

**BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF COMMERCE.**

DEPARTMENT OF INTELLIGENCE AND SECURITY STUDIES



**ASSESING CHALLENGES FACED BY THE CRIMINAL JUSTICE SYTEM IN
DEALING WITH WHITE COLLAR CRIMES. A SURVEY OF HARARE CBD,
ZIMBABWE.A STUDY PERIOD FROM 2021-2023. BY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE BACHELOR OF COMMERCE HONOURS
DEGREE IN FINANCIAL INTELLIGENCE OF BINDURA UNIVERSITY OF
SCIENCE EDUCATION FACULTY OF COMMERCE**

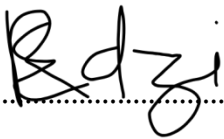
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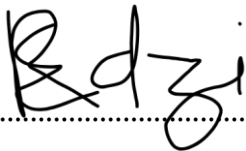
DISSERTATION TITLE: ASSESING THE CHALLENGES FACED BY
THE CRIMINAL JUSTICE SYSYTEM IN
DEALING WITH WHITECOLLAR CRIMES.A
SURVEY OF HARARE CBD, ZIMBABWE.A
STUDY PERIOD FROM 2021-2023.

DEGREE TITLE: Bachelor of Commerce (Honors) degree in Financial
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YEAR GRANTED: 2026

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Date 02/08/2026

Signature..... 

DEDICATION

The research is dedicated to my parents who believed in me and have always supported me during my studies at Bindura University of Science Education. I also dedicate this dissertation to my husband Ernest Jenhu, who was my biggest support system. To my supervisor I would like to express my gratitude for the support and wisdom throughout the journey.

ABSTRACT

White-collar crime has become a significant challenge to the criminal justice system in Zimbabwe, particularly in the Harare Central Business District (CBD), where offences such as corruption, fraud, money laundering, cybercrime, tax evasion, and embezzlement continue to threaten economic development and public trust in institutions. Despite the existence of legal and regulatory frameworks to combat these crimes, their prevalence remains a concern. This research therefore sought to assess the challenges faced by the criminal justice system in dealing with white-collar crimes in Harare CBD, Zimbabwe. The objectives were to examine the forms of white-collar crimes prevalent in Harare CBD, identify challenges encountered by criminal justice institutions and evaluate judicial outcomes and sentencing practices. The research used a mixed-methods research design, incorporating both qualitative and quantitative approaches. Data were collected from a sample of 35 participants drawn from key stakeholders involved in combating white-collar crimes, including law enforcement agencies, anti-corruption institutions, legal practitioners, and judicial officers. Purposive and convenience sampling techniques were used to select participants. Primary data were obtained through questionnaires and interviews conducted in Harare CBD. Quantitative data were analysed using the Statistical Package for Social Sciences (SPSS), while qualitative data were analysed using thematic analysis. The findings revealed that corruption and bribery were the most prevalent forms of white-collar crime, followed by cyber fraud, money laundering, tax evasion, and embezzlement. The study established that inadequate resources, lack of specialised skills, political interference, corruption within institutions, weak inter-agency coordination, and lengthy court procedures negatively affect the effectiveness of the criminal justice system. The study recommended strengthening anti-corruption measures, enhancing specialised training, improving inter-agency cooperation, increasing technological capacity, and reviewing existing legal and policy frameworks to improve the effectiveness of the criminal justice system in addressing white-collar crimes in Zimbabwe.

Key words: *White collar crime, criminal justice system, corruption, fraud, money laundering, cybercrime, Harare CBD Zimbabwe.*

ACKNOWLEDGEMENTS

I express my sincere appreciation and thankfulness to God for being my constant companion throughout my research project. I am grateful to my supervisor for the unwavering support during the journey. Special thanks go to the Rwodzi family for being my pillar of strength throughout my research. I would like to thank all the respondents who dedicated their time to participate in my interviews and complete my questionnaire.

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CHAPTER I

INTRODUCTION

1.0 Introduction

This chapter offers the reader a review of the research study and includes background information of the research, problem statement, and research objectives, research questions, and assumptions, significance of the study, limitations, and delimitations. The chapter ends with defining certain key terms used and summarizing important points discussed in the chapter.

1.1 Background of the study

White-collar crime research can be linked to the depression era in the 1930s, which was a period marked by financial difficulties and rising unemployment levels. It is during this era that Edwin Sutherland came up with the term white-collar crime in 1939, and this refers to crime committed by members of high social classes while carrying out professional duties. In addition, the depression era was a period in which unethical behaviour of businessmen and professionals led to economic problems in the region (Geis, 2016; Friedrichs, 2010).

White-collar crime has been seen as a major problem throughout the world due to its sophistication and economic and social impact on society. These forms of crimes include fraud, bribery, embezzlement, tax fraud, money laundering, and cybercrime. They are different from normal crime because they are hard to identify.

The development of technology, globalization, and digitalization of the economy have led to the occurrence of numerous instances of white-collar crime globally. Organizational losses from financial fraud, scams, and manipulation run into billions of dollars per year (Chigunwe, 2024). Besides monetary loss, white-collar crimes have other far-reaching implications since they undermine the trust of citizens in the system. Consequently, there

is the need for legal and institutional measures to combat these crimes that can affect economic stability.

Developing nations like Zimbabwe face even more severe challenges when addressing white-collar crime due to inadequate capacity and sophistication in criminal approaches. The country has witnessed an increase in various forms of criminal activity including corrupt practices, financial crime using computers, embezzlement of funds, and misuse of office by government officials (Mutisi, 2024). This has been further exacerbated by the digitization of financial operations in the nation.

The Zimbabwean criminal justice framework, encompassing the police force, judiciary, and prison system, contributes significantly to solving these problems. Several legislative policies have been put into place to improve accountability and fight economic crime. Anti-corruption and anti-money laundering policies, both in Zimbabwe, Kenya, and South Africa, contribute to transparency and integrity in the government (Bhunu, 2018; Transparency International, 2023). In Zimbabwe, investigative institutions include the Financial Intelligence Unit and Zimbabwe Anti-Corruption Commission, which conduct investigations on financial crimes. The efficiency of these measures is impeded by inadequate legislative policy, especially in solving modern crimes that arise with new technology. Moreover, the handling of electronic information remains a significant problem.

Institutional limitations prevent efficient investigation of crimes committed. Officers responsible for fighting economic crimes lack specialized skills and training in specific areas like forensic accounting and digital investigation. Lack of funding, technological constraints, and inadequate inter-agency coordination are among the factors delaying investigations and prosecution of crimes (Mutisi, 2024).

Corruption and political intervention reduce the efficacy of the criminal justice process. In cases where politically connected people are involved in economic crimes, there is a chance that their influence may affect judicial independence and accountability. The perception among citizens regarding the ineffectiveness of criminal justice processes in addressing cases involving high-profile offenders results from this scenario (ENACT, 2023).

Furthermore, the lack of cooperation between national authorities, banks, and foreign stakeholders makes it difficult to respond to crimes committed in relation to cross-border transactions. This is due to weak information exchange networks and coordination among different stakeholders in conducting investigations (Mutisi, 2024).

From 2021 up to 2023, there have been increasing incidences of corruption, cybercrime, and abuses of public officials in Zimbabwean cities such as Harare. The city of Harare plays a key role in the country's economic development as a result of its position as the central trading city in Zimbabwe. Although such offenses have become common, very few studies have sought to investigate the problems experienced by the criminal justice system in addressing such crimes, especially at a local level. It is therefore imperative to conduct such research to improve investigation tactics, strengthen laws, and build capacity. This study aims to analyse the problems associated with addressing white-collar crimes in the criminal justice system in Harare, Zimbabwe from 2021 to 2023.

1.2 Statement of the problem

These kinds of criminal activities cause political, economic and moral harm to the community. These criminal activities are more damaging financially than ordinary street criminals' activities. These kinds of criminal activities affect the flow of work and economic development and thus cause a disruption to the entire country. The individuals who commit white collar crimes have more powerful statuses and the activities committed by them are more sophisticated, complex, and well hidden. Despite the severity of the impact caused, the criminal justice system always faces difficulties investigating and prosecuting these white-collar criminals. There is an implication that this has been caused by the fact that conviction rates are low, the legislation is inadequate, and the resource allocation is not enough to tackle these crimes. This research attempts to find out about the difficulties that the criminal justice system faces in combating these crimes. The term "white-collar crime" was coined by Edwin H. Sutherland, defining it as any crime carried out by persons of higher social standing within the context of their professions. Some examples of white-collar crimes include bribery, fraud, money laundering, and embezzlement. This type of crime is quite complicated and involves huge

monetary transactions; therefore, it cannot easily be investigated and prosecuted because it usually requires some expertise on part of the criminal(s) (Sutherland, 1983).

Reports of corruption, white-collar crime, and the misuse of official powers have become more prevalent in Harare, the capital of Zimbabwe, during the period between 2021 and 2023. These issues pose questions regarding the ability of the criminal justice system to handle such crimes. Some of the organizations that have been tasked with the responsibility of handling corruption and financial crimes in Zimbabwe include the Zimbabwe Anti-Corruption Commission, the Zimbabwe Republic Police, and the National Prosecuting Authority of Zimbabwe. These organizations face various obstacles when it comes to handling white-collar crimes due to factors such as lack of adequate financial and technological means, unskilled investigators, and even political interference (Mudzamiri & Chigudu, 2021).

Furthermore, the reporting of white-collar crime is often hindered by a fear of being targeted by criminals, absence of efficient whistle-blower protection mechanisms, and the presence of influential figures involved in the crime. The complicated nature of financial crimes and the time-consuming process of investigation lead to delays in prosecuting these types of crimes, resulting in poor conviction rates. In most cases, the investigation either falls through before reaching court or takes a considerable amount of time before concluding, thus undermining public trust in the criminal justice system (Gottschalk, 2017).

Despite the rise in number and socio-economic implications of white-collar crimes in the country of Zimbabwe, little academic work has been done to address the difficulties that the criminal justice system faces in tackling such crimes in an urban setting such as Harare. Most of the existing literature addresses corruption issues in general without exploring problems experienced by the criminal justice system during investigation and prosecution of white-collar crimes.

Thus, it is important to evaluate systematically the problems that the criminal justice system encounters when handling white-collar crimes in Harare between 2021 and 2023. This research attempts to address the issue by analysing the efficiency of the investigation, prosecution, and adjudication of white-collar crimes with an intention to

find out some of the major barriers and come up with measures that can help improve the response.

1.3 Purpose of the Study

- To outline forms and characteristics of white-collar crime.
- To investigate challenges faced by the criminal justice system in dealing with white collar crimes.
- To examine judicial outcomes and sentencing practices.
- To recommend reforms and best practice that can be used to deal with white collar crimes.

1.4 Research questions

- What are the forms and characteristics of white-collar crimes?
- What challenges does the criminal justice system encounter when dealing with white-collar crimes?
- What are the penalties imposed by the judiciary on white-collar crimes?
- What are some alternative measures that can be proposed to deal with white collar crimes?

1.5 Statement of the hypothesis

The criminal justice system faces significant challenges in effectively combating white collar crimes due to inadequate resources, weak institutional capacity and political interference.

1.6 Significance of the study

1.6.1. To the Criminal Justice System

The findings of this research will help the criminal justice system identify key institutional and operational challenges that undermine the effective investigation and prosecution of white-collar crimes. Ultimately, the research aims to contribute to a more efficient and transparent justice delivery system (Gottschalk, 2017).

1.6.2. Significance to the Government

To the government, the study provides evidence-based recommendations to strengthen anti-corruption frameworks, promote good governance, and enhance policy formulation.

1.6.3. Significance to Firms and the Business Sector

The study encourages firms to strengthen internal controls, adopt ethical business practices, and establish compliance departments to prevent fraud and corruption.

1.6.4. Significance to the Student (Researcher)

This project was completed in relation to the needs of Bachelor of Commerce Degree in Financial Intelligence at Bindura University of Science Education. It helps in developing the researcher's analytical and critical thinking skills while contributing to academic and professional growth.

1.6.5. Significance to the University and Academic Community

To the university, the study adds to the growing body of literature on white-collar crime and criminal justice in developing countries, particularly within Zimbabwe. It provides future researchers and policymakers with valuable empirical data and analysis that can be used for reference or comparative studies.

1.6.6. Significance to the Reserve Bank of Zimbabwe

The study benefited the Reserve Bank of Zimbabwe because the findings can support the RBZ's efforts in monitoring financial institutions, strengthening compliance mechanisms and enforcing banking regulations.

1.7 Assumptions

- The corruption and interference in the operations of the criminal justice system were major setback to dealing with white collar crime.
- The criminal justice system in Zimbabwe was faced with the challenge of handling white collar criminals due to lack of enough means for prosecution.
- The law enforcers lacked the skills needed to investigate white collar crime.
- The Inter-Agency collaboration among organizations such as ZACC, the police, and the judiciary was poor.

- The white-collar criminals were powerful economically and socially; hence, making it hard for the criminal justice system to prosecute them.

1.8. Delimitations /Scope of the study

There are several types of white-collar crimes, but this study concentrated on corruption, money laundering, Ponzi scheme, tax evasion, fraud and embezzlement.

1.8.1. Location

The study focused on Harare, the capital city of Zimbabwe which is the Central Business District (CBD).

1.8.2. Duration of the study

The research was focused on a certain time frame where white collar crimes was committed and prosecuted (2021-2023) as it analysed trends and patterns in white collar crimes in Harare to ensure relevance and accuracy of data.

1.8.3. Population Scope

The study targeted only law enforcement agencies, lawyers, auditors and accountants throughout the financial entities who were directly involved in the criminal justice system.

1.9 Limitations

The study had a limited scope it only focused on Harare, Zimbabwe and this reduces the generalisability of the information gathered.

The researcher lacked funds to travel to other locations and to acquire certain resources needed for the study. Moreover, the research was conducted during the attachment which made time another constraint. To cater for these, the researcher used cost effective methods which are questionnaires and interviews.

The researcher also lacked full access to court records, prosecution files or any investigation documents limiting the ability to verify self-reported data.

To ensure accuracy, the researcher relied on expert participants who have direct knowledge of the records.

The study also relied on self-reported data from questionnaires and interviews in which respondents may exaggerate or withhold information. This was corrected by combining questionnaires with in-depth interviews to verify responses.

1.10. Definition of terms

White collar crime-According to Edwin H. Sutherland (1939) he defined white collar crime as “a crime committed by a person of respectability and high social status in the course of his occupation”. He is the founder of the concept of white-collar crime. Donald R. Cressey expanded on Sutherland work by developing the Fraud Triangle, which explains why people commit white collar crimes, this includes pressure (financial or social need), opportunity (access or ability to commit crime) and rationalization (justifying the illegal act)

1.11. Summary

The purpose of this chapter was to highlight the background of research problems, the hypothesis, the objectives as well as the questions of the research study. It also showed the significance of the study to the criminal justice system, students, universities, government, and businesses. The next chapter looks at the literature review of the research.

CHAPTER II

LITERATURE REVIEW

2.0. Introduction

According to McCombes (2023), literature review refers to a survey of scholarly sources on a particular topic. In this chapter, there will be an analysis of existing scholarly literature that is related to the topic under investigation. This section will include discussions on theories of white-collar crime, features of white-collar crime, and issues that criminal justice faces when handling white-collar crimes. In addition, this chapter will also cover empirical studies carried out internationally, studies carried out in Africa and Zimbabwe. The literature review will be analysed according to their themes highlighting the strengths and weaknesses. The main objective of carrying out a literature review is to create a basis upon which the topic can be studied through.

2.1 Conceptualization or Conceptual framework

2.2.0 Concept of white-collar crimes

The white-collar crime is now becoming one of the main issues for consideration in today's societies due to its nature that includes such elements as financial deceit, betrayal of trust and unlawful profits. Edwin H. Sutherland introduced the notion of white-collar crime. As per his definition, white-collar crime is any violation of law conducted by individuals of high respectability and social status while working within an occupation (Sutherland, 1949). It was a new perspective because previously crime used to be associated only with poverty-stricken and less socially privileged individuals.

Nevertheless, there were some critical voices regarding the way the definition had been created since it concentrated solely on high-status individuals. For instance, Herbert Edelhertz believed that white-collar crime could also include violations made by people of other social backgrounds when it comes to occupational and financial offences. Hence,

Edelhertz (1970) gave another definition for white-collar crime as follows: it means those crimes which involve deceit and are aimed at obtaining profits or advantages within a particular job/business. Similarly, Gilbert Geis suggested that crimes of white-collar are committed by either individuals or organizations irrespective of their social class. According to Geis (2007), offenses like corporate fraud, false advertisement, and embezzlement have a relation to organizational opportunities. This provided an extended explanation of white-collar crimes beyond what was outlined by Sutherland. Moreover, David O. Friedrichs faulted Sutherland's definition since he limited his study to the upper social classes alone. Friedrichs defined white-collar crimes as those that occur through economic or corporate malpractices such as corruption, cybercrime, insider trading, money laundering, and tax evasion (Friedrichs, 2010). Friedrichs noted that white-collar crimes are secretive in nature; thus, hard to identify and punish since they require breach of trust. Further classification of white-collar crimes was offered by Clinard and Quinney (1973). Clinard and Quinney suggested two types of white-collar crimes; one is occupational crimes, which include those committed by individuals personally for personal gains while at work. The other form is corporate crimes, where offenders commit crime to gain profits for corporations.

2.2.1 Examples of white-collar crimes

2.2.1.1 Money laundering

It is about hiding the source of the money from the crimes committed through processing it through legal channels to look like legitimate sources of income (Gottschalk, 2017). Money acquired through illegal ventures such as drug trafficking, human trafficking, smuggling, and terrorism can be laundered using legal means. There are three major steps involved in money laundering: placement, layering, and integration. For example, one way money laundering can be done is setting up an empty company which is wholly owned by the crime syndicate. The daily takings can then be deposited into the bank through this company.

2.2.1.2 Ponzi scheme

Ponzi schemes refer to financial schemes that involve promising extremely high returns with little or no risk. The fraudster does not make gains from the investments through

legal operations. He or she makes payments to the early investors out of funds provided by other new investors. For such schemes to be successful, there should always be new investors (Levi and Reuter, 2006). One notable Ponzi scheme occurred in E Creator Zimbabwe in 2023. It referred to an online investment platform that allowed people to make profits through e-commerce activities. However, the platform ended up collapsing, thus resulting in huge losses for the investors.

2.2.1.3 Embezzlement

Embezzlement can be defined as financial crime whereby an individual entrusted with money, property, or any other valuable resource steals the said resources or makes use of them illegally without being authorized. The crime involves an individual working in a workplace or organizational set up who has access to company funds or property but makes illegal use of them. Embezzlement is categorized as a fraudulent act since the perpetrators engage in deception of the organization through fraudulent acts (Wells, 2017).

2.2.1.4 Fraud

Fraud entails the use of deceit for personal gain. Fraud can be committed via insurance scams, credit card scams, or investments where fraudsters present themselves with false information to illegally make money (Friedrichs, 2020). It can also take several forms based on the context and circumstances and these include but are not limited to corporate fraud, identity fraud, tax fraud, banking fraud, cyber fraud, and insurance fraud. Many frauds are well-organized and executed to avoid suspicion.

2.2.1.5 Bribery

Bribery is committed by offering or receiving money or favours as an inducement to get one's way in business dealings or government work. Impact of law (2023) revealed that bribery is a white-collar crime whereby some monetary reward, favour or any other form of value is offered, given to, or taken away from an individual or corporation with the intention of swaying his view or making his decision. An example of a bribe is giving an auditor money to provide favourable audit results for the organization.

2.2.1.6 Corruption

Corruption, on the other hand, entails an abuse of power or authority for personal gain, which may affect economic development (Rose-Ackerman & Palifka, 2016). In relation to the current scenario in Zimbabwe, the issue of fighting corruption has not been tackled by the concerned government officers. In general, corruption is regarded as one of the most prevalent white-collar crimes across countries. Such crime entails an abuse of power in a position of authority in order to gain personal gain. Some examples of corruption are bribery, nepotism, and procurement malpractice. According to research conducted in Zimbabwe, corruption, embezzlement, and fraud are some of the common white-collar crimes in the country (Mugari, Chigwandaza & Obioha, 2023).

2.2.1.7 Tax Evasion

Tax evasion refers to an unlawful act of failing to pay the required taxes to the government due to misrepresentation of information on income earned or expenses incurred for purposes of avoiding paying the tax amount that should be paid. Tax evasion is classified as a crime because it entails deliberate acts aimed at avoiding taxes illegally (Transparency International, 2024). On the other hand, tax avoidance is a legal attempt at avoiding taxes through recognized means.

2.2.2 Characteristics of white-collar crimes

2.2.2.1 Not violent in nature

Unlike other forms of criminal behaviour, white collar crimes do not require the use of violence to achieve their ends. Rather, deceit and manipulation is used to attain financial gain. This includes such acts as fraud, extortion, bribing, and tax evasion (Friedrichs, 2020).

2.2.2.2 White-collar crime is committed by individuals in a position of trust

White-collar criminals tend to be in the professions or politicians who hold powerful positions in society. This allows them to have ready access to finance and information about their victims (Sutherland, 1949).

2.2.2.4 Difficult to detect and investigate

This type of criminal activity tends to be very difficult to detect because it takes place amidst normal financial dealings of an organization.

2.2.3 Challenges faced by the criminal justice system

2.2.3.1 Corruption

One of the many problems that impact the efficiency of the criminal justice system in addressing white collar crimes is corruption. In some instances, police, lawyers, judges, or any public servants involved in the investigation of such white-collar crimes may be bribed to avoid prosecuting an offender. The reason behind this issue is the fact that white-collar criminals are very influential and well-off people who have the power to buy their way out of legal trouble (Rose-Ackerman and Palifka, 2016).

2.2.3.2 Lack of Expertise

White-collar crimes tend to be complicated and are often linked with finance, accounting, banking, taxation laws, and technological issues. Most investigators, policemen, and prosecuting attorneys do not possess the necessary expertise for investigating such crimes (Gottschalk, 2010).

2.2.3.3 Prosecution Delays

There are many cases of white-collar crime where investigations and prosecutions are slow due to the massive amount of evidence collected, many witnesses involved, and complex procedures used in the process. The delays may arise during investigations, court hearings, or when examining evidence (Levi, 2013). Long prosecution processes may have adverse effects on a case since the witnesses may not remember essential details, the evidence is likely to be lost, and public interest will be diminished.

2.2.3.4 Resource Limitations

A significant number of resources are required in investigating and prosecuting cases of white-collar crimes. Funding, qualified personnel, technical assistance, and advanced technologies are among the essential resources needed for the detection and investigation of financial crimes (Skoler, 1980).

2.2.3.5 Political Interference

Political interference refers to situations where there is political influence over white-collar crime investigations or court proceedings. There are instances where the offenders are connected to politicians and other individuals who could interfere and prevent the investigation process from taking place (Rose-Ackerman & Palifka, 2016).

2.2.3.6 Lack of Specialized Training

With the rise in technological and financial innovation, there is an advancement in white collar crimes like cyber fraud, money laundering, and online schemes. Many law enforcement agencies and their prosecutors lack specialized training in dealing with these sophisticated forms of crime (Brody and Kiehl, 2010). Investigators may have difficulty analysing computer-based evidence or tracking financial transactions without proper training in forensic accounting, cybersecurity investigations, and anti-money laundering.

2.2.3.7 Poor Coordination

The effort of preventing white-collar crime is largely dependent on cooperation between law enforcement agencies and internationally. Unfortunately, poor communication and poor coordination hinder investigation efforts by causing agencies to duplicate effort, restrict information, or simply fail to coordinate with other agencies (Levi and Reuter, 2006).

2.2.4 Sentencing practices for white collar crime offenders

2.2.4.1 Imprisonment

One of the most widely used sanctions on white-collar criminals is imprisonment. Courts will impose prison sentences based on how serious the crime was, the level of financial damage incurred, and the level of culpability of the offender. Criminals accused of such offences as major fraud, corruption, and money laundering among others face very harsh prison sentences. Several studies indicate that imprisonment has emerged as an important form of sanction on corporate and financial crimes due to increasing demand for accountability from the public.

For instance, major corporate scams like the Enron case in the United States have seen major corporate officials get stiff prison sentences. Moreover, the enactment of policies

such as the Sarbanes-Oxley Act led to stiff prison sentences on offenders of corporate fraud cases. It has been noted by several scholars that sometimes imprisonment might not serve as an effective deterrent against corporate crimes since some offenders do not fear getting caught.

2.2.4.2 Fines

Fines constitute one of the common forms of punishment that are applied in cases of white-collar crimes including fraud, corruption, tax evasion, and embezzlement. Due to the fact that offenders commit these crimes out of financial gains, fines impose monetary sanctions on them (Ashworth, 2021). Fines mainly target to discourage offenders as well as other parties from committing similar crimes in the future (Siegel, 2022).

2.2.4.3 Restitution and Compensation

The process of restitution and compensation entails court-imposed obligations that require offenders to repay victims who have been affected financially due to fraud, embezzlement, and corruption. These two methods aim at compensating victims financially (Levi and Reuter, 2006). Victims of white-collar crimes are often subjected to significant economic losses, necessitating restitution during sentencing.

2.2.4.5 Asset Forfeiture

This involves the confiscation of monetary assets and properties acquired illegally. This includes assets obtained as a result of fraud, corruption, and money laundering. This sanction ensures that offenders do not benefit from their criminal actions while allowing governments to recover illegal gains. Asset forfeiture is highly effective in discouraging economic crimes since it reduces financial incentives that lead to criminal acts (Cariaga, 2023).

2.2.6 Ways to combat white collar crimes

2.2.6.1 Legal and Regulatory Frameworks

Laws and regulations play a significant part in fighting against white-collar crime as they will help define financial crimes and set strict punishments. With such measures in place, law enforcers will have an easy time detecting, investigating, and punishing criminals.

The enactment and implementation of good legislation make people less prone to committing white-collar crimes (Gottschalk, 2016).

2.2.6.2 Specialized Anti-Corruption Agencies

Specialized anti-corruption agencies must be formed as they will help to detect and prosecute white-collar crimes. These agencies will be mandated with the responsibility of monitoring corruption, investigating cases, and making sure there is accountability among both the private and public sectors. Examples include the Zimbabwe Anti-Corruption Commission, which operates in the country of Zimbabwe (Muzio and Faulconbridge, 2019).

2.2.6.3 Financial monitoring Systems

Companies can reduce the risk of white-collar crime through careful monitoring and reporting. Some measures like anti-money laundering policies, transaction reporting, and customer due diligence policies help companies detect any unusual financial activity. Some bodies such as the Financial Intelligence Unit monitor illegal financial transactions to ensure that organizations adhere to financial regulations (Levi and Reuter, 2020).

2.2.6.4 Promoting Whistleblowing and Protecting Informers

A whistle-blowing policy is an important method to detect internal white-collar crime since it requires individuals who have the technical expertise to detect any financial fraud. However, people usually shy away from whistleblowing because of the fear of being victimized or losing their jobs (Near and Miceli, 2016). This is why the legislation, and other policies provide important legal and financial protection to encourage whistleblowing (Lowe et al., 2015).

2.2.6.5 Using Technology to Detect Financial Crime

Modern technology has been found more efficient than the traditional methods used in the auditing process since the use of data analytics, digital record keeping, and e-procurement has made it easier to track any fraud activities through the tracking of anomalies (Levi and Reuter, 2020). Modern approaches take advantage of modern data analysis algorithms and the use of AI in the surveillance of emails and financial records.

2.2.6.6 International Cooperation

The cases involving white-collar crimes such as tax evasion and money laundering involve borderless movements that aim at exploiting the "regulatory havens." The international organizations such as the FATF aim at standardizing anti-money laundering regulations to prevent the use of safe harbour for illegal gains (Levi, 2002).

2.3 Theoretical Literature

2.3.1 Differential Association Theory

Differential Association Theory was introduced by Sutherland in 1947. This theory states that criminal behaviour results from learning from interactions and communication within intimate groups. Individuals learn to become criminals due to their greater exposure to favourable definitions of violations of the law than unfavourable definitions of the same violations (Matsueda, 1988). Sutherland identified nine main principles of differential association theory. These principles are premised on the following assumptions:

- That criminal behaviour is learned.
- Criminal behaviour is learned through social interactions.
- Learning occurs within intimate groups of people.
- Individuals learn criminal techniques, motives, attitudes, and rationalizations for the behaviours.
- One becomes a delinquent when he or she is exposed to too many favourable definitions of law violation.

White-collar crimes, which result from organizational settings, occur because of criminal learning within intimate groups like colleagues and organizational members who justify unethical practices.

Differential Association Theory is among the leading explanations for criminal behaviour since it focuses on socialization and peer influences, as documented by Matsueda (1988). Likewise, research conducted regarding white-collar crimes also demonstrates the involvement of offenders learning criminal behaviours in business settings.

Through the Differential Association Theory, criminal behaviours among offenders are explained in the organizational context. The staff and management of corporations can adopt criminal behaviours after being in continuous associations with offenders who work in organizations. The learning process involves how to cover up the financial books, transaction manipulations, bribe taking, and tax evasion.

Braithwaite (1991) states that the level of organizational power and social status affect the criminal behaviour of offenders as they tend to view criminal activities as legitimate measures to achieve economic prosperity.

In studies involving white-collar criminals, it can be shown that many offenders do not consider themselves criminals when committing crimes. They try to rationalize their behaviours as being a normal part of business practices. This shows how the Differential Association Theory helps explain the normalization of criminal values among professionals. Another application of the theory is to repeat offenses committed by individuals. Individuals who stay in their criminal corporate associations receive more reinforcement and encouragement to commit crimes.

2.3.2 Rational Choice Theory

This rational choice approach is associated with people like Gary Becker, who asserts that the decision by the individual to engage in criminal activities depends upon the benefits that the individual perceives he will get from committing a particular crime relative to the risks or cost involved in the process of committing the crime.

The perception held by the white-collar offender about his/her actions being very low risk because of poor oversight makes them resort to illegitimate activities such as insider trading and embezzlement. One case where the rational choice approach would be used to explain the behaviour of the white-collar offender is where the offender, specifically, a corporate executive who occupies a strategic position within the organization that gives him access to information about the financial status of the corporation and other related information about the company might view his position in the organization as offering him something in excess of what he could get from his position within the corporation.

2.3.3 Deterrence Theory

The concept of punishment is addressed by deterrence theory, which argues for its necessity in preventing criminality. Deterrence theory was developed by Hobbes, Bentham, and Beccaria. For deterrence theory to be effective, it requires three elements, namely certainty, swiftness, and severity of the punishment. Certainty – it is essential that the offender has the understanding that punishment will follow. According to classical theorists like Beccaria, individuals who know about punishment for their bad deeds tend not to engage in such behaviours again. Swift – the punishment should be applied immediately without any delays to prevent offenders from escaping punishment. Severity – it is necessary that the punishment should be very severe to discourage individuals from engaging in criminal activities. The problem with white-collar crime deterrence is that punishments are mostly long-term and do not have as severe consequences compared to street crime punishments. The problem with deterrence theory in addressing white-collar crime deterrence is the likelihood of detection of the offense is very low.

2.4 Empirical Evidence

2.4.1 Investigation on forms and characteristics of white-collar crime

A research titled **Citizens' Perspectives on the Form, Contributory Factors and Impacts of White-Collar Crimes on Local Authorities in Zimbabwe** was conducted by Mugari (2023). The research focused on the prevalence, contributing factors and impact of white-collar crimes in Zimbabwean local authorities. According to the findings of the study, corruption, fraud and embezzlement were the leading forms of white-collar crime. It was also noted that poor internal control, abuse of office and lack of accountability increased the frequency of white-collar crimes. Measures recommended to counter white-collar crimes include whistleblowing, auditing and improved internal controls.

In Norway, a study titled **Convenience in White-Collar Crime: A Study of Financial Crime Offenders** was conducted by Petter Gottschalk (2017). This study explored forms and features of white-collar crime offenders. Among the findings of the research were that fraud, tax evasion and financial manipulation were common types of white-collar crime. It was also found that the offenders held managerial positions and used

organisational trust and poor monitoring system to commit their offence. Opportunity and access to financial resources are the key features of white-collar crime.

A Criminological Study on White Collar Crime in South Africa was conducted by Nirmala Gopal (2018). The research was carried out in South Africa and aimed at studying the nature and features of white-collar crime committed in both private and government organizations. Results indicated that cyber fraud, corruption, money laundering, and embezzlement are some of the common forms of white-collar crimes. It was found that those committing white-collar crimes were well-educated professionals who used their influential positions for personal gains.

2.4.2 Investigation on the challenges Faced by the Criminal Justice System in dealing with white collar crimes

One of the studies on white-collar crimes was done by Ali (2023), with the title of **Complexities in Investigating White-Collar Crimes in Modern Criminal Justice Systems**. In this study, the complexities faced by criminal justice agencies in the process of investigating white-collar crimes were highlighted. Some of the findings were that white-collar crimes are indeed very complex in nature as they have complex financial dealings, offshore bank accounts, and complex organizational structures, making them hard to track. The study further demonstrated that the investigators need to go through huge amounts of data and financial statements, leading to complex investigations. Therefore, it was concluded that the complexity of financial crimes puts a lot of pressure on law enforcement organizations.

Mutisi (2024) conducted research on the topic **Dealing with Computer-Based White-Collar Crimes**. The research was aimed at examining some of the problems experienced by the criminal justice system when investigating computer-based white-collar crimes. According to research findings, most law enforcement organizations, especially in developing nations, lack the requisite skills to undertake forensic accounting, digital forensic and financial investigations. The researcher also found that inadequate technology and poor training are some of the barriers to effective investigation and analysis of computer-based information. Most of the legal systems were primarily geared towards investigating traditional crimes like robbery and theft and were not capable of

dealing with cyber and financial crimes. Consequently, prosecutors find it difficult to use complicated financial and electronic evidence during prosecutions.

Oluwale Ojewale (2020) carried out an investigation in Nigeria under the title **Challenges of Combating White-Collar Crime in Nigerian Public Institutions**. In this case, the study explored institutional and legal obstacles to anti-corruption activities in the country. Results revealed that political influences, corruption among law enforcers, and inadequate resources hampered investigations and prosecutions of white-collar offenses. Furthermore, it was discovered that delays in court hearings and lack of proper implementation of laws against corruption result in offenders going unpunished. The researcher suggested several solutions to enhance the performance of the criminal justice system in the country.

2.4.3 Investigation on judicial outcomes and sentencing practices

Mudyariwa and Dube (2023) Carried out a study titled **Citizens' perspectives on the form, contributory factors and impacts of white-collar crimes on local authorities in Zimbabwe**. The study explored the extent of economic crimes and how they were being addressed in Zimbabwe's local authorities. In findings from the study, the existence of systemic issues, inadequate internal control, and weak accountability structures in Zimbabwe has led to the flourishing of white-collar criminals. The research indicated how the lack of political will and delays in the justice system has resulted in very few convictions for fraudsters and embezzlers and thus their ability to escape jail time.

In a study titled **An Assessment of Sentencing Approaches to Persons Convicted of White-Collar Crime in South Africa** by Hlahla (2021). This empirical research conducted at the Bellville Commercial (Regional) Court in South Africa used both qualitative and quantitative approaches in studying sentencing patterns towards persons convicted of white-collar crimes. From this empirical analysis, it was evident that there existed a high inclination of the judiciary and the public towards lenient sentencing. Notwithstanding the colossal amount of financial loss and damage caused by white-collar crimes such as money laundering and corporate fraud, non-custodial sentences and fines.

Wherefore Art Thou Guidelines? An Empirical Study of White-Collar Criminal Sentencing and How the Gall Decision Effectively Eliminated the Sentencing

Guidelines in the United States is a study done by Morin (2008). This US-based study offers a global viewpoint regarding judicial discretion. After a decision was passed by the Supreme Court that made the federal sentencing guidelines advisory and not mandatory, Morin used empirical means to establish what happened following that decision. It emerged that the judges applied their discretion to provide downward departures for white-collar criminals. The result of that was leniency being restored into the system.

2.4.4 Investigations on the alternative measures that can be proposed to deal with white collar crime

This study was undertaken in Zimbabwe titled **An Investigation into Fraud in Zimbabwean Banking Institutions** by Tembo (2013). In this research, the factors behind the causes of fraud and possible measures that could be implemented to address white-collar crime were identified. From the survey conducted, it became apparent that the main cause of fraud among banks in Zimbabwe is the existence of weak internal controls, poor training of employees, and monitoring. The research indicated that majority of organizations concentrated more on handling fraud as it happened but did not take any measures that could help prevent it. For the purposes of addressing fraud, the study suggested implementation of forensic audit, conducting regular training programs concerning fraud awareness, and developing strong internal controls. Based on empirical analysis, it became apparent that institutions with proper monitoring systems and regular employee training have fewer cases of frauds.

The research by Nirmala Gopal (2018), conducted in South Africa, is known as **Preventing White-Collar Crime through Governance and Ethical Reforms in South Africa**. The study aimed to identify possible strategies and actions that organizations and governments could undertake to minimize white-collar crimes such as corruption, fraud, and abuse of power. Results indicated that low ethical standards, lack of accountability measures, and inadequate transparency played major roles in causing financial crimes committed in governmental and nongovernmental institutions. Alternative strategies suggested by the author include improving corporate governance, adopting ethical leadership practices, developing whistleblowing policies, and improving transparency in

public offices. According to empirical findings, corporations with higher levels of ethics and accountability faced fewer problems regarding financial crimes.

2.5 Research Gap

There are problems faced by the Zimbabwean criminal justice system regarding the deterrence of white-collar crime. The main problem, however, lies in the fact that there is not much empirical evidence regarding the problems facing the criminal justice system and their influence on its efficacy. This research aims to fill this knowledge gap through analysing the particular aspects of the situation leading to the aforementioned problems, as well as considering various methods that can be used to address the situation.

2.6 Summary

According to the conceptual literature, the nature of white-collar crime is very complex. In addition, white-collar crime creates difficulties for the criminal justice system due to its sophistication. Factors like insufficient laws and lack of investigative skills have been identified as some of the issues contributing to white-collar crime.

CHAPTER III

RESEARCH METHODOLOGY

3.0 Introduction

Research methodology explains the means that have been adopted for gathering, compiling and analysing data during the entire course of the research. This refers to explaining how data will be collected for the research being undertaken. The rationale behind such means will also be provided and analysed. Data collection involves the analysis of both qualitative and quantitative information. Research entails the systematic and methodological examination of queries or problems. The credibility of the findings is largely contingent upon the appropriateness of the means adopted for collecting and analysing the data. The researcher elaborates on the target population under investigation and the means adopted to select it. In addition to this, he explains the strengths and weaknesses associated with each means. Furthermore, it also explains the challenges that have been encountered in the course of collecting the data.

3.1 Research Design

Mixed method research design approach was utilized, combining both the quantitative and qualitative approaches. Research design can be described as an overarching strategy employed to tackle the research question and conduct data collection and analysis process (Creswell and Creswell, 2018). In other words, research design is akin to a plan or a set of directions which link the research problem to methodology. Mixed method research design was found to be the most suitable in answering research questions as it related to white-collar crime in the criminal justice system due to its complexity. Through the descriptive survey, the researcher was able to gather numeric data from many respondents within Harare CBD on the challenges encountered in dealing with white-collar crimes including corruption, lack of resources, slow justice and lack of expertise in handling

cases. Survey research design provides generalizations and facilitates statistical data analysis (Bryman, 2016).

Moreover, the use of qualitative research methodology gave a deeper understanding of the problem in question. White-collar crimes involve complicated processes and weaknesses in the criminal justice system, thus a need to explore more in-depth. Qualitative data is useful in gaining insight into participants' experiences and perceptions (Kumar, 2019).

3.2 Research subjects

They refer to living persons whose information is obtained from an intervention process involving the individuals concerned. Thus, the following section discusses the population and sample of the study along with the sampling technique used.

3.3 Research Population

The research was done in relation to the financial institutions based in Harare City Centre aimed at identifying the challenges that the criminal justice system faces while trying to deal with white-collar crimes. The researcher performed the study in Harare Province since this is the region with the highest concentration of financial institutions that cause most white-collar crimes. In the course of conducting this study, the population targeted consisted of key stakeholders in the criminal justice system in Harare CBD. These include police officers especially from Criminal Investigation Departments (CID), prosecutors, legal practitioners, anti-corruption bodies, magistrates and court officials, and financial institutions including compliance and auditing officials. This group was chosen since these are individuals who are directly engaged in investigating, prosecuting and ruling on white-collar crimes. Due to time constraints, the study chose to conduct ten in-depth interviews with specialists

3.3.1 Research Sample

It is a method of choosing a few participants to stand for the whole population. It involves the process of selecting elements within a certain population so that researchers can make generalisations from the sample about the total population (Zikmund, 2003). The reason why Harare Town Centre was chosen as a case study in examining the research problem

is because of the sampling strategy that was applied by the researcher in the beginning. This study had limitations of time and resources, so it involved a few legal institutions that could be found in Harare. The researcher became aware of how difficult it is for the criminal justice system to deal with white collar crimes due to the study that was done and was later extended in the whole of Zimbabwe.

3.3.2 Sample Size

Table 3.1: Sample size

Institution	Number of respondents
Zimbabwe Republic Police	8
Law Society of Zimbabwe	6
Zimbabwe Anti-Corruption Commission	5
Judicial Service Commission of Zimbabwe	5
Financial Intelligence Unit of Zimbabwe	7
Ernst & Young	4
Total	35

3.3.3 Judgement sampling

Participants' selection was conducted by using non-probability sampling approaches as not all members of the population did not have equal chances to participate in the study since only those with acquired knowledge could participate. Purposive sampling was adopted when selecting key informants, which include prosecutors and investigators with specialized knowledge about white-collar crime. As suggested by Saunders et al. (2019), purposive sampling is applicable when researchers purposely select certain participants based on knowledge or expertise that fits the research goal. In judgmental sampling, the researcher uses personal judgment to identify participants from the target population. The main purpose of using this approach was balancing convenient selection of readily available participants with a sample that can reflect the selected target group. All the participants selected were expected to be experienced and involved in dealing with white-collar crimes within legal organizations. Particularly, respondents had at least five years

of experience in law-related areas in Zimbabwe while having two years of working with white-collar crimes. Key stakeholders were considered in developing the sample size. A total of 35 respondents were deemed sufficient for the survey, while 10 key informants were selected for interviews. This approach helped ensure both a wide range of perspectives and in-depth insights.

3.3.4. Random Sampling

Random sampling was adopted by the researcher during the selection process since there were many of them; I had to randomly select the few of them. Random sampling involves the selection of the study's participants from the targeted population in such a way that every person involved has an equal and independent chance of participation. With that in mind, random sampling eliminates biases and therefore increases the possibility of getting a sample that is representative of the targeted population. Consequently, random sampling is widely applied in research for enhancing generalization.

3.4 Research Instruments

Research instruments are those tools that are used to collect data and act as some of the most important strategies in collecting data. According to Takona (2002), they play a critical role in assessing the variables including perceptions, opinions, and attitudes. In this case, the researcher employed questionnaires and interviews as his/her tools for collecting data. The study adopted two major research instruments in questionnaires and interviews.

3.4.1 Questionnaires

Questionnaires are sets of questions put together in a definite order, with directions on how one should answer the questions. The researcher employed both structured and unstructured formats. Structured questions included the closed-ended format, where respondents were supposed to select their answers from the provided choices. On the other hand, unstructured questions comprised the open-ended category, which offered room for respondents to give their extensive explanations. The target respondents of the questionnaire in this case are the representatives of the law firms, courts, and the financial sector, among others identified from the sample group. This selection was informed by the fact that they have a direct role to play in the prosecution, investigation, detection of

financial crimes, and carrying out audits/financial analysis to discover any white-collar crime. Questionnaire surveys offer an easy way to gather data from large samples of people, as they can easily be analysed statistically (Bryman, 2016). It was easy for the researcher to reach out to numerous people through the use of mobile devices, at little cost. The instrument was highly scalable, allowing questions to be shared among many institutions compared to interviews, whose scalability is limited due to the few individuals that can be reached. The assurance of confidentiality and anonymity made the participants feel more comfortable when answering the questions. But even with such an assurance, some respondents found difficulties understanding how to interpret the questions. Also, despite the guarantees given, some participants were apprehensive in that giving answers seemed unethical.

3.4.2 Interview

Open-ended interview guides have been used to collect data qualitatively for key informants. The use of open-ended questions makes it possible for the respondent to explain more. Interviews are necessary when conducting research that involves looking at difficult concepts and getting elaboration about the subject of inquiry (Kumar, 2019). This technique involves data collection through a question-answer session that is done either on the phone or face-to-face. For the current case, face-to-face interviews will be conducted with selected informants in Harare, among them people from law firms, audit firms, and the financial industry. As per (Creswell, 2012), a qualitative interview consists of a researcher posing open-ended inquiries to the participant(s) and recording the answers received.

Through the interview, the researcher was able to gain more information about the participant on a much deeper level. Moreover, there was also ample opportunity for unfettered dialogue between the interviewer and the subject. Due to the freedom granted to the interviewer to rephrase the questions and even include others, the interview questions were open ended. Confidentiality of all interview transcripts was guaranteed. The key advantage of doing interviews during the research is that it allowed the researcher to acquire specific information and clarifications that could not be gained

through the questionnaire. Transcription of authentic interviews involved spending a lot of time.

3.5 Validity and Reliability

Validity refers to the degree to which the data collected reflects the actual subject of inquiry (Ghauri and Grønhaug, 2005). Content validity involves incorporating a literature review into the process together with the evaluations by expert reviewers or panels of experts. Sometimes a quantitative method could be used to carry out content validation whereby content validity questionnaires would be sent to experts from various regions who were knowledgeable about the subject matter at hand.

A pilot study will be used to test the reliability of the questionnaire. As indicated by Mahmutovic (2023), reliability means that results obtained when conducting surveys remain constant despite the repeated surveys. In this study, the test-retest approach will be adopted to determine whether the instrument used to obtain information is reliable. The test-retest approach means that the same survey is conducted more than once to confirm that results are constant.

3.6 Data Collection Procedures

Data was collected systematically as follows:

Approval was sought from the appropriate bodies through a research letter from Bindura University giving permission for data collection within the Criminal Justice institutions in Harare.

A pilot test was conducted among a few number of people to test and verify the validity and

The questionnaire was distributed both physically and electronically among the respondents in Harare City Business Districts. Contacts of research subjects were to be done through telephones, email and follow-up of the research subjects would be conducted to ensure that they receive and fill the questionnaires.

Conduction of interviews Both face-to-face and virtual interviews were conducted with key informant selected. Notes and recordings were taken after getting consent from the participants.

Data management Gathered data was managed by organizing, coding and storing in a safe place to ensure its confidentiality. Retrieving of instruments will be done via email.

3.7 Data presentation, analysis and interpretation of data

This section describes the overall process followed to compile, organize and examine the data gathered. The data gathered via the survey instrument was analysed quantitatively and qualitatively. In order to determine whether the data met the research objectives, the information was analysed. The gathered data from the questionnaires was analysed using SPSS. After analysing the data, it was presented in tables, graphs and charts in Microsoft Excel program for easy understanding and analysis. Graphics play an important role in presenting huge data into understandable manner when one is analysing the information. Thematic analysis was used in this study in order to look for patterns in the interview data.

3.8 Ethical Considerations

According to Mazumdar (2022), ethical considerations are considered to be principles that support moral standards in research and guide researchers in their activities. Such principles ensure accountability, responsible usage of the resources used, and even prevention of any misconduct. In this study, all activities will be performed based on ethical standards, which include participation, confidentiality, informed consent, and anonymity.

The participants of the research will participate voluntarily, as no one will be forced to engage in research activities. Confidentiality will be maintained, as participants' names and all other information will remain secret and protected. Informed consent will be received, and it will inform the participants about the goals of the research, procedures followed during the data collection process, and any other possible risks and benefits involved. Anonymity will be observed, as any personal information such as name, age, address, and salary will be kept private.

3.9 Summary

The methodology of the study has been provided in this chapter. A mixed method research design was employed for this study to ensure both a quantitative and a qualitative analysis of the problem in question regarding the handling of white-collar crime cases by the criminal justice system in the CBD of Harare. These choices were made to guarantee the reliability and validity of the study findings as well as comprehensiveness of the process. The methodology chapter is like a blueprint for the entire study, and it is thus important that proper methodology is used so that relevant findings are obtained.

CHAPTER IV

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.0 Introduction

This chapter is about presenting, analysing, and interpreting the data obtained from the respondents on the problems that the criminal justice system faces in handling whitecollar crimes in Harare CBD. Data obtained will be presented through tables, graphs, and explanations to ensure ease of interpretation of results. Quantitative data obtained through the questionnaires were analysed using Statistical Package for Social Sciences (SPSS) and descriptive statistics such as frequency and percentage analysis and Likert scale analysis. On the other hand, qualitative data obtained through interviews was subjected to thematic analysis and was incorporated into quantitative data analysis to ensure comprehensive interpretation of the results.

4.1 Response rate

The section will provide information about the response rate and gender distribution among the respondents taking part in the survey. It is crucial to calculate the response rate because this parameter reflects the extent to which participants participated in the survey and helps evaluate the reliability of the provided information. The calculation of the response rate allows reducing the risk of non-response bias and ensures the validity of research outcomes. Additionally, gender distribution serves as the basic demographic factor of the respondents that has to be taken into account when analysing the participation of people in different organizations.

Table 4.1 Questionnaire Response Rate

Questionnaires Distributed	Questionnaires Returned	Response Rate	Non-response Rate
35	32	91%	9%

Source: Primary Data 2026

Table 4.2 Interview Response Rate

Interviews Scheduled	Interview Done	Response Rate	Non-response Rate
10	8	80%	20%

Source: Primary Data 2026

As can be seen from the above tables, out of 35 questionnaires distributed, 32 were collected back; hence the response rate stood at 91% whereas 3 questionnaires were not collected back; hence there was a non-response rate of 9%. High response rates are important in surveys because they enhance reliability of data by ensuring that there is minimum possibility of non-response bias in SPSS-based data analysis. High response rates make data more accurate and enhance the validity of statistical inference made from the sample.

Regarding the interviews, out of 10 scheduled interviews only 8 were conducted thus, the response rate stood at 80% while non-response rate was 20%. Such response rate is considered acceptable for qualitative research. According to Creswell (2018), qualitative research does not need high response rates, but it needs adequate participation so as to have credible research. Similarly, Kothari (2004) explains that high response rates are desirable for producing credible social science research results, but a response rate above 70% suffices.

4.2 Demographic Profile of Respondents

This part describes the demographic information about the people involved in the research. In this case, the descriptive statistics are provided using SPSS software through frequencies and percentages. This part addresses issues related to gender, age ranges, qualifications, institutions and professional experience in years. Table 4. 3 shows the findings.

Table 4.3: Demographic Profile Categories of Respondents

Category	Frequency	Percentage (%)
Gender		

Male	21	66%
Female	11	34%
Total	32	100%
Age Distribution		
20 Years and Below	1	3%
21 – 30 Years	9	28%
31 – 40 Years	12	38%
41 – 50 Years	7	22%
Above 50 Years	3	9%
Total	32	100%
Educational Qualification		
O Level	1	3%
A Level	2	6%
Diploma	6	19%
Degree	18	56%
Other Professional Qualifications	5	16%
Total	32	100%
Institutional Representation		
Zimbabwe Republic police (ZRP)	8	25%
Zimbabwe Anti-Corruption Commission (ZACC)	5	16%
Financial Intelligence Unit (FIU)	6	19%
Judicial Service Commission	5	16%
Audit or Law firms	8	24%
Total	32	100%
Years of Experience		

5 Years and Below	5	16%
6 – 10 Years	11	34%
11 – 15 Years	9	28%
16 – 20 Years	5	16%
Above 20 Years	2	6%
Total	32	100%

Source: Primary Data 2026

The study sought to establish the demographic profile of respondents to ensure that the data collected was representative of the professional landscape within the Zimbabwean financial intelligence and law enforcement sectors, as shown by table 4.3 above.

4.2.1 Gender of Respondents

Based on the results obtained, 66% of the participants were men, while only 34% of them were women. These statistics clearly show that there is a male-oriented work environment in the chosen organizations. Gender has had its effect on the division of occupations not only in Zimbabwe but also globally for years since most operational and managerial positions have been occupied by men in the legal and security fields (Maunganidze, 2020). Moreover, gender can be used as a significant variable when conducting research into criminology and financial crimes, as it has an impact on behaviour, ethics, and risk perception (Hadinata & Leon, 2018).

4.2.2 Age Distribution

The largest number of the respondents, accounting for 38%, were within the age range of 31 to 40 years, while 28% were between the ages of 21 and 30 years. Overall, the total of 66% was made up of respondents who were 40 years old and under, suggesting that the financial intelligence and law enforcement sector was dominated by young professionals. According to Dewi (2022), contemporary financial crime prevention programs have younger people at the forefront in terms of their ability to use technology, especially in terms of investigating digital crimes and operating anti-money laundering (AML) systems.

4.2.3 Educational Qualifications

In relation to the educational background of the respondents, it was discovered that 56% were holders of bachelor's degrees, whereas 16% had attained other professional certifications. In all, 72% of the respondents had acquired tertiary or higher levels of professional education, implying that the sample consisted of highly educated respondents. Education plays an important role in comprehending the complicated nature of financial crime mechanisms, the existing regulatory environment, and investigative processes. The higher the level of education, the more adept one becomes at analysing situations and making sense of technical financial and legal information (Oyedokun, 2022). This has also been corroborated by research findings on forensic accounting (Alzahrane, 2022).

4.2.4 Institutional Representation

The respondent composition in the institutions was evenly spread out. The Zimbabwe Republic Police constituted 25% of the total number of respondents, followed by Audit/Law Firms with 24% and the Financial Intelligence Unit at 19%. The Judicial Service Commission and the Zimbabwe Anti-Corruption Commission were also included in the study to ensure coverage of all institutions within the law enforcement and judicial process. It is crucial that multiple institutions be included in studies on financial crimes because the successful investigation and prosecution of any financial crime require cooperation among various institutions (Slinko et al., 2021).

4.2.5 Years of Experience

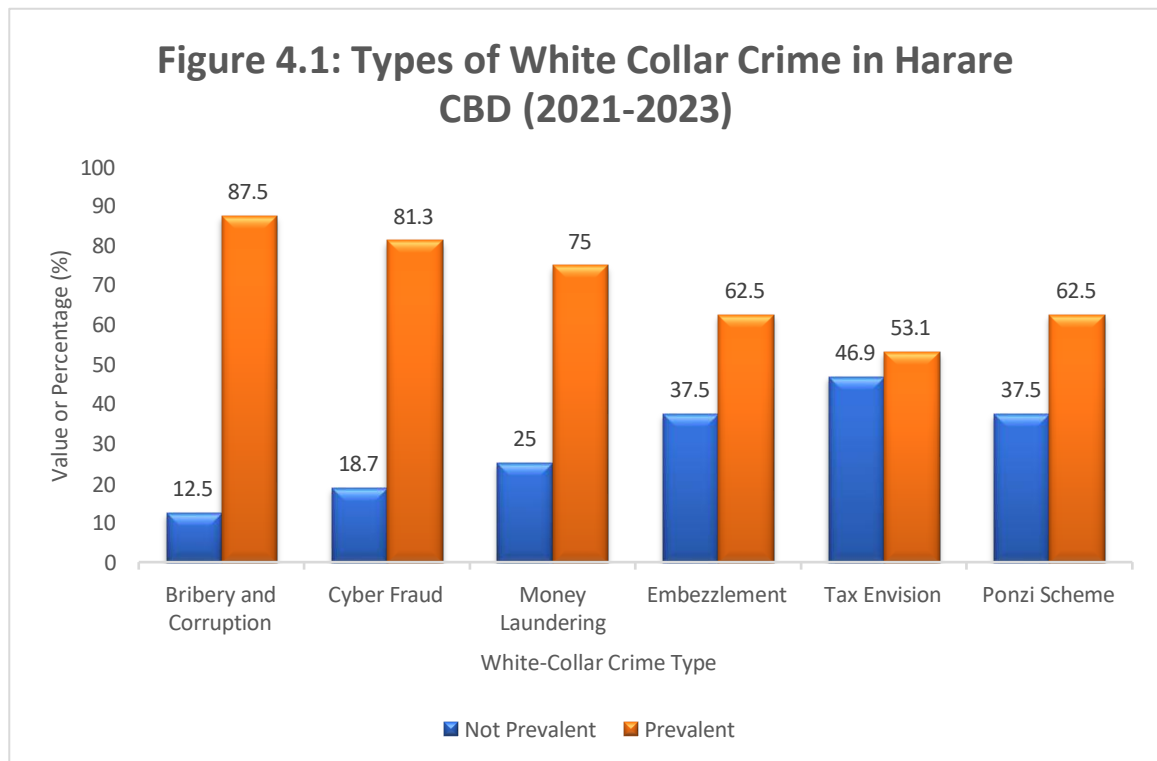
Further, the data revealed that 34% of participants have 6–10 years of experience, whereas 28% of them have 11–15 years of experience in their professional career. On the whole, more than 60% of the participants were found to have more than six years of experience in their professions. Practical experience is very important for financial crime investigation since it helps in detecting patterns and interpreting financial transactions. As noted by Oyedokun (2022), practical experience tends to play a more important role compared to theory in investigative and forensic disciplines.

4.3 Research Findings

The white-collar crimes that occur in the Harare Central Business District (CBD) comprise bribery, cybercrime, money laundering, embezzlement, tax evasion, and Ponzi scheme, which are examples of non-violent financial crimes characterized by the misuse of one's trust or position for selfish ends. The nature and severity of such crimes differ due to varying degrees of exposure to risk. This is shown in the bar chart below, Figure 4.1.

4.3.1 Types of white-collar crimes in Harare CBD

Figure 4.1: Types of White-Collar Crime in Harare CBD (2021-2023)



Source: Primary Data 2026

The bar chart data above illustrates varying levels of white-collar crime prevalence in the Harare Central Business District (CBD), revealing a highly complex financial crime environment influenced by institutional weaknesses, technological transformation, and socio-economic pressures.

4.3.1 Bribery and Corruption

Bribery and corruption proved to be the most prevalent form of white-collar crime, revealing deeply seated organizational weaknesses in both the public and private spheres of Harare CBD. The exceptionally high frequency indicates that corruption may have become the norm in the business dealings and bureaucratic processes. This was particularly evidenced by how respondents pointed out that such behaviour had become systemic, with one person claiming that “bribery has now become the fastest way to receive services in offices” (Respondent A, 2026). Another respondent pointed out that “if you don’t pay extra money, your case will continue delaying indefinitely” (Respondent C, 2026). Such observations can be attributed to the findings presented by Mugari et al. (2023), who suggest that corruption in Zimbabwe is a widespread phenomenon and socially rooted. The findings strongly support differential association theory as corrupt practices have become normalised through repeated social exposure within institutional environments.

4.3.2 Cyber Fraud

There is an additional occurrence of cyber fraud, which can be attributed to the ongoing digital revolution in the Zimbabwean financial sector. Increased use of digital platforms has led to increased occurrences of digital fraud cases, with respondents indicating that there is increased exposure to digital scams where “people are losing money from fake messages from banks and phishing sites” (Respondent B, 2026). Another individual noted that once your details get online, then “it is easy for any criminal to gain access to your account” (Respondent D, 2026). This view was supported by Shambira (2026), who argues that while artificial intelligence and digital banking have improved efficiency in the country, these innovations also create room for exploitation.

4.3.3 Money Laundering

Money laundering was shown to have a moderately high prevalence, suggesting a continued presence of illicit financial activities within the financial sector. Despite being less apparent compared to corruption and cybercrimes, it still poses significant structural challenges. Respondents were worried about poor enforcement of laws against money laundering. For example, one respondent mentioned that “a lot of money which goes

through some financial systems is not questioned” (Respondent E, 2026). Another added that “a few companies are clearly involved in money laundering, but no action is taken” (Respondent F, 2026). According to Chitimira (2024), the AML framework in Zimbabwe exists, but the enforcement and application of its provisions are inconsistent.

4.3.4 Embezzlement

Embezzlement happened fairly often but only in places where there were either no controls or those controls were weak. The incidence of embezzlement was high in situations where there were poor financial controls. This was as a result of lack of strong systems of accountability, according to one of the respondents, who says “It becomes easy for staff members to embezzle company funds when there are few audits” (Respondent G, 2026). Another respondent states that “some people start stealing money slowly since nobody audits accounts” (Respondent H, 2026). These conclusions are in line with Matigimu (2024) findings that embezzlement had serious implications on business operations especially retail and finance firms.

4.3.5 Tax Evasion

Evasion of tax was found to have low moderate prevalence among various types of white-collar crimes; however, it posed a considerable threat to the collection of tax revenues. It was reported that while there are common practices of tax evasion in organizations, most of such practices occur in secrecy, and according to one respondent, “Many firms tend to under-report income in order to evade taxes” (Respondent I, 2026). According to another respondent, “Cash deals can be made to help evade paying all the taxes” (Respondent J, 2026). These statements align with the work of Mugari et al. (2023) who noted that tax evasion is a major driver of illicit financial flows, which limit the ability of governments to finance public goods.

4.3.6 Ponzi Schemes

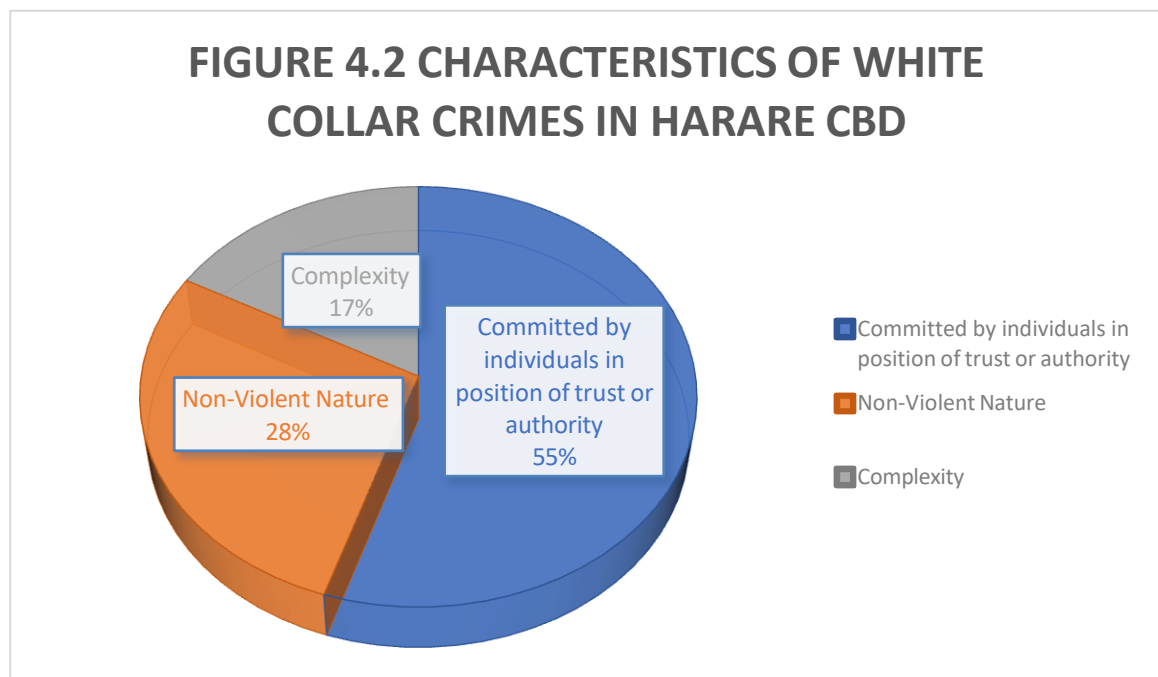
The Ponzi scheme emerged as the rarest form of crime among the selected list of white-collar crimes despite being an ever-present financial risk faced by vulnerable individuals. The survey found that people had become more aware of fraudulent investment schemes, where one of the respondents observed that “there is increased awareness since there were several pyramid schemes which had already failed” (Respondent K, 2026). Nevertheless,

a different respondent added that “fraudulent schemes related to investments keep popping up in social media forums” (Respondent L, 2026). According to Tropina (2016), internet technology makes it easy for such schemes to gain popularity quickly due to their anonymity.

4.4 Characteristics of White-collar crimes

This section presented the key characteristics of white-collar crimes as identified in the study. Figure 4.2 illustrated the distribution of respondents’ views on the main features that defined and distinguished white-collar crimes within the Harare CBD context.

Figure 4.2 Characteristics of White- Collar Crimes based on prevalence



Source: Primary Data 2026

4.4.1 Committed by Individuals in Positions of Trust or Authority

The research results revealed that the leading behaviour trait was the misuse of their official positions, which accounted for 55.0%. This showed that perpetrators tended to exploit their official positions and their professional reputation in committing and concealing financial offenses, thus compromising corporate governance. A senior compliance auditor pointed out that, “We are facing an elite category of offenders that use the executive signature as a sword, they do not break open the safe but evade internal

controls by virtue of the authority vested in them.” The results matched those by Murombo (2021) on how misuse of authority is a major source of institutional financial loss. According to Taruvinga (2024), internal networks of trust were commonly used in banks to evade anti-money laundering controls. The findings links with differential association theory because from a learning perspective, positions of trust provide access to criminal networks where illegal techniques are shared.

4.4.2 Non-Violent Nature

The absence of any form of physical violence in relation to white-collar crimes constituted 28.0% of answers received. This indicated that the criminal acts were conducted by deception and manipulation without any form of violence, thus rendering them unnoticed by the public eye. According to a legal scholar, “the real threat of these crimes lies in their silence because there are no sirens nor any shattered windows; the public is unable to understand that a mere flick of the wrist will destroy the entire pension fund in one moment.” This supported the findings of Chifamba (2020), who highlighted the fact that the absence of physical violence hindered the prosecution of these cases. The findings links with deterrence theory as it requires punishment to be certain, swift and severe, however the hidden nature of these crimes reduces certainty of punishment, because many offences go undetected for years.

4.4.3 Complexity

The complexity of the crime was accounted for 17.0% of the findings. This category of crime had highly advanced approaches used by perpetrators such as cybercrime, tax evasion, and money laundering, which increased the complexity in uncovering the criminals. According to the forensic investigator: “Sorting out the perpetrators is like sorting out webs, whereby all strings lead to some hidden shell companies or encrypted digital record books, making detection extremely tedious.” The results indicated similarity to the findings by Sibanda (2022) in terms of the use of digital means by offenders in camouflaging their operations. The results links with deterrence theory because complexity undermines the swiftness component of deterrence.

4.5 Challenges Faced by the Criminal Justice System in Combating White-Collar Crimes

Despite the already established frameworks within which to fight white-collar crimes in Harare Central Business District (CBD), some problems have been cited by respondents that limit the effectiveness of enforcement efforts. Table 4.4 shows the distribution of the responses on the challenges faced within the Zimbabwe criminal justice system.

Table 4.4. Challenges faced by Criminal Justice System in combating white collar crimes

Challenges faced by the criminal Justice System	Strongly disagree		Disagree		Agree		Strongly Agree		Descriptive Statistics	
	Freq	%	Freq	%	Freq	%	Freq	%	mean	Std dev
Corruption	1	3.1	1	3.1	8	25.0	22	68.8	4.59	0.756
Lack of Expertise	1	3.1	1	3.1	11	34.4	19	59.4	4.50	0.803
Prosecution Delays	1	3.1	1	3.1	6	18.8	24	75.0	4.66	0.701
Resource Constraints	1	3.1	1	3.1	12	37.5	18	56.3	4.47	0.805
Political Interference	1	3.1	1	3.1	10	31.3	20	62.5	4.53	0.761
Lack of specialized training	1	3.1	1	3.1	9	28.1	21	65.6	4.56	0.757
Weak Coordination	1	3.1	1	3.1	13	40.6	17	53.1	4.44	0.805

Source: Primary Data 2026

4.5.1 Corruption within law enforcement institutions

The results shown in Table 4.4 suggest that corruption in law enforcement institutions constitutes one of the most serious challenges for investigating and prosecuting white-collar crimes. Most respondents (68.8%) showed strong agreement, while 25.0% of the respondents showed agreement, leading to an impressive mean of 4.59. Such high levels of agreement imply that corruption poses significant challenges for the investigation and prosecution of crimes due to the negative impacts it has on accountability. For example, one of the respondents commented that “some offenders with influential backgrounds are

able to avoid being prosecuted as they are protected by powerful institutions” (Respondent M, 2026). The above results are also aligned with those obtained by Mugari et al. (2023), who claim that corruption reduces public trust in the justice process. Differential association theory predicts that when employees are exposed to more definitions favourable to corruption than unfavourable, they will adopt corrupt behaviour.

4.5.2 Lack of technological expertise

Additionally, the table illustrates that inadequate technological skills constitute a major challenge in the fight against cyber-related white-collar crimes. A total of 59.4% and 34.4% strongly agreed and agreed respectively that poor digital forensic skills hinder investigations, giving a mean value of 4.50. This suggests high agreement that there is an increased use of more sophisticated technologies by criminal offenders than the capacity of the law enforcement agencies at present. One informant observed that “criminals use advanced technologies faster than the police can cope” (Respondent O, 2026). Equally, Shambira (2026) opines that modern technology has provided criminals with many avenues of engaging in cybercrime. This finding supports Rational choice theory by showing that offenders rationally exploit systematic weaknesses.

4.5.3 Delays in prosecution processes

From the findings, one realizes that delayed judicial proceedings pose a significant problem within the criminal justice process. Most of the participants, especially those who strongly agree and agree, accounted for a combined 93.8% of total responses, leading to an average score of 4.66. The result depicts an overwhelming level of consensus regarding the fact that delays have a huge impact on deterrence and people’s perception of the justice process. One respondent argued that “proceedings in white -collar crimes cases can take ages to come to an end” (Respondent P, 2026). This finding provides the strongest empirical support for deterrence theory predictions because delays directly violate the swiftness requirement for effective deterrence.

4.5.4 Inadequate financial and human resources

Findings show that insufficient financial and human capital hinders the effectiveness of criminal justice organizations. A total of 56.3% strongly agree while 37.5% agreed, which gives an average score of 4.47. This implies that there is a lack of financial support,

competent manpower, and necessary facilities to conduct investigations related to complex financial offenses. For example, a survey respondent stated that “there aren’t enough qualified professionals to thoroughly investigate complex financial dealings” (Respondent Q, 2026).

4.5.5 Political interference

In addition, the findings show that political influence is a great problem facing the independence and impartiality of the trial for white-collar crimes. The overall percentage of those who strongly agreed is 62.5% while those who agreed were 31.3%, making the average score be 4.53. This shows a high level of consensus on the view that people who have political connections may be treated favourably in the process. The findings links with deterrence theory because political interference undermines the certainty of the punishment and selective enforcement destroys the credibility of deterrent threat.

4.5.6 Lack of specialised training

Moreover, the inability to receive adequate specialized training affects the performance of the investigators and prosecutors to manage the complicated white-collar crimes. It was found that 65.6% strongly agreed with this statement and another 28.1% agreed with it giving an average score of 4.56. This is an indication of strong agreement that there is a need for specialized technical and financial expertise to be received when investigating and prosecuting white collar crimes.

4.5.7 Weak institutional coordination

Fourthly, it was noted that poor coordination among the criminal justice agencies was also an important problem. It was found that 53.1% strongly agreed while 40.6% agreed that poor coordination impacts on the effectiveness of enforcement activities. The average score for the variable is 4.44. Therefore, poor coordination is likely to slow down investigations and reduce prosecution outcomes. The findings links with deterrence theory because poor coordination undermines both certainty and swiftness, as this systematic fragmentation reduces the probability of successful prosecution weakening deterrence at every stage of the criminal justice process.

4.5.8 Synthesis of Findings

In summary, the results in Table 4.4 reveal the various interconnected challenges faced by the criminal justice system in tackling the white-collar crimes in Harare CBD. This is evidenced by the high mean values for all the variables showing that the respondents strongly believe that factors such as corruption, technology constraints, slow prosecution, resource deficiencies, political interference, inadequate training, and coordination are contributing to the ineffectiveness of the criminal justice process in addressing white-collar crimes.

4.6 Judicial Outcomes and Sentencing Practices in White-Collar Crime Cases

The study examined judicial outcomes and sentencing practices associated with white-collar crime cases in the Harare Central Business District (CBD) during the period 2021 to 2023. Table 4.5 presents the actual responses obtained from respondents.

Table 4.5: Judicial Outcomes and Sentencing Practices in White Collar Crime Cases (Harare CBD)

Statement	Strongly Agree		Agree		Disagree		Strongly Disagree		Descriptive Statistics	
	Freq	%	Freq	%	Freq	%	Freq	%	Mean	Std. Dev
Lenient white-collar sentences	22	68.8	8	25.0	1	3.1	1	3.1	4.59	0.76
Low white-collar convictions	20	62.5	9	28.1	2	6.3	1	3.1	4.50	0.81
Fines over imprisonment	21	65.6	8	25.0	2	6.3	1	3.1	4.56	0.75
Slow case resolution	24	75.0	6	18.8	1	3.1	1	3.1	4.66	0.70
Weak deterrent effect	19	59.4	10	31.3	3	6.3	1	3.1	4.47	0.80

Source: Primary Data 2026

4.6.1 Perceptions of Lenient Sentencing in White-Collar Crime Cases

The results presented in Table 4.5 showed that there was a general consensus about the leniency of punishments in white-collar crime cases, since 68.8% strongly agreed and 25.0% agreed that sentences were mostly disproportionate to the financial damages that occurred. On the other hand, only few people disagreed with these results. Also, the court usually gave priority to compensation rather than jail terms especially when the money was returned by the perpetrator; as said by one judicial officer, “Courts usually gave priority to compensation when offenders returned money regardless of the seriousness of the crime” (Judicial Officer, 2026). It was clear that the sentencing decision in financial crime cases was greatly influenced by considerations of restorative justice. The results were consistent with Deterrence Theory, whereby lack of punishment weakened deterrence. This view was further backed up by Mugari et al., 2023, who found out that Zimbabwean courts always preferred compensations to custodial sentences in financial crimes.

4.6.2 Low Conviction Outcomes in White-Collar Crime Cases

It was clear that conviction rates in white-collar crime cases had not improved significantly since 62.5% strongly agreed while 28.1% agreed that many cases were not prosecuted successfully. This indicated that despite the numerous investigations conducted in many cases, there were still low conviction rates due to various procedural barriers such as lack of forensic evidence, complex nature of the transactions, among others. One of the prosecutors commented that “white-collar crime cases need strong forensic evidence since delays in the investigations affect their success rate during court procedures” (Prosecutor, 2026). The results were consistent with those by Mushipe (2022) who found evidentiary complexities and technical limitations affecting successful convictions.

4.6.3 Reliance on Fines Rather Than Imprisonment

The results revealed that there was a higher use of fines over incarceration in cases of white-collar crimes, where 65.6% strongly agreed while 25.0% agreed that incarceration was less commonly used. These results suggested that in the Harare CBD, sentencing in

cases involving financial crimes preferred punishment in terms of fines rather than incarceration since the respondents mentioned that offenders financially able would be able to escape prison through fines and compensation. A legal practitioner revealed that “Many offenders prefer fines because it gives them a chance not to go to jail but conduct their business activities.” (Legal Practitioner, 2026). The results were reinforced by Chikomba (2014), who noted that economic crimes in Zimbabwe had been dealt with mostly in terms of restitution over incarceration. From a criminological point of view, the use of fines heavily outweighed incarceration since it lacked a deterrent effect. The findings links with Rational Choice Theory, because wealthy offenders calculate fines as acceptable business costs.

4.6.4 Delays in Court Proceedings

It was clear from the findings that white collar crime cases faced a lot of delays before they were determined, with 75.0% indicating strong agreement and 18.8% of the respondents agreeing. The finding showed problems relating to delay in proceedings, case backlog, and inefficiencies within the process, leading to ineffective delivery of justice. A respondent stated that “Prolonged investigations, remands, and adjournment of cases due to procedural processes may cause the postponement of case determination for cases with complicated evidence” (Respondent, 2026). The findings agreed with those of Nyazema (2020), who found that the procedural difficulty, resource constraint, and congestion in courts resulted in lengthy process in criminal case determination in Zimbabwe. The finding provides the strongest empirical support for the importance of swiftness in deterrence.

4.6.5 Limited Deterrent Effect of Current Sentencing Practices

The results indicated that respondents considered the existing sentencing to have little deterrent effect since 59.4% strongly agreed and 31.3% agreed that the present penalties had little impact on stopping further criminal behaviour. This was because it implied that there was little fear of getting severely punished as evidenced by lenient sentencing, fines and poor conviction rates. One of the court officials asserted that “unless sentencing gets tougher, offenders will keep indulging in financial crimes” (Court Official, 2026). These results justified the predictions by Deterrence Theory, in which it is argued that weak

sanctions will not be effective in curbing criminal acts. Furthermore, these results corroborated with those from Benson and Simpson (2018). The results also justifies the Rational Choice Theory as offenders rationally conclude that expected punishment costs are lower than expected benefits, making crime rational choice.

4.6.6 Synthesis of Findings

In summary, the results captured in Table 4.5 reflect high degrees of agreement that the judicial outcomes and sentencing patterns in white-collar crime cases in Harare CBD are marked by lenient sentencing, low rates of conviction outcomes, too much dependency on fines, court delays, and inefficiency in terms of deterrence effectiveness. The highly consistent degrees of agreement indicate the widespread nature of these perceptions among the participants. In addition, the results imply that the inadequacies in Zimbabwe’s judicial and prosecuting frameworks remain a significant challenge to the efficiency of the mechanisms used in the fight against white-collar crimes. Literature review in Zimbabwe (Mugari et al., 2023; Chikomba, 2014; Mushipe, 2022; Nyazema, 2020) and beyond (Benson and Simpson, 2018) provides empirical backing to the results of this study. Therefore, the findings of this research satisfy the objective of studying judicial outcomes and sentencing practices in white-collar crime cases in Harare CBD from 2021 to 2023.

4.7 Recommended Reforms and Best Practices to Combat White-Collar Crimes

Participants were requested to rate various suggested measures that would enhance mechanisms for the prevention, detection and prosecution of these activities. The results were thereafter tabulated to determine the extent of consensus regarding the major measures suggested for addressing white-collar crime. Table 4.7 shows the distribution of the respondents’ opinions on the suggested measures.

Table 4.7 Respondents' Agreement on Recommended Reforms and Best Practises to Combat white-collar Crimes.

Recommended Reforms and Best Practises	Strongly Disagree		Disagree		Agree		Strongly Agree	
	Freq	%	Freq	%	Freq	%	Freq	%

Legal Framework Amendments	1	3.1	1	3.1	7	21.9	23	71.9
Specialized Technical Training	1	3.1	1	3.1	8	25.0	22	68.8
Inter-Agency Data Platforms	2	6.2	1	3.1	9	28.1	20	62.5
Whistleblower Protection Act	1	3.1	1	3.1	11	34.4	19	59.4
Mandatory Custodial Sentences	2	6.2	1	3.2	8	25.0	21	65.6

4.7.1 Amending Legal Frameworks to Address Emerging Cyber and Digital Financial Crimes

A consensus was reached that there is an urgent need for updating the country's legal framework to cope with new types of financial crimes. A total of 71.9% strongly agreed while 21.9% agreed that the existing laws cannot effectively handle the current situation. The emerging issues mentioned by respondents include artificial intelligence-based fraud, digital identity manipulation using deep fakes, and money laundering through cryptocurrencies. As one respondent stated, "Modern technology is making life easier for criminal organizations, but the legal systems cannot be expected to handle advanced financial crimes using old-fashioned laws. One cannot prosecute a botnet syndicate as per previous laws." The above view is reinforced by Benson and Simpson (2021), who suggested that legal systems must be dynamic enough to accommodate changing times. Likewise, Musarurwa and Moyo (2022) explain that lack of promptness can enable criminals to exploit weaknesses in legal frameworks. In Zimbabwe, however, the major +problem does not lie in drafting new laws alone; instead, there is a delay in implementing and enforcing these laws as well (Musarurwa and Moyo, 2022).

4.7.2 Providing Specialized Training in Forensic Accounting and Digital Forensics

It can be seen from the results that there is overwhelming endorsement for capacity building, with 68.8% in favour and 25.0% agree that specialized training is crucial. The

respondents highlighted the importance of being equipped with forensic accounting, digital investigation, blockchain, and financial tracing skills. A top-level FIU investigator once said, "There is a dearth of skilled investigators to conduct a thorough examination of financial dealings." This statement correlates with Oyedokun's (2022) assertion on the significant impact of specialized forensic training in effective investigations. Alzahrane (2022) also highlights the importance of specialized skills in fraud identification and evidence collection. However, an important issue to consider is sustainability, as without proper compensation and career paths, specialists will leave the public sector.

4.7.3 Establishing Integrated Electronic Platforms for Inter-Agency Intelligence Sharing

The survey respondents agreed with the establishment of an integrated intelligence system, with 62.5% strongly agreeing and 28.1% agreeing. The new system will see collaboration among institutions such as the ZRP, ZACC, FIU, and ZIMRA for increased collaboration and reduced duplication of efforts in the investigations of financial crimes. An investigator commented on this by noting that "different institutions investigate similar cases of financial crimes separately without proper coordination." This finding is consistent with Gottschalk's (2010) inter-agency collaboration framework, which underscores the need for proper coordination of intelligence systems to make investigations more effective. In addition, according to Nyazema (2020), shared databases ensure effectiveness and prevent delays.

4.7.4 Enacting a Comprehensive Whistleblower Protection Act

There was a high level of agreement regarding the requirement of whistleblower protection laws, with 59.4% strongly agreeing and 34.4% agreeing that a whistleblower protection law is essential. The respondents felt that fear of reprisal acts as an inhibiting factor for whistle blowing against corruption and financial malfeasance. A compliance officer stated that "there are many instances when employees witness corruption; however, they do not report it out of fear of being targeted." This point is supported by Transparency International (2023), which says that whistleblowers can play a significant role in uncovering corruption if protected effectively. It is consistent with the findings of

Near & Miceli (1985), who claim that lack of effective protection measures decreases the rate of reports and helps corruption thrive.

4.7.5 Introducing Mandatory Minimum Custodial Sentences for Economic Crimes

The combination of responses from the respondents showed that 90.6% favoured the mandatory custodial sentence, with 65.6% strongly agreeing while 25.0% agreed. According to the respondents, the fining system cannot be effective as deterrent to crime because most criminals are capable of absorbing the fine regardless of how high it may be, especially among wealthy criminal organizations. In explaining the ineffectiveness of fines as deterrent, one court official remarked that “fines are just part of the cost of business for wealthy syndicates.” This statement is in line with the theory of Rational Choice (Cornish & Clarke, 1986) where punishment must be certain and severe to deter offenders.

4.7.6 Synthesis of Findings

In general, the results indicate a consensus that it is impossible to solve the problem of white-collar crime in Harare CBD through any individual changes. Rather, it is necessary to adopt an integrated approach to reforms. The essential idea here is that any reform is interrelated with others. Thus, legal reform will be meaningless if there is no qualified investigation. Similarly, any whistleblowing protection will be inefficient without effective implementation, and any computer systems will be insecure without trust. What the respondents demand from the authorities is a complete reform package encompassing all areas at once. It may be noted that the theoretical explanation of the phenomenon under study lies in Rational Choice Theory, which focuses on adaptability and deterrence.

4.8 Chapter Summary

It is clear that there is an implied lesson: white-collar crime in the Harare CBD cannot be addressed using reforms in isolation. The interviewees believed that the only way any meaningful change can occur is by making sure that reforms are carried out as a whole and in conjunction with each other. From a practical standpoint, what this means is that all the elements, such as legal framework, institutions, technology, and enforcement, work together and failure in one means the failure of other

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the major findings of the study, conclusions drawn from the findings, recommendations, and suggestions for further research. The chapter therefore consolidates the major findings presented in Chapter Four and links them with the objectives of the study and relevant theoretical perspectives discussed in earlier chapters.

5.1 Summary of the study

The study was aimed at evaluating the difficulties facing the criminal justice system while managing the white-collar crimes in Harare CBD, Zimbabwe. This research project was motivated by the increasing cases of financial and economic crimes including bribery and corruption, fraud using cyberspace technologies, money laundering, embezzlement, tax avoidance and Ponzi schemes. It was realized that even though there are different organizations such as Zimbabwe Republic Police (ZRP), Zimbabwe Anti-Corruption Commission (ZACC), Financial Intelligence Unit (FIU), and Judicial Service Commission, there is an increase in cases of white-collar crimes, which have negative effects on economic development.

Chapter one presented the introduction to the study where the background of the study, statement of the problem, objectives of the study, research questions, assumptions, importance of the study, and limitations of the research were discussed. The objectives of the study included:

- To identify the major types and characteristics of white-collar crimes in Harare CBD.

- To assess the challenges faced by the criminal justice system in combating white-collar crimes.
- To examine judicial outcomes and sentencing practices in white-collar crime cases.
- To evaluate the legal and policy gaps that hinder effective action against white-collar crimes.
- To recommend reforms and best practices that can strengthen the criminal justice system in combating white-collar crimes.

The second chapter discussed various literature relating to white-collar crimes and criminal justice system. This includes Conceptual Literature, Theoretical Literature, Empirical Literature and Research Gap. The study is based on several theories such as Differential Association Theory, Rational Choice Theory, and Deterrence Theory.

In Chapter Three, the research methodology which was used during the study was discussed. The researcher applied a mixed-methods research approach which involved both quantitative and qualitative methodologies. Questionnaires and interviews were used for data collection. A sample size of 35 people was targeted for the questionnaire while 10 people were interviewed. A total of 35 questionnaires were handed out of which 32 were returned with an 80% response rate. Out of the 10 people who were meant to be interviewed, 8 of them completed the process of interview with 80% response rate for the interviewees. The data analysis software used for data analysis was SPSS through Microsoft Excel.

5.2 Summary of the research findings

The results of the study showed that bribery and corruption were the most common types of white-collar crimes committed in the Harare CBD. According to the respondents, there has been an increased degree of corruption in both public and private organizations leading to a lack of accountability and erosion of trust in the criminal justice process. There is also an increase in cyber-fraud due to the rise in digitalization and online financial systems. The respondents noted that there have been instances where criminals take advantage of technological advancements by conducting phishing attacks and stealing identities.

In addition, the results indicated that money laundering and embezzlement are major problems in the financial sector of Zimbabwe. Factors such as weak internal controls, inadequate monitoring, and institutional corruption were some of the key contributors to money laundering and embezzlement. Tax evasion and Ponzi schemes were also noted as prevalent crimes, but to a lesser extent.

Another important finding from the study indicates that the predominant features of white-collar crimes within the Harare CBD include the abuse of positions of power and trust by offenders which constitute 55.0% of all cases. Some of the other features include the non-violence feature of such crimes which constitutes 28.0%, use of deception rather than violence, and the level of sophistication involved (17.0%). The results showed that offenders engage in abusing their powers of position, manipulating systems, poor governance, and concealing financial irregularities to ensure that they remain undetected.

Challenges associated with combating white-collar crimes by the criminal justice system have been another issue covered in this research. In this respect, it can be seen that the criminal justice system faces many challenges in fighting white-collar crimes. First, institutional corruption among police and law enforcement officials poses significant challenges in the process of investigating white-collar crimes. According to the results of this study, offenders manage to get away from punishment because of their powerful political background. Another important challenge is the lack of technology among investigators to solve computer-related crimes.

In addition, the study revealed that delays in the prosecution process make the entire criminal justice system ineffective. Cases related to white-collar crimes usually take several years to get to a judgement since there are procedural delays, complicated investigations, and a backlog of cases. Insufficient funds and staff were also noted as some of the problems affecting the effectiveness of criminal justice institutions.

The study further discovered that political interference is one of the issues faced by criminal justice institutions. The respondents noted that the politically well-connected persons get an upper hand during the investigation process. Poor coordination among the various criminal justice institutions including the ZRP, FIU, ZACC, and the judiciary was also a problem for effective information sharing.

On the issue of the impacts on judicial decisions and sentencing practices, it was observed that sentencing in relation to white-collar crimes was generally considered to be lenient. It was discovered that courts used fines and restitution rather than incarceration in such cases. Respondents pointed out that low conviction rates, lengthy court processes, and ineffective sanctions have led to an increase in recidivism and a lack of deterrent effect.

Lastly, on the question of formulating best practices to enhance the criminal justice system against white-collar crimes, it was discovered that there was very high support for reforms to strengthen the criminal justice system. Legal reforms, technical training for law enforcement agencies, intelligence sharing through electronic platforms, whistleblower protection, and mandatory jail time for serious crimes were recommended by respondents.

5.3 Conclusions

To outline forms and characteristics of white-collar crimes:

The occurrence of white-collar crimes in Harare CBD continues to threaten economic stability, legitimacy, and the efficacy of the criminal justice system. The rising incidence of white-collar crimes such as corruption, fraud, money laundering, and embezzlement shows that the institutional frameworks currently in place are inadequate in deterring, investigating, and prosecuting these types of crimes.

To investigate challenges faced by the criminal justice system in dealing with white collar crimes:

Furthermore, the study finds that the criminal justice apparatus is currently incapable of adequately investigating, prosecuting, and deterring the increasing trend of financial crime. Corruption, interference from politicians, lack of resources, ineffective coordination, and lengthy legal procedures have greatly hindered the efficacy of the justice apparatus.

To examine judicial outcomes and sentencing practices:

The findings further show that the existing sentencing procedures are inadequate to act as deterrence, especially when courts resort to fines instead of custodial punishment. The

inadequacy in sentencing practices and low conviction rates contribute to low levels of accountability and perpetuate offending behaviour.

To recommend reforms and best practice that can be used to deal with white collar crimes:

The study concludes that sustainable control of white-collar crime in Zimbabwe requires coordinated institutional reform, strengthened legal systems, improved technological capacity, enhanced inter-agency cooperation, and stricter enforcement mechanisms

5.4 Recommendations

5.4.1 Strengthening legal frameworks

The Government of Zimbabwe should take urgent measures to revise and update current legislations that deal with white-collar crimes to be able to tackle new financial crimes associated with cybercrimes, cryptocurrency scams, artificial intelligence scams, and digital money laundering.

5.4.2 Improving Specialist Training

Institutions that provide criminal justice should make investments in continuous specialist training of investigators, prosecutors, magistrates, and judges on matters related to forensic accounting, cybercrime investigations, digital forensics, block chain analysis, and financial intelligence.

5.4.3 Improving Coordination

There is need for enhanced coordination among the Zimbabwe Republic Police, Financial Intelligence Unit, Zimbabwe Anti-Corruption Commission, National Prosecuting Authority, Zimbabwe Revenue Authority, and the judiciary by means of creating common electronic intelligence sharing systems and conducting joint investigations.

5.4.4 Strengthening Whistleblower Protection

It is essential for the government to come up with strong whistleblower protection laws which safeguard those who disclose acts of corruption and white-collar crimes from victimisation, job loss, threats, and harassment.

5.4.5 Provision of Sufficient Financial and Technological Resources

There must be sufficient allocation of finances and provision of advanced technology in the institutions charged with the responsibility of curbing financial crimes. This includes equipping them with the necessary technology such as forensics laboratories, cybercrime units, and efficient intelligence services.

5.4.6 Review of Sentencing Policy

Both the judicial system and the legislative branch of government need to review the sentencing policy pertaining to the financial crimes discussed herein. There should be mandatory custodial sentences for white-collar criminals who engage in acts such as fraud, corruption, money laundering, and embezzlement. The sentences should match the extent of damage done to society financially.

5.5 Research recommendations

Further research could be conducted concerning how effective Zimbabwe's system against financial crimes is when it comes to tackling white-collar crimes committed through technological means. The influence of emerging technologies like artificial intelligence and cryptocurrency in Zimbabwe could also be studied.

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APPENDIX 1

A STUDY OF ASSESING THE CHALLENGES FACED BY THE CRIMINAL JUSTICE SYSTEM IN DEALING WITH WHITE COLLAR CRIMES: A SYRVEY OF HARARE, ZIMBABWE FOR THE PEREIOD OF 2021 TO 2023.

Dear Respondent

Good morning/afternoon. My name is Evelyn Rwodzi. I am an undergraduate student at Bindura University of Science Education doing a Bachelor of Financial Intelligence Honours degree. I am carrying out research titled, "Assessing the challenges faced by the criminal justice system in dealing with white collar crimes".

I would like you to help me answer questions regarding my research. Please be assured that your identity will remain anonymous and all responses will be treated with strict confidentiality. The information collected will be used strictly for academic purposes. To ensure the quality of the study, kindly complete the questionnaire to the best of knowledge and ability. Do not write your name anywhere on the questionnaire. Please be advised that your participation in this study is voluntary and you can at any time decide to withdraw from the study without any prejudice.

Thank you for your cooperation.

Kind regards,

Evelyn Rwodzi

Instructions:

Please tick the box that best represents your answer or fill in the spaces provided where necessary.

Do not write your name on the questionnaire.

APPENDIX II

QUESTIONNAIRE

Section A: Professional Profile

Gender. Male []. Female []

Age:

20 years or less []

21-30 years []

31-40 years []

41-50 years []

Above 50 years old []

Please indicate your highest level of education

O Level []

A Level []

Diploma []

Degree []

Other. Specify.....

Current Organization: ZRP [] ZACC [] FIU [] JSC []

Audit/Law Firm []

Years of Experience in the Criminal Justice/Financial Sector:

5 years and below

6-10 years

11-15 years

16-20 years

Above 30 years

Frequency of handling white-collar crime cases (e.g. Fraud, Money Laundering):

Frequently [] Occasionally [] Rarely []

Section B: Forms and characteristics

In your experience, which of the following white-collar crimes are most prevalent in the Harare CBD? (Select all that apply) Bribery and Corruption [] Money Laundering [] Embezzlement [] Tax Evasion [] Cyber-fraud []

Which characteristics do you believe to be most indicator of white-collar crimes? Non-violent nature [] Complexity [] Committed by individual in position of trust or authority []

Rate the complexity of these crimes in terms of detection on a scale of 1 to 5: (1=very easy to 5=extremely complex)

CRIME	SCORE				
	1	2	3	4	5
Bribery and corruption					
Money laundering					
Embezzlement					
Tax					
Cyber fraud					

What are the most common "red flags" or characteristics seen in offenders within corporate or governmental institutions in Harare?

.....

Section C: Institutional challenges

Rate the extent to which the following factors hinder effective action: (1 = Not a factor, 5 = Major hindrance)

Factor	Score				
	1	2	3	4	5
Inadequate financial/technological resources					
Political interference in investigations					
Lack of specialized forensic accounting expertise					
Institutional corruption within the justice system					

Briefly describe the biggest bottleneck your department faces when moving a case from investigation to the trial stage.

.....

Section D: Judicial Outcomes and Sentencing Penalties imposed by the judiciary on white collar crimes:

Rate the extent to which you agree or disagree about penalties given to white collar crime offenders in Zimbabwe

	1	2	3	4	5
Imprisonment					
Forfeiture					
Fines					
Restitution					
Community service					

In your view, how consistent are sentencing practices across different courts in Harare for similar financial offenses?

Highly Consistent [] Somewhat Inconsistent [] Highly Inconsistent []

What is the typical outcome for high profile white-collar cases (e.g. convictions, acquittals, or perpetual delays)?

.....

Section E: Legal and Policy Gaps

How adequate is the current Zimbabwean legal framework (e.g. Money Laundering and Proceeds of Crime Act) in addressing modern white-collar crime?

Very Adequate [] Needs Significant Reform [] Obsolete []

Is there effective coordination between the ZRP, ZACC, and the Financial Intelligence Unit? Excellent [] Moderate [] Poor []

Identify one specific law or policy that you believe white-collar criminals frequently exploit _____ to _____ evade justice.....

.....

Section F: Reforms and Alternative Measures

Which of the following reforms would most improve the system? (Rank in order of priority) Specialized White-Collar Crime Courts [] Protection for Whistleblowers [] Mandatory digital forensic training for investigators [] Greater autonomy for anti-corruption agencies []

What alternative measures (e.g. plea bargaining, heavy civil forfeitures) should Zimbabwe adopt to better deal with white collar crimes.....

.....

Interview Questions

Have you noticed a shift in the methods used by offenders to conceal financial crimes in recent years?

How does political or institutional influence typically manifest in the investigation of high-profile financial crimes?

How consistent are the courts in applying sentencing practices for financial fraud compared to traditional "street crimes"?

How would you rate the level of inter-agency cooperation between the ZRP, ZACC, and the Financial Intelligence Unit (FIU)? What hinders seamless collaboration?

What are the biggest challenges in recovering the proceeds of crime (asset forfeiture) under the current legal system?

If you were to propose one legislative or policy change to drastically improve the conviction rate for white-collar crimes, what would it be?

What "best practices" from other regional or international jurisdictions could be successfully adapted to the Zimbabwean context?

What alternative measures, such as specialized financial crime courts or improved whistleblower protections, do you believe would be most effective in Harare



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INTELLIGENCE AND SECURITY STUDIES DEPARTMENT

27 May 2026

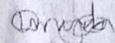
Law Enforcement

RE: REQUEST FOR DATA COLLECTION

Please may you assist our student **Rwodzi Evelyn (B202432B)** to carry her research in your organization on her topic on **“Assessing the challenges faced by the Criminal Justice system in dealing with White Collar Crimes. A survey of the Harare CBD Zimbabwe. Study period from 2021-2023 ”**. She is our final year student at Bindura University of Science Education in the Intelligence and Security Studies Department.

Your assistance to our student will be greatly appreciated.

Regards


Ms L Chinyoka
Chairperson



