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Gender Dimensions of White-Collar Crime Participation among Civil Servants in Ibadan, Oyo State, Nigeria

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Abstract
White-collar crime in the public sector undermines institutional integrity, public trust and national development. Although corruption in Nigeria has been widely studied, the gender dimensions of occupational offending among civil servants remain under-examined, and claims about women's rising involvement are often made without adequate evidence. This narrative literature review synthesises international and Nigerian evidence on gender and white-collar crime in public bureaucracies, with particular reference to civil servants in Oyo State, Nigeria. Feminist criminology and General Strain Theory (GST) are integrated into a single analytical framework in which gendered organisational structures shape the types of strain people experience, their emotional and coping responses, and their opportunities to offend. The review finds that men remain over-represented in the available evidence on bribe-taking and occupational fraud. National survey data indicate that female public officials in Nigeria are less likely than male officials to solicit or take bribes, although part of this difference reflects women's under-representation in decision-making positions. Internationally, women's share of occupational fraud has risen only modestly over three decades, and the evidence does not support the claim that women's offending increases in step with their labour-market participation. Gender differences appear to be shaped less by any inherent propensity than by position, access to networks, economic and social pressures, and the likelihood of sanction. No study identified examined these patterns among Oyo State civil servants, and gender-disaggregated enforcement data are lacking. The paper concludes with evidence-informed recommendations: gender-disaggregated data, gender-responsive reporting and integrity systems, merit-based recruitment and promotion, and empirical studies in Oyo State's civil service.

Keywords*:* White-collar crime, feminist criminology, anti-corruption, governance

Background and Problem Statement

White-collar crime, in Sutherland's (1940, 1949) classic formulation, is crime committed by persons of respectability and high social status in the course of their occupation. Subsequent scholarship has broadened the concept to cover non-violent, financially motivated offences committed through the abuse of occupational position or trust, by offenders ranging from senior executives to lower-level employees (Benson & Simpson, 2018). In public administration, such offences include bribery, embezzlement and misappropriation of public funds, procurement and payroll fraud, and falsification of records. They divert public resources, weaken service delivery and erode trust in institutions (UNODC, 2020; van Duyne & Harvey, 2025). Everyday encounters with public officials in Nigeria illustrate the scale of the problem: in the 2019 national survey, about 30% of adults who had contact with a public official paid, or were asked to pay, a bribe (UNODC, 2020).

Criminology has long treated white-collar crime as a predominantly male domain, in part because men hold most of the senior positions through which such offences are committed (Daly, 1989; Steffensmeier *et al*., 2013). As women's participation in paid employment, including public administration, has grown, a popular assumption has emerged that women's involvement in white-collar crime must be rising correspondingly. The evidence for this assumption is limited and mixed. Large-scale studies of corporate and occupational fraud show that women remain a minority of offenders and that their share has increased only modestly (Steffensmeier *et al*., 2013; ACFE, 2026). In Nigeria, women make up roughly two-fifths of public-sector employees but are concentrated in clerical roles and under-represented in managerial and leadership positions (UNODC, 2020), a pattern linked to cultural, educational and organisational barriers (Othman *et al*., 2024). Any account of gender and white-collar crime in the Nigerian civil service must therefore consider opportunity structures as well as motivation.

Three problems motivate this review. First, the empirical base is thin. Beyond the national bribery surveys, Nigerian scholarship on gender and corruption mostly concerns political office-holders or is conceptual (Taiye, 2009; Okonkwo, 2016), and none of the sources identified in this review examined gender and white-collar offending among Oyo State civil servants. Second, none of the sources identified reported gender-disaggregated enforcement statistics (investigations, prosecutions or convictions) for civil servants, which makes claims about trends difficult to substantiate. Third, the literature frequently conflates distinct phenomena, namely white-collar crime, corruption, financial fraud and gender-based violence, which obscures the analytical focus and weakens policy inferences.

Conceptual Clarification

To address the third problem, Table 1 sets out the concepts used in this paper and their relationship to the review's scope.

Table 1: Key Concepts and their Treatment in this Review

Concept	Working definition in this review	Treatment in this review
White-collar crime	Non-violent, financially motivated offences committed through abuse of occupational position or trust (Sutherland, 1940; Benson & Simpson, 2018).	Umbrella concept. Focus on offences by civil servants in the course of their work.
Corruption	Abuse of entrusted public power for private gain, including bribery, nepotism and embezzlement.	Overlaps with, but is broader than, white-collar crime. Main subject of available Nigerian gender data.
Occupational (financial) fraud	Use of one's occupation for personal enrichment through deliberate misuse of the employer's resources (ACFE, 2026).	Includes misappropriation, payroll and procurement fraud. Main source of comparative evidence on gender.
Civil servants	Career officials in ministries, departments and agencies, distinct from elected or politically appointed office-holders.	Unit of analysis. Evidence on political office-holders used cautiously.
Gender	Socially constructed roles, expectations and power relations associated with being a woman or a man, distinct from biological sex.	Analytical category. Biological explanations are not used (Section 3.4).
Sexual extortion ("body currency")	Abuse of authority in which sexual favours are demanded in exchange for public services (UNODC, 2020).	Treated as gendered corruption victimisation, not as offending.
Gender-based violence and trafficking in persons	Distinct forms of harm that are not white-collar offences.	Outside the scope of the review.

Two distinctions are particularly important. First, much Nigerian scholarship on gender and corruption concerns political office-holders, whose opportunities, incentives and accountability differ from those of career civil servants (Taiye, 2009; Okonkwo, 2016). Evidence from the political sphere is therefore used here cautiously. Second, women are not only potential offenders but are also disproportionately exposed to certain forms of corruption, notably sexual extortion (UNODC, 2020). Victimisation of this kind is an important governance concern, but it is conceptually distinct from participation in white-collar offending. It is acknowledged here only to avoid conflating the two. Gender-based violence and trafficking in persons fall outside the scope of the review.

Aim and Review Questions

The aim of this paper is to synthesise the available evidence on the gender dimensions of white-collar crime participation among public servants, with particular reference to Oyo State, Nigeria, and to develop an integrated

theoretical framework to guide future empirical work. The review addresses four questions:

RQ1. What does the evidence show about gendered patterns of participation in white-collar crime and corruption in public bureaucracies, internationally and in Nigeria?
RQ2. How can feminist criminology and General Strain Theory be combined to explain these patterns?
RQ3. Which organisational, structural and cultural conditions in the Nigerian public service shape gendered pressures and opportunities?
RQ4. What are the implications for prevention and policy, and what evidence gaps remain?

Significance of the Review

Reframing gender and white-collar offending in the civil service

Research on women's white-collar offending remains sparse (Einat & Ben-Moshe, 2024). Existing evidence suggests that women's involvement is lower, is concentrated in particular roles, and is shaped by gendered opportunity structures (Daly, 1989; Steffensmeier *et al.*, 2013). A gender-sensitive analysis helps move beyond both the stereotype that women are inherently more honest and the opposing claim that they are becoming equally corrupt (Alhassan-Alolo, 2007; Goetz, 2007).

Informing Gender-responsive Anti-corruption Policy

Nigeria's principal anti-corruption institutions, the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC), operate within a legal framework that is gender-neutral on its face. National survey evidence shows, however, that women and men differ in their exposure to bribery, in how they experience reporting and in the outcomes of reporting (UNODC, 2020). Gender-responsive policy in this sense does not mean targeting women as a risk group. It means attending to how opportunities, pressures and reporting experiences differ by gender.

Strengthening Institutional Accountability in Oyo State

Gender norms and socially constructed barriers shape women's access to, and exercise of, senior positions in the Oyo State civil service (Adenugba & Ademuson, 2015). Understanding how such structures shape both integrity risks and the reporting of wrongdoing can inform internal controls and ethics frameworks that go beyond numerical representation.

Bridging Gaps in African Criminological Scholarship

Much of the literature on gender and white-collar crime originates in North America and Europe. African evidence is dominated by bribery surveys and by

commentary on political elites. By integrating two theoretical traditions and identifying testable propositions for the Nigerian civil service, this review provides a basis for context-specific empirical research.

Contribution to the Sustainable Development Goals

The review is relevant to SDG 5 (Gender Equality) and SDG 16 (Peace, Justice and Strong Institutions), in particular target 16.5 on substantially reducing corruption and bribery in all their forms (UNODC, 2020). Gender-responsive integrity systems can contribute to both goals.

Materials and Methods

Review Design

This study is a narrative literature review. Narrative reviews are suited to broad, theory-driven questions where the literature is heterogeneous and unevenly developed, as is the case for gender and white-collar crime in Nigeria (Greenhalgh *et al*., 2018). Because narrative reviews are vulnerable to selection bias, explicit and reproducible procedures were adopted for searching, screening, appraisal and synthesis, informed by the transparency principles of the PRISMA 2020 statement (Page e*t al*., 2021) and the quality criteria of the SANRA scale (Baethge *et al.*, 2019). The review is not a systematic review and does not claim exhaustive coverage.

Search Strategy

Searches were conducted in Scopus, Web of Science, JSTOR and African Journals Online (AJOL), with Google Scholar used for supplementary and citation searching, between January, 2026 and April, 2026. Search strings combined concept blocks for the offence, gender and context, with a separate block for the theoretical literature (Table 2). Backward and forward citation searching of key sources (for example UNODC, 2020; Steffensmeier *et al*., 2013; Broidy & Agnew, 1997) identified further studies. Grey literature was restricted to publications of intergovernmental, national statistical and professional bodies (UNODC, the National Bureau of Statistics and the Association of Certified Fraud Examiners) that hold the principal available data and cannot be substituted by peer-reviewed sources. Legislation was consulted only to describe the legal framework (Section 4.1) and was not used as evidence of gendered patterns.

Eligibility criteria

Table 2: Search Strategy and Eligibility Criteria

Element	Specification
Databases and sources	Scopus, Web of Science, JSTOR, AJOL; Google Scholar for supplementary and citation searching; reports of UNODC, the National Bureau of Statistics and the Association of Certified Fraud Examiners.
Search blocks (Boolean)	A (offence): "white-collar crime" OR "white collar crime" OR "occupational fraud" OR corruption OR bribery OR embezzlement OR "financial crime". B (gender): gender OR women OR female* OR "sex difference*". C (context): Nigeria* OR Africa* OR "Oyo State" OR "public service" OR "civil servant*" OR "public sector". Combined as A AND B AND C. Theory: ("feminist criminology" OR "general strain theory") AND (gender OR women) AND ("white-collar" OR fraud OR corruption).
Time frame	Empirical studies published from 2000 to 2026; foundational theoretical works included irrespective of date.
Inclusion criteria	English language; peer-reviewed article, scholarly book or official statistical or professional report; addresses gender differences or gender relations in white-collar crime, occupational fraud, corruption or public-sector misconduct, or the theoretical foundations of feminist criminology or GST, or the Nigerian public-service context; priority to Nigerian and African evidence, with comparative evidence included where it informs theory.
Exclusion criteria	News reports, blogs, law-firm commentary, posters, student theses and other unreviewed documents; sources on gender-based violence, trafficking or domestic violence that do not address offending in public office or the workplace; sources without accessible full text.
Screening	De-duplication, then title and abstract screening, then full-text assessment against the criteria.
Appraisal	Relevance, quality and transparency of evidence, outlet quality and context (Section 2.5).
Synthesis	Thematic synthesis (Braun & Clarke, 2006) using deductive codes from the integrated framework and inductive codes; evidence weighted by design and context.

Screening and Selection

Records were exported to reference-management software and duplicates were removed. Titles and abstracts were screened against the eligibility criteria, followed by full-text assessment. Sources concerned with gender-based violence, trafficking in persons or domestic violence were excluded at full-text stage because they did not address offending in public office or the workplace.

Quality Appraisal

Each included source was appraised on four criteria: (a) relevance to the review questions; (b) the quality and transparency of its evidence, namely sampling and measurement for empirical studies and conceptual coherence for theoretical work; (c) outlet quality, that is peer review or official statistical status; and (d)

context, distinguishing Nigerian and African evidence from comparative evidence. Appraisal did not lead to the exclusion of foundational theory. Instead, it determined the weight each source carried in the synthesis: findings resting on a single small or non-Nigerian study are presented as tentative, and evidence from national surveys is distinguished from conceptual commentary.

Data Extraction and Synthesis

A standard extraction form recorded author and year, country, setting and population, design and data source, the definition and measurement of gender and of the offence, key findings and limitations. Synthesis followed a thematic approach (Braun & Clarke, 2006). Extracted findings were coded deductively against the constructs of the integrated framework presented in Section 3 and inductively for emergent themes. Patterns, contradictions and gaps were then compared across contexts. Findings are reported as six themes in Sections 4.1 to 4.6, and the framework's propositions are treated as hypotheses rather than established findings.

Theoretical Framework

Feminist Criminology

Feminist criminology emerged in the 1970s as a critique of criminological theories that were developed with male offenders in mind and then applied to women as an afterthought (Smart, 1976; Heidensohn, 1985; Daly & Chesney-Lind, 1988). Its central claims are that gender is a pervasive organising principle of social life; that gendered power relations shape both opportunities for offending and responses to offenders; and that explanations of crime must therefore attend to the structural position of women and men rather than treating gender as a control variable (Chesney-Lind & Pasko, 2013). A related strand analyses masculinity as a resource through which men "do gender", including through crime (Messerschmidt, 1993).

Applied to white-collar crime, this perspective directs attention to occupational segregation, unequal access to senior positions and the informal networks through which many offences are organised. Daly (1989) showed that women convicted of white-collar offences in United States federal courts were concentrated in lower-level offences and occupations, mirroring labour-market segmentation. Steffensmeier *et al*. (2013) found that women's involvement in major corporate frauds followed two main pathways, a relational pathway (a close personal tie to a male co-conspirator) and a utility pathway (holding a position that gave access to financial gateways), and that fewer than one in ten defendants was female. In public administration, the same logic implies that women's lower rates of bribe-taking may reflect, at least in part, restricted access to positions and collusive networks rather than greater probity (Goetz, 2007; UNODC, 2020).

Two cautions apply when feminist criminology is used in Nigeria. First, the tradition developed largely in Western settings and should not presuppose that

gender hierarchy operates identically everywhere. Oyewumi (1997), for example, argued that gender was not the principal organising principle of precolonial Yoruba social hierarchy, which was more closely tied to seniority, and Amadiume (1987) documented flexible gender roles among the Igbo. These arguments are debated, but they illustrate why local gender relations must be specified empirically rather than assumed. Second, "women" and "men" are not homogeneous categories. Grade level, marital status, religion, ethnicity and age intersect with gender to shape both pressures and opportunities (Chesney-Lind & Pasko, 2013).

General Strain Theory

Agnew's (1992) General Strain Theory proposes that crime is a response to strain, which takes three major forms: failure to achieve positively valued goals, removal of positively valued stimuli, and presentation of negative stimuli. Strain increases the likelihood of crime by generating negative emotions, particularly anger, that create pressure for corrective action. Whether crime follows depends on conditioning factors such as coping skills, social support, social control and opportunity. In its later formulation, Agnew (2001) specified that strains most likely to lead to crime are those perceived as unjust, high in magnitude, associated with low social control, and likely to create pressure or incentive for criminal coping.

GST is relevant to white-collar offending because strain need not be tied to poverty. It can arise from any perceived blocked goal or negative treatment, including workplace pressures, threats to status and financial obligations. In their study of convicted white-collar offenders, Langton and Piquero (2007) found that GST helped to predict a select group of white-collar offences but was less useful for corporate-type crimes, and they suggested that the types of strain and emotion involved may differ from those found in conventional offender populations. The theory therefore needs to be adapted to occupational settings, and this review does so by focusing on strains specific to public employment.

Broidy and Agnew (1997) extended GST to gender. They argued that (i) women and men tend to experience different types of strain; (ii) they tend to respond emotionally in different ways, with women more likely to experience guilt, depression and anxiety and men more likely to experience outward-directed anger, differences that are themselves products of gender socialisation; and (iii) the conditions that determine whether people cope through crime, such as social support, social control and opportunity, differ by gender. Crucially, they did not explain the gender gap in offending by claiming that men experience more strain, but by differences in the kinds of strain, the emotional reactions and the conditioning factors. Tests of these propositions have produced mixed results (Piquero & Sealock, 2004), which underlines the tentative status of the gender–GST linkage.

An Integrated Framework

Feminist criminology and GST are often treated as separate traditions, but they operate at different levels of explanation and are complementary. Feminist criminology explains why strain, opportunity and sanction are distributed unequally between women and men: gendered organisational structures determine who occupies which positions, who has access to which networks, and how wrongdoing is detected and punished. GST explains how those structural conditions are translated into individual pressure and action, through the experience of strain, the emotions it generates and the coping options available. Broidy and Agnew (1997) themselves observed that GST has much in common with accounts that explain female offending in terms of oppression. In the framework used here, gender operates at three points: it structures exposure to strain; it conditions emotional and coping responses; and it governs access to the opportunities and networks that make criminal coping feasible. This yields five linked propositions for the Nigerian civil service:

P1 (structure to strain). Gendered organisational structures, including occupational segregation, barriers to advancement and unequal caregiving obligations, shape the types and distribution of strain that women and men experience.

P2 (strain to emotion). Gender socialisation conditions how strain is felt and interpreted, for example as anger and entitlement or as guilt and anxiety (Broidy & Agnew, 1997).

P3 (conditioning). Social support, supervision, the risk and cost of sanction, and legitimate alternatives are unequally distributed by gender and affect whether strain leads to criminal coping.

P4 (opportunity and networks). Offending requires access to resources, positions and collusive networks. Even where strain is high, gendered opportunity structures shape both the prevalence and the form of offending, for example relational versus utility pathways (Steffensmeier *et al*., 2013).

P5 (masculinity, status and patronage). For men, expectations of status, provision and patronage obligations may add pressure and legitimise rule-breaking (Messerschmidt, 1993; Okonkwo, 2016).

Table 3 maps these constructs to illustrative manifestations in the civil service and indicates the current status of the evidence. The manifestations are hypothesised, and the evidence column makes clear which links are supported by Nigerian data and which are untested.

Table 3: Integrated Feminist Criminology–GST Framework Applied to the Nigerian Civil Service

Construct	Feminist criminology contributes	GST contributes	Illustrative civil-service manifestation (hypothesised)	Evidence Status
Structural position	Occupational segregation, glass ceiling and unequal access to senior roles (Daly, 1989).	Position determines which strains are encountered.	Women concentrated in clerical roles; men more often in managerial and professional posts.	Supported for Nigeria (UNODC, 2020; Othman et al., 2024).
Sources of strain	Gendered obligations and discrimination create distinctive pressures (Alhassan-Alolo, 2007).	Goal blockage, loss of valued stimuli, negative treatment (Agnew, 1992).	Salary arrears and low pay; blocked promotion; discrimination; pressure to meet family and social obligations.	Salary strain supported, not by gender (van Duyne & Harvey, 2025); gendered distribution untested.
Emotional response	Gender socialisation shapes which emotions are expected and expressed.	Strain generates negative emotion; anger versus guilt or depression (Broidy & Agnew, 1997).	Differences in how officials feel about, and justify, wrongdoing.	Suggestive for bribe-payers (UNODC, 2020); untested for officials.
Coping and conditioning	Gendered social control, stigma and sanction risk.	Coping skills, social support, social control (Agnew, 1992, 2001).	Women may face greater stigma or harsher sanction and less favourable reporting outcomes.	Reporting disparities documented (UNODC, 2020); sanction disparity untested.
Opportunity and networks	Gendered access to collusive networks (Steffensmeier et al., 2013).	Opportunity as a condition for criminal coping.	Fewer chances for women to control resources; relational and utility pathways.	Supported (UNODC, 2020; Steffensmeier et al., 2013).
Form of offending	Differences in roles and visibility.	Content of offending depends on strain and opportunity (Broidy & Agnew, 1997).	Male officials more likely to make direct bribe requests; female officials more likely to receive unsolicited bribes.	Supported descriptively (UNODC, 2020); mechanisms untested.

Scope Conditions and a Note on Biological Explanations

Some literature explains gender differences in stress responses, and by extension in offending, through sex hormones such as oestrogen, oxytocin and testosterone. This review does not adopt that approach, for four reasons. First, the best-known formulation, the tend-and-befriend model, was developed to explain biobehavioural responses to stress, not offending (Taylor *et al*., 2000), and no study identified here links hormonal differences to white-collar offending among public servants. Second, the model is contested: Geary and Flinn (2002) argued that men's social and coalitional responses to threat also need to be considered, and Taylor *et al*. (2002) replied that extending the model to men was premature, which shows that even the biological claims remain unsettled. Third,

biological accounts risk implying that gender differences in conduct are fixed, which would obscure the organisational and structural conditions identified here as central and would sit uneasily with feminist criminology's emphasis on the social construction of gender. Fourth, GST already accommodates emotional arousal within its causal chain but treats emotions as outcomes of socially patterned strain, shaped by gender socialisation (Broidy & Agnew, 1997), rather than as fixed dispositions. Where social support is discussed in later sections, it is therefore treated as a socially structured coping resource and not as a biologically determined trait.

Findings and discussion

Legal and Institutional Context

Public-sector offences in Oyo State fall under the criminal law applicable in southern Nigeria, which is based on the Criminal Code tradition (the Penal Code applies in the northern states), and under federal anti-corruption and financial-crime legislation. Key federal instruments include the Corrupt Practices and Other Related Offences Act 2000, the Economic and Financial Crimes Commission (Establishment) Act 2004, the Money Laundering (Prevention and Prohibition) Act 2022, which repealed the 2011 Act, and the Proceeds of Crime (Recovery and Management) Act 2022. The Code of Conduct for Public Officers in the 1999 Constitution and the Code of Conduct Bureau and Tribunal Act regulate asset declaration and ethical conduct. The EFCC investigates economic and financial crimes in the public and private sectors, while the ICPC is mandated to investigate and prosecute corruption offences by public officers and to promote prevention.

Assessments of how well this framework works are mixed. Scholars describe an anti-corruption effort that has been largely ineffective, with weak transparency in key public institutions and neglect of the conditions under which staff work (van Duyne & Harvey, 2025). Ethnographic work shows that Nigerians are deeply ambivalent about corruption, which many regard as an everyday practice to be endured, justified or resisted (Smith, 2007). Consistent with this, the most common reason given by both women and men for not reporting a bribery incident was that bribery is common practice, and fewer than 4% of respondents reported their last bribery incident to an authority capable of investigating it (UNODC, 2020). Sutherland's (1949) theory of differential association, which holds that criminal behaviour is learned in interaction with others who define it favourably, offers one way of understanding how such normalisation is transmitted within organisations, although its gender dimensions in Nigeria have not been examined.

The statutes and agencies described above are gender-neutral on their face, and none of the sources identified reported gender-disaggregated enforcement statistics, so it is not possible to say whether women and men are investigated, prosecuted or sanctioned at different rates. The national corruption surveys conducted by the National Bureau of Statistics (NBS) and UNODC are an important exception: they report results by sex, and the 2023 round introduced a

dedicated gender module (UNODC, 2020; UNODC & NBS, 2024). They also show that reporting systems operate unequally. Women who report bribery are almost twice as likely as men to suffer negative consequences, and they are more likely to experience no follow-up (UNODC, 2020). This is a gender-responsiveness gap in institutional practice and is directly relevant to anti-corruption design.

Gendered Patterns of Participation: What does the evidence show?

Nigerian evidence on the gender of those who take bribes comes from the national corruption surveys. In 2016 and 2019, roughly nine in ten bribes were reported to have been paid to male public officials. Because men outnumber women in most public-sector occupations, UNODC (2020) adjusted for workforce composition and found that male officials remained more likely to take bribes in the five occupations examined: about five times more likely among police officers, about six times among judicial officers, more than three times among Federal Road Safety Corps officers, twice among doctors and 1.5 times among teachers and lecturers. The 2023 survey reported a continuing pattern, with women less likely than men to experience bribery when in contact with officials (28% versus 39%) and, as summarised in UNODC and NBS (2024), female officials less likely than male officials to solicit or take bribes (19% versus 35%).

These data must be interpreted with care. UNODC (2020) itself notes that the lower involvement of female officials may be partly due to their under-representation in decision-making positions where bribery is possible, and the gender gap was smaller in occupations with a more balanced workforce, namely teaching and medicine. The surveys also have limits for the present review: they rely on citizens' reports of bribes paid rather than officials' own accounts, they cover frontline service-delivery occupations, and they cannot capture internal offences such as payroll manipulation, procurement fraud or embezzlement that do not involve a citizen-facing transaction. State-level results for Oyo civil servants were not reported in the sources identified.

International evidence is consistent with the Nigerian picture of lower female involvement shaped by opportunity (Table 4). In a study of 83 major corporate frauds involving 436 defendants, Steffensmeier *et al*. (2013) found that fewer than one in ten defendants was female and concluded that the data showed only subtle shifts in women's opportunities for significant white-collar crime. The Association of Certified Fraud Examiners' latest report, covering 2,402 cases from 143 countries, reports that women's share of occupational fraud perpetrators rose from 25% in 1996 to 28% in 2026, while the gap in median losses between male and female perpetrators narrowed (ACFE, 2026). That sample comprises the largest cases investigated by fraud examiners and is not specific to Nigeria or to the civil service.

Table 4: Summary of Key Evidence on Gender and Participation in White-collar Crime and Corruption

Source	Context and data	Main finding on gender	Limitation for this review
Steffensmeier et al. (2013)	United States; 83 major corporate frauds, 436 defendants.	Fewer than one in ten defendants was female; women's involvement followed relational and utility pathways.	Corporate rather than public-sector fraud; prosecuted cases only.
ACFE (2026)	143 countries; 2,402 occupational fraud cases investigated by fraud examiners.	Women's share of perpetrators rose from 25% (1996) to 28% (2026); the gap in median losses narrowed.	Largest cases reported by examiners; not specific to Nigeria or the civil service.
UNODC (2020)	Nigeria; national bribery surveys (2016, 2019) with qualitative interviews.	About nine in ten bribes reported as paid to male officials; after adjusting for workforce composition, male officials were more likely to take bribes in five occupations (1.5 to 6 times).	Citizens' reports rather than officials' accounts; frontline occupations; women under-represented in decision-making posts.
UNODC & NBS (2024)	Nigeria; third national corruption survey (2023).	Women less likely than men to experience bribery (28% vs 39%); female officials less likely to solicit or take bribes (19% vs 35%), as summarised by UNODC.	As above; Oyo State results not reported in the sources identified.
Alhassan-Alolo (2007)	Ghana; primary data from the public sector.	Women may not prove less corrupt where corrupt opportunities and networks are unrestrained; gender roles can generate pressure to meet social obligations.	Single-country study; not Nigeria.
Okonkwo (2016)	Nigeria; selected grand-corruption literature and indictment records.	Patronage structures, political socialisation and self-interest seemed to matter more than the gender binary among indicted female leaders.	Political elites, not civil servants; exploratory.
Esarey & Chirillo (2013)	Cross-national survey and country-level data.	Gender gap in corruption attitudes and behaviour present in democracies but weak or absent in autocracies.	Not Nigeria-specific; relies on attitudes and country-level correlates.
Einat & Ben-Moshe (2024)	Interviews with 18 women convicted of white-collar crimes.	Problematic family background and a strong need for affection were linked to offending pathways.	Small qualitative sample of convicted women; no male comparison; not Nigeria.

Taken together, this evidence does not support the claim that women's involvement in white-collar crime is increasing at the same pace as their participation in the labour market and public service. Three points qualify any statement about trends. First, no study identified here measured trends in white-collar offending by gender among Nigerian civil servants, and without gender-disaggregated enforcement data such a claim cannot currently be tested. UNODC (2020) itself treats the question of how women's growing participation

in socioeconomic life will affect their involvement in corruption as open. Second, the only long-run international series identified here shows a modest rise in women's share of occupational fraud (25% to 28% over three decades), and a claim of growth "at the same pace" as labour-market participation would require comparable data on both series, which no source identified provides. Third, the opportunity account predicts that women's involvement will grow as they gain access to the relevant positions and networks. This is plausible, but it implies that convergence, where it occurs, will be gradual and conditional on institutional access and not an automatic by-product of employment. A more defensible formulation is that women remain a minority of those reported to take bribes or commit occupational fraud, that their involvement is shaped by position and opportunity, and that any narrowing of the gender gap is modest and context-dependent.

Gender differences also vary by form of wrongdoing, which cautions against a single narrative that "women are less corrupt". In the same national survey, among people who secured public-sector jobs, 34.9% of men and 33.6% of women reported having paid a bribe to obtain the position, whereas men were more likely than women to report using nepotism to secure promotion (14.2% versus 8.7%), and bribery in promotion was almost equally prevalent among the sexes (UNODC, 2020). Early cross-national studies associated greater female participation in government with lower corruption (Dollar *et al*., 2001; Swamy *et al*., 2001), but these correlational findings have been challenged and are regarded as suggestive only (UNODC, 2020).

Strain, Motivation and Rationalisation among Public Servants

Evidence on motives is thinner than evidence on prevalence. It consists largely of qualitative studies of convicted offenders outside Nigeria (for example Einat & Ben-Moshe, 2024, whose interviews with 18 women convicted of white-collar crimes linked offending to problematic family backgrounds and a strong need for affection) and of Nigerian studies of political elites (Okonkwo, 2016). No study identified here directly measured strain, emotion and coping among Nigerian civil servants of either sex. The discussion below therefore applies the integrated framework to the available evidence and identifies hypotheses, not established causal findings.

The strongest Nigerian evidence on strain in public employment is not gender-specific. Studies of work-floor corruption describe arrears of salaries, dilapidated equipment and infrastructure, and staff absenteeism, and argue that these conditions have lessened resistance to corruption as demoralised staff look for ways of making ends meet (van Duyne & Harvey, 2025). In GST terms these are strains of goal blockage and negative treatment. Whether they are experienced differently by women and men is unknown. Feminist criminology suggests plausible differences, such as women's concentration in clerical roles (UNODC, 2020) and the unequal distribution of unpaid family care (UNODC, 2020), but these have not been tested for civil servants and should not be treated as findings. The claim sometimes made that female civil servants in Oyo State

are especially affected by wage stagnation is, for the same reason, a hypothesis requiring data on pay, grade and household obligations by gender.

Gendered social obligations provide a link between the two frameworks. Drawing on primary data from Ghana's public sector, Alhassan-Alolo (2007) argued that women and men may feel compelled to prioritise family and social obligations over public-sector ethics, and that the very gender system used to justify women's presumed integrity could itself become a source of corruption as women attempt to fulfil gender roles. This is consistent with Agnew's account of strain arising from competing demands, and it cautions against treating female officials as insulated from pressures that affect their male colleagues.

Evidence on emotional response and rationalisation is indirect. In the qualitative component of the Nigerian corruption surveys, male respondents tended to justify paying bribes pragmatically, whereas women more often described anger and humiliation (UNODC, 2020). Those accounts concern citizens who paid bribes, not officials who took them, but they are consistent with Broidy and Agnew's (1997) argument that emotional responses to unjust demands are gendered. Cressey's (1953) classic account of embezzlement identifies pressure, perceived opportunity and rationalisation as the three elements of trust violation, and rationalisations draw on socially available vocabularies. It is therefore plausible that the vocabularies officials use to justify wrongdoing, for example family provision, entitlement or "everyone does it", differ by gender, but this remains untested.

For men, the Nigerian evidence points less to distinctive motives than to greater opportunity and patronage expectations. Male officials were more likely than female officials to make direct bribe requests (UNODC, 2020), male public officials were more likely to use nepotism to secure promotion (UNODC, 2020), and political patronage networks have been shown to shape the conduct of office-holders irrespective of gender (Okonkwo, 2016). Feminist analyses of masculinity suggest that expectations of status and provision may add pressure (Messerschmidt, 1993), but this has not been examined among Nigerian civil servants.

Organisational Structure, Networks and Opportunity

Opportunity is the point at which gendered structure most clearly shapes offending. Women in the Nigerian civil service remain under-represented in managerial and leadership positions (UNODC, 2020), and cultural norms, marriage and childbearing expectations, educational deficits and organisational practices have been identified as barriers (Othman *et al*., 2024). In the Oyo State civil service, gender notions have been shown to shape women's access to, and exercise of, leadership roles (Adenugba & Ademuson, 2015). Fewer women in senior positions means fewer chances to control budgets, sign off procurement or influence recruitment, which are the points at which large-scale offences become feasible.

Networks matter as well as positions. UNODC (2020) notes that corrupt networks in Nigeria are predominantly male and may exclude women from

collusive activity. Steffensmeier *et al.* (2013) similarly found that women's access to corporate conspiracies was typically mediated by relationships with male co-conspirators or by roles that gave access to financial gateways. In patronage-driven systems, godfather and sponsor relationships regulate selection, appointment and protection from prosecution (Okonkwo, 2016). The networks that exclude women from corrupt opportunities may also exclude them from information, sponsorship and career advancement, which is a source of strain in its own right.

Institutional context moderates gender differences. Esarey and Chirillo (2013) found that a gender gap in corruption attitudes and behaviour is present in democracies but weak or absent in autocracies, which they interpret as evidence that women adapt to prevailing institutional norms because of the risks created by gender discrimination. Alatas *et al*. (2009) similarly found that gender differences in corruption-related behaviour vary across cultures, and Alhassan-Alolo (2007) concluded that women may not prove less corrupt in the public sector where corrupt opportunities and networks go unrestrained. Goetz (2007) argued that the myth of women's incorruptibility overlooks the fact that the gendered nature of access to public life shapes opportunities for corruption. Together these studies imply that observed gender gaps are outcomes of institutional environments and not stable traits of women or men, a point that is central to interpreting Nigerian survey data.

The form of wrongdoing also appears to differ by the official's gender. In the Nigerian surveys, female officials were more likely than male officials to receive unsolicited bribes, including as a "sign of appreciation" (16% versus 4% of bribes received), whereas male officials were more likely to make direct requests. UNODC (2020) notes that bribes to female officials were more often related to family or personal reasons and those to male officials to work or business reasons, which may partly explain the difference, but the evidence is limited and any interpretation remains tentative.

Consequences of Gendered Participation

The governance consequences of white-collar crime in public service, including diverted resources, weakened service delivery and reduced institutional trust, apply irrespective of the offender's gender (UNODC, 2020; van Duyne & Harvey, 2025). Gender becomes analytically important in three further respects. First, there is a risk of instrumentalising women's presumed integrity. Policy discourse sometimes promotes women's inclusion in the public sector as an anti-corruption measure. Alhassan-Alolo (2007) argued that women's inclusion should be promoted as a right and not on grounds of presumed superior probity, because the latter risks being counterproductive if the assumption is later disconfirmed. Esarey and Chirillo (2013) similarly caution that recruiting women into government is unlikely to reduce corruption across the board. UNODC (2020) proposes that officials of both sexes could work jointly on high-risk assignments, which is a hypothesis to be evaluated, not a demonstrated solution.

Second, sanctions and visibility may differ by gender. UNODC (2020) notes the possibility that women who are caught engaging in corrupt activity receive disproportionate sanctions, and that women are disadvantaged in reporting systems. Whether sanctioning in Nigerian public service is gender-biased has not been tested and cannot be assessed without disaggregated disciplinary and prosecution data.

Third, women are disproportionately exposed to sexual extortion, in which sexual favours are demanded in exchange for public services (UNODC, 2020). This is a form of corruption in which women are chiefly victims and it should be addressed through dedicated reporting and enforcement procedures. It should not be conflated with women's participation as offenders.

Implications for Prevention and Intervention

The following implications follow from the evidence reviewed. They address white-collar offending in public service directly and are offered as measures to be piloted and evaluated, not as proven interventions.

Generate gender-disaggregated evidence. UNODC (2020) emphasises that regular collection of gender-disaggregated data is crucial to evaluating anti-corruption policy. For civil servants this implies publishing sex-disaggregated information on complaints, investigations, disciplinary actions and prosecutions, and including grade level and cadre so that opportunity effects can be separated from propensity.

Make reporting and complaint systems gender-responsive. Given low reporting rates and the less favourable outcomes women experience after reporting (UNODC, 2020), complaint channels should be accessible, confidential and protected against retaliation, and outcomes should be monitored by sex.

Secure merit-based recruitment and promotion. Roughly half of successful applicants for public-sector posts reported not having undergone a written test or interview, and both bribery and nepotism featured in recruitment and promotion (UNODC, 2020). Transparent, merit-based procedures reduce opportunities for wrongdoing and reduce the strain that perceived unfairness creates.

Reduce avoidable strain. Prompt payment of salaries, allowances and pensions, adequate working conditions and transparent career progression address the conditions that have been linked to weakened resistance to corruption (van Duyne & Harvey, 2025). Their gender-differentiated effects should be monitored.

Strengthen internal controls and integrity training with attention to gendered pressures and opportunities. The ACFE (2026) reports that controls such as management review, proactive data monitoring, a code of conduct, surprise audits and job rotation are associated with lower fraud losses. Gender-sensitive integrity training can address the different pressures and

rationalisations that officials may face, while control design should avoid concentrating discretionary authority in single positions.

Pursue gender equality on rights grounds. Measures to increase women's representation in public service, including debates about reserved legislative seats, are justified by equality and should not be premised on assumptions that women are less corrupt (Alhassan-Alolo, 2007; Esarey & Chirillo, 2013).

Limitations and Directions for Future Research

The conclusions of this review are constrained by the evidence available. No study identified examined gender and white-collar offending among Oyo State civil servants, so Oyo-specific statements are inferences from national and comparative data. Nigerian evidence is dominated by bribery surveys, which measure petty corruption in service delivery and rely on citizens' reports, and by conceptual commentary on political elites. International evidence is concentrated in Western corporate and fraud-examiner samples. Official statistics are shaped by detection and prosecution decisions and, in Nigeria, are not reported by gender. As a narrative review, the study may be affected by selection bias despite the explicit procedures described in Section 2, was restricted to English-language sources, and may under-represent unpublished or locally published Nigerian work. The integrated framework is a conceptual proposal, and its propositions have not been tested.

Future research should address these gaps in at least five ways:

- Analyse gender-disaggregated EFCC, ICPC, audit and disciplinary records for civil servants, including at state level.
- Conduct anonymous surveys of civil servants, using techniques suited to sensitive behaviour such as list experiments, to measure self-reported and witnessed wrongdoing by gender and grade.
- Undertake qualitative studies of female and male civil servants' pressures, networks and rationalisations, including officials who have been disciplined.
- Test the propositions of the integrated framework (P1 to P5) with measures of strain, emotion, coping and opportunity, using intersectional designs that include grade, marital status, religion and ethnicity.
- Evaluate gender-responsive integrity reforms, such as complaint systems and mixed-sex assignment of high-risk functions, before scaling them.

Conclusion

This review examined the gender dimensions of white-collar crime among public servants, with reference to Oyo State, Nigeria, through an integrated feminist criminology and General Strain Theory framework. Three conclusions

follow. First, the available evidence indicates that men remain over-represented among those reported to take bribes or commit occupational fraud, and that women's share has risen only modestly in the international data available. The claim that women's involvement is increasing at the same pace as their labour-market participation is not supported by the evidence reviewed. Second, gender differences appear to be driven substantially by position, opportunity, access to networks, gendered pressures and the risk of sanction, rather than by any inherent difference in propensity, and they are context-dependent, narrowing where corrupt opportunities and networks go unrestrained. Third, the evidence base for Oyo State civil servants is essentially absent. Gender-disaggregated enforcement data are lacking, and the propositions of the integrated framework remain untested. A gendered approach to white-collar crime is nevertheless valuable, because it shifts attention from stereotypes about women and men to the organisational conditions that shape integrity risks.

Recommendations

Data. The EFCC, the ICPC and state audit and disciplinary bodies should collect and publish sex-disaggregated data on complaints, investigations, disciplinary action and prosecutions involving civil servants, including grade and cadre.

Reporting. Oyo State and federal institutions should ensure that complaint and whistleblowing systems are accessible, confidential and protected against retaliation, and should monitor outcomes by sex.

Recruitment and promotion. Merit-based, transparent recruitment and promotion procedures, including published criteria and competitive assessment, should be applied consistently.

Strain reduction. State authorities should ensure prompt payment of salaries, allowances and pensions, fair workloads and transparent career progression.

Integrity systems. Internal controls, risk assessments and ethics training should incorporate gender analysis, and pilots of mixed-sex assignment and job rotation in high-risk functions should be evaluated.

Equality. Gender equality in public service should be pursued as a right and not justified by presumptions about women's integrity.

Sexual extortion. Dedicated reporting channels and enforcement procedures should address sexual extortion by public officials, as a distinct form of corruption.

Research. Funders and universities should support mixed-methods studies of gender and white-collar offending among civil servants in Oyo State to test the framework proposed here.

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