



Women and Dirty Money: How Women are Affected by, Involved, and Counter Money Laundering

Kartini Laras Makmur*

Universitas Nahdlatul Ulama Indonesia

*Email: laras.makmur@unusia.ac.id

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Abstract

Money laundering is a growing threat to global and Indonesian national development. Similar independent research has been minimal and has resulted in gender facets of development in general without determining to what extent women are undermined by, involved, as well as counter money laundering. This research discusses on how women can engage in the fight against money laundering, how money laundering specifically undermine women and what about the involvement of women in money laundering offense. The objective of this research is to promote women empowerment and integrate gender perspectives in improving anti-money laundering actions. The principal approach of this research is analytical descriptive using document and content analysis to observe the gendered aspect of money laundering. In this way, the findings may contribute to strengthening women's engagement in anti-money laundering efforts. The result of this study shows that the involvement of women in anti-money laundering can strengthen prevention attempts, foster trust, and improve community outreach. This role is due to the money laundering specific consequence for women such as the decrease of public revenue available for gender equality services and programs. In addition, since women are less likely to tolerate tax evasion and money laundering, the more women in law enforcement, especially in decision-making roles and consideration to gender-sensitive responses make policing in anti-money laundering more effective.

Keyword: gender equality; money laundering; women empowerment.

INTRODUCTION

Fighting against money laundering is one of the top priorities for regulators and policymakers around the world. Nowadays, the money-laundering scandal is already a global phenomenon and an international challenge. The increased crime of money laundering will further harm people's lives. The negative impact caused by the illicit financial flow of money laundering is extraordinary that threatens the economic stability of a country. Due to money laundering, the economic system of countries weakens so that the economic potential is reduced which in the end averts sources required to fund public goods such as education and health services, national defense and security, infrastructure, as well as justice (OECD 2014). In developing, fragile, and institutionally inadequate countries this damage is more severe since it undermines governance (OECD 2018).

As generally recognized by scholars, money laundering is one of the interferences of development (Achim, Văidean, Borlea, & Florescu, 2021; Vlcek, 2008; Jurado, Alejandro, Jurado, Mauricio, López, & Gabriel, 2018; Vlcek, 2011). Since money laundering is an underworld activity and normally comes from predicate crime, it omits state savings, investment, and consumption (I Wayan Yasa Nugraha, 2013; Quirk, 1996; UNODC, 2013).

While gendered aspects of development, in general, are found in much literature,

only a few studies have been conducted on the gender issues regarding money laundering. However, when the studies discuss the impact of many launderings from gender perspectives, they do not touch upon women's involvement in money laundering activities. The rare researches only focus to investigate whether any significant difference of money laundering impact for men and women or to discuss what kind of role can be held by women in the fight against money laundering.

This paper elaborates on the relationship between women and dirty money from money laundering offenses. The link is investigated from three aspects, namely how women are specifically affected by, involved, and counter money laundering.

Money laundering also cannot bring any advantage to society for the reason that it is typically sent abroad (Eriksson 2017). Both men and women are harmed by money laundering due to unemployment, poverty, and income distribution equality caused by the loss of resources (Ardizzi, Petraglia, Piacenza, Schneider, & Turati, 2014; Hagel, 2020; McDevitt, 2009; Rose, 2020). In addition, the lack of resources caused by money laundering resulting in spur economic growth as well as decrease the national budget for investment in infrastructure and social services. Indeed this is an obstacle for human development and basic human rights guarantee (Herkenrath 2014), which impact women disproportionately.

The impact of money laundering on women also is related to the lack of available resources for more broadly programs centered on gender equity (FEMNET 2017). Such phenomenon is because the government cannot provide high-quality public services lost tax potential caused by money laundering. Taxation is given due consideration as one of the critical apparatus to conquer gender inequality as well as economic disparity (Rose, 2020). Therefore, money laundering leads the gender inequalities to remain persistent and worsen (Mandel, 2009; Dev, 2018).

On the other side, like any other activity, in the crime of money laundering, there are also women involvement even though not dominant. Recently there is only limited research on how female citizens involve in money laundering and whether the involvement in bearing and easing money laundering is the same degree as male. Commonly allegations are made from the comparison of men's and women's behavior regarding crime in general, corruption, or tax evasion. One of the notable findings on those comparisons is that women participation in such illicit practices tend to be less, but the principal causes are not found yet.

Understanding the gendered effect of money laundering and women's engagement in money laundering leads to the need to formulate how women can potentially prevent and eradicate money laundering. From the little studies on these issues, what is generally discussed is about women's participation in politics (Grondona, Ponte, & Enriquez, 2016; Merkle, 2019). Many surveys from different jurisdictions have shown that in over last decade the more women involvement in politics, the lower degree of corruption and illicit financial flows (e.g. Dollar, Raymond, & Gatti, 2001; Stockemer, 2011; Wängnerud, 2015; Jha & Sarangi, 2018).

This study provides a contribution to the recent debate and policy study in some aspects. First, this article is related to the study that analyses the gender-money laundering connection. This research contributes to the understanding of the money laundering effect from a gender perspective. The research also derives concepts into the lines through which the deterrent significance of women engagement materialize. In this regards, my findings provide bear to the part took by women in ro busting the effort to curb money laundering. More in general, this paper provides to the debate on gender perspectives in improving anti-money laundering actions.

METHOD

This study adopts a qualitative research method in answering research questions and achieving research objectives. The qualitative method is believed to be in accordance with the context of the study which aims to explore how women are affected by, involved, and counter money laundering. The principal approach of this research is analytical descriptive

using document and content analysis to observe the gendered aspect of money laundering. In this way, the findings may contribute to strengthening women's engagement in anti-money laundering efforts. In addition, library research, desk study, and exploratory studies were also used in the preparation of this research framework.

DISCUSSION

Money laundering prevention and eradication have been generally addressed with a gender-neutral approach. Some literature found did not specifically touch upon discussion on gender equality and presumes gender-blind or the implied men arrangement in money laundering offenders. From scarce literature, this paper discovers that there are some crucial differences regarding the impact felt by women and men from money laundering crimes. Moreover, in money laundering activity even though women are relatively less active than men there remain particular roles taken by women. Furthermore, women also have significant influences that can be expected to strengthen efforts to tackle money laundering.

Gendered Effects Of Money Laundering

Generally, literature shows the impact of money laundering without specifically discuss on gendered differences. At the individual level, women and men could gain short-term benefits from participation in money laundering offenses. As an agent of crime, an individual develops a profile and identity since money laundering activity may provide property, access to power, as well as leverage (Saferworld, 2014). At the community level, money laundering brings negative effects since it promotes "non-development". Many studies prove that the huge proceeds from an organized crime like money laundering are drained from the lawful economic matters and makes the true markets are altered. In addition, the criminal interest usually stretch the public-private share and open the opportunity for non-state as well as state actors to involve in the economic, political, and social transformation resulting in the crime of money laundering also tend to drastically change the political economy particularly in the developing countries (Schultze-Kraft, 2018).

Furthermore, money laundering incurs huge cost in the form of profound economic disadvantages, obvious social loss and psychological damages. The presence of a money launderer disrupts the business environment by escalating the riskiness and uncertainty, which indeed significantly reduce the economic growth potential. Such issues are even more urgent subsequent to globalization since the borderless mobility enables criminal organizations to develop businesses upon the bigger notch. The United Nations in 2011 calculate that profit earned by transnational organized crime at approximately USD1.6 trillion which means more than one percent of global GDP and this counts almost three quarters of all criminal proceeds. Such heavy drift of those illicit funds enables criminal organizations expanding the underworld span as well as into the public realm. A Study proves that organized crime goes hand-in-hand with increased corrupt practices (Pinotti, 2015).

Effects of money laundering gendered

Money laundering, like tax evasion and avoidance, alleviates the chance to block off the budget gap on programs focusing gender equality and women's right. In addition, money laundering also worsens national vertical equity because it brings through people who could pay higher rate of taxes actually do not pay more, while people who have more income do not pay more taxes (Grondona et al. 2016). Indeed, this fact affects women disproportionately since it has caused several things. First, budget deficiency for high-quality public goods and services as well as for gender equality promotion programs. Second, the larger number of women unemployed and higher burden of taxation. Third, increased and intensified conflict and insecurity.

Money laundering leads to insufficient public budget especially for public services like education, health, and social security (FEMNET, 2017). When allocating limited fund, the government often prioritize particular aspect over another like security above social services, resulting in a wider gap (Waris 2017).

This issue on the public budget allocation has significantly gendered effects as women are commonly depend on social protection programs to survive. The data shows that more women are compared to men who live on US\$1 or less per day (UN Women). In the end, the further gap between women and men leads to increased women's dependency on social allowance.

In addition, while an increase in the budget is not always parallel with sufficient funding for gender and women's empowerment programs, they are usually the first to be taken down when economic downturn and public budget decrease (Alliance Sud et al., 2016). Moreover, while investment in public services diminished by the government, normally women are entailed to close the gap through family support and unpaid nurturing work (Alliance Sud et al., 2016; Waris, 2017).

The wake of the 2008 financial crisis could be one of example how the cut of the public budget affects women's rights promotion and protection (Alliance Sud et al. 2016). The UN Committee on the Elimination of Discrimination against Women (CEDAW) revealed that during 2015 financial and economic crisis in Spain all women's dimensions of life have been affected. At that time, women must deal with austerity in child allowance, social security, unemployment, as well as wage freezes (CEDAW Comm. 2015).

During the Ebola crisis in 2014-2015 in West Africa, three-quarters of the victims were women. Money laundering intensified the crisis through the lack of health budget (Alliance Sud et al. 2016). The recent Covid-19 pandemic also has highlighted that white-collar crimes such as corruption and money laundering undermines women's empowerment and deepen gender inequalities. To mention an example, in the time of the Covid-19 pandemic women health workers face non-payment salaries (Kirya et al., 2020).

Money laundering slows down job creation resulting in higher rates of unemployment. In this context, women are vulnerable to deal with unemployment, have a lower possibility to take part in the labor force, as well as frequently must admit the unworthy jobs, inadequate working requirements, and less working hours (Waris, 2017).

Money lost due to money laundering usually leads the government to increase consumption taxes (FEMNET, 2017). These taxations are normally collected from basic goods and services, which brings an additional burden in taxation for women for several reasons (Waris, 2017). First, often women are the head of poorer households that spending more on consumption from their income (Capraro, 2014). Additionally, the higher taxes disproportionately affect women because as the person who takes care of the household they have tendency to expend the bigger piece of the earnings on higher taxes affected stuff (Grodona et al., 2016).

The tax burden not only affects women as a consumer but also as the entrepreneur. When the government loses revenue also often increases taxes on small and medium-sized enterprises, in which sector women are underrepresented (Grodona et al., 2016). To mention one evidence, an empirical study shows that in Vietnam women business owners were carried higher consumption taxes compared to men were predominantly run a business.

Illicit financial flows like money laundering also increase and intensify both conflict and insecurity (Cobham, 2016). Many facts show that money laundering is closely related to the source of funding for separatist and terrorist groups on the African continent (OECD 2018). In the low levels of institutionalization of authority countries, governments and their opponents tend to use violence in maintaining or challenging the status quo (Cobham 2016). In a conflict situation, women frequently face economic role shifting as well as gender-based violence (Strachan and Haider 2015). In addition, the lack of basic needs like food, shelter, and clean water in conflict situations leads women to be more vulnerable as the victims of human trafficking (APA, 2014; UNDOC 2018). In a country with political stability, insecurity is raised from social unrest since government undermines state legitimacy and public trust if they can not allocate public budget on the most needed goods and services.

Different effects for women and men of the predicate crime

Based on the FATF Recommendations there are many offenses are the crime which component of money laundering. Some of the offences mentioned in it are

“racketeering conspiracy and organized criminal group involvement; terrorism, including terrorist financing; human trafficking and migrant smuggling; sexual exploitation, including sexual exploitation of children; illicit trafficking in narcotic drugs and psychotropic substances; illicit arms trafficking; illicit trafficking in stolen and other goods; corruption and bribery; fraud; counterfeiting currency; counterfeiting and piracy of products; environmental crime; murder, grievous bodily injury; kidnapping, illegal restraint and hostage-taking; robbery or theft; smuggling (including customs and excise duties and taxes); Tax crimes (direct taxes and indirect taxes); extortion; forgery; piracy; and insider trading and market manipulation,” (FATF Recommendation, 2019).

This paper limits to discuss only corruption and human trafficking as those predicate crimes have obvious gender aspects.

Even though corruption is only a slight piece of money laundering predicate crime with 3-5 percent, corruption and money laundering mechanisms are tightly interconnected. Corruption also enables facilitating the rise and the flow of money laundering (Reed & Fontana, 2011). As generally accepted, men and women are distinctly undermined by corruption both in direct and indirect (e.g. Ellis, Hossain, Nyami Musembi & Hughes 2010; Chêne, Clench & Fagan 2010; Leach, Dunne & Salvi 2014).

One of the crucial determinants why corruption differently undermines men and women is different is the unequal power within the society causing different gender roles. The roles typically associated with gender difference impel the difference of corruption exposure. In areas that corruption affects women disproportionately like education, health care (Chene et al., 2010), and public services (Nyami Musembi, 2007) the money laundering is not likely to originate. On the other hand, in the area where usually perpetuates gender inequalities and prevent women to get a higher position like politic, money laundering is quite frequent originated (Rheinbay & Chêne 2016).

Human trafficking as well as migrant smuggling is also a crucial predicate crime of the money laundering up to US\$35 billion per year worldwide (Bugge, 2017). This origin crime of money laundering has a clear gendered dimension with almost half of trafficking in human beings around the world are women and 23% are girls compared to 27% both men and boys (UNODC, 2018). Many women and girls are trafficked because of the impossibility to maintain their livelihood due to the state economic policies. Here money laundering could be determined not only as the trafficking in person outcome but also as a principal factor. Therefore, indigence is one of the significant determinant reasons for women to be trafficked and at the same time, the human trafficking plunges the women into destitution (FEMNET, 2017). In addition, other factors that have been determined under trafficking in human beings are inequality in educational and economic opportunities, cultural as well as religious traditions, conflict and displacement, corrupt authorities, and unemployment (Grondona et al., 2016).

Women Participation In Money Laundering

Earlier researches have shown that women and men disproportionately have exposure to crime including money laundering because women have less social power than men. It is difficult to find literature on women's involvement in money laundering. To get a comprehensive picture of women in money laundering activities could take a look at the women's involvement in corruption and other organized crimes since those offenses have a relatively similar nature. In the Americas Barometer survey, the majority respondent from various countries believes that male politicians are more corrupt compare to female politicians (Pereira, 2020). Other researchers conclude that the gender and corruption connection is rooted in the social construction of expected behavior from certain gender (Arsovska & Allum, 2014).

However, Kleemans et al. (2014) challenges such a hypothesis and elaborated that women have some way to involve in criminal activities. The research found that women play a role in many serious criminal offences like migrant smuggling, drug smuggling,

human trafficking; and sometimes women also take a significant position in trans-border crime like money laundering as well as tax evasion including cigarette smuggling and oil fraud. In 150 cases that have been investigated 68% of suspects are women, which means that women are absent as suspects in only a small percentage of cases. However, the number of female suspects remain small compared to male suspect in all cases by only 11%.

Other research conducted by Siegel (2014) concluded that women have always been engaged in criminal offence, however there are not adequate studies on this. Siegel found that in various periods of human history, women have been active as members or even in some cases as leaders of criminal organizations (Siegel, 2014). In this globalization and women's emancipation era, Siegel argues that it is supposed to be a growing number of women who lead of a criminal dynasty (Siegel, 2014). The hypothesis from Siegel is quite understandable since the ideology of women emancipation in this globalization era leads women to be motivated to reach higher ambitions in legal economy spheres and it could also happen in the illegal economies. The opportunities to have wealth, power, and freedom from crime attract women to involve in criminalities. On the other hand, the nature of organized crime becomes more transnational and offers women new markets and clients so that women can take profit from them (Selmini, 2020).

In the last three decades, police agencies all over the globe including Interpol and Europol have found that there is a growing number of women as the prominent figure in transnational organized crimes (Aronowitz et al., 2010). Such statistics also parallel with the increased number of women offenders (Europol, 2011- cited in Arskova & Allum, 2014).

In organized crime, women subordinate complicit as girlfriends, wives, and mother (Arskova & Allum, 2014). Poor female in Curacao and the Netherlands are attracted to men in drug operations then they expect their son to be attractive to women so they raise the boy as 'dangerous men' (Van San, 2011). Mothers are active to remind their partners and sons to perpetuate dignity through violence (Van San, 2011). Women are also active to be messengers or decision-makers while their partners are in jail (Arskova & Allum, 2014). Another role that women take in a criminal organization is the mediator of rival criminal families or clans.

The Role Of Women In Fighting Against Money Laundering

In recent studies, many scholars argue that there is one of the roles women can take in fighting against money laundering is through a political channel. The more pro-women investment and policy creation when women have more representation as legislators and/or political representatives (DiRienzo, 2018). Even though women legislators do not bring a crucial effect on the prevention and prosecution of women's rights, empirical evidence shows that they still have critical advantages on the protection of women's rights (Cho & Vadlamannati, 2010). The representation of women in government has an important positive effect regarding state compliance with international protocol (DiRienzo, 2018). Therefore, to address organized crime like money laundering, it is crucial to highlight that women have a positively significant role as an agent of change.

Research in different countries also projects that the women participation rate in politics is related to the level of corruption. The higher level of women's participation in politics, the lower level of corruption in the country (Dollar, Fisman & Gatti 2001; Grimes & Wängnerud 2010, 2012; Stockemer 2011; Wängnerud 2015; Jha & Sarangi 2018). However, it remains debatable regarding the mechanisms for such a link and the causality direction.

Several possible reasons related to the relationship between women's representation and corruption level have been established. First, women that identically focus on taking care children may have more commitment to practice honesty since they have to be a role model for their children regarding the appropriate values (Swammy et. all). On the other hand, some scholars come with an opposite conclusion by showing that the traditional role of women in raising children makes the more vulnerable to do nepotism and other forms of corruption. Other research found that normally female politician has been concerned with diverse policy aspects like women and children protection (Sanbonmatsu, 2017). Even

though further research is still needed, some studies have shown that the deep intention of children and women well-being brings a positive effect on the policymaking process, quality of public service delivery, and fewer corruption cases (Jha & Sarangi 2018; Alexander & Bågenholm 2018).

Another reason is the different perspective on the damage caused by corruption since women are more dependent on a well-functioning government for the basic needs delivery. Therefore, women tend to be less involved in corrupt practices and more likely to bear the fight against corrupt practices (Wängnerud 2015). Lastly, women usually do not have access to the patronage networks that are crucial in corruption offenses (Bjarnegård 2013). There is a piece of evidence that women often help to break up clientelism with networks (Bauhr 2018). Networks in corrupt activities are usually men-dominated and exclude women to participate (Beck 2003; Bjarnegård 2013; Arriola & Johnson 2014; Merkle, 2018). Hence, the increased women's participation rate in politics may terminate the corruption web resulting in a decreased level of corruption. However, in some cases, the corrupt networks remain to continue even though the number of women participating in politics is growing and some of them achieved important positions (Esarey & Schwindt-Bayer 2019).

In the other area like the private sector, research has found that female CEOs have a contribution to lowering the level of corruption (Hanousek et al. 2017). Other forces such as women's civil society organizations also can give some important effect in anti-corruption efforts through demanding good governance which includes accountability, transparency, and gender equality (Hossain et al. 2010).

CONCLUSION

Money laundering affects women disproportionately since it leads to the gap for budget of program regarding gender equality and women's right, worsen national vertical equity, slows down job creation resulting in higher rates of unemployment. Additionally, money lost due to money laundering usually leads the government to increase consumption taxes and brings more disadvantages for women because as the person taking care the household tend to expend a bigger piece of the earnings for goods affected higher taxes. The tax burden not only affects women as a consumer but also as the entrepreneur. Women business owners were carried higher consumption taxes compared to men were predominantly run a business.

Illicit financial flows like money laundering also increase and intensify both conflict and insecurity. In a conflict situation, women frequently face economic role shifting as well as gender-based and sexual violence. The lack of basic needs like food, shelter, and clean water in conflict situations leads women to be more vulnerable as victims of human trafficking. In a country with political stability, insecurity is raised from social unrest since government undermines state legitimacy and public trust if they cannot allocate public budget on the most needed goods and services.

Some studies concluded that male politicians are more corrupt compare to female politicians. The connection of gender and corruption is rooted in the social construction of expected behavior from certain gender. Other researches have shown that women have some way to involve in criminal activities. Women play a role in many serious crimes such as migrant smuggling, drug trafficking, human trafficking; and sometimes women also play a significant role in trans-border crime like money laundering and tax evasion including cigarette smuggling as well as oil fraud.

In organized crime, women are subordinate complicit as girlfriends, wives, and mothers. Poor women are attracted to men in drug operations then they expect their son to be attractive to women so they raise the boy as 'dangerous men'. Mothers are active to remind their partners and sons to perpetuate dignity through violence. Women are also active to be messengers or decision-makers while their partners are in jail. Another role that women take in a criminal organization is a mediator of rival criminal families or clans.

In recent studies, many scholars argue that there is one of the roles women can take in fighting against money laundering is through a political channel. The more pro-women investment and policy creation when women have more representation as legislators and/

or political representatives. Several possible reasons related to the relationship between women's representation and corruption level have been established. First, women that identically focus on taking care children may have more commitment to practice honesty since they have to be a role model for their children regarding the appropriate values. On the other hand, some scholars come with an opposite conclusion by showing that the traditional role of women in raising children makes the more vulnerable to do nepotism and other forms of corruption. The deep intention of children and women wellbeing brings a positive effect on the policymaking process, quality of public service delivery and monitoring, and fewer corruption cases. Another reason is the different perspective on the damage caused by corruption since women are more dependent on a well-functioning government for the basic needs delivery. Lastly, women usually do not have access to the patronage networks that are crucial in corruption offenses.

In the private sector, female CEOs have a contribution to lowering the level of corruption. Women's civil society organizations also can be crucial in anti-corruption efforts since they can demand an implementation of good governance which includes accountability, transparency, and gender equality.

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