




# Phenomenology and Criminological Analysis of Financial Crimes Committed by Government Employees with Emphasis on Determinants, Patterns, and Consequences in Iran and Afghanistan

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## Abstract

Financial crimes committed by government employees constitute one of the most significant challenges confronting contemporary administrative and legal systems, the effects of which are not confined to economic losses but extend to broad social, political, and institutional dimensions. These crimes, through the abuse of power and administrative authority, undermine public trust, erode social capital, and reduce the effectiveness of governance systems. The present study aims to provide a phenomenological explanation and criminological analysis of financial crimes committed by government employees by examining their determinants, patterns of commission, and consequences in Iran and Afghanistan. The research adopts a descriptive–analytical methodology based on documentary research, analysis of legal and criminological sources, and a comparative approach. In this study, the concepts and theoretical foundations related to administrative corruption and financial crimes of government employees are first elaborated, and then, drawing upon criminological theories such as economic strain theory, differential association theory, and neutralization theory, the individual and organizational contexts of these crimes are analyzed. The findings indicate that financial crimes committed by government employees are largely the product of the interaction of economic, structural, and institutional factors, including weak oversight, livelihood inequality, administrative inefficiency, and gaps in the enforcement of laws. The comparative results suggest that although Iran and Afghanistan display relatively similar conditions in terms of the legal criminalization of financial crimes committed by government employees, institutional, political, and executive differences have produced distinct patterns of commission and varying levels of effectiveness of criminal policies in the two countries. Ultimately, the study emphasizes that effective confrontation with financial crimes committed by government employees requires the adoption of a comprehensive criminal policy that transcends a purely punitive response and is grounded in administrative structural reform, the strengthening of transparency, and institutional prevention.

**Keywords:** Financial crimes of government employees; administrative corruption; crime phenomenology; criminological analysis; criminal policy; Iran and Afghanistan

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## 1. Introduction

Financial crimes committed by government employees—such as bribery, embezzlement, fraud, misuse of public property, and engagement in corrupt transactions—impose not only direct economic losses but also undermine the legitimacy of the state apparatus, public trust, and the effectiveness of governmental institutions. These crimes generate destructive economic consequences while simultaneously eroding social capital, weakening administrative integrity, and creating widespread public distrust. Criminal policy, in its legislative dimension (criminalization, definition of offenses, penalties, and preventive mechanisms) and its judicial dimension (prosecution, adjudication, enforcement of punishment, and legal safeguards), must operate in a coordinated manner in order to effectively control this phenomenon (Navaseri, 2018; Rose-Ackerman, 2020; Shokouhi Pouya et al., 2020).

Financial crimes committed by government employees are among the long-standing social phenomena that have historically inflicted serious damage upon public policies and collective interests. The roots of such corruption can be traced to ancient civilizations including Iran, Greece, Rome, China, Egypt, and India. From the moment human activities assumed organized and institutionalized forms, financial corruption emerged as an inherent companion of organizations; accordingly, financial crimes may be regarded as the “unintended offspring of organizations,” arising from both internal organizational interactions and the relationship between organizations and their surrounding environment (Ghasouri, 2022; Khoshkdaman, 2025; Navaseri, 2018).

Today, the accelerating growth of these crimes across societies has disrupted economic systems and, consequently, major segments of social order, compelling governments to adopt diverse countermeasures, including severe criminal sanctions, administrative reforms, and the strengthening of supervisory institutions. Nevertheless, most corruption experts maintain that administrative corruption constitutes an unavoidable pathology present in all societies and is not confined to any particular region, political system, or ethnic group; it is observable in both democratic and authoritarian regimes and within socialist, capitalist, and feudal economic systems alike (Ghasouri, 2022; Montazeri, 2021; Rose-Ackerman, 2020).

The adverse consequences of financial crimes committed by government employees manifest across individual, social, economic, political, and cultural domains. Organizational corruption contaminates honest employees, fosters an atmosphere of discouragement and distrust, undermines integrity and fiduciary responsibility, and diminishes the quality of public services. Since human resources represent the most valuable asset of any organization, the corruption of this sector inflicts irreparable damage upon organizational development and, ultimately, societal progress; therefore, combating financial crimes of government employees must be regarded as a fundamental priority (Hasanvand et al., 2021; Mohseni, 2021).

From a criminological perspective, financial crimes committed by government employees reflect the complexity and multiplicity of contributing factors. These crimes typically occur at two distinct levels: first, offenses perpetrated by political elites, senior officials, and high-ranking administrators—commonly described as “upper-echelon white-collar crimes”; and second, offenses committed by lower-level employees, most frequently in the form of bribery arising from direct interactions with the public (Mohseni, 2020; Najafi Tavana, 2023).

Iran and Afghanistan, as neighboring countries, both confront serious challenges related to financial crimes of government employees due to extensive administrative structures and persistent institutional deficiencies. In Iran, despite comprehensive criminalization and the imposition of penalties such as imprisonment, dismissal from public service, restitution, and monetary fines, effective prevention of repeated offenses has not yet been achieved. Judicial policy is implemented through institutions such as the Judiciary, the Prosecutor’s Office, the General Inspection Organization, and the Financial Intelligence Unit; however, their performance remains constrained by administrative and institutional considerations (Ahmadi, 2018; Mohseni, 2021; Shokouhi Pouya et al., 2020).

In Afghanistan, following decades of internal conflict and political transformation, financial crimes by government employees have evolved into a major administrative and judicial challenge. Although recent years witnessed the enactment of laws such as the “Law on Combating Administrative Corruption” and the “Law on the Protection of Whistleblowers” and the establishment of institutions such as the Anti-Corruption Justice Center, political developments after 2021 have significantly affected the implementation and effectiveness of these legal frameworks. Afghan judicial policy has oscillated between decisive

confrontation with corruption and persistent obstacles including political pressure, resource shortages, and institutional fragility (Navaseri, 2018; Rose-Ackerman, 2020).

Given the relative shortcomings of legislative policies in both countries, a phenomenological and criminological analysis of financial crimes committed by government employees can provide a deeper understanding of their determinants, patterns of commission, and consequences. Phenomenology emphasizes the lived experiences of offenders and the mental and organizational contexts of crime, while criminology examines its social and institutional causes and effects, thereby offering a more comprehensive depiction of the phenomenon. Accordingly, this study adopts a descriptive–analytical and comparative approach to examine the phenomenology and criminological dimensions of financial crimes committed by government employees in Iran and Afghanistan.

## 2. Conceptual Framework and Theoretical Foundations

### 2.1. *Concept of Administrative Corruption and Financial Crimes of Government Employees*

Administrative corruption constitutes a form of misconduct in which governmental authority and organizational resources are unlawfully exploited for personal or group benefit. In essence, it involves deviation from legal and ethical norms in organizational performance for private advantage (Khoshkdaman, 2025). By contrast, a “financial crime” is an offense directed against property and assets, entailing the unlawful transfer of ownership for the benefit of the offender; such crimes disrupt economic order and may be perpetrated by individuals or organized groups (Amirian, 2022; Gholduzian, 2023). When the perpetrator is a government employee, the act simultaneously constitutes administrative corruption and a financial crime of government employees (Ahmadi, 2018). The defining characteristic of these crimes is the abuse of official power: whenever authority delegated by the state is exploited for illegitimate gain, the conduct falls within the scope of special crimes of government employees (Ahmadi, 2018).

### 2.2. *Types of Financial Crimes of Government Employees*

Financial crimes of government employees encompass a wide range of unlawful conduct primarily linked to illicit financial gain from public resources. The most significant manifestations include:

**Bribery:** the giving or receiving of money, property, gifts, or any unlawful advantage by public officials in exchange for performing or omitting official acts (Ashrafi et al., 2021).

**Embezzlement:** the unlawful appropriation, possession, or transfer of public funds or property entrusted to an official by virtue of office (Rose-Ackerman, 2020).

**Illegal possession:** unauthorized use of public assets without intent of permanent appropriation, whereby the employee employs public resources for illegitimate benefit (Hasanvand et al., 2021).

**Extortion:** obtaining property or advantage through threats, coercion, or unlawful pressure, commonly referred to as “blackmail” (Ranjbarzadeh & Sohrabi, 2019).

### 2.3. *Criteria for Identifying Financial Crimes of Government Employees*

The perpetrator must possess the legal status of “government employee,” since certain offenses such as bribery and embezzlement are criminalized only when committed by a public servant, meaning the existence of an employment or mission relationship with the state is essential (Navaseri, 2018). Absent this status, the act does not constitute a special crime of government employees (Hasanvand et al., 2021).

Moreover, the offense requires the fulfillment of the three constituent elements of crime: the legal element (statutory provision), the material element (criminal act or omission involving abuse of official position), and the mental element (criminal intent) (Mohseni, 2020; Shokouhi Pouya et al., 2020). If the employee commits an offense outside official duties, such as ordinary theft, it does not fall within this category (Najafi Tavana, 2023).

#### 2.4. *Criminological Characteristics of Financial Crimes of Government Employees*

Criminological studies indicate that offenders typically possess higher levels of education, legal awareness, and organizational knowledge, and their crimes involve planning, concealment, and complexity (Habibpour & Rezaei, 2023). Financial motivations and power-oriented incentives constitute major drivers of such crimes (Jalilzadeh Ghanadi, 2025). Offenders frequently neutralize internal moral constraints through rationalizations such as economic hardship or normalization of corruption (Motavalizadeh Naeini, 2018). These crimes lack a conventional physical crime scene and occur within administrative documents, financial transactions, and concealed organizational relations, rendering detection highly dependent on specialized oversight mechanisms (Mohseni, 2021).

From a victimological standpoint, these offenses produce collective and impersonal victimization, manifested in financial damage to public assets, erosion of public trust, and depletion of social capital (Gholduzian, 2023).

#### 2.5. *Relevant Criminological Theories*

**Neutralization Theory:** According to neutralization theory, offenders employ moral justifications and rationalizations to remove internal and conscience-based restraints and to render offending acceptable to themselves (Motavalizadeh Naeini, 2018). In the context of government employees, such rationalizations often appear in the form of perceived discrimination, economic inequality, or the belief that corruption is structurally embedded within the organization.

**Economic Strain Theory (Merton's Anomie):** Under Merton's framework, strain generated by the gap between culturally prescribed goals and legitimate means of achieving them may push some individuals toward unlawful methods. In administrative settings, perceptions of unfairness in salaries, benefits, and promotion opportunities can facilitate employees' propensity to commit financial crimes (Amirian, 2022; Mohseni, 2020).

**Differential Association Theory:** Sutherland maintains that criminal behavior is learned through social interactions. In administrative environments, sustained contact with corrupt colleagues may generate favorable definitions toward offending and diffuse corruption throughout the organization—a process often described as “corruption contagion” or the “bad apple” phenomenon (Habibpour & Rezaei, 2023).

### 3. **Phenomenology of Financial Crimes Committed by Government Employees**

Financial crimes committed by government employees display distinctive features in their manifestation and effects, which are examined in this section. The discussion first clarifies the “phenomenal characteristics” of these crimes and then classifies offenders based on criminological typologies.

#### 3.1. *Phenomenal Characteristics of Financial Crimes Committed by Government Employees*

**Offender-related characteristics (the offender):** Perpetrators of financial crimes committed by government employees often have higher educational attainment and superior social status, with primary motivations that are financial or power-oriented. Many such offenders morally justify unlawful conduct; for example, they may invoke arguments such as “everyone does this” or “I was compelled to do it to improve matters” in order to present themselves as blameless (Amirian, 2022). These characteristics may facilitate sophisticated concealment and enable offenders to carry out complex misconduct under a veneer of legality.

**Commission-related characteristics:** Government-employee financial crimes typically rely on abuse of power, official position, and administrative authority; in practice, without an administrative role and special powers, commission of these crimes is generally not feasible (Jalilzadeh Ghanadi, 2025). They are commonly executed through complex financial schemes involving document falsification and concealment, such that they often lack a clearly identifiable physical crime scene and instead require examination of administrative and financial records to be pursued (Mohseni, 2020).

**Victim-related characteristics and harmful effects:** In these crimes, the state or the public interest is typically construed as the principal victim because the primary harm targets the public treasury and public assets. Such crimes impose multi-layered

harms, including direct financial losses to public property, erosion of public trust in governing institutions and weakening of legitimacy (as key social effects), and even cultural harms through the normalization of corruption (Ahmadi, 2018).

**Detection and prosecution-related characteristics:** Unlike street crimes, financial crimes by government employees are rarely detected with ease; offenders commonly act based on occupational knowledge and experience and often conceal or distort evidence and documentation. Accordingly, detection typically depends on specialized administrative and financial audits, while witnesses—due to occupational dependency or fear of repercussions—are less likely to cooperate (Mohseni, 2020). More broadly, these crimes closely resemble white-collar offenses, and detection rates are low; proving fraudulent intent and causation is frequently ambiguous unless sufficient documentation is secured (Najafi Tavana, 2023).

### 3.2. *Typology of Offenders of Financial Crimes Committed by Government Employees*

Criminological research suggests that perpetrators of financial crimes committed by government employees can be classified into two general categories (Liu, 2022).

**Senior elites (upper-echelon white-collar crimes):** This category includes high-level governmental and organizational managers and officials. Due to broad access to macro-level power, individuals in this group commit offenses that are high-value and highly complex; their misconduct is therefore commonly characterized as “upper-echelon white-collar crime” (Liu, 2022).

**Lower-level employees:** The second category comprises ordinary or lower-level personnel in executive bodies. These individuals typically serve at lower tiers, and their motivations and opportunities for corruption arise from routine occupational pathways. Their financial crimes frequently take the form of bribery-taking or small-scale abuses in the course of everyday duties (Liu, 2022).

Overall, the phenomenology of financial crimes committed by government employees indicates that these crimes have a complex and specialized nature and that perpetrators represent heterogeneous types. This classification also supports the need for differentiated prevention strategies for elites and ordinary employees, as well as stronger oversight tools to detect concealed offending.

## 4. **Determinants and Patterns of Financial Crimes Committed by Government Employees in Iran and Afghanistan**

Studies indicate that in both Iran and Afghanistan, financial crimes committed by government employees occur under the influence of multiple determinants and through specific patterns. Key determinants include low wages, economic hardship, weak organizational oversight, and job dissatisfaction. These conditions, coupled with legal gaps and discriminatory access to resources and promotion, increase employees’ motivation to engage in criminal conduct (Ghasouri, 2022; Montazeri, 2021). At the same time, perpetrators commonly exploit their formal positions and employ complex financial and administrative methods to commit offenses. For example, forging documents, creating indirect financial pathways, and concealing acts behind an apparently lawful façade are frequent practices. These patterns—often involving careful planning and abuse of power—make detection and prosecution more difficult.

### 4.1. *Determinants Influencing the Commission of Financial Crimes by Government Employees*

Domestic research has affirmed multiple determinants. For instance, a study on Iranian police employees reported that “low salaries and benefits, lack of oversight, broader societal economic problems, legal deficiencies, and job dissatisfaction” are among the most significant contextual factors underlying financial offending (Hasanvand et al., 2021). In addition, inequality in compensation and inadequate merit-based promotion strengthen perceptions of injustice among employees and may increase criminogenic motivations. Likewise, ineffective supervision over employee performance creates opportunities for misconduct; the weaker the supervisory apparatus, the lower the expected cost of offending and the higher the financial incentive for opportunistic employees (Montazeri, 2021). Moreover, research suggests that the recruitment of unsuitable individuals due to deficiencies in selection processes can increase the presence of corruption-prone personnel within administrative structures

(Ghasouri, 2022). In general, the combination of these determinants reduces the perceived risk of detection while increasing illegitimate benefits, thereby playing a decisive role in employees' inclination toward financial crimes.

#### 4.2. *Patterns of Commission of Financial Crimes by Government Employees*

A defining feature of financial crimes by government employees is the abuse of authority derived from occupational position, such that without such power the offense typically cannot materialize. Perpetrators usually engage in deliberate planning and employ complex financial, legal, and administrative techniques to commit and conceal unlawful acts. For example, document falsification and the design of indirect financial routes are common means of making collusive arrangements appear documented and legitimate. The range of offenses in this domain is broad, extending from classic financial crimes such as bribery and embezzlement to sophisticated abuses involving public procurement, disclosure of confidential documents, and fraud in tendering processes. Unlike physical crimes, these offenses generally lack an obvious crime scene and readily observable material traces, and offenders delay detection by operating behind an outwardly lawful appearance.

### 5. **Patterns of Financial Crime in Iran and Afghanistan**

In both countries, comprehensive legal frameworks exist to address financial crimes committed by government employees; however, their priorities and emphases differ. In Iran, criminal laws explicitly focus on the criminalization of bribery, embezzlement, and fraud. In Afghanistan, bribery and corruption by public officials are likewise criminalized under the Penal Code of 2018. Moreover, examples such as the offense of "extortion by public service officials" demonstrate that in Afghanistan, acts such as threats and blackmail committed by public officers are also expressly punishable. Overall, the patterns of financial crime in these two countries encompass a broadly similar spectrum of offenses against the public treasury, although differences remain in judicial and institutional responses (Ahmadi, 2018; Shokouhi Pouya et al., 2020).

#### 5.1. *Common Patterns of Financial Crime in Iran*

Under Iranian law, bribery (receipt of bribes) and embezzlement constitute the most prominent forms of financial crimes committed by government employees, for which penalties such as imprisonment, dismissal from public service, and monetary fines are prescribed. In addition, practices such as abuse of official position and falsification of governmental documents have been widely reported in empirical studies (Jalilzadeh Ghanadi, 2025). These crimes typically display features such as high complexity and concealment; offenders evade punishment by designing intricate transactions and obscuring evidentiary traces. In the public domain, it has also been reported that the diversity of financial crimes in Iran has expanded from traditional economic corruption to modern violations in capital markets, yet their common denominator remains abuse of official position and the capacity to exert undue influence (Gholduzian, 2023; Shokouhi Pouya et al., 2020).

#### 5.2. *Common Patterns of Financial Crime in Afghanistan*

In Afghanistan, diverse patterns of financial crimes by government employees are likewise observed. Afghan law, in addition to clearly criminalizing bribery and corruption by public officials, for the first time criminalized "extortion by public service officials" under Article 445 of the Penal Code, subjecting officials to punishment where threats or unlawful benefits are obtained. Other prevalent forms include falsification of financial documents (Articles 473–490 of the Penal Code), encompassing the fabrication of fraudulent documents such as forged checks and receipts. The most significant similarity between these crimes and their Iranian counterparts lies in the abuse of power and administrative authority and the concealment of financial operations, which results in delayed detection of offenses and typically requires meticulous technical investigation and financial documentation for proof (Ahmadi, 2018; Rose-Ackerman, 2020).

#### 5.3. *Comparative Analysis of Crime Patterns*

Although Iran and Afghanistan are both situated at a relatively adequate level in terms of legislative regulation, institutional and executive differences exert substantial influence on patterns of occurrence and adjudication of financial crimes. In Iran, the

existence of specialized prosecutorial offices and courts—such as the Prosecutor’s Office for Crimes of Government Employees—enables targeted handling of cases involving public officials. In Afghanistan, special institutions for combating corruption have likewise been established, including the Anti-Corruption Justice Center and the Anti-Corruption Secretariat; however, challenges persist, such as weak inter-agency coordination and the penetration of political considerations into judicial processes. According to several scholars, the real effectiveness of criminal policy in both countries depends upon the “quality and coordination of institutions, administrative transparency, and judicial independence” (Mohseni, 2021; Shokouhi Pouya et al., 2020). Thus, although the general patterns of commission of these crimes are largely similar—such as abuse of official position and sophisticated concealment techniques—structural institutional differences produce practical divergences in prevention and detection.

## 6. Consequences of Financial Crimes Committed by Government Employees

Financial crimes committed by government employees are not merely individual criminal acts but constitute multidimensional phenomena with extensive economic, social, and political repercussions. These crimes undermine core state functions, administrative order, and public trust, thereby exerting destructive effects on development processes and social stability. Accordingly, the consequences of financial crimes by government employees affect not only the administrative system but society as a whole (Gholduzian, 2023; Rose-Ackerman, 2020).

### 6.1. Economic Consequences

One of the most significant consequences of financial crimes by government employees is the waste and misallocation of public resources. Bribery, embezzlement, and misuse of public property divert resources intended for economic development, infrastructure, and public services into private or group interests, thereby reducing the efficiency of public expenditure and disrupting the allocation of resources (Ahmadi, 2018; Ghasouri, 2022).

Financial crimes committed by government employees also reduce governmental economic productivity. When economic decisions are driven not by professional standards but by corrupt interests, inefficient, costly, and unnecessary projects are implemented, leading to reduced economic growth, increased public expenditure, and weakened fair competition in markets (Ghasouri, 2022; Rose-Ackerman, 2020).

In developing countries such as Iran and Afghanistan, these consequences are more severe because national economies are highly dependent on governmental performance. Financial corruption among government employees can discourage domestic and foreign investment and generate pervasive economic uncertainty (Rose-Ackerman, 2020).

### 6.2. Social Consequences

From a social perspective, financial crimes committed by government employees result in the erosion of public trust. Public confidence in government is formed when public officials act as fiduciaries of society; financial misconduct by government employees creates the perception that the law is not applied equally and that public interests are sacrificed for private gain (Mohseni, 2021; Navaseri, 2018).

Another major consequence is the normalization of corruption in social relations. When citizens are compelled to pay bribes or rely on informal networks to conduct routine affairs, corruption gradually becomes perceived as an accepted and even necessary behavior, thereby weakening the ethical and legal norms of society (Khoshkdaman, 2025; Navaseri, 2018).

Financial crimes committed by government employees also exacerbate social inequality. Unequal access to public services, employment opportunities, and state resources widens social divisions and intensifies perceptions of injustice within society (Ghasouri, 2022; Montazeri, 2021).

### 6.3. *Political and Institutional Consequences*

From a political perspective, financial crimes committed by government employees lead to the erosion of the legitimacy of the system of governance. Administrative corruption diminishes citizens' trust in political institutions and weakens political participation; when the public perceives the government as corrupt, motivation to engage in political processes declines (Mohseni, 2021; Rose-Ackerman, 2020).

Financial crimes also reduce the effectiveness of governmental institutions. Institutions afflicted by corruption lose the capacity to implement laws and public policies efficiently and gradually develop structural dysfunction. This situation can generate a vicious cycle in which corruption, inefficiency, and weak accountability mutually reinforce one another (Ghasouri, 2022; Shokouhi Pouya et al., 2020).

In Afghanistan, these consequences are closely associated with political instability and weak rule of law. Financial crimes committed by government employees in that country are not only the result of institutional fragility but also a contributing factor to intensified instability and the erosion of political order (Navaseri, 2018; Rose-Ackerman, 2020).

Financial crimes committed by government employees, as one of the most complex and destructive forms of organized deviance, constitute a multidimensional and structural phenomenon whose effects extend far beyond mere financial losses, targeting the overall administrative order, the legitimacy of governance, and the social capital of societies. The findings of this study demonstrate that financial crimes by government employees are not simply the result of individual deviance but rather the product of a complex interaction of individual, organizational, economic, legal, and institutional factors—factors that, within the administrative and political structures of Iran and Afghanistan, manifest in similar forms but with varying intensity and consequences (Ghasouri, 2022; Khoshkdaman, 2025; Shokouhi Pouya et al., 2020).

The examination of the conceptual framework and theoretical foundations of the study revealed that administrative corruption and financial crimes committed by government employees are intrinsically interconnected, with their point of convergence being the abuse of public power and authority for illegitimate gain. In this sense, the government employee does not function merely as an ordinary citizen but as a trustee of public resources and authority; any financial deviation by such an individual therefore carries compounded legal, social, and ethical implications. This distinctive characteristic places financial crimes committed by government employees among special offenses, separate from ordinary financial crimes, and necessitates a specialized criminal policy (Ahmadi, 2018; Gholduzian, 2023).

The analysis of various forms of financial crimes committed by government employees—including bribery, embezzlement, illegal possession, and extortion—demonstrated that although these offenses are diverse in manifestation, they share a fundamental feature: their commission is structurally dependent on the offender's occupational position and administrative power. Without access to organizational authority, a substantial portion of these crimes cannot occur. Accordingly, any effective strategy for prevention and control must focus on reforming administrative structures, decision-making systems, and supervisory mechanisms, and must regard exclusive reliance on punitive responses as insufficient (Ahmadi, 2018; Hasanvand et al., 2021).

Criminological findings indicate that offenders of financial crimes committed by government employees typically possess higher levels of education, legal awareness, and organizational competence, and that their criminal conduct is generally characterized by planning, concealment, and the use of legal facades. These attributes situate such crimes within the category of white-collar offenses and render their detection, prosecution, and proof particularly difficult. The absence of a physical crime scene, heavy reliance on administrative and financial documentation, and witnesses' dependence on organizational structures are among the factors explaining the low detection rate of these crimes (Habibpour & Rezaei, 2023; Mohseni, 2020).

In the phenomenological dimension, the study demonstrated that the lived experience of offenders is commonly accompanied by justificatory mechanisms. Many perpetrators rationalize their actions by invoking economic pressures, inadequate salaries and benefits, the prevalence of corruption within the organization, or perceptions of structural injustice. This finding accords with neutralization theory and indicates that offending in this domain is not merely a rational economic decision but also a cognitive–moral process in which normative boundaries are gradually weakened. Alongside this, Merton's strain theory and differential association theory play significant roles in explaining employees' inclination toward financial

crimes and underscore the importance of organizational environments and intra-administrative relations in the formation of corruption (Amirian, 2022; Habibpour & Rezaei, 2023; Motavalizadeh Naeni, 2018).

The analysis of determinants influencing financial crimes committed by government employees in Iran and Afghanistan revealed that a combination of economic factors (such as livelihood difficulties and income inequality), organizational factors (weak oversight, ineffective recruitment and promotion systems, lack of transparency), and legal–institutional factors (ambiguity or fragmentation of laws, weak enforcement mechanisms, and non-legal interventions) facilitates the expansion of these crimes. In both countries, the reduced probability of detection and the increased potential benefits of offending play decisive roles in perpetrators’ decisions, indicating that effective prevention depends less on intensifying punishment and more on increasing the certainty of detection and institutional accountability (Ghasouri, 2022; Mohseni, 2021; Montazeri, 2021).

The examination of patterns of commission of financial crimes in Iran and Afghanistan indicates that although the core offenses—such as bribery and embezzlement—are explicitly criminalized in both legal systems, institutional and executive differences produce divergent practical patterns of commission and adjudication. In Iran, the presence of specialized courts and prosecutorial offices, as well as relatively established supervisory institutions, enables more focused handling of such cases, although these mechanisms also face challenges such as procedural delays and informal pressures. In Afghanistan, despite the enactment of advanced anti-corruption legislation, political instability, weak institutional coordination, and executive limitations have severely affected the effectiveness of criminal policy (Navaseri, 2018; Shokouhi Pouya et al., 2020).

The consequences of financial crimes committed by government employees, as the findings demonstrate, extend far beyond the mere dissipation of public resources. Economically, these crimes distort resource allocation, reduce the efficiency of public expenditure, weaken economic growth, and diminish investment attractiveness. Socially, the erosion of public trust, normalization of corruption, and intensification of social inequality constitute the most significant effects—effects that, in the long term, can undermine the ethical and normative foundations of society. Politically and institutionally, financial crimes committed by government employees reduce the legitimacy of governance, weaken political participation, and generate structural inefficiency within state institutions; in countries such as Afghanistan, they may even contribute to heightened political instability (Mohseni, 2021; Navaseri, 2018; Rose-Ackerman, 2020).

The synthesis of the study’s findings demonstrates that effective confrontation with financial crimes committed by government employees requires a comprehensive and multilayered criminal policy approach. Exclusive reliance on punitive reactions and the escalation of penalties, without concurrent administrative reform, enhancement of transparency, improvement of supervisory systems, and support for preventive mechanisms, cannot produce sustainable reduction of these crimes. An effective criminal policy must strike a balance between social prevention, situational prevention, effective penal response, and institutional reform, while also attending to the lived experiences of administrative actors (Mohseni, 2021; Shokouhi Pouya et al., 2020).

Ultimately, it may be concluded that phenomenological and criminological analysis of financial crimes committed by government employees provides a more realistic and profound understanding of this phenomenon and reveals that administrative corruption is not an exceptional deviation but a structural danger that, if neglected, can become normalized within administrative systems. Iran and Afghanistan, despite political and institutional differences, confront shared challenges in this regard, and the application of scientific, comparative, and evidence-based approaches constitutes a meaningful step toward designing realistic and sustainable criminal policies for combating financial crimes committed by government employees (Khoshkdaman, 2025; Najafi Tavana, 2023).

## 7. Conclusion

Financial crimes committed by government employees, as one of the most complex and at the same time most destructive forms of organized deviance, constitute a multidimensional and structural phenomenon whose effects extend far beyond mere financial losses, targeting the overall administrative order, the legitimacy of governance, and the social capital of societies. The findings of this study demonstrate that financial crimes committed by government employees are not merely the result of individual deviations, but rather the product of a complex interaction of individual, organizational, economic, legal, and

institutional factors—factors that, within the administrative and political structures of Iran and Afghanistan, have manifested in similar forms but with differing intensity and consequences.

The examination of the conceptual framework and theoretical foundations of the study revealed that administrative corruption and financial crimes committed by government employees are intrinsically intertwined, with their point of convergence being the abuse of public power and authority for the acquisition of illegitimate benefits. In this sense, the government employee acts not as an ordinary citizen, but as a trustee of public resources and authority, and any financial deviation on the part of such an actor carries compounded legal, social, and ethical implications. This distinctive feature places financial crimes committed by government employees among special categories of crime, separate from ordinary financial offenses, and necessitates a specialized criminal policy response.

The analysis of the various forms of financial crimes committed by government employees, including bribery, embezzlement, illegal possession, and extortion, indicated that although these offenses are diverse in their manifestations, they share a fundamental characteristic: the realization of the offense is structurally dependent on the offender's occupational position and administrative power. Without access to organizational authority, the commission of a substantial portion of these crimes would not be possible. Accordingly, any effective policy aimed at preventing and combating these offenses must necessarily focus on reforming administrative structures, decision-making systems, and supervisory mechanisms, and must regard exclusive reliance on ex post punitive responses as insufficient.

The criminological findings of the study indicate that perpetrators of financial crimes committed by government employees generally possess higher levels of education, legal awareness, and organizational skills, and that their criminal behavior is typically carried out through planning, concealment, and the use of legal facades. These characteristics place financial crimes committed by government employees within the category of white-collar crime and render their detection, prosecution, and proof particularly difficult. The absence of a physical crime scene, heavy reliance on administrative and financial documentation, and the dependence of witnesses on organizational structures are among the factors explaining the low detection rate of these offenses.

In the phenomenological dimension, the study demonstrated that the lived experience of perpetrators of financial crimes committed by government employees is often accompanied by justificatory mechanisms. Many offenders rationalize their conduct by invoking economic pressures, insufficient salaries and benefits, the prevalence of corruption within the organization, or perceptions of structural injustice. This finding suggests that the process of offending in this domain is not merely an economically rational decision, but rather a cognitive–moral process in which normative boundaries are gradually weakened. Alongside this, strain-based and interactional perspectives further clarify the importance of organizational environments and intra-administrative relationships in shaping corrupt behavior.

The analysis of the determinants influencing financial crimes committed by government employees in Iran and Afghanistan showed that a combination of economic factors (such as livelihood difficulties and income inequality), organizational factors (weak oversight, ineffective recruitment and promotion systems, lack of transparency), and legal–institutional factors (ambiguity or fragmentation of laws, weak enforcement mechanisms, and non-legal interventions) facilitate the expansion of these crimes. In both countries, a reduced probability of detection and increased potential benefits of offending play decisive roles in perpetrators' decisions, indicating that effective prevention depends less on intensifying punishment and more on increasing the certainty of detection and institutional accountability.

The examination of the patterns of commission of financial crimes in Iran and Afghanistan indicates that although the core offenses, such as bribery and embezzlement, are explicitly criminalized in both legal systems, institutional and executive differences produce divergent practical patterns of commission and adjudication. In Iran, the presence of specialized courts, prosecutorial offices, and relatively established supervisory institutions has enabled more focused handling of such cases, although these mechanisms also face challenges such as procedural delays and informal pressures. In Afghanistan, despite the adoption of advanced anti-corruption legislation, political instability, weak institutional coordination, and executive limitations have severely affected the effectiveness of criminal policy.

The consequences of financial crimes committed by government employees, as demonstrated by the findings of this study, extend far beyond the mere dissipation of public resources. Economically, these crimes distort resource allocation, reduce the efficiency of public expenditure, weaken economic growth, and diminish the attractiveness of investment. Socially, the erosion of public trust, normalization of corruption, and intensification of social inequality represent the most significant outcomes—

outcomes that in the long term can undermine the ethical and normative foundations of society. Politically and institutionally, financial crimes committed by government employees reduce the legitimacy of governance, weaken political participation, and generate structural inefficiency within state institutions, and in countries such as Afghanistan, they may even contribute to heightened political instability.

The synthesis of the study's findings demonstrates that effective confrontation with financial crimes committed by government employees requires a comprehensive and multilayered approach within criminal policy. Exclusive reliance on punitive reactions and the escalation of penalties, without concurrent administrative reform, enhancement of transparency, improvement of supervisory systems, and support for preventive mechanisms, cannot produce sustainable reductions in these crimes. An effective criminal policy must strike a balance between social prevention, situational prevention, effective penal response, and institutional reform, while also attending to the lived experiences of administrative actors.

Ultimately, it may be concluded that phenomenological and criminological analysis of financial crimes committed by government employees provides a more realistic and profound understanding of this phenomenon and reveals that administrative corruption is not an exceptional deviation, but rather a structural danger that, if neglected, can become normalized within administrative systems. Iran and Afghanistan, despite political and institutional differences, confront shared challenges in this regard, and the application of scientific, comparative, and evidence-based approaches constitutes a meaningful step toward designing realistic and sustainable criminal policies for combating financial crimes committed by government employees.

### Ethical Considerations

All procedures performed in this study were under the ethical standards.

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### Conflict of Interest

The authors report no conflict of interest.

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