingly acknowledged as an essential approach to effectively address this issue. This approach entails providing law enforcement agencies with essential tools and training, promoting collaboration among stakeholders, and ensuring the establishment of comprehensive legislation to effectively address financial crimes. Participant 1 stated, *"The biggest challenge we face here in Chitungwiza is that corruption has become normalized. Individuals perceive it as a lifestyle choice, as they believe there are no repercussions for those who partake in it. Enhancing our legal frameworks would convey a powerful message that no one is above the law."*

Furthermore, participant 2 asserted that *"White-collar crimes often go unnoticed because they are committed by individuals who understand how to exploit loopholes in our systems. It is essential to provide additional training for our law enforcement officers to enhance their ability to identify and investigate these crimes effectively."* Participant 3 concurred, stating, *"One of the issues we deal with daily is bribery within local government offices. Residents frequently find themselves compelled to pay additional fees informally in order to obtain essential services. This type of corruption adversely affects the lives of ordinary individuals the most."* Moreover, participant 4 articulated, *"As someone working closely with vulnerable communities, I see how corruption affects service delivery. The misappropriation of funds designated for public projects results in significant suffering for the impoverished, as they depend on these essential services for their livelihood."*

Participant 5 underscored the importance of collaboration among various agencies, stating that *"Collaboration between different agencies is crucial if we want to tackle white-collar crime effectively. Currently, there exists a significant degree of fragmentation, as each department operates in isolation rather than engaging in the*

sharing of information and resources.” Participant 6 provided an additional viewpoint, stating, “We also need to focus on prevention through education. Instructing adolescents on the principles of ethics and integrity contributes to the establishment of a cultural framework in which corruption is unequivocally rejected.” Participant 7 stated, “The lack of transparency in procurement processes is a major issue here. Contracts are frequently allocated on the basis of favoritisms instead of merit, resulting in inferior work and the misallocation of resources.” Participant 8 emphasized a significant issue: “Whistle-blowers play a vital role in exposing corruption but are often afraid to come forward due to fear of retaliation. Stronger protections for them under our laws are necessary.” Furthermore, participant 9 stated, “Technology can be a game-changer in fighting corruption. Digital payment systems, for instance, have the potential to diminish opportunities for bribery by reducing the prevalence of cash transactions.” Lastly, participant 10 stated, “Accountability starts at the top. When leaders exemplify transparency and ethical conduct in their interactions, this behavior will permeate throughout society.”

The feedback provided by participants highlights several significant themes related to anti-corruption initiatives in Chitungwiza. Primarily, there exists a necessity for comprehensive legal frameworks that effectively address and eliminate the current loopholes that are being exploited by white-collar criminals. It is equally important to focus on capacity building within law enforcement agencies by implementing specialized training programs that are specifically designed for the investigation of financial crimes. A recurring theme highlighted the significance of collaboration among diverse stakeholders, ranging from government departments to community organizations, to facilitate a coordinated response to corruption. Participants emphasized the importance of preventive measures, specifically highlighting the need for public education campaigns designed to cultivate a culture of integrity. Furthermore, technological innovations have been recognized as significant instruments for improving transparency and diminishing the chances for corrupt practices. Nevertheless, participants underscored challenges, including insufficient whistle-blower protections and systemic issues, such as favoritisms within procurement processes. In summary, the insights presented indicate that an effective anti-corruption strategy necessitates a multifaceted approach. This approach should integrate legislative

reforms alongside practical measures, such as training programs and the adoption of technology.

Community Participation in Crime Prevention Initiatives

Engagement of the community in crime prevention initiatives has become an essential approach for tackling diverse types of criminal behavior, such as white-collar crimes. The active involvement of the community in crime prevention initiatives serves as an evidence-based strategy for reducing these offenses. Participant 1 stated, *“White-collar crimes are often hidden but have devastating effects on our community. Individuals often find themselves deprived of their hard-earned money as a result of scams and fraudulent schemes. It is imperative that all stakeholders-residents, businesses, and authorities-collaborate to identify and apprehend these criminals.”* Furthermore, participant 2 asserted that *“One of the biggest challenges we face is the lack of awareness among residents about how white-collar crimes operate. A significant number of individuals become victims due to their inability to identify fraudulent activities. Community workshops and awareness campaigns can serve to educate individuals.”*

Moreover, participant 3 articulated that *“Corruption within local institutions makes it difficult to address white-collar crimes effectively. For instance, certain officials may deliberately overlook illegal activities due to the personal advantages they derive from such actions. This undermines trust in the system.”* Participant 4 articulated a shared sentiment, stating, *“We’ve seen cases where whistle-blowers were intimidated or ignored when they reported financial misconduct. Protecting whistle-blowers is essential for encouraging individuals to disclose information regarding white-collar crimes.”* Participant 5 stated, *“Collaboration between law enforcement and the community is key. When residents communicate information regarding suspicious activities or individuals to the police, it facilitates the investigation and prevention of these crimes.”* Incorporating an additional viewpoint, participant 6 remarked that *“Social workers play an important role in supporting victims of white-collar crimes. Numerous victims endure significant emotional distress following incidents of fraud or scams. The provision of counselling services can facilitate their recovery.”*

Participant 7 provided a pertinent illustration: *“Recently, we worked with neighborhood watch groups to uncover a pyramid scheme operating in our area. It was through collective effort that we managed to alert authorities before more individuals lost their money.”* In a similar vein, participant 8 stated, *“The Chitungwiza City Council has started engaging residents through town hall meetings where issues like corruption and fraud are discussed openly. This transparency fosters trust and motivates a greater number of individuals to engage in crime prevention initiatives.”* Participant 9 noted that *“Technology can be both a tool for committing white-collar crimes and a solution for preventing them. For example, digital platforms may serve the dual purpose of allowing individuals to report suspicious transactions anonymously, while simultaneously providing education on online scams.”* Finally, participant 10 stated, *“We need stronger policies at both local and national levels to combat white-collar crimes effectively. This encompasses more stringent penalties for offenders and enhanced regulatory frameworks for financial institutions.”*

The results derived from these interviews highlight the significance of community involvement as a strategy grounded in evidence for the prevention of white-collar crimes in Chitungwiza. Participants consistently emphasized the necessity of education and awareness campaigns to equip residents with knowledge regarding fraudulent activities. The participants underscored the importance of collaboration among diverse stakeholders, including law enforcement agencies, social workers, policymakers, and local leaders, in establishing a cohesive response to such offenses. Furthermore, numerous participants highlighted systemic challenges, including corruption within institutions and insufficient protection for whistle-blowers, as significant obstacles to effective crime prevention initiatives. Notwithstanding these challenges, instances such as the effective dismantling of a pyramid scheme illustrate that collective action can produce beneficial outcomes. In summary, it was determined that fostering transparency through open dialogues, such as town hall meetings, and leveraging technology for reporting and education are essential elements of an effective crime prevention strategy. By addressing both individual behaviors, such as raising awareness, and systemic issues, including the strengthening of policies, Chitungwiza can foster a safer environment in which the prevalence of white-collar crimes is diminished.

4.4. Discussion of Findings

4.4.1. Research Objective 1: To establish the prevalence and types of white-collar crimes in Chitungwiza, Zimbabwe

The findings regarding the prevalence and types of white-collar crimes in Chitungwiza, Zimbabwe, provide substantial insights into the community's experiences and perceptions, aligning with established theoretical frameworks and existing empirical literature in chapter 2. The quantitative data derived from the study reveal a significant awareness of embezzlement, bribery, and cybercrime, as evidenced by mean scores on research objective one that indicate a robust consensus among respondents regarding the prevalence of these offenses. This is consistent with Differential Association Theory, which asserts that criminal behavior is acquired through interactions within an individual's environment (Sutherland, 1939). The theory posits that individuals in Chitungwiza might encounter pro-criminal definitions within their social networks, which could result in the normalization of white-collar crimes, including embezzlement and bribery. This aligns with the observations made by Farrington et al. (2006), who stated that exposure to criminal norms in familial and communal contexts heightens the probability of engaging in criminal behavior.

The qualitative data obtained from interviews highlights the systemic nature of corruption and bribery prevalent within public institutions in Chitungwiza. Participants emphasized that these practices are deeply embedded within socio-economic structures, reflecting the views articulated by Asuquo et al. (2021) concerning the effects of corruption on economic growth and public trust in Africa. The interviews indicated that corruption has become normalized as a result of insufficient accountability. This observation aligns with the findings of Van der Woude and Van Nuys (2021), who noted comparable trends in European nations characterized by fragile regulatory frameworks. Participants' feedback reveals that systemic corruption erodes trust between citizens and government institutions, thereby exacerbating socio-economic disparities. This concern is reflected in the initiatives of the African Union aimed at promoting accountability (African Union, 2019).

The research further underscores the widespread occurrence of embezzlement and misappropriation of funds across both private and public sectors. Participants emphasized that such criminal activities significantly undermine critical services, including healthcare and infrastructure. This is consistent with existing literature

regarding white-collar crime in Africa, which indicates that misappropriation has a substantial impact on service delivery (UNODC, 2020). Participants frequently cited the lack of accountability measures as a contributing factor to these crimes, aligning with Dunn (2021), who underscored the necessity of transparency and accountability in addressing financial misconduct.

Occurrences of fraudulent activities, including forgery and tax evasion, have been recognized as significant concerns in Chitungwiza. Participants observed that socio-economic challenges compel individuals to partake in these crimes as a means of survival, which aligns with the emphasis of Social Learning Theory on the influence of associations with criminal role models (Bandura, 1977). This aligns with the observations made by Singh and Gupta (2021), who identified comparable trends in India, indicating that economic pressures contribute to a rise in fraudulent activities. The interviews underscored the role of societal pressures and inequality in contributing to these crimes, indicating that tackling the underlying socio-economic issues is essential for mitigating white-collar crime. This perspective aligns with the observations made by Carvajal and Restrepo (2021) concerning the challenges faced in Latin America.

The findings derived from both quantitative data and qualitative interviews offer a thorough comprehension of the dynamics surrounding white-collar crime in Chitungwiza. The authors emphasize the significance of addressing systemic corruption, improving accountability measures, and confronting socio-economic disparities as essential strategies for effectively combating these crimes. The insights presented are consistent with the global literature on white-collar crime, while also highlighting the distinct contextual factors that affect its prevalence in Zimbabwe.

4.4.2. Research Objective 2: To determine the social class of the individuals who engage in white collar crimes in Chitungwiza

The findings regarding the social class of individuals involved in white-collar crimes in Chitungwiza provide substantial insights that both corroborate and enhance the current theories and literature on the subject. The quantitative data indicates a robust consensus that individuals in high-income occupations possess a greater ability to engage in white-collar crimes without detection, as evidenced by a mean score of 4.90 and a minimal

standard deviation of .304. This finding is consistent with Logan (2024), who asserts that individuals with higher socioeconomic status typically possess enhanced access to resources, education, and networks that facilitate the commission of such offenses. These resources enable individuals to maneuver through legal frameworks and exploit loopholes, thereby facilitating fraudulent activities such as embezzlement and insider trading.

The impact of educational access on the probability of involvement in white-collar crimes is notably significant, as evidenced by a mean score of 4.90. This indicates that education serves a dual purpose: it not only equips individuals with the skills necessary to navigate and manipulate systems but also has the potential to cultivate ethical standards that may deter criminal behavior. This duality is substantiated by Yi (2024), who observes that socio-economic instability may compel lower-status individuals to engage in white-collar crime as a strategy for attaining economic mobility when conventional pathways are obstructed. The findings emphasize the necessity of integrating moral and ethical training within educational curricula. Participant interviews indicate that, although education can elevate social status, it simultaneously introduces vulnerabilities when ethical considerations are neglected.

The qualitative data obtained from interviews provide a deeper understanding of the relationship between economic status, occupation, and white-collar crime. Participants observed that individuals occupying managerial or office positions frequently partake in unethical behaviors, influenced by societal pressures to uphold a specific lifestyle. This observation aligns with Soley (2017), who identifies financial pressures and lifestyle expectations as significant motivators for white-collar crime among affluent individuals. The interviews further illuminate systemic issues, particularly the lack of adequate oversight mechanisms within organizations, which create an environment that facilitates the unchecked proliferation of these crimes. This is consistent with Smith (2022), who emphasizes the significance of permissive corporate cultures in fostering unethical behavior among employees.

Moreover, the rationale for white-collar crimes attributed to economic pressures garnered unanimous consensus among respondents, highlighting the wider socio-economic challenges present in Chitungwiza. This aligns with the findings of Asuquo et al. (2021), who demonstrate that in nations characterized by elevated unemployment

and economic hardship, individuals may turn to fraudulent activities as a means of survival. The qualitative responses highlight the pressure associated with maintaining a particular social image tied to one's profession and perceived social class status. This observation aligns with Mishra (2022), who asserts that societal pressures in rapidly developing economies play a significant role in fostering unethical business practices.

The perception of the seriousness of white-collar crime in comparison to other types of crime has produced varied sentiments, reflecting a degree of ambivalence among different social classes concerning its severity. The complexity of this issue highlights the challenges involved in consistently categorizing the impacts of white-collar crime, necessitating advanced strategies to tackle public perceptions and the legal frameworks related to these offenses. The findings underscore the complex interplay among social class, education, economic pressures, and white-collar crime in Chitungwiza. This complexity calls for multifaceted strategies to effectively address and reduce these offenses within the community.

4.4.3. Research Objective 3: To investigate the factors contributing to white collar crimes and their impact in Chitungwiza

Objective 3 on the factors that lead to white-collar crimes and their impact in Chitungwiza uncovers important findings that correspond with recognized criminological theories and existing empirical research. The quantitative data reveals a significant agreement among participants regarding the negative impact of white-collar crime on the local economy, institutional trust, quality of life, and economic development. The findings align with the differential association theory, which asserts that criminal behavior is acquired through interactions within one's environment. In Chitungwiza, individuals from lower socioeconomic backgrounds may resort to white-collar crimes as a means of survival, influenced by community norms that support such actions. This supports Sutherland's (1939) claim that exposure to pro-criminal definitions may result in delinquent behavior.

The qualitative data further substantiates these findings by underscoring the insufficient emphasis on ethics and accountability within organizational culture as a significant factor contributing to white-collar crimes. Participants observed that the presence of insufficient ethical guidelines and feeble accountability mechanisms fosters an

environment conducive to the proliferation of corruption. This viewpoint aligns with social learning theory, which posits that individuals acquire criminal behavior through their interactions with others who engage in criminal activities (Bandura, 1977). The normalization of unethical behavior in Chitungwiza illustrates the reinforcement of criminal conduct via social approval or financial incentives, as articulated by Akers (1998).

The empirical literature supports these findings, highlighting the significant impact of white-collar crime on local communities and economies. Kranacher et al. (2021) assert that corporate fraud results in reductions in local employment rates and a deterioration of business confidence, a phenomenon that reflects the documented adverse effects on the economy of Chitungwiza. In a similar vein, Schneider and Turner (2022) emphasized that financial fraud can lead to significant losses in savings and investments for residents, especially those in lower-income neighborhoods. The findings of these studies correspond with the participants' observations regarding the heightened financial burdens and insufficient service delivery attributed to corrupt practices.

The perception that white-collar crimes are victimless or harmless further contributes to their prevalence in Chitungwiza. Participants observed that this misconception undermines the urgency required to address these crimes effectively. This is consistent with Dunn's (2021) findings, which indicate that corruption undermines public trust and results in community disengagement. The erosion of trust significantly affects community ties and informal networks, which are essential for social cohesion, as articulated by Sharma (2023). The cultural attitudes that elevate successful perpetrators further perpetuate this issue, underscoring the necessity for education to transform perceptions regarding the harm inflicted by white-collar crimes.

The findings highlight the intricate relationship among organizational culture, socioeconomic conditions, and individual behaviors in influencing the prevalence of white-collar crime in Chitungwiza. The alignment with differential association theory and social learning theory establishes a theoretical framework for comprehending these dynamics, whereas empirical literature presents evidence of analogous patterns observed worldwide. To effectively address these issues, it is essential to implement targeted interventions that concentrate on the enhancement of ethical standards, the

improvement of remuneration structures, and the promotion of transparency and accountability within institutions.

4.4.4. Research Objective 4: To propose evidence-based strategies for preventing and addressing white collar crimes in Chitungwiza

The findings concerning evidence-based strategies for the prevention and mitigation of white-collar crimes in Chitungwiza indicate a robust agreement among participants on the necessity of enhancing law enforcement, elevating public awareness, and promoting whistleblowing. The quantitative data reveals a consensus on these strategies, as evidenced by mean scores of 5.00 and standard deviations of .000 across all measures. This consensus is consistent with the empirical literature, which underscores the necessity for strong legal frameworks and public education to effectively address white-collar crime (Kranacher et al., 2021; Deloitte, 2022). The literature indicates that the enhancement of corporate governance and the implementation of transparent reporting mechanisms are essential for deterring unethical behavior. This aligns with findings that underscore the importance of law enforcement and public awareness.

The qualitative data reinforces these strategies by highlighting the significance of community education and awareness campaigns as vital instruments for tackling white-collar crimes. Participants emphasized the importance of practical examples to link these crimes to the everyday challenges encountered by residents, including poor infrastructure and insufficient public services. This is consistent with the findings of Saini and Gupta (2022), who advocate for the implementation of public education campaigns aimed at promoting ethical business practices. The interviews highlight the significance of engaging local institutions, such as churches, and leveraging social media for information dissemination. This aligns with the findings presented by Transparency International (2022), which emphasize the role of civil society in governance monitoring.

The interviews revealed that strengthening anti-corruption units and legal frameworks is a critical theme, with participants emphasizing the necessity for comprehensive legislation and collaboration among stakeholders. This aligns with the findings of Huang (2023), who underscores the importance of creating independent anti-corruption agencies endowed with prosecutorial powers. The feedback further underscores

systemic challenges, including inadequate whistleblower protections and favoritism in procurement processes. These barriers have been identified by Dunn (2021) as significant obstacles to improving regulatory oversight.

Another significant finding was the emphasis on community participation in crime prevention initiatives, with participants advocating for collaborative efforts among residents, businesses, and authorities. This approach is substantiated by Carvajal and Restrepo (2021), who emphasize the significance of civil society in fostering accountability. The interviews indicate that promoting transparency via open dialogues and utilizing technology for reporting are effective strategies, consistent with Smith (2022) regarding public-private partnerships aimed at transparency initiatives.

The findings indicate that a comprehensive strategy that incorporates legislative reforms, community involvement, and technological advancements is crucial for the effective prevention and resolution of white-collar crimes in Chitungwiza. The strategies discussed align with differential association theory and social learning theory, emphasizing the significant impact of social interactions and community dynamics on criminal behavior. By addressing individual behaviors through education and systemic issues through policy reforms, Chitungwiza can foster a more resilient environment against white-collar crime.

4.5. Summary

Chapter 4 provides an analysis of the data, presents the findings, and engages in a discussion regarding the relationship between white-collar crimes and social class in Chitungwiza. The study attained a notable response rate of 80% for questionnaires and 67% for interviews, thereby reflecting strong participation levels. The demographic data indicated a nearly equal distribution of genders among respondents, with a slight predominance of females, and underscored notable age-related trends in criminal involvement. The study revealed a significant awareness of embezzlement, bribery, and cybercrime, indicating that systemic corruption is profoundly entrenched within public institutions. Furthermore, it was identified that individuals engaged in high-income

occupations possess a greater capacity to perpetrate white-collar crimes without detection, a phenomenon influenced by factors such as access to education and economic pressures. The research underscored the detrimental effects of these crimes on the local economy, institutional trust, and overall quality of life, thereby stressing the necessity for improved ethics and accountability within organizations. Finally, it was suggested that evidence-based strategies, including the enhancement of law enforcement, the promotion of public awareness, and the encouragement of whistleblowing, be implemented to effectively tackle these issues. The following chapter looked at summary of findings, conclusions and recommendations.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0. Introduction

This chapter looked at the summary of the research findings obtained in chapter 4. In this chapter conclusions were also drawn while recommendations were also given. Guiding this chapter are the research objectives identified in chapter 1.

5.1. Summary of Major Findings

The first research question sought to determine the prevalence and types of white-collar crimes in Chitungwiza. Findings from both interviews and questionnaires indicated that embezzlement, bribery, identity theft, and cybercrime emerged as significant concerns within the community. The quantitative data revealed a significant awareness of embezzlement and bribery, with mean scores of 4.60 and 4.73, respectively. This suggests that these crimes are both prevalent and widely recognized among the respondents. The qualitative data further substantiated these findings, emphasizing that corruption and bribery are deeply entrenched issues within public institutions. These factors adversely impact service delivery and create an environment conducive to the proliferation of white-collar crimes. Participants articulated a pervasive culture of corruption spanning multiple sectors, such as housing, law enforcement, health, and education, wherein individuals occupying positions of authority leveraged their roles for personal benefit. Instances of embezzlement and misappropriation of funds have been identified as significant issues within both the private and public sectors. Participants reported cases of financial misconduct that have compromised essential services, including healthcare and infrastructure maintenance. It has been observed that fraudulent activities, including forgery and tax evasion, are increasingly prevalent, a trend attributed to socio-economic challenges such as unemployment and poverty. The findings highlighted a widespread culture of white-collar crime in Chitungwiza, indicating the need for specific interventions to tackle these issues.

The second research question aimed to ascertain the social class of individuals involved in white-collar crimes in Chitungwiza. The findings indicated that individuals in high-income occupations were perceived as more adept at committing such crimes without

detection. Quantitative data indicated a robust agreement regarding this perception, evidenced by a mean score of 4.90 for both the ability of high-income occupations to commit crimes undetected and the influence of education on the likelihood of criminal behavior. All respondents expressed a consensus that economic pressures provided a justification for white-collar crimes occurring within their community. Qualitative insights underscored the significant impact of economic status and occupation on criminal behavior; it was observed that professionals frequently experienced pressure to uphold a lifestyle consistent with their social class, even in the face of financial limitations. Participants observed that the availability of resources associated with occupational roles enabled financial manipulation, a situation exacerbated by insufficient oversight mechanisms. The educational background emerged as a crucial element; higher education equipped individuals with the skills necessary to exploit system vulnerabilities. However, it did not intrinsically result in criminal behavior unless it was accompanied by systemic failures, such as insufficient ethical training. The findings indicated that although white-collar criminals may seem respectable because of their professional positions and social standing, underlying structural issues within the economy and societal norms played a substantial role in influencing their behaviors.

Concerning the third research question, which examined the factors contributing to white-collar crimes and their impact in Chitungwiza, it was found that these crimes exerted significant negative effects on the local economy, institutional trust, residents' quality of life, and economic development. Quantitative data revealed a robust consensus among respondents regarding these impacts, with mean scores spanning from 4.60 to 4.90 across different constructs associated with economic consequences and trust erosion. Qualitative data revealed several key contributing factors, including a lack of emphasis on ethics and accountability within organizational cultures, inadequate remuneration for professionals that may drive them toward unethical practices, and the perception of white-collar crimes as victimless or harmless due to their non-violent nature. Participants consistently emphasized that systemic corruption erodes public trust and exacerbates socio-economic inequalities by reallocating resources from essential services such as healthcare and infrastructure maintenance. The normalization of unethical behavior can be largely attributed to insufficient institutional frameworks that

fail to enforce consequences for misconduct, coupled with cultural attitudes that exalt successful perpetrators instead of condemning them.

Finally, the fourth research question aimed to propose evidence-based strategies for the prevention of white-collar crimes. Chitungwiza revealed several key approaches that are considered effective, based on both quantitative and qualitative insights gathered during the study period. The quantitative results demonstrated unanimous agreement on the importance of strengthening law enforcement and judicial systems, improving public awareness and education, and encouraging whistleblowing and the reporting of suspicious activities. All strategies achieved a perfect mean score with a standard deviation of zero, indicating broad recognition of the effectiveness of these approaches in addressing the issue directly. Qualitative interviews further underscored the necessity of community education campaigns, providing practical examples that link the everyday challenges faced by residents directly to the root causes behind the prevalence of such offenses. Additionally, these interviews highlighted the importance of leveraging existing structures, such as churches and social media platforms, to disseminate information effectively. Strengthening the legal frameworks of anti-corruption units through enhanced training and collaboration among stakeholders, as well as comprehensive legislation, has emerged as critical components in successfully combating this issue. Initiatives that promote community participation serve to foster transparency and facilitate open dialogues. The town hall meetings, which utilized technology for reporting educational purposes, equally highlighted essential elements of a holistic strategy aimed at reducing incidence and ensuring a safer environment overall.

5.2. Conclusions

- In conclusion on research objective 1, the findings indicate that there is a substantial knowledge of white-collar crimes in Chitungwiza. These crimes include embezzlement, bribery, identity theft, and cybercrime. The community has the perception that these crimes are widespread and have a significant impact, which is why focused actions are required in order to successfully address them. The qualitative data sheds more insight on the deeply ingrained problems of bribery and corruption that exist inside public institutions, highlighting the necessity of instituting structural changes in order to counteract these ways of doing things.

- More so, on research objective 2, after careful consideration, it is possible to draw the conclusion that individuals who are involved in white-collar crimes in Chitungwiza typically come from occupations which offer higher salaries or have strong educational backgrounds. These conditions provide them the opportunity and resources to conduct such acts, which they then take advantage of. There is a complicated relationship between social class and criminal conduct, as evidenced by the fact that economic constraints and cultural expectations also play a part in rationalizing these actions.
- On research objective 3 it can be concluded that, white-collar crimes have a significant and detrimental effect on Chitungwiza's economy, the trust that people have in institutions, the quality of life, and the growth of the economy in Chitungwiza. The occurrence of these crimes can be attributed to a number of factors, including a lack of ethics and responsibility, inadequate compensation, and the impression that these crimes do not have victims. Taking action to address these fundamental problems is absolutely necessary in order to lessen the negative impact they have on the community and corporates.
- Lastly, for the purpose of addressing white-collar crimes in Chitungwiza on objective 5, it is possible to draw the conclusion that vital strategies include strengthening law enforcement, increasing public awareness, promoting whistle-blowers, and creating community engagement. These techniques necessitate the establishment of powerful legislative frameworks, educational activities, and coordinated efforts among many stakeholders in order to establish an environment that is capable of successfully preventing and addressing crimes of this nature.

5.3. Recommendations

In order to effectively address the prevalence and types of white-collar crimes in Chitungwiza, it is essential to implement a multifaceted approach that targets the root causes and systemic issues identified in the study. To begin with, it is essential to implement a unified approach aimed at improving transparency and accountability in public institutions. Establishing independent oversight bodies that are responsible for monitoring financial transactions and decision-making processes within these entities can facilitate this achievement. It is imperative that these bodies are endowed with the authority to perform regular audits and to ensure adherence to anti-corruption

regulations. Furthermore, it is essential to implement comprehensive training programs for public officials that underscore the importance of ethical conduct and the repercussions associated with engaging in corrupt practices. It is imperative that such programs be made mandatory and incorporated into the professional development framework for all government employees. Moreover, it is essential to initiate public awareness campaigns aimed at educating citizens regarding their rights and the adverse impacts of white-collar crimes on the welfare of the community. These campaigns may employ a range of media platforms, such as social media, radio, and community workshops, to engage a wide audience and promote a culture of integrity and accountability.

In examining the social class dynamics linked to white-collar crimes in Chitungwiza, it is essential to concentrate on both preventive strategies and systemic reforms that alleviate the socio-economic pressures that lead to these offenses. A practical recommendation is to implement targeted economic empowerment programs that focus on reducing financial disparities among various social classes. Such programs may encompass microfinance initiatives that offer low-interest loans to small business owners and entrepreneurs, consequently diminishing their dependence on illicit activities for financial gain. Furthermore, it is imperative that educational institutions integrate modules on ethics and integrity into their curricula at all educational levels. This approach will foster a robust moral foundation in students from an early age, thereby equipping them with the essential values needed to resist unethical behavior as they advance into their professional careers. Furthermore, mentorship programs that link young professionals with ethical leaders in their respective fields can offer essential guidance and support, assisting them in navigating career challenges without engaging in criminal activities.

Addressing the factors that contribute to white-collar crimes and their repercussions on the economy and society of Chitungwiza necessitates a focus on both organizational culture and the individual motivations that drive participation in these offenses. It is imperative for organizations to prioritize the establishment of an environment that fosters transparency, accountability, and ethical conduct among employees across all levels. Achieving this objective necessitates the implementation of robust internal controls designed to detect and deter fraudulent activities. Furthermore, it is imperative

to ensure that whistle-blowers are safeguarded against retaliation when they report instances of misconduct. Furthermore, it is imperative for organizations to develop explicit codes of conduct that delineate acceptable behaviors and the repercussions for any violations. These codes should be effectively communicated across the organization through regular training sessions or workshops that emphasize ethics awareness initiatives, specifically designed to tackle the common challenges encountered by employees in various sectors or industries operating within the local context of Chitungwiza.

5.4. Suggestions for future research

The research examining the relationship between white-collar crimes and social class in Chitungwiza offers an in-depth analysis of the prevalence, types, and contributing factors of such crimes, alongside their effects on the community. Nevertheless, numerous areas exist where additional research could enhance comprehension and facilitate the development of more focused interventions. Initially, although the study concentrated on Chitungwiza, subsequent research may broaden its scope to encompass additional urban and rural regions in Zimbabwe, thereby facilitating a comparative analysis of the prevalence and characteristics of white-collar crimes in diverse contexts. This would offer a more comprehensive understanding of the ways in which geographical and socio-economic factors impact these crimes. Furthermore, conducting comparative studies with other nations in Africa or on a global scale may provide valuable insights into the ways in which cultural, economic, and political contexts influence the dynamics of white-collar crime. Comparative analyses of this nature may facilitate the identification of best practices and strategies that have proven effective in other regions, which could subsequently be adapted to the context of Zimbabwe.

Moreover, this study underscored the significance of social class in shaping white-collar crime. Future research may benefit from a more thorough exploration of the psychological and sociological motivations that drive individuals to partake in such behaviors. This may entail an examination of personal narratives and case studies to reveal the fundamental psychological motivators, including greed, desperation stemming from economic pressures, or societal expectations. Comprehending these motivations may contribute to the formulation of more effective prevention strategies that tackle both systemic issues and individual behavioral triggers. Furthermore,

investigating the function of technology in enabling white-collar crimes represents an additional domain that warrants thorough examination. As digital platforms become more deeply embedded within financial systems and business operations, it is essential to comprehend the ways in which technology is leveraged for fraudulent activities. Research may concentrate on the identification of technological vulnerabilities and the development of robust cybersecurity measures aimed at preventing white-collar offenses related to cybercrime.

Furthermore, although the study addressed the effects of white-collar crimes on institutional trust and economic development, additional research could provide a more precise quantification of these impacts. This may entail conducting econometric analyses to assess both the direct and indirect economic costs associated with white-collar crimes on local economies and public services. Such analyses would yield empirical data that policymakers may utilize to substantiate their investments in anti-corruption initiatives and reforms. One additional avenue for future research involves assessing the efficacy of current legal frameworks and anti-corruption initiatives in Zimbabwe. Through the evaluation of successful and unsuccessful elements, researchers are able to offer evidence-based recommendations aimed at enhancing legal frameworks and enforcement mechanisms.

In conclusion, considering the focus on community education and awareness campaigns as a strategy to address white-collar crime, subsequent research could explore the most effective approaches for involving communities in these initiatives. This may involve an examination of various communication channels, including social media and community workshops, to ascertain which methods are most effective in enhancing awareness and fostering public engagement in anti-corruption initiatives. In conclusion, this study offers a foundational understanding of white-collar crimes in Chitungwiza; however, there exists considerable potential for additional research to expand upon these findings and contribute to more comprehensive solutions for addressing this intricate issue.

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Appendix 1: Questionnaire

BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF COMMERCE

DEPARTMENT OF INTELLIGENCE AND SECURITY STUDIES



BBA POLICE AND SECURITY STUDIES HONOURS DEGREE

NAME : EDWIN RUSENZA

SURNAME : THOM

STUDENT ID : B224991B

SUPERVISOR : MRS. GWANZURA

RESEARCH TOPIC:INVESTIGATING THE NEXUS BETWEEN WHITE COLLAR CRIMES AND SOCIAL CLASS. A SURVEY OF CHITUNGWIZA.

My name is Edwin Thom, and I am a Part 3.2 student at Bindura University of Science Education, pursuing a degree in Police and Security Studies. I am conducting research on the connection between white collar crime and socioeconomic status, with a particular emphasis on Chitungwiza as part of my academic requirements. I am excited to have the opportunity to engage with you and gather your valuable insights and perspectives on this important topic. Your participation in this research will contribute significantly to my understanding of the issues surrounding capital punishment in Zimbabwe. I assure you that all information shared during our conversation will be kept confidential and anonymous.

Kindly complete this form by ticking

Section A: Demographic Data

1. Age

Below 17years	
18-22 years	
23-35 years	
Above 35 years	

2. Sex:

Male	
Female	

3. Marital Status:

Single	
Married	
Divorced	
Widowed	

4. Education Level:

Primary	
Secondary	
Tertiary	

Use the following scale to answer below questions:

1= Strongly Agree 2= Agree 3= Neutral 4= Disagree 5= Strongly Disagree

Section B: Prevalence and Types of White-Collar Crimes	1	2	3	4	5
1. I am aware of cases of embezzlement in Chitungwiza.					
2. Bribery is a common practice in Chitungwiza.					
3. I have experienced or know someone who has experienced identity theft in Chitungwiza.					
4. Cybercrime is a significant concern in Chitungwiza.					
Any other prevalence and types of white-collar crimes					
Section C: Social class of the Individuals who engage in white collar crimes					
1. Individuals in high-income occupations are more capable of committing white-collar crimes without being caught.					
2. Access to education has a significant impact on the likelihood of committing white-collar crimes.					
3. Individuals in my community often justify white-collar crimes due to economic pressures.					

4. White-collar crime is viewed as less serious than other types of crime in my social class.					
<p>In your opinion, what are the main reasons individuals from your social class engage in white-collar crimes?</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>					
Section D: Impact of White-Collar Crime on the Local Community and Economy					
1. White-collar crime has a significant negative impact on the local economy in Chitungwiza.					
2. White-collar crime undermines trust in institutions and businesses in Chitungwiza.					
3. White-collar crime has a significant negative impact on the quality of life for residents in Chitungwiza.					
4. White-collar crime hinders economic development and growth in Chitungwiza.					
<p>Explain other impact of white-collar crime</p> <p>.....</p> <p>.....</p> <p>.....</p>					
Section E: Strategies for Preventing and Addressing White-Collar Crime					

1. Strengthening law enforcement and judicial systems is essential to preventing and addressing white-collar crime in Chitungwiza.					
2. Improving public awareness and education about white-collar crime is crucial to preventing it.					
3. Encouraging whistleblowing and reporting of suspicious activities can help prevent white-collar crime.					
Any other strategies for preventing and addressing white-collar crime					
.....					
.....					
.....					

!!!!!!!THANK YOU!!!!!!!

Appendix 2: Interview Guide

My name is Edwin Thom, and I am a Part 3.2 student at Bindura University of Science Education, pursuing a degree in Police and Security Studies. I am conducting research on the connection between white collar crime and socioeconomic status, with a particular emphasis on Chitungwiza as part of my academic requirements. I am excited to have the opportunity to engage with you and gather your valuable insights and perspectives on this important topic. Your participation in this research will contribute significantly to my understanding of the issues surrounding capital punishment in Zimbabwe. I assure you that all information shared during our conversation will be kept confidential and anonymous.

Section A: Prevalence and Types of White-Collar Crimes

1. What types of white-collar crimes have you experienced or witnessed in Chitungwiza?
2. How prevalent do you think white-collar crimes are in Chitungwiza?

Section B: Social class of the Individuals who engage in white collar crimes

1. In your opinion, what types of individuals are most likely to engage in white-collar crimes in Chitungwiza?
2. Do you believe that white-collar crime is taken as seriously as other forms of crime in your community?

Section C: Impact of White-Collar Crime on the Local Community and Economy

1. How do you think white-collar crime affects the local community in Chitungwiza?
2. What impact do you think white-collar crime has on the local economy in Chitungwiza?

Section D: Strategies for Preventing and Addressing White-Collar Crime

1. What do you think are the most effective ways to prevent white-collar crime in Chitungwiza?
2. How do you think law enforcement and judicial systems can be strengthened to address white-collar crime in Chitungwiza?

3. What role do you think community members and institutions can play in preventing and addressing white-collar crime in Chitungwiza?

Appendix 3: Similarity Index Report

Edwin Rusenza Thom B224991B

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