

An examination of convicted fraud cases in Ghana between 1997 and 2016: Studies from a Gender Perspective.

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Abstract

It is often argued that men are more susceptible to fraud and corruption compare to their female counterparts. This argument is further supported by recent evidence from Anas Areme yaw investigative report on Judiciary fraud and Corruption of which a female judge refused bribe and threatened to arrest the investigator. This is further reflected in the Rwandan governance model which remains female dominant with its correspondence clean record of fraud in the Africa continent comparatively. There is also argument among politicians regarding perception of fraud within a particular regime. The paper examines data from the Ghana Prisons Service to determine who is the most fraudulent or corrupt is it the male or the female. Hence, the objective sought to examine data on the convicted cases of fraud to ascertain whether males or females are more convicted for committing fraud. Again, the paper assessed from the provided data to determine whether or not a particular government regime was fraud-free. Data was collected using the quantitative method. Questionnaires were specifically distributed to the officials of the Ghana Prison at the Prisons Headquarters Accra. The result showed females were less convicted of fraud as compared to their male counterpart. Furthermore, no political era with the selected time frame was found to have recorded fraud free convicts or significantly low fraud convicts in Ghana. It is therefore recommended that value based education and ethical training should continue to be strengthened in school especially at the formative ages. Female should be encouraged to apply for top positions in leading anti-corruptions institutions and delicate positions that requires a lot of transparency and self-disciplined in accountability and honesty. It is further recommended that political parties should avoid propaganda in the fight against fraud and take genuine steps to make fraud and corruption very costly by disciplining offenders to serve as deterrent to others.

Keywords: Fraud, Gender Historical, Perspective, Prisons.

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1.0 Introduction

Fraud is considered as the intentional use of deception to gain an advantage, get out of a commitment, or harm another person. It is the intentional act that involves the use of deception to gain an advantage or financial profit from a position of power or trust that often leads to some sort of damage to the organisation that was the target of the fraud. It alludes to dishonesty that takes the form of deliberate deception or willful misrepresentation of a crucial truth. Fraud is the purposeful and illegal making of false representations. Fraud is, also, defined as the

intentional misrepresentation or deception of another person with the intent to defraud that person of money or other valuables (National Anti-Corruption Forum, 2009).

A renowned scholar, Shah (2007) asserts there are various activities which are classified as fraud. Acts such as deceit, forgery, extortion, corruption, theft, conspiracy, embezzlement, misappropriation, false representation, and concealing of crucial information. When a person acts with the intent to deprive another person of something to which the person is otherwise entitled and when the act really results in the loss of that something, it is considered fraud. According to Ghana's criminal code, fraud occurs as a deliberate act and the actor's desire to gain something while causing the victim to suffer a comparable loss. The action is often carried out with the intent to defraud. The criminal laws of Ghana, specifically Act 29/1960, defines an intent to defraud as follows in Section 16: An intention to defraud is the desire to bring about, through forgery, falsification, or another illegal act, any gain that can be quantified in money or the prospect of such a gain for any person at the expense of any other person.

Furthermore, fraud encompasses all components of economic crime as well as deceptive activities. Undeniably, the acts of fraud involve people who are either males or females. In order to better address the issue of fraud to come out with the best antidote to this problems there is the urgent need to consider the historical perspective to ascertain if different regimes of government has performed better than the other in this fight. Saliiently, it is notable to determine in terms of gender, who are more prone to committing fraud as an economic crime. Implicitly, it is crucial to consider convicted fraud cases from the perspective of gender within particular historical eras, since it serves as a useful tool for figuring out which gender has the highest frequency of conviction when it comes to the issue of fraud these and the other reiterated issues is what the authors of this paper seeks to address.

1.1 Research Objectives

The main objectives of this paper is to critically examine the collected data from the Ghana prisons service on convicted fraud cases between (1997-2016) to ascertain which gender often commit fraud. Again, to use the data to determine whether or not a particular government regime is fraud free. Additionally;

1. To assess the overall number of convicted fraud cases in Ghana.
2. To evaluate out the total number those of fraud convicted cases that are males and females.
3. To establish whethergender hasinfluences on fraud convictions in any way.

2.0 Literature Review

The paper considered two theories that had relation to the topic which are the Fraud Triangle and Diamond Theory and the Neutralization Theory. Moreover, other vital sub headings related directly to this journal have been thoroughly identified and discussed.

2.1Theoretical Review

2.1.1 Fraud Triangle Theory and Fraud Diamond Theory

Governments throughout the world have been attempting to uncover the elements that lead to fraud as fraud incidents typically continue to rise at an alarming rate (Cohen et al., 2010; Murphy and Dacin, 2011; Wells, 2001; Zawawi et al., 2008). In an effort to understand what motivates people or businesses to commit fraud, researchers have also made an effort to pinpoint these causes. The Fraud Triangle Theory (FTT) is the most popular theory employed by fraud researchers (Cressey, 1953; Wells, 2005, 2011). The FTT has been accepted by standards of fraud auditing including SAS No. 99 and ISA No. 240. Due to its ability to be used to both individual and organisational levels of fraud behaviour analysis, this theory is well-liked among researchers. The Fraud Diamond Theory (FDT) (Wolfe and Hermanson, 2004) expanded the FTT by including a crucial element that the FTT had missed. Both the FTT and FDT make an effort to pinpoint the factors that motivate fraudsters to carry out their crimes. For the purpose of preventing and discouraging fraud, businesses invest a lot of time and effort in enforcing internal controls. Each of the FTT and FDT measures the psychological and underlying causes of fraud. They pinpoint the situations that encourage or provoke deception in people. Weak internal controls, for instance, will make it easier for a mind that is predisposed to fraud to conduct fraud in an organisational contest. However, it is more crucial to pinpoint the causes of employee fraud so that controls aimed at avoiding and discouraging those causes can be installed. Three elements of the FTT are required for fraud to take place. The majority of cases of fraud that are known to have occurred entailed financial pressure on the perpetrator or were committed because the culprit felt pressure (Albrecht et al., 2008; Wells, 2011). Poor personal financial management, unemployment, and gambling habits can all lead to financial problems.

Even if pressure's ultimate goal, regardless of its nature, is money, FTT and FDT do not restrict pressure to only financial factors. Nearly 95% of all fraud cases have been committed as a result of financial pressure from the fraudster (Albrecht et al., 2008). Employees who are under pressure from their employer to perform may turn to fraud, as demonstrated by the recent Wells Fargo establishment of bogus accounts (Sridharan and Hadley, 2018). Positive pressures can motivate people to reach their objectives. However, people may turn to engaging in fraud if their career, salary, or work are in jeopardy and their ambitions are either unattainable or unachievable. Achieving goals for sales, price per share, or other incentives can have a variety of good effects and motivate staff to put forth their best effort. However, in some circumstances, employment pressure from ongoing compensation structures and managerial financial interests are also likely to encourage staff members to engage in improper behaviour in order to further those objectives (Sridharan and Hadley, 2018). Even if they might not be sufficient to encourage fraud, demands and rewards can still spur people to defraud others. When someone can justify dishonest activity, a link between pressures or incentives and opportunity is built, and the fraud triangle is formed. Organizations must decrease opportunity by enforcing strict internal controls and lowering perceptions of pressure and incentives by providing training, awareness campaigns, and fines. The likelihood that fraud will be committed, how it will be carried out, and its scope may be influenced by the strength of each component and the circumstances. Researchers that study fraud can use this as a chance to determine how these factors affect fraud in various circumstances (Howe and Malgwi, 2006).









2.1.2 Neutralization Theory

According to criminology research, the impact of the threat of punishment as indicated by academics may not be effective for the moral reasons of their fraud activities by adopting neutralisation or rationalisation tactics (Piquero et al., 2005). Due to the similarities between neutralisation and rationalisation, which are both parts of the fraud triangle, there has been some misunderstanding and the terms have been used interchangeably in accounting research. It is not surprising that accounting scholars have not examined the distinctions between neutralisation and rationalisation given that focus has only lately been paid to the rationalisation element of the fraud triangle (Free, 2015). The moral justification prior to the fraud's commission is known as neutralisation, and the moral justification following the fraud's commission is known as rationalisation (Fritsche, 2005; Trompeter et al., 2013, 2014). When doing research and applying it to anti-fraud initiatives, it is crucial to take the timing of the fraud explanation into account (Trompeter et al., 2014).

Neutralization may lessen the deterrence effect of sanctions, although it differs from the rationalisation element of the fraud triangle. According to the neutralisation theory (Sykes and Matza, 1957), people might mentally enable themselves to engage in deviant or law-breaking activity (like fraud) by using neutralisation tactics. For instance, a fraudster can argue that there is no harm done to the company as a result of their fraud, that it will just be a one-time scam, that they deserved more pay, etc. to ethically justify their fraudulent action. According to Sykes and Matza, people might transition from having an ethical personality to becoming a fraudster as a result of the neutralisation of their behaviour (Piquero et al., 2005).

2.2 Concept and Categories of Fraud in Ghana

The Ghanaian Criminal Code recognises a number of fraud types that are categorised as economic crimes. Since fraud may be found in Sections 131–135 of Act 29/1960's Criminal Code, the code emphasises that it is the ancient offence. On the other hand, the Criminal Code also recognizes these types of fraud.

-  Fraud by false pretenses.
-  Stamp offences
-  Falsification of accounts
-  Fraud in sale or mortgage of land
-  Fraud as to boundaries or documents
-  Fraud as to things pledged or taken in execution
-  Fraud in removing goods to evade legal process and
-  Fraud by agents.

Fraud is obviously about taking advantage of someone else to obtain a benefit that can be measured in money, whether it be financial or otherwise. All of these scams also have an element of dishonesty because the fraudster wants to manipulate someone else's actions to benefit themselves unfairly and at the expense of the victim's own interests. This is done through deception or other sneaky tactics.

2.2.1 Fraud by False Pretences

Fraud is obviously about taking advantage of someone else to obtain a benefit that can be measured in money, whether it be financial or otherwise. All of these scams also have an element of dishonesty because the fraudster wants to manipulate someone else's actions to benefit themselves unfairly and at the expense of the victim's own interests. This is done through deception or other sneaky tactics. The most prevalent type of fraud is confidence trickster, which involves adopting or using a false persona to persuade the victim to part with anything of value or his property. Under our criminal code, this offence carries a maximum sentence of 25 years in prison if found guilty. It is a second-degree felony. If someone intentionally misrepresents the truth about a situation so that it leads to another person agreeing to give up ownership of any chattel, that person has committed the crime. The representation may be made by "written or spoken words" as well as through any type of action, symbol, or other visual cue. It may also involve misrepresenting a right, liability, authority, skill, decency, or other basis for confidence. It could even be about anything. It can also refer to intentionally taking advantage of a situation of mistaken identity as well as impersonating another individual. A new type of confidence trickster has emerged in Ghana and even some other regions of Africa as a result of widespread political corruption that leads to fraud and entrenched corruption in public life, as well as the need to launder the money so obtained. It is referred as "419" in Nigeria. This kind of fraud based on false pretences is based on the well-known reality that junior public workers and politicians in Africa rob their countries' treasuries and then try to move the money into foreign banks so they can travel overseas later on and enjoy a life of luxury. People who pretend to have these resources then enlist the help of a foreigner living abroad, who would not have the immediate opportunity to conduct background checks, in order to deceive them.

2.2.2 Falsification of Accounts

Falsifying financial records is frequently a first step in some type of illegal activity, most often dishonest appropriation. According to Ghana's criminal code, Section 140, anyone who holds the positions of clerk, servant, or public official, as well as anyone who serves as an officer of a partnership, corporation, or cooperative, and who performs any of the acts listed below with the intent to defraud or enable any person to be defrauded, or with the intent to commit or to facilitate the commission of any crime by himself or by another, is guilty of the offence. To put it another way, this includes: (a) conceals, damages, alters, or falsifies any books, papers, or accounts that are kept by, belong to, or are entrusted to his employers or to such partnerships, companies, or corporations or that are entrusted to him, onto which he has access as such a clerk, servant, or officer, or fails to make a full and true entry in any account of anything that he is required to enter therein; or (b) He commits an offence if he publishes an account, statement, or prospectus about the business affairs of the partnership, company, or corporation that he knows to be false in a substantial particular. It is obvious from the clause that a wide range of offences are included, including those committed by those working for the government or private businesses as public officers or as clerks or servants. Any officer of a corporation, partnership, or other legal entity is likewise covered. The code also gives an extremely broad definition of "officer." Any officer, chairman, director, trustee, manager, secretary, treasurer, cashier, clerk, accountant, or other person who is provisionally, permanently, or temporarily assigned to or performing any duty or function with respect to the affairs of the company or corporation, whether for payment or without.

2.2.3 Investment Fraud

Investment fraud is a second troubling crime that is rising as a result of globalisation and can destabilise the economy of any nation. Around 1995, Ghana saw a sharp upsurge in this kind of scam. The crime is becoming more significant as people look for ways to invest extra money without having the essential understanding of how complicated the financial world is. People in Ghana were eager to put money into questionable financial companies that offered them enormous returns on their investments. These so-called financial firms quickly went out of business, and it was impossible to find the fraudsters because they either left deceptive addresses or no other indications of their presence. As a result, the investors suffered significant financial losses.

2.2.4 Securities Fraud

Undoubtedly, certain fraudulent offences have arisen as a result of Ghana's recent development and expansion of its securities industry. One of the more prevalent types of securities fraud is recognised to exist throughout the entire world: market manipulation. This is deliberate behaviour intended to manipulate or artificially alter the price of securities in order to deceive or defraud investors. This is carried out through the use of wash sales, matching orders, or rigged pricing that only aim to deceive investors.

2.3 Gender and Fraud

Studies have demonstrated that women are viewed as the "fairer sex" when it comes to encouraging and engaging in unethical behaviour. According to Dollar et al. (2001), fraud decreases by 20% when female participation in government increases by one standard deviation. In a more thorough investigation, Swamy et al. (2001) use data from the World Values Survey at the individual and national level, survey information from Georgian businesses, and data from the World Values Survey at the firm level to look into the relationship between fraud and female participation in government and the labour force at the national level. According to their research, women are less willing to support corruption (fraud) in fictitious situations, women managers are less likely to accept bribes, and countries with higher representations of women in business and government roles have lower levels of fraud corruption (Swamy et al. 2001).

According to recent studies, there are more women in government, and they are also less prone to commit fraud (Dollar, Fisman, and Gatti 2001; Swamy et al. 2001). The same is true for their male counterparts in the reverse way. However, a study on the relationship between gender and crime found that women are not necessarily more naturally honest or suspicious of fraud than males (Alatas, Cameron, and Chaudhuri 2009; Alhassan-Alolo 2007; Armantier and Boly 2008; Schulze and Frank 2003).

Nevertheless, women in authoritarian systems and those in democracies are both susceptible to corruption. Fraud is invariably a component of corruption, meaning that a corrupt state promotes environments that allow for the emergence of fraudulent activities. Furthermore, research on gender theory shows that women are less tolerant of deception and corruption. This theoretical argument is supported by data on Ghanaian fraud convictions by gender, which revealed that, despite the fact that women make up the majority of Ghana's population (GSS, 2012), they had the lowest rate of conviction for fraud crimes, with only 603 convictions as opposed to 9122 convictions for men between 1992 and 2016. This assertion is confirmed by a report on judicial corruption written by Ghanaian investigative journalist Anas Aremeyaw Anas, who also learned that female judges in Ghana turned down bribes, making them more suspicious of the corruption epidemic. Notably in Rwanda, where the percentage of women in public office, particularly in the legislature, is the highest in Africa, the idea that women are anti-corruption is garnering a lot of worldwide respect. As a result, there has been a decrease in corruption across the country and a good effect on the state accountability cycle (Transparency International, 2015).

The available data shows various distinct patterns in terms of fraud and gender. First off, compared to men, women have a considerably lower likelihood of committing crimes like fraud. Although statistics are rarely accessible, typical female fraud crimes like shoplifting and fraud tend to be minor property violations. Compared to rates for men, there appears to have been an increase in female criminality, but the major increases are for those infractions that are often committed by women, such as small infractions. The proportion of crimes committed by women is still far lower than that of men. Using the following types of data, these points can be demonstrated.

2.4 Convicted cases of Fraud in Ghana between 1997-2016

According to information from the Ghana Prisons Service (2016), there were 400 people serving time for fraud convictions overall in 1997. In 1998, the numbers grew to 838, which represented more than half of the instances from the year before. However, a considerable decrease was seen between 1999 and the year before, when a total of 678 fraud conviction cases were registered. There were 659 conviction cases documented in the year 2000, and only 563 cases were recorded in the following year (2001). Additionally, the value rose to 643 convictions in 2002. A further notable increase was indicated by the 376 conviction cases that were documented in 2003 and the 750 conviction cases that were recorded in 2004. The number of cases that were found guilty in 2005 was 340; in 2006, it was 377; in 2007, it was 408; in 2008, it was 559; in 2009, it was 387; in 2010, it was 390; in 2011, it was 347; in 2012, it was 384; in 2013, it was 480; in 2014, it was 448; in 2015, it was 504; and in 2016, it was 414.

2.5 Deficiency of the Data as an obstacle fighting Fraud.

Inadequate data has the potential to affect the outcome of imprisonment this is because it may lead to the conviction of fraud suspects who may actually be innocent. Similarly, it could also result in freeing actual fraudsters sometimes in exchange for bribes. This increases the risk of judicial corruption in Ghana and the lack of technology and forensic expertise in Ghana, especially in the police service. However, it must be made clear that while it is not the primary focus of current research, it might be in the future.

3.0 Methodology

The quantitative approach was used to access data on convicted fraudcases in Ghana between 1997 and 2016 by completion of questionnaire at the Ghana Prisons Service Headquarters in Accra. To more fully respond to the research topic, this was further divided into male and female categories.

4.0 Analysis and Discussions

The data obtained from the Ghana Prisons Service was carefully analysed and the results were discussed using tables and chart for graphical illustrations.

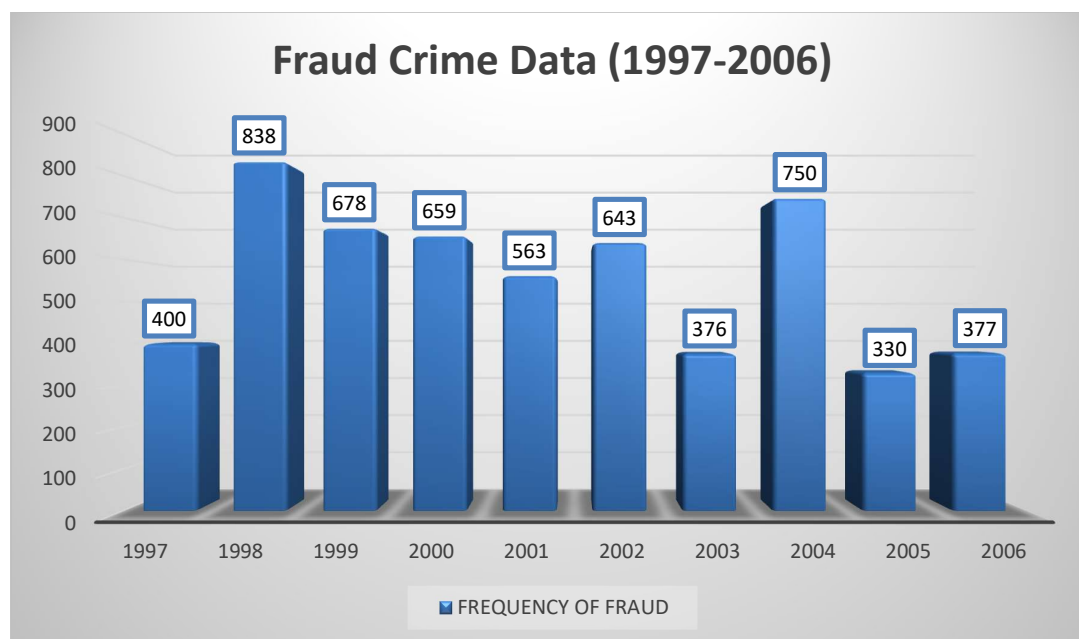
Table 4.1: Data on Fraud Convicts in Ghana Prisons (1997-2016)

Fraud Crime Data From(1997– 2016)					
Years	Male Prisoners (MP)	Percentage (%)	Female Prisoners (FP)	Percentage (%)	SUB-TOTAL
1997	365	91.2	35	8.8	400
1998	789	94.2	49	5.8	838
1999	618	91.2	60	8.8	678
2000	603	91.5	56	8.5	659
2001	517	91.8	46	8.2	563
2002	591	91.9	52	8.1	643
2003	341	90.7	35	9.3	376
2004	712	94.9	38	5.1	750
2005	308	90.6	32	9.4	340
2006	349	92.6	28	7.4	377
2007	386	94.6	22	5.4	408
2008	321	94.7	18	5.3	339
2009	366	94.6	21	5.4	387
2010	375	96.2	15	3.8	390
2011	332	95.7	15	4.3	347
2012	366	95.3	18	4.7	384
2013	455	94.8	25	5.2	480
2014	427	95.3	21	4.7	448
2015	489	97.0	15	3.0	504
2016	402	97.1	12	2.9	414
Grand Total	9112	-	613	-	9725

Source: (GPS, 2016).

From table 4.1 the convicted prisoners for fraud cases were 400 in 1997. Out of that value, 91.2% were males and 8.8% were females. In 1998 the total number of convicted fraud cases were 838. Out of that value, 94.2% were males and 5.8% were females. In 1999 a total of 678 convicted cases of fraud was recorded. Out of that value, 91.2% were males and 8.8% were females. In the year 2000, 659 convicted cases were recorded, out of that value, 91.5% were males and 8.5% were females. In the year 2001, 563 convicted cases were recorded. Out of that value, 91.8% were males and 8.5% were females. Moreover, in the year 2002 the value of convicted fraud cases were 643, out of that value, 91.9% were males and 8.1% were females. In 2003, 376 convicted cases were recorded, out of that value, 90.7% were males and 9.3% were females. 750 convicted case were recorded the year 2004 out of that value, 94.9% were males and 5.1% were females. In the year 2005, the number of convicted cases of was 340, out of that value, 90.6% were males and 9.4% were females. The convicted case value for fraud was 377 in the year 2006, out of that value, 92.6% were males and 7.4% were females. The convicted recorded cases were 408 in 2007, out of that value, 94.6% were males and 5.4% were females. In 2008, 339 convicted cases were recorded, out of that value, 94.7% were males and 5.3% were females. 387 convicted cases were recorded the year 2009 out of that value, 94.6% were males and 5.4% were females. In the year 2010, the number of convicted cases of was 390, out of that value, 96.2% were males and 3.8% were females. The convicted case value for fraud was 347 in the year 2011, out of that value, 95.7% were males and 4.7% were females. The convicted recorded cases were 408 in 2012, out of that value, 95.3% were males and 4.7% were females. The convicted case value for fraud was 480 in the year 2013, out of that value, 94.8% were males and 5.2% were females. The convicted fraud cases recorded were 448 in 2014, out of that value, 95.3% were males and 4.7% were females. In 2015, 504 convicted fraud cases were recorded, out of that value, 97.0% were males and 3.0% were females. In the year 2016, the number of convicted cases of fraud was 414, out of that value, 97.1% were males and 2.9% were females. Moreover, the charts bellows gives the graphical representation of the analysis within the selected years under studied.

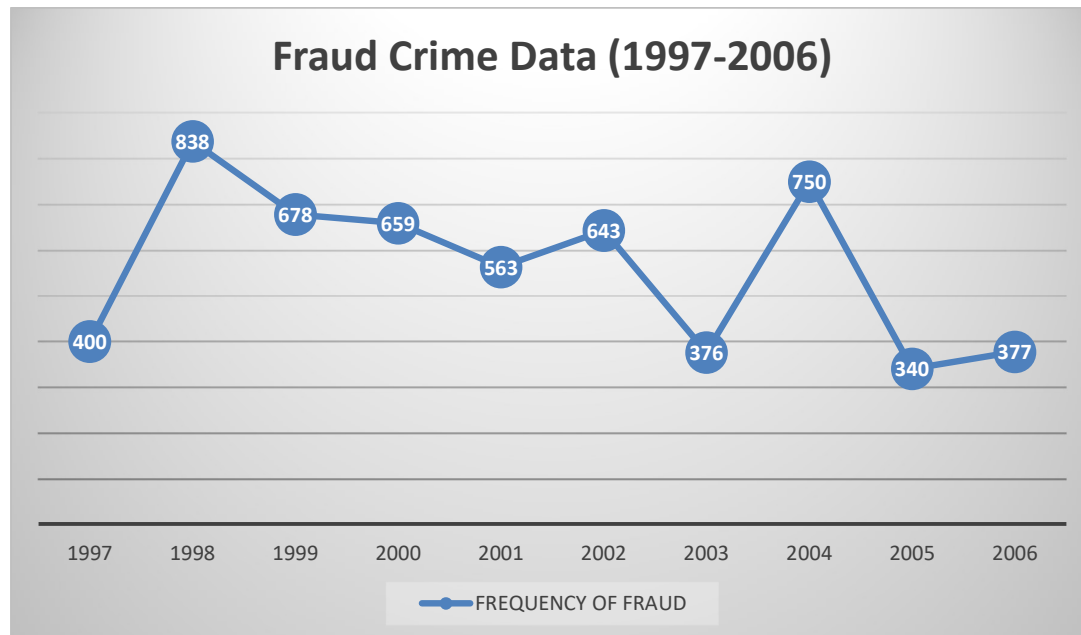
Chart 4.1: Bar Chart Representing Fraud Crime Data from Fraud 1997-2006



Source: (GPS 2016)

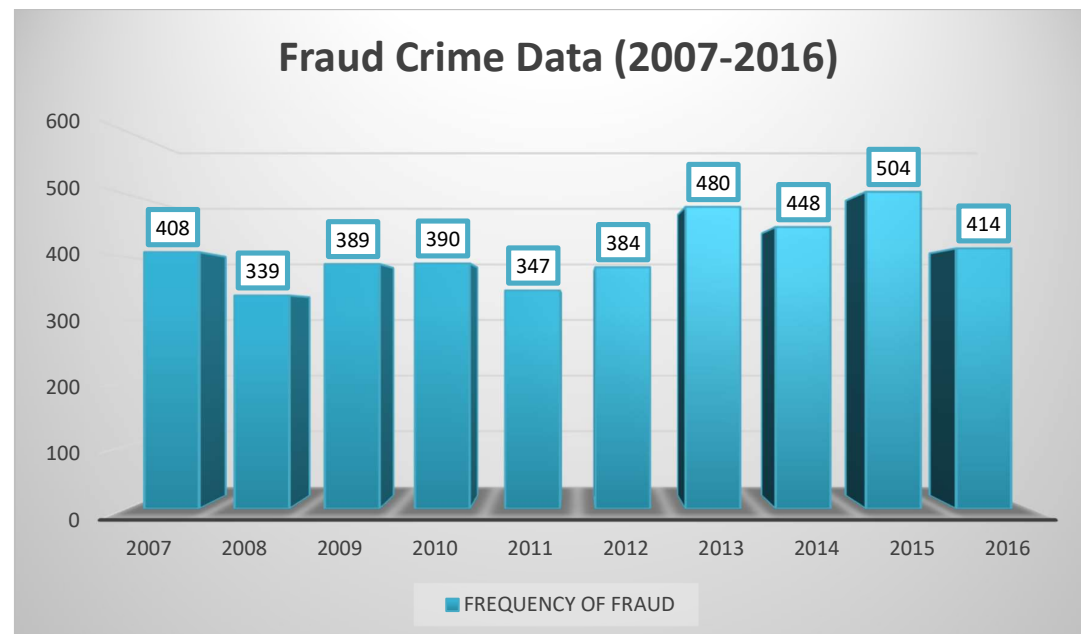
From the chart it is clear that the number of convicted fraud cases was highest in 1998 with a recorded value of 838 cases. This was followed closely in 2004 with a value of 750 cases. However, the year 2005 had the lowest with 330 recorded cases. The line graph also illustrate the findings.

Chart 4.2: Line Graph Representing Fraud Crime Data from 1997-2006



Source: (GPS 2016)

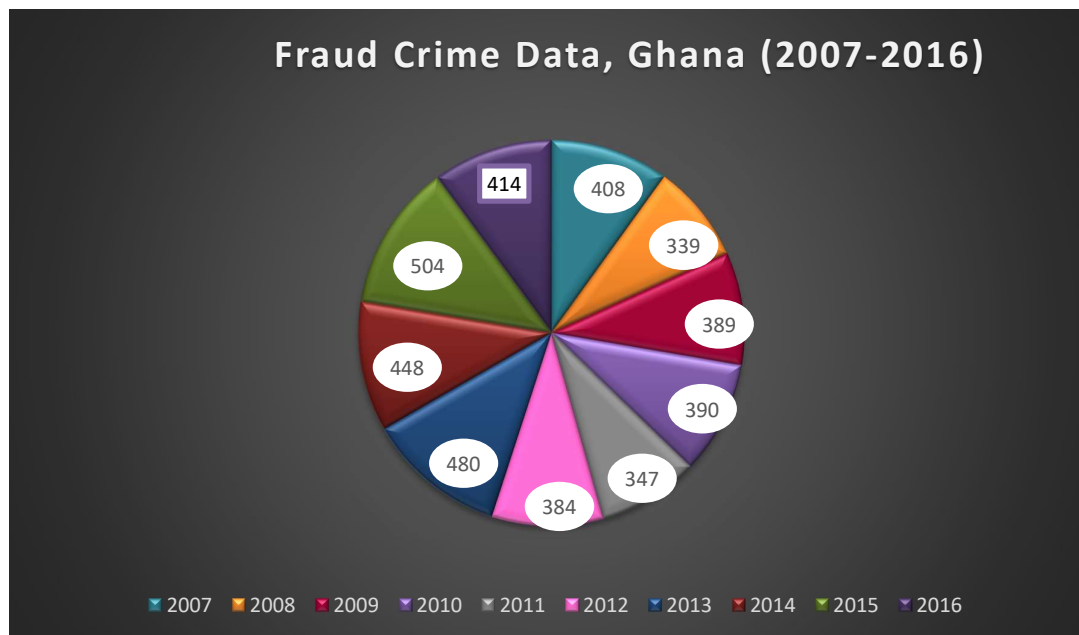
Chart 4.3: Bar Chart Representing Fraud Crime Data



Source: (GPS 2016).

The chart indicates slightly rises and fall within the selected years for the recorded cases with the year 2015 being higher than the rest. The pie chart gives further elaborations.

Chart 4.3: Pie Chart Representing Fraud Crime Data



Source: (GPS 2016)

From the results, between 1998 and 2004, there were more recorded convicted fraud cases in Ghana. Secondly, Ghana recorded far more fraud cases in 2013 and 2015, which were both really awful years. According to the findings, women are significantly less likely to engage in fraud and corruption than men. Despite the fact that the number of females in Ghana roughly double that of males, according to the Ghana Statistical Service Report on population, the total amount of fraud is equal to the males' annual fraud data (GSS, 2014).

According to the information on Ghanaian fraud prisoners above, there is no proof of a free political system that is too corrupt than the other. One could argue that the National Democratic Congress, or NDC, (1998–2000), and the New Patriotic Party, or NPP (2000–2008), were both in power during the highly corrupt periods under review. The general trend for these two political parties' willingness or rhetoric to confront corruption in Ghana has remained consistent throughout this time. This demonstrates that there are no excellent or terrible political parties in other countries; rather, what matters most is the quality of the party's members.

Making morally correct decisions will be influenced by their upbringing, value system, beliefs, and overall attitude against fraud and corruption. As a result of the total number of male fraud convictions (9122) and female fraud convictions (613), the male fraud conviction rate is 15 times higher than that of the female counterpart. Additionally, the analysis reveals that in 1998, there were 838 fraud convictions, 789 of which were for males and 49 for females. The male figure is 16 times the size of the female. This indicates that, despite the fact that there are far more women than men in Ghana, the opposite is true in terms of the perception of fraud as a crime.

5.0 Summary of Findings

Due to the lack of data for fraud prisoners from 1957 to 1996 at Ghana Prisons Service, the findings for fraud convicts at Ghana Prisons Service were summarised in the table below for the years 1997 to 2016 rather than the years 1957 to 2016 as indicated, data on Ghana convicted cases on frauds by gender showed that despite the fact that women make up the majority of Ghana's population (GSS, 2012), they had the lowest rate of conviction for fraud crimes. with only 603 convictions, as opposed to 9122 convictions for males between 1997 to 2016. This claim has been supported by a report on judicial corruption by Ghanaian investigative journalist Anas Aremeyaw Anas, who also discovered that female judges in Ghana refused bribes, making them stand out in term of fraud. Hence, the idea of men being fraudulent than women continues to attract a lot of international recognition and as a recipe for further study. For instances in countries like Rwanda, where the proportion of women in public office, particularly in the legislature, is the highest in Africa, the state accountability cycle rather continues to improve

resulting in massive decline in fraud and corruption in the nation (Transparency International, 2015). The analysis obtained, supports the theories discussed for the study that asserts that women are much more resistant to fraud and corruption than their male counterparts. It is well known that Rwanda has a far higher proportion of women in public administration than any other African nation, despite being one of the continent's most corrupt-free nations. Additionally, none of the women were included in the Anas Aremeyaw Anas' 2016 exposé of judicial corruption in Ghana. However, he asserted a corroborate in his report that a female judge had threatened to arrest him when he had tried to bribe her (Anas, 2016).

5.1 Conclusion

In relation to fraud and gender, the findings revealed several clear patterns. Firstly, women are much less likely to commit crimes like fraud than men. The statistical data are seldom available, but traditional female fraud crimes tend to be minor. Also there appear to be increases in the rates of male' fraud criminality as compared to the rates for females. Additionally, Female crime rates remain, in absolute terms, far below those of men.

According to the findings obtained from the information about Ghana and fraud offenders there is no proof that the country's political system is free of corruption. Imperatively, it could also be argued that although the National Democratic Congress, (NDC) was in power between the years (1998–2000), and the New Patriotic Party, (NPP) also reigned between the years (2000–2008), they were both in power during the highly corrupt periods under review. Nonetheless, the general trend for these two political parties' willingness or rhetoric to combat corruption remains the same. This demonstrates that there are no excellent or terrible political parties elsewhere in the fight against fraud in Ghana rather. Now, what matters most is the quality of the individuals that make up these political parties (King, 1966) who will be able to make morally sound decisions on the fight against fraud and corruption based on their upbringing, value system, beliefs, and overall attitude toward fraud and corruption.

Furthermore, the act of fraud in its various forms inflicts economic loss, sometimes serious loss on the victim, while at the same time it provides an unjustifiable gain to the perpetrator. It can wreck whole country's and even make nations politically unstable. In Ghana, the various coup d'états that our nation has experienced beginning in 1966, have always been explained by the coup leaders as being due to fraud and corrupt practices of the previous governments and their inability to stem the scourge. The scale of destruction that economic crime can unleash makes individual victims suffer irreparable injury. Ghana's traditional law uses monetary penalties and imprisonment as the usual sanctions. These fines or imprisonments are not adequate compensation for the victim considering the scale of loss he or she may have sustained.

5.2 Recommendation

It is recommended that Ghana develop a well-integrated anti-fraud and corruption policy, as is the case other of African countries like Rwanda and Botswana, the only two countries that have so far been successful in the battle against fraud and corruption in Africa. A good step towards confronting fraud crime is to identify and deal with the difficulties inherent in the system. There is the need to develop appropriate mechanisms and strengthen the requisite institutions. New institutions with wide powers of investigation need to be established to combat fraud and corruption as forms of criminality.

The capacity of existing institutions should be improved to enable them to adopt creative methods in handling the issues and also to be able to adapt to the current circumstances of this ancient economic crime. The personnel of these institutions need to be equipped both materially and intellectually to cope with the agile mind of these fraudulent activities that continues to give rise to these convicted case. Conversely, the Ghana Prisons Service should be well equipped with logistics, current trends of fraud combat, digital and technological competences as well as well organised statistical department where well processed data could be released for the appropriate measures to be taken in dealing with convicted fraud cases.

Based on the outcome of the findings the authors of this article wish to suggest similar study be conducted involving fraud and corruption with particular reference to the juveniles. This would grant better direction to attack and deal with this societal trouble early.

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